



# Banking statistics

April 2022

Statistical Series

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### Abbreviations and symbols

<b>p</b>	Provisional
<b>r</b>	Revised
<b>s</b>	Estimated
<b>ts</b>	Partly estimated
<b>...</b>	Data available at a later date
<b>.</b>	Data unknown, not to be published or not meaningful
<b>0</b>	Less than 0.5 but more than nil
<b>–</b>	Nil

Discrepancies in the totals are due to rounding.

## I Banks (MFIs) in Germany

## 1 Assets \*

€ million

Period	Number of reporting institutions	Total assets (balance sheet total) 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
									Total	Money market paper 2	Bonds and debt securities
	1	2	3	4	5	6	7	8	9	10	11
<b>End of year or month *</b>											
2014	1,807	7,853,364	19,163	94,692	779	707	1,950,375	3,127,139	1,176,923	16,411	1,160,512
2015	1,775	7,708,280	19,513	167,077	3,428	797	1,893,238	3,188,026	1,112,246	7,427	1,104,819
2016	1,711	7,836,273	26,047	297,345	- 93	737	1,920,316	3,275,089	1,056,686	6,730	1,049,956
2017	1,631	7,755,268	32,129	415,617	737	657	1,901,555	3,335,961	979,211	5,564	973,647
2018	1,583	7,823,674	40,621	423,412	- 462	599	1,855,619	3,479,427	957,843	6,682	951,161
2019	1,534	8,358,519	43,418	483,269	4,958	495	1,830,117	3,632,155	964,535	8,492	956,043
2020	1,501	9,002,095	47,467	795,839	8,413	378	1,904,522	3,767,960	976,500	10,233	966,267
2021	1,446	9,233,348	49,690	905,741	3,149	420	2,041,155	3,964,520	941,802	8,364	933,438
2020 July	1,527	9,126,176	45,478	813,481	14,818	292	1,853,181	3,753,401	991,403	12,957	978,446
Aug.	1,526	9,043,261	45,962	764,573	16,598	309	1,917,864	3,750,812	981,826	12,933	968,893
Sep.	1,518	9,155,218	46,065	887,281	16,226	332	1,882,309	3,754,760	984,240	11,948	972,292
Oct.	1,511	9,183,370	46,306	813,388	17,880	364	1,968,099	3,776,760	992,107	11,999	980,108
Nov.	1,501	9,154,470	45,656	865,966	14,879	340	1,917,036	3,786,865	995,937	11,082	984,855
Dec.	1,501	9,002,095	47,467	795,839	8,413	378	1,904,522	3,767,960	976,500	10,233	966,267
2021 Jan.	1,495	9,209,232	44,865	1,009,879	12,890	391	1,929,900	3,789,238	980,979	11,076	969,903
Feb.	1,494	9,207,469	45,528	929,760	13,988	369	2,042,807	3,809,746	975,993	11,316	964,677
Mar.	1,494	9,321,215	45,744	984,039	10,980	339	2,068,759	3,846,760	986,320	10,905	975,415
Apr.	1,494	9,329,348	44,902	1,062,697	10,723	328	2,048,726	3,842,944	967,684	11,025	956,659
May	1,492	9,338,373	45,669	1,045,227	7,658	291	2,095,409	3,850,175	968,364	12,076	956,288
June	1,487	9,355,039	46,527	1,043,233	8,205	300	2,084,133	3,857,155	968,035	11,396	956,639
July	1,484	9,383,625	46,772	1,059,904	10,103	317	2,028,449	3,887,715	960,731	11,723	949,008
Aug.	1,483	9,380,820	46,946	1,015,605	13,712	283	2,072,090	3,899,349	951,829	9,708	942,121
Sep.	1,469	9,386,748	47,366	1,055,727	11,703	312	2,033,387	3,911,081	960,841	9,609	951,232
Oct.	1,459	9,456,660	47,821	1,053,195	14,794	342	2,108,133	3,946,458	939,909	9,600	930,309
Nov.	1,448	9,556,672	48,121	1,069,302	12,081	341	2,123,782	3,971,864	942,060	9,333	932,727
Dec.	1,446	9,233,348	49,690	905,741	3,149	420	2,041,155	3,964,520	941,802	8,364	933,438
2022 Jan.	1,442	9,779,456	47,743	1,066,602	5,086	347	2,169,465	4,019,587	937,515	10,136	927,379
Feb.	1,442	9,905,720	47,727	1,094,880	5,905	371	2,203,302	4,041,042	944,605	10,393	934,212
<b>Changes *</b>											
2015	.	- 201,156	+ 350	+ 70,735	+ 2,626	+ 89	- 90,255	+ 44,755	- 68,956	- 8,937	- 60,019
2016	.	+ 168,791	+ 6,534	+ 130,207	+ 3,910	- 59	+ 52,351	+ 91,644	- 54,100	- 740	- 53,360
2017	.	- 3,703	+ 6,082	+ 119,876	+ 855	- 80	+ 21,677	+ 83,243	- 72,309	+ 215	- 72,524
2018	.	+ 93,339	+ 8,492	+ 7,922	+ 1,402	- 58	- 42,580	+ 133,667	- 23,015	+ 819	+ 23,834
2019	.	+ 477,126	+ 2,797	+ 58,631	+ 4,949	- 104	- 72,377	+ 149,186	+ 3,110	+ 1,742	+ 1,368
2020	.	+ 755,499	+ 4,049	+ 312,539	+ 3,501	- 117	+ 169,163	+ 138,414	+ 15,454	+ 1,749	+ 13,705
2021	.	+ 198,571	+ 2,225	+ 110,949	- 5,960	+ 42	+ 117,398	+ 187,432	- 35,892	- 2,066	- 33,826
2020 July	.	+ 66,308	- 517	+ 39,844	- 96	- 31	+ 14,855	+ 15,817	- 15,440	- 704	- 14,736
Aug.	.	- 79,984	+ 484	- 48,907	+ 1,783	+ 17	+ 66,439	- 1,838	- 9,387	- 14	- 9,373
Sep.	.	+ 105,973	+ 103	+ 122,708	- 380	+ 23	- 39,083	+ 2,317	+ 2,069	- 1,006	+ 3,075
Oct.	.	+ 25,574	+ 241	- 73,920	+ 1,653	+ 32	+ 84,616	+ 20,689	+ 7,645	+ 41	+ 7,604
Nov.	.	+ 10,075	- 650	+ 52,709	- 2,989	- 24	- 17,548	+ 14,103	+ 4,502	- 882	+ 5,384
Dec.	.	- 143,017	+ 1,811	- 70,135	- 6,455	+ 38	- 7,822	- 16,011	- 18,766	- 819	- 17,947
2021 Jan.	.	+ 199,884	- 2,602	+ 215,536	+ 4,473	+ 13	+ 20,586	+ 19,763	+ 3,982	+ 831	+ 3,151
Feb.	.	- 2,764	+ 665	- 80,048	+ 1,098	- 22	+ 112,512	+ 19,983	+ 4,836	+ 241	- 5,077
Mar.	.	+ 98,690	+ 216	+ 54,281	- 3,701	- 30	+ 20,492	+ 30,520	+ 9,853	- 451	+ 10,304
Apr.	.	+ 21,531	- 842	+ 78,657	- 329	- 11	- 14,208	+ 615	- 17,312	+ 158	- 17,470
May	.	+ 10,871	+ 767	- 17,470	- 3,061	- 37	+ 47,019	+ 8,304	+ 867	+ 1,058	- 191
June	.	+ 5,708	+ 858	- 1,994	+ 537	+ 9	- 17,007	+ 3,643	+ 1,120	- 717	- 403
July	.	+ 26,869	+ 245	+ 15,621	+ 1,898	- 17	- 53,585	+ 30,208	- 7,398	+ 326	- 7,724
Aug.	.	- 4,455	+ 174	- 44,203	+ 3,607	- 34	+ 43,274	+ 11,126	- 8,944	- 2,019	- 6,925
Sep.	.	+ 2,195	+ 420	+ 40,122	+ 2,019	+ 29	- 45,338	+ 13,852	+ 8,406	- 128	+ 8,534
Oct.	.	+ 69,634	+ 455	- 2,541	+ 3,093	+ 30	+ 75,515	+ 34,972	- 20,997	- 6	- 20,991
Nov.	.	+ 96,324	+ 300	+ 16,531	- 2,623	+ 1	+ 12,043	+ 22,226	+ 2,094	- 388	+ 2,482
Dec.	.	- 325,916	+ 1,569	- 163,543	- 8,933	+ 79	- 83,905	- 7,780	- 487	- 971	+ 484
2022 Jan.	.	+ 338,222	- 1,947	+ 160,864	+ 1,932	- 73	+ 122,927	+ 52,789	- 4,802	+ 1,757	- 6,559
Feb.	.	+ 128,340	- 16	+ 28,277	+ 820	+ 24	+ 33,558	+ 23,531	+ 7,240	+ 261	+ 6,979

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Owing to the Act Modernising Accounting Law (Gesetz zur Modernisierung des Bilanzrechts) of 25 May 2009, derivative financial instruments in the trading portfolio (trading portfolio

derivatives) within the meaning of section 340e (3) sentence 1 of the German Commercial Code (Handelsgesetzbuch) read in conjunction with section 35 (1) No 1a of the Credit Institution Accounting Regulation (Verordnung über die Rechnungslegung der Kreditinstitute) are classified under "Other assets and liabilities" as of the December 2010 reporting date. 2 Excluding Treasury bills and Treasury discount paper.

## I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets <sup>1</sup>			Memo item Rediscount credit (col 8 and Table I.2, col 23) <sup>5</sup>	Period
			Total	of which			Total	of which: trading portfolio derivatives <sup>3</sup>			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated <sup>4</sup> foreign banks		
12	13	14	15	16	17	18	19	20	21	22	
<b>End of year or month *</b>											
197,570	37,977	92,129	55,058	43,333	817	27,264	1,073,588	865,551	141,769	736	2014
201,074	37,302	83,086	47,042	36,139	793	28,374	927,077	718,640	149,588	821	2015
198,596	35,657	84,197	46,361	35,126	876	27,956	867,379	651,650	140,758	744	2016
209,684	35,353	77,215	46,832	35,381	672	28,082	692,235	492,269	117,126	671	2017
201,000	35,201	78,026	50,389	38,668	677	28,377	673,622	449,305	84,130	601	2018
203,564	35,237	76,720	49,900	36,930	752	29,332	1,004,819	689,827	165,149	497	2019
204,169	34,679	60,928	61,758	47,551	841	30,817	1,108,665	827,987	266,168	379	2020
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	2021
195,247	34,450	64,042	59,512	44,918	876	29,594	1,271,277	998,410	340,698	295	2020 July
197,002	34,335	64,037	60,070	45,589	890	29,735	1,180,138	898,751	298,160	313	Aug.
196,466	34,364	64,110	60,986	46,424	879	29,857	1,198,222	915,587	303,141	333	Sep.
197,756	34,568	64,060	62,358	46,957	785	30,157	1,179,567	896,594	288,123	365	Oct.
199,522	34,596	62,664	61,574	47,018	821	30,335	1,139,100	849,959	276,971	343	Nov.
204,169	34,679	60,928	61,758	47,551	841	30,817	1,108,665	827,987	266,168	379	Dec.
205,679	34,606	60,244	61,853	47,971	861	30,589	1,048,119	766,359	244,286	392	2021 Jan.
208,621	34,677	60,254	62,239	48,592	856	30,537	992,950	693,200	220,188	370	Feb.
210,559	34,740	60,318	62,957	49,192	878	30,573	979,127	679,337	216,532	339	Mar.
213,605	34,737	60,344	63,610	49,477	891	30,678	948,370	653,241	213,730	328	Apr.
214,670	34,830	60,476	64,249	50,146	893	30,822	920,533	646,265	212,593	294	May
215,501	34,852	60,564	64,274	50,395	910	30,830	941,430	664,472	221,099	300	June
216,487	34,971	59,314	64,554	50,423	929	31,018	983,290	672,393	233,634	317	July
217,718	35,025	59,617	64,300	50,461	941	31,155	973,191	668,761	228,882	284	Aug.
221,395	35,107	60,331	64,251	50,302	923	31,395	953,852	644,699	214,349	312	Sep.
224,598	35,202	60,346	64,353	50,120	935	31,820	929,689	620,597	188,050	342	Oct.
229,072	35,298	60,408	63,940	49,941	945	32,131	968,272	644,134	193,114	343	Nov.
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	Dec.
231,753	35,441	59,420	65,234	50,396	951	32,247	1,109,016	807,489	247,155	347	2022 Jan.
230,659	35,452	59,466	65,817	50,420	935	32,154	1,144,340	842,720	261,568	371	Feb.
<b>Changes *</b>											
+ 1,941	- 727	- 9,592	- 3,736	- 2,914	- 24	+ 1,110	- 149,496	- 148,354	+ 7,429	+ 84	2015
- 2,268	- 150	+ 21	- 681	- 1,013	+ 83	- 388	- 50,410	- 60,594	- 9,492	- 76	2016
+ 11,969	- 267	- 5,367	+ 616	- 475	- 204	+ 126	- 170,124	- 157,395	- 23,364	- 73	2017
- 8,205	- 164	+ 1,054	+ 3,567	+ 3,297	+ 5	+ 295	+ 13,766	- 1,589	+ 1,960	- 70	2018
+ 1,600	+ 22	- 774	- 489	- 1,738	+ 75	+ 952	+ 329,623	+ 239,393	+ 80,264	- 104	2019
+ 363	- 437	- 6,855	+ 11,768	+ 10,111	+ 89	+ 1,530	+ 106,127	+ 139,274	+ 101,376	- 118	2020
+ 24,023	+ 637	+ 176	+ 2,387	+ 3,103	+ 132	+ 1,636	- 206,482	- 235,125	- 83,928	+ 42	2021
+ 533	+ 17	+ 466	+ 1,301	+ 1,610	+ 101	+ 188	+ 39,081	+ 36,926	+ 12,069	- 31	2020 July
+ 1,760	- 114	+ 12	+ 558	+ 671	+ 14	+ 141	- 90,932	- 99,559	- 42,499	+ 18	Aug.
- 544	+ 26	+ 30	+ 916	+ 835	- 11	+ 122	+ 17,666	+ 16,627	+ 4,961	+ 20	Sep.
+ 1,281	+ 204	- 53	+ 1,332	+ 493	- 94	+ 300	- 18,446	- 19,034	- 15,037	+ 32	Oct.
+ 1,798	+ 32	+ 117	- 784	+ 61	+ 36	+ 178	- 41,369	- 46,388	- 11,109	- 22	Nov.
+ 4,682	+ 88	- 1,686	+ 604	+ 533	+ 20	+ 482	- 29,847	- 21,721	- 10,740	+ 36	Dec.
+ 1,478	- 74	- 814	+ 95	+ 420	+ 20	- 228	- 62,324	- 61,786	- 21,929	+ 13	2021 Jan.
+ 2,943	+ 71	+ 9	+ 386	+ 621	- 5	- 52	- 55,473	- 73,182	- 24,108	- 22	Feb.
+ 1,837	+ 57	- 1	+ 718	+ 600	+ 22	+ 36	- 15,588	- 14,230	- 3,762	- 31	Mar.
+ 3,130	+ 2	+ 85	+ 653	+ 285	+ 13	+ 105	- 29,014	- 25,710	- 2,704	- 11	Apr.
+ 1,073	+ 95	+ 151	+ 639	+ 669	+ 2	+ 144	- 27,620	- 6,882	- 1,134	- 34	May
+ 769	+ 17	+ 37	+ 25	+ 249	+ 17	+ 8	+ 19,926	+ 17,904	+ 8,416	+ 6	June
+ 977	+ 119	- 551	+ 280	+ 28	+ 19	+ 188	+ 38,850	+ 7,904	+ 12,529	+ 17	July
+ 1,228	+ 53	+ 297	- 254	+ 38	+ 12	+ 137	- 10,916	- 3,672	- 4,767	- 33	Aug.
+ 3,639	+ 78	+ 683	- 49	- 159	- 18	+ 256	- 17,884	- 24,303	- 14,590	+ 28	Sep.
+ 3,176	+ 96	+ 20	+ 102	- 182	+ 12	+ 425	- 24,712	- 24,065	- 26,297	+ 30	Oct.
+ 4,435	+ 92	+ 24	- 362	- 179	+ 10	+ 311	+ 41,254	+ 23,258	+ 4,993	+ 1	Nov.
- 662	+ 31	+ 236	+ 154	+ 713	+ 28	+ 306	- 62,981	- 50,361	- 10,575	+ 78	Dec.
+ 3,254	+ 108	- 1,222	+ 1,140	- 258	- 22	- 245	+ 3,497	+ 19,292	+ 12,480	+ 74	2022 Jan.
- 1,070	+ 11	+ 51	+ 583	+ 24	- 16	- 93	+ 35,424	+ 35,333	+ 14,649	+ 24	Feb.

<sup>3</sup> That means derivative financial instruments in the trading portfolio. <sup>4</sup> Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are

majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. <sup>5</sup> Bill portfolios plus contingent liabilities arising from bills rediscounted.

## I Banks (MFIs) in Germany

## 2 Liabilities \*

€ million

Period	Liabilities to non-banks (non-MFIs)					Securitised debts 4			Fiduciary liabilities			Value adjustments 5	Provisions for liabilities and charges
	Liabilities to banks (MFIs)	Total	Sight and time deposits 1	Saving deposits 2	Bank saving bonds 3	Total	of which:		Total	of which:			
							Debt securities in issue	Money market paper in issue		Fiduciary loans	Securities issued on a fiduciary basis		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>End of year or month *</b>													
2014	1,716,544	3,298,765	2,620,269	617,002	61,494	1,115,207	1,030,604	83,569	55,058	43,400	742	7,904	62,333
2015	1,673,086	3,395,097	2,736,962	605,370	52,765	1,076,752	965,915	109,798	47,042	36,206	672	7,537	62,425
2016	1,724,795	3,504,870	2,860,276	596,537	48,057	1,098,901	986,791	111,327	46,361	35,204	702	7,737	63,248
2017	1,702,340	3,637,583	3,005,604	590,331	41,648	1,067,428	959,092	107,414	46,832	35,465	421	6,312	63,085
2018	1,657,383	3,748,575	3,129,503	585,612	33,460	1,100,284	993,503	106,174	50,389	38,759	391	5,639	64,365
2019	1,684,934	3,871,721	3,260,618	581,761	29,342	1,141,445	1,023,041	117,702	49,900	37,000	356	5,090	65,121
2020	1,991,346	4,125,196	3,534,056	566,844	24,296	1,119,048	1,024,720	94,254	61,758	47,621	347	6,941	66,147
2021	2,245,400	4,236,799	3,648,956	567,123	20,720	1,173,942	1,066,786	106,826	64,094	50,676	197	8,412	64,364
2020 July	2,045,782	4,056,214	3,462,965	567,285	25,964	1,128,868	1,033,902	94,812	59,512	45,013	355	6,074	67,236
Aug.	2,034,374	4,066,069	3,473,504	566,966	25,599	1,127,908	1,029,528	98,223	60,070	45,657	355	6,074	66,541
Sep.	2,077,977	4,086,031	3,494,355	566,453	25,223	1,153,379	1,042,265	110,982	60,986	46,491	347	6,369	64,878
Oct.	2,090,320	4,125,890	3,535,069	566,015	24,806	1,139,875	1,041,333	98,460	62,358	47,026	347	6,386	64,709
Nov.	2,075,083	4,156,707	3,566,285	565,860	24,562	1,134,287	1,037,225	96,980	61,574	47,089	347	6,268	64,364
Dec.	1,991,346	4,125,196	3,534,056	566,844	24,296	1,119,048	1,024,720	94,254	61,758	47,621	347	6,941	66,147
2021 Jan.	2,209,970	4,164,257	3,572,505	567,886	23,866	1,125,240	1,027,949	97,218	61,853	48,049	347	8,539	67,870
Feb.	2,241,763	4,177,503	3,585,228	568,795	23,480	1,129,988	1,036,654	93,242	62,239	48,669	347	8,619	68,628
Mar.	2,320,718	4,195,519	3,603,904	568,504	23,111	1,162,056	1,056,347	105,591	62,957	49,271	347	8,801	67,425
Apr.	2,344,844	4,212,366	3,620,672	568,913	22,781	1,150,704	1,057,788	92,798	63,610	49,555	347	8,577	67,730
May	2,358,127	4,241,651	3,649,959	569,360	22,332	1,143,791	1,052,250	91,459	64,249	50,222	324	8,606	65,785
June	2,366,087	4,208,846	3,618,024	568,721	22,101	1,150,352	1,047,807	102,422	64,274	50,473	324	8,609	65,852
July	2,335,095	4,238,486	3,648,509	568,122	21,855	1,145,418	1,050,963	94,329	64,554	50,505	205	8,392	66,704
Aug.	2,326,942	4,251,139	3,661,954	567,575	21,610	1,152,212	1,050,495	101,603	64,300	50,535	205	8,386	66,815
Sep.	2,350,521	4,247,880	3,659,812	566,700	21,368	1,169,815	1,059,576	110,166	64,251	50,375	197	8,380	66,024
Oct.	2,387,692	4,283,726	3,696,488	566,051	21,187	1,178,527	1,076,720	101,716	64,353	50,193	197	8,252	63,250
Nov.	2,434,691	4,292,055	3,705,408	565,768	20,879	1,190,501	1,080,574	109,835	63,940	50,013	197	8,386	61,630
Dec.	2,245,400	4,236,799	3,648,956	567,123	20,720	1,173,942	1,066,786	106,826	64,094	50,676	197	8,412	64,364
2022 Jan.	2,454,603	4,335,164	3,748,182	566,657	20,325	1,187,947	1,085,035	102,594	65,234	50,429	197	8,291	68,726
Feb.	2,492,436	4,368,354	3,781,617	566,686	20,051	1,199,367	1,097,981	101,069	65,817	50,456	197	7,686	69,734
<b>Changes *</b>													
2015	- 62,029	+ 89,587	+ 110,178	- 11,632	- 8,959	- 38,455	- 64,689	+ 26,229	- 3,736	- 2,914	- 70	- 367	+ 117
2016	+ 81,289	+ 110,912	+ 123,718	- 8,833	- 3,973	+ 22,149	+ 20,496	+ 1,639	- 681	- 1,002	+ 30	+ 190	+ 853
2017	- 5,372	+ 138,434	+ 151,049	- 6,206	- 6,409	- 30,673	- 26,899	- 3,913	+ 616	- 469	- 281	- 1,425	- 153
2018	- 50,642	+ 109,585	+ 120,987	- 4,719	- 6,683	+ 33,301	+ 34,801	- 1,185	+ 3,567	+ 3,304	- 30	- 573	+ 1,165
2019	- 18,813	+ 122,251	+ 130,135	- 3,851	- 4,033	+ 40,646	+ 29,023	+ 11,528	- 489	- 1,759	- 35	- 549	+ 830
2020	+ 396,648	+ 245,528	+ 265,528	- 14,847	- 5,153	- 21,162	+ 1,679	- 22,213	+ 11,768	+ 10,111	- 9	+ 1,623	+ 952
2021	+ 240,803	+ 108,323	+ 111,613	+ 284	- 3,574	+ 54,213	+ 41,386	+ 12,572	+ 2,387	+ 3,055	- 150	+ 1,463	- 623
2020 July	- 4,511	+ 34,513	+ 36,600	- 1,669	- 418	- 18,198	- 7,226	- 10,942	+ 1,301	+ 1,640	- 1	- 25	- 270
Aug.	- 10,202	+ 10,145	+ 10,759	- 249	- 365	- 960	- 4,374	+ 3,411	+ 558	+ 644	-	- 10	- 695
Sep.	+ 41,007	+ 19,328	+ 20,217	- 513	- 376	+ 25,471	+ 12,737	+ 12,759	+ 916	+ 834	- 8	+ 65	- 1,663
Oct.	+ 11,774	+ 39,534	+ 40,389	- 438	- 417	- 13,504	- 932	- 12,522	+ 1,332	+ 495	-	+ 17	- 169
Nov.	+ 16,154	+ 32,146	+ 32,652	- 155	- 351	- 5,588	- 4,108	- 1,480	- 784	+ 63	-	- 106	- 344
Dec.	- 80,191	- 30,397	- 31,115	+ 984	- 266	- 15,239	- 12,505	- 2,726	+ 604	+ 532	-	+ 673	+ 1,783
2021 Jan.	+ 216,226	+ 37,714	+ 37,102	+ 1,042	- 430	+ 6,191	+ 3,229	+ 2,964	+ 95	+ 428	-	+ 1,658	+ 1,686
Feb.	+ 31,494	+ 12,950	+ 12,427	+ 909	- 386	+ 4,748	+ 8,705	- 3,976	+ 386	+ 620	-	+ 80	+ 767
Mar.	+ 73,074	+ 15,824	+ 16,484	- 291	- 369	+ 32,068	+ 19,693	+ 12,349	+ 718	+ 602	-	+ 182	- 1,203
Apr.	+ 30,330	+ 17,845	+ 17,766	+ 409	- 330	- 11,352	+ 1,441	- 12,793	+ 653	+ 284	-	- 224	+ 305
May	+ 13,755	+ 29,645	+ 29,647	+ 447	- 449	- 6,913	- 5,538	- 1,339	+ 639	+ 667	- 23	+ 29	- 1,945
June	+ 2,996	- 34,342	- 33,472	- 639	- 231	+ 6,561	- 4,443	+ 10,963	+ 25	+ 251	-	+ 3	+ 67
July	- 28,333	+ 29,530	+ 30,375	- 599	- 246	- 4,934	+ 3,156	- 8,093	+ 280	+ 32	- 119	- 217	+ 852
Aug.	- 8,750	+ 12,084	+ 12,876	- 547	- 245	+ 6,794	- 468	+ 7,274	- 254	+ 30	-	+ 6	+ 111
Sep.	+ 19,835	- 77	+ 1,008	- 870	- 215	+ 17,603	+ 9,081	+ 8,563	- 49	- 160	- 8	-	- 785
Oct.	+ 38,500	+ 35,653	+ 36,483	- 649	- 181	+ 8,032	+ 16,464	- 8,450	+ 102	- 182	-	- 128	- 2,774
Nov.	+ 42,349	+ 6,980	+ 7,596	- 283	- 333	+ 11,974	+ 3,854	+ 8,119	- 362	- 180	-	+ 59	- 474
Dec.	- 190,673	- 55,483	- 56,679	+ 1,355	- 159	- 16,559	- 13,788	- 3,009	+ 154	+ 663	-	+ 27	+ 2,770
2022 Jan.	+ 204,330	+ 97,458	+ 98,319	- 466	- 395	+ 14,005	+ 18,249	- 4,232	+ 1,140	- 247	-	- 121	+ 4,362
Feb.	+ 39,388	+ 33,063	+ 33,308	+ 29	- 274	+ 11,365	+ 12,901	- 1,535	+ 583	+ 27	-	- 605	+ 1,008

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. 2 Excluding deposits under savings and loan

contracts (see also footnote 1). 3 Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). 4 Excluding non-negotiable bearer debt securities and bearer money market paper. 5 Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. 6 Less published loss 7 See Table I.1, footnote 1.

## I Banks (MFIs) in Germany

Sub-ordinated liabilities	Participation rights capital	Fund for general banking risks	Capital 6			Other liabilities 7			Total liabilities 7	Volume of business 7, 10	Memo item Sureties	Period
			Total	Subscribed capital	Reserves 6	Total	of which: trading portfolio derivatives 8					
							Total	of which with group-affiliated 9				
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of year or month *</b>												
78,616	11,617	71,472	381,514	105,483	276,031	1,054,334	826,307	129,949	7,853,364	7,853,393	230,572	2014
67,081	10,929	81,002	387,068	104,071	282,997	900,261	673,667	139,141	7,708,280	7,708,304	225,077	2015
66,003	9,829	88,779	391,042	102,951	288,091	834,708	618,843	134,344	7,836,273	7,836,280	222,090	2016
59,822	8,500	99,493	403,133	102,879	300,254	660,740	460,217	113,328	7,755,268	7,755,282	221,316	2017
57,762	7,420	110,114	413,740	103,024	310,716	608,003	419,768	79,187	7,823,674	7,823,676	214,816	2018
56,309	7,871	117,046	427,580	104,838	322,742	931,502	654,294	163,433	8,358,519	8,358,521	218,155	2019
59,818	8,003	126,362	414,025	103,079	310,946	1,023,451	801,045	266,653	9,002,095	9,002,096	221,881	2020
69,867	10,298	130,658	423,954	108,993	314,961	805,560	574,482	177,930	9,233,348	9,233,349	246,305	2021
57,134	8,126	126,217	405,878	102,689	303,189	1,165,135	962,599	335,778	9,126,176	9,126,179	221,195	2020 July
58,375	8,097	126,227	405,719	102,455	303,264	1,083,807	865,891	294,300	9,043,261	9,043,265	220,652	Aug.
59,045	8,145	126,252	410,404	102,524	307,880	1,101,752	878,457	295,858	9,155,218	9,155,219	221,206	Sep.
59,466	8,176	126,311	412,071	102,691	309,380	1,087,808	861,062	280,537	9,183,370	9,183,371	220,660	Oct.
59,102	8,087	126,326	411,534	102,430	309,104	1,051,138	820,409	275,174	9,154,470	9,154,473	220,462	Nov.
59,818	8,003	126,362	414,025	103,079	310,946	1,023,451	801,045	266,653	9,002,095	9,002,096	221,881	Dec.
61,351	8,038	126,324	413,807	103,144	310,663	961,983	741,482	245,829	9,209,232	9,209,233	222,535	2021 Jan.
60,842	8,055	126,365	412,598	103,222	309,376	910,869	667,040	221,680	9,207,469	9,207,470	223,060	Feb.
59,630	8,162	127,186	413,535	103,430	310,105	895,226	654,286	219,024	9,321,215	9,321,215	226,556	Mar.
59,315	8,064	127,580	419,404	107,307	312,097	867,154	626,835	213,426	9,329,348	9,329,348	225,514	Apr.
58,377	9,154	126,673	414,838	107,725	307,113	847,122	624,211	214,509	9,338,373	9,338,376	226,710	May
59,552	9,009	130,098	421,005	106,945	314,060	871,355	647,988	222,983	9,355,039	9,355,039	229,278	June
59,558	8,898	130,613	420,876	107,069	313,807	905,031	658,520	235,264	9,383,625	9,383,625	229,917	July
59,408	8,909	130,646	421,086	107,206	313,880	890,977	653,632	230,592	9,380,820	9,380,821	230,962	Aug.
60,252	8,969	130,708	422,370	107,470	314,900	857,578	624,954	217,006	9,386,748	9,386,748	232,721	Sep.
68,135	8,984	130,711	423,903	109,602	314,301	839,127	597,032	182,441	9,456,660	9,456,660	235,967	Oct.
68,425	10,316	130,741	423,903	108,969	314,934	872,084	626,970	190,467	9,556,672	9,556,674	239,262	Nov.
69,867	10,298	130,658	423,954	108,993	314,961	805,560	574,482	177,930	9,233,348	9,233,349	246,305	Dec.
72,635	11,040	130,549	427,451	105,760	321,691	1,017,816	785,846	240,523	9,779,456	9,779,456	245,514	2022 Jan.
72,730	11,217	130,584	427,678	105,935	321,743	1,060,117	819,019	254,913	9,905,720	9,905,720	246,326	Feb.
<b>Changes *</b>												
- 11,535	- 688	+ 9,530	+ 5,978	- 1,128	+ 7,106	- 189,558	- 154,068	+ 8,933	- 201,156	- 201,161	- 5,495	2015
- 1,008	- 1,100	+ 7,792	+ 9,692	- 437	+ 10,129	- 61,297	- 48,594	- 5,943	+ 168,791	+ 168,774	- 2,327	2016
- 5,906	- 1,229	+ 10,839	+ 14,076	+ 598	+ 13,478	- 122,910	- 156,737	- 20,762	- 3,703	- 3,696	- 774	2017
- 2,105	- 1,080	+ 10,661	+ 11,122	+ 1,175	+ 9,947	- 21,662	+ 1,312	+ 792	+ 93,339	+ 93,327	- 5,920	2018
+ 1,043	+ 451	+ 6,938	+ 11,720	+ 2,950	+ 8,770	+ 313,098	+ 233,245	+ 83,779	+ 477,126	+ 477,126	+ 3,608	2019
+ 2,201	+ 132	+ 9,316	- 3,866	- 874	- 2,992	+ 112,359	+ 147,735	+ 103,571	+ 755,499	+ 755,498	+ 5,027	2020
+ 10,458	+ 2,295	+ 4,295	+ 11,593	+ 6,927	+ 4,666	- 236,636	- 227,229	- 89,026	+ 198,571	+ 198,571	+ 24,469	2021
+ 984	- 335	+ 663	+ 850	+ 74	+ 776	+ 51,336	+ 32,957	+ 7,633	+ 66,308	+ 66,308	- 4,095	2020 July
+ 1,241	- 29	+ 10	- 159	- 234	+ 75	- 79,883	- 96,634	- 41,453	- 79,984	- 79,983	- 543	Aug.
+ 670	+ 48	+ 25	+ 4,685	+ 69	+ 4,616	+ 15,421	+ 12,413	+ 1,516	+ 105,973	+ 105,970	+ 2,064	Sep.
+ 421	+ 31	+ 59	+ 1,667	+ 167	+ 1,500	- 15,588	- 17,429	- 15,332	+ 25,574	+ 25,574	- 546	Oct.
- 257	- 89	+ 15	+ 382	- 106	+ 488	- 31,454	- 40,463	- 5,299	+ 10,075	+ 10,077	- 187	Nov.
+ 716	- 84	+ 36	+ 2,491	+ 649	+ 1,842	- 23,409	- 19,185	- 8,452	- 143,017	- 143,019	+ 1,419	Dec.
+ 1,533	+ 35	- 39	- 487	+ 63	- 550	- 64,728	- 59,677	- 20,863	+ 199,884	+ 199,884	+ 575	2021 Jan.
- 509	+ 17	+ 41	- 1,209	+ 78	- 1,287	- 51,529	- 74,456	- 24,155	- 2,764	- 2,764	+ 526	Feb.
- 1,212	+ 107	+ 821	+ 937	+ 208	+ 729	- 22,626	- 13,011	- 2,749	+ 98,690	+ 98,689	+ 3,496	Mar.
- 315	- 98	+ 394	+ 5,869	+ 3,877	+ 1,992	- 21,876	- 27,134	- 5,502	+ 21,531	+ 21,531	- 1,042	Apr.
- 938	+ 1,090	- 907	- 4,559	+ 435	- 4,994	- 19,025	- 2,549	+ 1,106	+ 10,871	+ 10,874	+ 1,196	May
+ 1,065	- 145	+ 3,425	+ 6,167	- 780	+ 6,947	+ 19,886	+ 23,608	+ 8,378	+ 5,708	+ 5,705	+ 2,568	June
+ 6	- 111	+ 515	+ 706	+ 204	+ 502	+ 28,575	+ 10,517	+ 12,280	+ 26,869	+ 26,869	+ 689	July
- 150	+ 11	+ 33	+ 210	+ 137	+ 73	+ 14,538	- 4,920	- 4,700	- 4,455	- 4,454	+ 1,115	Aug.
+ 847	+ 60	+ 62	+ 1,778	+ 304	+ 1,474	- 37,079	- 28,869	- 13,667	+ 2,195	+ 2,194	+ 1,759	Sep.
+ 7,883	+ 15	+ 3	+ 1,533	+ 2,132	- 599	- 19,185	- 27,889	- 34,549	+ 69,634	+ 69,634	+ 3,246	Oct.
+ 806	+ 1,332	+ 30	+ 396	+ 228	+ 168	+ 33,234	+ 29,697	+ 7,949	+ 96,324	+ 96,324	+ 3,298	Nov.
+ 1,442	- 18	- 83	+ 252	+ 41	+ 211	- 67,745	- 52,546	- 12,554	- 325,916	- 325,917	+ 7,043	Dec.
+ 3,068	- 158	- 109	- 973	- 2,533	+ 1,560	+ 15,220	+ 17,033	+ 11,383	+ 338,222	+ 338,221	- 791	2022 Jan.
+ 95	+ 177	+ 35	+ 227	+ 175	+ 52	+ 43,004	+ 33,249	+ 14,610	+ 128,340	+ 128,340	+ 812	Feb.

8 I.e. Derivative financial instruments in the trading portfolio. 9 Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by

non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. 10 Col 23 plus contingent liabilities arising from bills rediscounted.

## I Banks (MFIs) in Germany

## 3 Assets and liabilities, by category of banks \*

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
<b>Commercial banks <sup>6</sup></b>												
2021	251	3,807,121	22,093	481,784	2,762	360	990,737	1,231,387	273,815	24,030	32,714	15,879
2021 Nov.	253	4,024,989	21,750	570,785	11,501	282	1,047,046	1,245,411	267,794	26,988	32,692	16,850
Dec.	251	3,807,121	22,093	481,784	2,762	360	990,737	1,231,387	273,815	24,030	32,714	15,879
2022 Jan.	250	4,241,053	21,534	569,655	4,785	306	1,093,177	1,271,694	272,484	26,348	32,200	17,387
Feb.	250	4,333,468	22,251	592,657	5,227	305	1,113,235	1,282,018	277,142	25,026	32,171	17,795
2021	.	+ 30,271	+ 584	+ 5,721	- 5,105	+ 43	+ 126,213	+ 67,609	+ 1,153	+ 6,166	- 1,076	- 833
2021 Nov.	.	+ 75,730	- 16	+ 8,244	- 2,527	+ 4	+ 11,200	+ 13,399	+ 4,999	+ 2,794	- 47	- 433
Dec.	.	- 219,436	+ 343	- 88,983	- 8,740	+ 78	- 57,238	- 13,932	+ 5,910	- 2,994	+ 18	- 971
2022 Jan.	.	+ 229,661	- 559	+ 87,874	+ 2,018	- 54	+ 99,493	+ 38,937	- 1,591	+ 2,272	- 529	+ 1,508
Feb.	.	+ 94,039	+ 717	+ 23,001	+ 443	- 1	+ 19,636	+ 12,114	+ 4,733	- 1,299	- 26	+ 408
<b>Big banks</b>												
2021	3	2,016,812	16,511	128,020	1,369	53	482,608	576,573	116,983	11,713	26,853	5,136
2021 Nov.	3	2,153,522	16,167	166,112	4,595	39	525,208	581,981	119,085	12,681	26,897	5,184
Dec.	3	2,016,812	16,511	128,020	1,369	53	482,608	576,573	116,983	11,713	26,853	5,136
2022 Jan.	3	2,106,220	16,097	152,398	3,163	50	533,327	592,110	110,821	11,807	26,204	5,010
Feb.	3	2,150,703	16,203	159,391	4,277	38	544,621	590,921	117,444	11,705	26,168	4,988
2021	.	- 165,677	- 315	- 15,833	- 4,712	- 17	+ 13,271	+ 36,484	- 15,929	+ 1,487	- 867	+ 495
2021 Nov.	.	+ 22,633	- 374	+ 1,611	- 1,896	- 5	- 13,185	+ 1,848	+ 5,494	+ 151	- 44	- 107
Dec.	.	- 138,017	+ 344	- 38,092	- 3,227	+ 14	- 43,442	- 5,054	- 2,171	- 989	- 44	- 48
2022 Jan.	.	+ 86,180	- 414	+ 24,378	+ 1,790	- 3	+ 48,573	+ 14,953	- 6,284	+ 65	- 650	- 126
Feb.	.	+ 45,371	+ 106	+ 6,993	+ 1,115	- 12	+ 10,505	+ 343	+ 6,662	- 89	- 36	- 22
<b>Regional banks and other commercial banks</b>												
2021	139	1,332,489	5,549	218,658	1,393	189	313,906	545,769	148,119	12,279	5,167	10,431
2021 Nov.	140	1,420,696	5,549	275,232	6,906	196	329,471	553,303	139,680	14,269	5,065	11,354
Dec.	139	1,332,489	5,549	218,658	1,393	189	313,906	545,769	148,119	12,279	5,167	10,431
2022 Jan.	139	1,683,973	5,407	289,746	1,622	185	366,391	569,158	152,285	14,504	5,302	12,065
Feb.	139	1,727,282	6,016	301,815	950	174	376,038	578,699	150,306	13,286	5,309	12,496
2021	.	+ 173,319	+ 894	+ 3,428	- 393	+ 64	+ 110,061	+ 31,100	+ 16,635	+ 4,677	- 172	- 1,204
2021 Nov.	.	+ 52,392	+ 359	+ 15,478	- 631	+ 27	+ 18,196	+ 8,675	- 366	+ 2,643	- 3	- 326
Dec.	.	- 88,373	-	- 56,555	- 5,513	- 7	- 15,589	- 7,757	+ 8,402	- 2,005	+ 98	- 923
2022 Jan.	.	+ 140,820	- 142	+ 61,880	+ 228	- 4	+ 51,594	+ 22,270	+ 4,047	+ 2,208	+ 121	+ 1,634
Feb.	.	+ 43,935	+ 609	+ 12,069	- 672	- 11	+ 9,942	+ 9,765	- 1,948	- 1,208	+ 10	+ 431
<b>Branches of foreign banks</b>												
2021	109	457,820	33	135,106	-	118	194,223	109,045	8,713	38	694	312
2021 Nov.	110	450,771	34	129,441	-	47	192,367	110,127	9,029	38	730	312
Dec.	109	457,820	33	135,106	-	118	194,223	109,045	8,713	38	694	312
2022 Jan.	108	450,860	30	127,511	-	71	193,459	110,426	9,378	37	694	312
Feb.	108	455,483	32	131,451	-	93	192,576	112,398	9,392	35	694	311
2021	.	+ 22,629	+ 5	+ 18,126	-	4	+ 2,881	+ 25	+ 447	+ 2	- 37	- 124
2021 Nov.	.	+ 705	- 1	- 8,845	-	18	+ 6,189	+ 2,876	- 129	-	-	-
Dec.	.	+ 6,954	- 1	+ 5,664	-	71	+ 1,793	- 1,121	- 321	-	- 36	-
2022 Jan.	.	+ 2,661	- 3	+ 1,616	-	47	- 674	+ 1,714	+ 646	- 1	-	-
Feb.	.	+ 4,733	+ 2	+ 3,939	-	22	- 811	+ 2,006	+ 19	- 2	-	1

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> See Table I.1,

footnote 1. <sup>2</sup> Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side.

## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>												Other liabilities <sup>1</sup>			Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>					
13	14	15	16	17	18	19	20	21	22	23	24	25				
<b>End of year or month *</b>													<b>Commercial banks <sup>6</sup></b>			
731,560	509,705	1,142,129	1,644,954	150,714	15,879	3,763	19,086	41,266	188,756	600,574	496,033	123,451	2021			
783,890	555,342	1,256,611	1,686,040	153,418	16,850	3,725	17,992	40,073	188,716	661,564	544,112	115,854	2021 Nov. Dec.			
731,560	509,705	1,142,129	1,644,954	150,714	15,879	3,763	19,086	41,266	188,756	600,574	496,033	123,451				
931,483	724,150	1,284,947	1,710,346	153,245	17,387	3,746	20,003	44,303	192,665	814,411	708,119	121,976	2022 Jan. Feb.			
965,641	756,448	1,316,933	1,729,364	158,928	17,795	3,751	20,302	44,271	192,908	849,216	737,404	122,332				
<b>Changes *</b>																
- 170,204	- 204,054	+ 170,859	+ 25,180	+ 5,790	- 833	+ 202	+ 1,394	+ 10,684	+ 6,916	- 189,921	- 196,884	+ 17,610	2021			
+ 38,113	+ 21,393	+ 34,458	+ 362	+ 4,657	- 433	+ 70	- 317	+ 243	+ 1,486	+ 35,204	+ 27,329	+ 1,865	2021 Nov. Dec.			
- 52,927	- 45,708	- 115,619	- 41,231	- 2,704	- 971	+ 39	+ 1,130	+ 1,193	+ 241	- 61,514	- 48,137	+ 7,597				
+ 292	+ 20,092	+ 140,067	+ 64,573	+ 2,531	+ 1,508	- 17	+ 917	+ 3,037	- 1,161	+ 18,206	+ 17,755	- 1,475	2022 Jan. Feb.			
+ 34,313	+ 32,400	+ 32,921	+ 19,313	+ 5,683	+ 408	+ 5	+ 299	- 32	+ 243	+ 35,199	+ 29,361	+ 356				
<b>End of year or month *</b>													<b>Big banks</b>			
650,993	488,578	478,599	783,357	109,441	5,136	1,711	10,052	16,596	73,627	538,293	474,093	76,755	2021			
695,573	529,828	514,837	830,584	113,135	5,184	1,669	9,094	17,132	73,645	588,242	515,267	71,564	2021 Nov. Dec.			
650,993	488,578	478,599	783,357	109,441	5,136	1,711	10,052	16,596	73,627	538,293	474,093	76,755				
655,233	505,567	511,843	826,373	110,121	5,010	1,747	10,406	16,674	72,095	551,951	491,675	75,346	2022 Jan. Feb.			
674,947	522,088	526,754	832,502	114,756	4,988	1,773	10,604	16,664	72,271	570,391	508,393	75,830				
<b>Changes *</b>																
- 179,741	- 208,058	+ 63,195	- 24,303	+ 3,343	+ 495	+ 139	+ 596	- 884	- 6,795	- 201,463	- 201,296	+ 11,503	2021			
+ 29,140	+ 18,731	- 942	- 5,878	+ 3,786	- 107	+ 58	- 368	+ 23	+ 1,331	+ 24,730	+ 20,804	+ 1,196	2021 Nov. Dec.			
- 45,308	- 41,304	- 36,938	- 47,468	- 3,694	- 48	+ 42	+ 958	- 536	- 18	- 50,315	- 41,218	+ 5,191				
+ 3,898	+ 16,854	+ 31,713	+ 42,598	+ 680	- 126	+ 36	+ 354	+ 78	- 1,532	+ 12,379	+ 17,460	- 1,409	2022 Jan. Feb.			
+ 19,806	+ 16,560	+ 15,383	+ 6,291	+ 4,635	- 22	+ 26	+ 198	+ 10	+ 176	+ 18,694	+ 16,753	+ 484				
<b>End of year or month *</b>													<b>Regional banks and other commercial banks</b>			
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910	2021			
79,671	.	486,584	685,267	39,250	11,354	1,579	7,357	22,276	101,320	65,709	.	15,561	2021 Nov. Dec.			
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910				
267,308	.	523,583	708,297	42,085	12,065	1,533	7,708	26,964	106,586	255,152	.	16,408	2022 Jan. Feb.			
282,193	.	536,109	721,154	43,133	12,496	1,508	7,820	26,943	106,637	271,482	.	16,533				
<b>Changes *</b>																
+ 8,229	.	+ 87,981	+ 48,852	+ 2,533	- 1,204	+ 124	+ 691	+ 11,598	+ 10,742	+ 12,002	.	+ 2,793	2021			
+ 8,340	.	+ 29,711	+ 11,876	+ 864	- 326	+ 15	+ 38	+ 223	+ 136	+ 9,855	.	+ 221	2021 Nov. Dec.			
- 8,524	.	- 81,068	+ 995	+ 989	- 923	- 7	+ 103	+ 1,730	+ 84	- 10,276	.	+ 1,349				
- 3,016	.	+ 107,881	+ 20,740	+ 1,846	+ 1,634	- 38	+ 281	+ 2,958	+ 313	+ 5,205	.	- 513	2022 Jan. Feb.			
+ 14,948	.	+ 12,906	+ 12,957	+ 1,048	+ 431	- 25	+ 112	- 21	+ 51	+ 16,476	.	+ 125				
<b>End of year or month *</b>													<b>Branches of foreign banks</b>			
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786	2021			
8,646	.	255,190	170,189	1,033	312	477	1,541	665	13,751	7,613	.	28,729	2021 Nov. Dec.			
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786				
8,942	.	249,521	175,676	1,039	312	466	1,889	665	13,984	7,308	.	30,222	2022 Jan. Feb.			
8,501	.	254,070	175,708	1,039	311	470	1,878	664	14,000	7,343	.	29,969				
<b>Changes *</b>																
+ 1,308	.	+ 19,683	+ 631	- 86	- 124	- 61	+ 107	- 30	+ 2,969	- 460	.	+ 3,314	2021			
+ 633	.	+ 5,689	- 5,636	+ 7	-	- 3	+ 13	- 3	+ 19	+ 619	.	+ 448	2021 Nov. Dec.			
+ 905	.	+ 2,387	+ 5,242	+ 1	-	+ 4	+ 69	- 1	+ 175	- 923	.	+ 1,057				
- 590	.	+ 473	+ 1,235	+ 5	-	- 15	+ 282	+ 1	+ 58	+ 622	.	+ 447	2022 Jan. Feb.			
- 441	.	+ 4,632	+ 65	-	- 1	+ 4	- 11	- 1	+ 16	+ 29	.	- 253				

<sup>3</sup> Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. <sup>4</sup> Trading portfolio derivatives. <sup>5</sup> Less own

debt securities. <sup>6</sup> Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".



## I Banks (MFIs) in Germany

cont'd: 3 Assets and liabilities, by category of banks \*

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
<b>Landesbanken</b>												
												<b>End of year or month *</b>
2021	6	804,834	506	80,816	28	16	160,763	375,128	83,522	5,607	8,792	10,548
2021 Nov.	6	879,273	481	119,698	10	16	187,807	375,541	85,363	5,539	8,786	10,457
Dec.	6	804,834	506	80,816	28	16	160,763	375,128	83,522	5,607	8,792	10,548
2022 Jan.	6	880,743	378	134,203	–	17	180,611	377,325	83,718	5,507	8,066	10,544
Feb.	6	883,669	402	128,254	445	17	186,711	377,565	85,543	4,409	8,080	10,590
												<b>Changes *</b>
2021	.	– 24,249	– 5	+ 33,115	– 875	+ 4	– 32,494	+ 8,638	– 15,052	+ 556	+ 1,098	+ 527
2021 Nov.	.	+ 941	– 56	– 915	+ 9	– 1	+ 3,305	+ 594	– 1,471	+ 187	– 5	+ 17
Dec.	.	– 74,958	+ 25	– 38,882	+ 18	–	– 27,270	– 679	– 1,866	+ 66	+ 6	+ 91
2022 Jan.	.	+ 74,924	– 128	+ 53,387	– 28	+ 1	+ 19,360	+ 1,776	+ 125	– 104	– 727	– 4
Feb.	.	+ 3,210	+ 24	– 5,949	+ 445	–	+ 6,216	+ 387	+ 1,845	– 1,097	+ 14	+ 46
<b>Savings banks</b>												
												<b>End of year or month *</b>
2021	371	1,550,456	17,710	166,789	111	–	51,325	983,643	188,379	104,666	15,132	4,042
2021 Nov.	371	1,546,058	16,845	167,269	111	–	50,003	979,599	190,149	103,643	15,083	4,008
Dec.	371	1,550,456	17,710	166,789	111	–	51,325	983,643	188,379	104,666	15,132	4,042
2022 Jan.	368	1,546,376	16,921	161,789	111	–	48,116	987,923	187,627	105,348	15,110	4,105
Feb.	368	1,555,413	16,621	163,890	111	–	49,093	992,621	188,188	105,979	15,143	4,152
												<b>Changes *</b>
2021	.	+ 86,618	+ 1,495	+ 39,383	– 122	– 6	– 8,865	+ 50,778	– 6,060	+ 9,280	+ 197	+ 1,041
2021 Nov.	.	+ 7,393	+ 41	+ 3,856	–	–	– 2,213	+ 5,167	– 1,252	+ 1,450	+ 9	+ 26
Dec.	.	+ 4,386	+ 865	– 480	–	–	+ 1,312	+ 4,043	– 1,771	+ 1,023	+ 49	+ 34
2022 Jan.	.	– 4,089	– 789	– 5,000	–	–	– 3,213	+ 4,279	– 756	+ 682	– 22	+ 63
Feb.	.	+ 9,033	– 300	+ 2,101	–	–	+ 972	+ 4,698	+ 562	+ 631	+ 33	+ 47
<b>Credit cooperatives</b>												
												<b>End of year or month *</b>
2021	773	1,140,379	9,281	61,205	200	18	79,508	708,878	165,102	71,142	18,873	3,536
2021 Nov.	773	1,134,165	8,919	57,335	200	17	80,910	705,589	166,348	70,036	18,833	3,544
Dec.	773	1,140,379	9,281	61,205	200	18	79,508	708,878	165,102	71,142	18,873	3,536
2022 Jan.	773	1,139,128	8,799	57,733	200	21	79,382	711,068	164,638	71,588	19,014	3,543
Feb.	773	1,145,689	8,331	58,751	200	21	78,909	715,470	165,895	72,277	19,030	3,552
												<b>Changes *</b>
2021	.	+ 67,448	+ 131	+ 17,808	+ 200	± 0	– 2,872	+ 45,453	– 2,058	+ 6,872	+ 621	+ 447
2021 Nov.	.	+ 6,123	+ 297	+ 1,942	–	– 2	– 1,057	+ 4,443	+ 71	+ 258	+ 51	+ 15
Dec.	.	+ 6,199	+ 362	+ 3,870	–	+ 1	– 1,406	+ 3,303	– 1,246	+ 1,106	+ 70	– 8
2022 Jan.	.	– 1,260	– 482	– 3,472	–	+ 3	– 134	+ 2,190	– 465	+ 446	+ 141	+ 7
Feb.	.	+ 6,563	– 468	+ 1,018	–	–	– 471	+ 4,402	+ 1,257	+ 689	+ 16	+ 9
<b>Mortgage banks</b>												
												<b>End of year or month *</b>
2021	9	228,891	–	10,731	–	–	9,428	177,693	24,735	149	147	26
2021 Nov.	9	228,550	–	11,014	–	–	8,336	177,274	24,901	149	147	26
Dec.	9	228,891	–	10,731	–	–	9,428	177,693	24,735	149	147	26
2022 Jan.	9	231,933	–	12,305	–	–	10,997	178,128	24,285	149	147	26
Feb.	9	232,802	–	12,740	–	–	11,060	178,891	24,145	149	147	33
												<b>Changes *</b>
2021	.	+ 5,557	–	+ 3,989	–	–	– 1,144	+ 5,910	– 915	–	– 4	– 2
2021 Nov.	.	– 2,325	–	– 1,630	–	–	– 1,109	+ 129	+ 191	–	– 3	–
Dec.	.	+ 213	–	– 283	–	–	+ 1,090	+ 296	– 169	–	–	–
2022 Jan.	.	+ 1,224	–	+ 1,574	–	–	– 186	+ 392	– 470	–	–	–
Feb.	.	+ 884	–	+ 435	–	–	+ 64	+ 772	– 135	–	–	+ 7

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 See Table I.1,

footnote 1. 2 Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side.



## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>												Other liabilities <sup>1</sup>			
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Memo item Sureties			
13	14	15	16	17	18	19	20	21	22	23	24	25	Period		
<b>End of year or month *</b>													<b>Landesbanken</b>		
79,108	49,252	254,004	235,874	172,457	10,548	782	5,761	13,443	43,277	68,688	43,212	41,178	2021		
85,575	52,596	305,695	253,636	175,367	10,457	783	5,264	13,440	43,166	71,465	45,436	40,810	2021 Nov. Dec.		
79,108	49,252	254,004	235,874	172,457	10,548	782	5,761	13,443	43,277	68,688	43,212	41,178	2022 Jan. Feb.		
80,374	48,757	293,269	270,426	173,871	10,544	903	6,572	13,443	43,196	68,519	43,114	41,105	2022 Jan. Feb.		
81,653	50,312	294,443	269,464	172,425	10,590	942	6,314	13,485	43,196	72,810	45,957	41,021			
<b>Changes *</b>															
- 19,761	- 16,010	- 1,740	- 3,067	- 2,057	+ 527	+ 308	- 2,824	+ 906	+ 195	- 16,497	- 14,340	+ 2,703	2021		
- 723	+ 1,497	+ 3,548	+ 1,079	- 1,901	+ 17	- 5	+ 14	+ 506	+ 12	- 2,329	+ 1,207	+ 244	2021 Nov. Dec.		
- 6,467	- 3,344	- 51,856	- 17,799	- 2,910	+ 91	- 1	+ 497	+ 3	+ 111	- 3,094	- 2,224	+ 368	2022 Jan. Feb.		
+ 1,266	- 495	+ 39,026	+ 34,491	+ 1,414	- 4	+ 121	+ 811	-	- 81	- 854	- 98	- 73	2022 Jan. Feb.		
+ 1,279	+ 1,555	+ 1,285	- 942	- 1,446	+ 46	+ 39	- 258	+ 42	-	+ 4,444	+ 2,843	- 84			
<b>End of year or month *</b>													<b>Savings banks</b>		
18,659	19	199,567	1,151,336	15,672	4,042	1,906	14,782	3,517	132,025	27,609	16	30,651	2021		
19,348	22	199,789	1,146,647	16,041	4,008	1,929	14,510	3,510	132,008	27,616	20	30,763	2021 Nov. Dec.		
18,659	19	199,567	1,151,336	15,672	4,042	1,906	14,782	3,517	132,025	27,609	16	30,651	2022 Jan. Feb.		
19,326	19	204,358	1,142,132	15,622	4,105	1,647	16,107	3,487	132,050	26,868	15	30,653	2022 Jan. Feb.		
19,615	25	206,062	1,148,094	15,853	4,152	968	16,604	3,518	132,047	28,115	15	30,722			
<b>Changes *</b>															
- 503	- 3	+ 29,736	+ 52,642	- 684	+ 1,041	+ 730	- 495	- 35	+ 4,093	- 410	+ 6	+ 677	2021		
+ 309	+ 3	+ 549	+ 7,250	- 418	+ 26	+ 8	- 70	+ 3	+ 27	+ 18	+ 1	+ 83	2021 Nov. Dec.		
- 689	- 3	- 223	+ 4,686	- 369	+ 34	- 23	+ 272	+ 7	+ 17	- 15	- 4	- 112	2022 Jan. Feb.		
+ 667	-	+ 4,791	- 9,209	- 50	+ 63	- 259	+ 1,325	- 30	+ 25	- 745	- 1	+ 2	2022 Jan. Feb.		
+ 289	+ 6	+ 1,705	+ 5,967	+ 231	+ 47	- 679	+ 497	+ 31	- 3	+ 1,237	-	+ 69			
<b>End of year or month *</b>													<b>Credit cooperatives</b>		
22,636	.	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	.	19,482	2021		
22,434	.	165,061	828,250	9,498	3,544	449	7,582	2,663	94,543	22,575	.	19,766	2021 Nov. Dec.		
22,636	.	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	.	19,482	2022 Jan. Feb.		
23,142	.	170,108	826,620	9,452	3,543	489	8,263	2,762	94,864	23,027	.	19,596	2022 Jan. Feb.		
23,253	.	171,882	831,077	8,906	3,552	531	8,625	2,785	95,017	23,314	.	19,574			
<b>Changes *</b>															
+ 846	.	+ 19,488	+ 42,150	- 786	+ 447	+ 58	+ 2	+ 363	+ 5,224	+ 502	.	+ 1,082	2021		
+ 105	.	+ 1,495	+ 4,257	- 18	+ 15	- 3	- 218	+ 58	+ 202	+ 335	.	+ 537	2021 Nov. Dec.		
+ 147	.	+ 3,173	+ 2,661	- 29	- 8	- 3	+ 147	+ 55	+ 173	+ 30	.	- 284	2022 Jan. Feb.		
+ 506	.	+ 1,854	- 4,289	- 17	+ 7	+ 43	+ 534	+ 44	+ 148	+ 416	.	+ 114	2022 Jan. Feb.		
+ 111	.	+ 1,773	+ 4,458	- 546	+ 9	+ 42	+ 362	+ 23	+ 153	+ 289	.	- 22			
<b>End of year or month *</b>													<b>Mortgage banks</b>		
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2021		
6,703	.	60,154	53,448	97,459	26	268	1,050	1,264	10,029	4,852	.	970	2021 Nov. Dec.		
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2022 Jan. Feb.		
5,896	.	63,114	53,118	97,842	26	268	1,591	964	10,345	4,665	.	823	2022 Jan. Feb.		
5,637	.	62,761	53,191	99,024	33	268	1,636	964	10,357	4,568	.	887			
<b>Changes *</b>															
- 2,277	.	+ 3,306	- 5,554	+ 8,300	- 2	+ 137	+ 649	- 188	+ 74	- 1,165	.	- 248	2021		
+ 97	.	- 426	- 776	- 1,115	-	-	- 6	-	+ 22	- 24	.	+ 31	2021 Nov. Dec.		
- 721	.	+ 779	- 781	- 485	-	+ 1	+ 464	-	- 10	+ 245	.	- 34	2022 Jan. Feb.		
- 86	.	+ 431	+ 450	+ 868	-	- 1	+ 77	-	+ 26	- 627	.	- 113	2022 Jan. Feb.		
- 259	.	- 353	+ 73	+ 1,182	+ 7	-	+ 45	-	+ 12	- 82	.	+ 64			

<sup>3</sup> Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. <sup>4</sup> Trading portfolio derivatives. <sup>5</sup> Less own debt securities.

## I Banks (MFIs) in Germany

## cont'd: 3. Assets and liabilities, by category of banks \*

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
<b>Building and loan associations</b>												<b>End of year or month *</b>
2021	18	253,225	-	2,910	-	.	27,096	177,310	30,729	11,462	268	466
2021 Nov.	18	252,112	-	2,608	-	.	27,355	176,302	30,736	11,417	255	478
Dec.	18	253,225	-	2,910	-	.	27,096	177,310	30,729	11,462	268	466
2022 Jan.	18	253,392	-	2,971	-	.	27,182	177,853	30,621	11,492	267	299
Feb.	18	254,053	-	3,040	-	.	26,943	178,546	30,478	11,512	267	292
2021	.	+ 8,302	- +	442	-	.	- 2,237	+ 9,551	- 299	+ 857	+ 17	- 419
2021 Nov.	.	+ 1,468	- +	420	-	.	+ 394	+ 750	+ 140	- 199	-	- 9
Dec.	.	+ 1,113	- +	302	-	.	- 259	+ 1,008	- 7	+ 45	+ 13	- 12
2022 Jan.	.	+ 167	- +	61	-	.	+ 86	+ 543	- 108	+ 30	- 1	- 167
Feb.	.	+ 661	- +	69	-	.	- 239	+ 693	- 143	+ 20	-	- 7
<b>Banks with special, development and other central support tasks</b>												<b>End of year or month *</b>
2021	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	11,392	20,023	29,597
2021 Nov.	18	1,491,525	126	140,593	259	26	722,325	312,148	176,769	11,300	19,910	28,577
Dec.	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	11,392	20,023	29,597
2022 Jan.	18	1,486,831	111	127,946	- 10	3	730,000	315,596	174,142	11,321	20,057	29,330
Feb.	18	1,500,626	122	135,548	- 78	28	737,351	315,931	173,214	11,307	20,080	29,403
2021	.	+ 24,624	+ 20	+ 10,491	- 58	+ 1	+ 38,797	- 507	- 12,661	+ 292	- 40	+ 1,626
2021 Nov.	.	+ 6,994	+ 34	+ 4,614	- 105	- 2	+ 1,523	- 2,256	- 584	- 55	+ 111	+ 22
Dec.	.	- 43,433	- 26	- 39,087	- 211	-	- 134	- 1,819	- 1,338	+ 92	+ 111	+ 1,020
2022 Jan.	.	+ 37,595	+ 11	+ 26,440	- 58	- 23	+ 7,521	+ 4,672	- 1,537	- 72	+ 24	- 267
Feb.	.	+ 13,950	+ 11	+ 7,602	- 68	+ 25	+ 7,380	+ 465	- 879	- 14	+ 25	+ 73
<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>
2021	142	1,551,000	7,176	262,660	980	249	477,620	476,253	129,913	17,260	3,558	4,346
2021 Nov.	143	1,655,340	7,145	283,568	6,423	179	548,510	487,896	121,584	19,898	3,582	5,198
Dec.	142	1,551,000	7,176	262,660	980	249	477,620	476,253	129,913	17,260	3,558	4,346
2022 Jan.	141	1,911,035	7,068	286,928	460	204	585,012	500,439	131,787	18,468	3,557	5,776
Feb.	141	1,971,013	7,252	304,195	- 15	213	592,477	503,065	129,690	17,858	3,556	6,408
2021	.	+ 126,093	+ 357	- 14,930	- 799	+ 21	+ 72,546	+ 21,177	+ 12,230	+ 4,276	- 132	- 787
2021 Nov.	.	+ 30,945	-	- 3,691	- 429	- 16	+ 18,931	+ 11,200	- 1,162	+ 2,663	+ 1	- 274
Dec.	.	- 104,962	+ 31	- 20,909	- 5,443	+ 70	- 71,168	- 11,841	+ 8,278	- 2,673	- 25	- 852
2022 Jan.	.	+ 159,090	- 108	+ 24,270	- 521	- 45	+ 106,665	+ 23,529	+ 1,707	+ 1,167	- 2	+ 1,430
Feb.	.	+ 61,276	+ 184	+ 17,266	- 474	+ 9	+ 8,072	+ 2,990	- 2,018	- 565	- 1	+ 632

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> See Table I.1,

footnote 1. <sup>2</sup> Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side.

## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>												Other liabilities <sup>1</sup>			
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Memo item Sureties			
13	14	15	16	17	18	19	20	21	22	23	24	25	Period		
<b>End of year or month *</b>													<b>Building and loan associations</b>		
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021		
2,961	.	32,556	191,805	4,126	478	247	6,459	420	12,379	3,642	.	1	2021 Nov.		
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021 Dec.		
2,707	.	33,480	193,697	4,016	299	195	6,526	424	12,202	2,553	.	1	2022 Jan.		
2,975	.	33,913	193,892	4,037	292	188	6,506	425	12,237	2,563	.	1	2022 Feb.		
<b>Changes *</b>															
+ 390	.	+ 4,177	+ 2,996	+ 1,482	- 419	+ 28	+ 188	+ 29	+ 154	- 333	.	-	2021		
- 28	.	+ 1,547	- 31	-	- 9	- 1	- 2	+ 5	-	- 41	.	-	2021 Nov.		
+ 23	.	+ 504	+ 1,543	- 10	- 12	+ 8	- 79	+ 4	+ 25	- 870	.	-	2021 Dec.		
- 277	.	+ 420	+ 349	- 100	- 167	- 60	+ 146	-	- 202	- 219	.	-	2022 Jan.		
+ 268	.	+ 433	+ 195	+ 21	- 7	- 7	- 20	+ 1	+ 35	+ 10	.	-	2022 Feb.		
<b>End of year or month *</b>													<b>Banks with special, development and other central support tasks</b>		
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021		
79,492	.	414,825	132,229	734,592	28,577	985	8,773	7,055	84,119	80,370	.	31,098	2021 Nov.		
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021 Dec.		
78,335	.	405,327	138,825	733,899	29,330	1,043	9,664	7,252	83,718	77,773	.	31,360	2022 Jan.		
77,720	.	406,442	143,272	740,194	29,403	1,038	9,747	7,282	83,717	79,531	.	31,789	2022 Feb.		
<b>Changes *</b>															
- 13,337	.	+ 14,977	- 6,024	+ 42,168	+ 1,626	± 0	+ 463	- 1,301	+ 1,527	- 28,812	.	+ 2,645	2021		
+ 3,692	.	+ 1,178	- 5,161	+ 10,769	+ 22	- 10	+ 125	- 9	+ 9	+ 71	.	+ 538	2021 Nov.		
- 2,041	.	- 27,431	- 4,562	- 10,052	+ 1,020	+ 6	+ 339	+ 180	- 406	- 2,527	.	- 492	2021 Dec.		
+ 884	.	+ 17,741	+ 11,093	+ 9,359	- 267	+ 52	+ 552	+ 17	+ 5	- 957	.	+ 754	2022 Jan.		
- 670	.	+ 1,624	+ 3,999	+ 6,240	+ 73	- 5	+ 83	+ 30	- 1	+ 1,907	.	+ 429	2022 Feb.		
<b>End of year or month *</b>													<b>Memo item: Foreign banks</b>		
170,985	103,460	597,832	642,551	40,240	4,346	1,374	7,956	19,922	79,910	156,869	104,401	65,778	2021		
171,357	106,506	692,841	645,809	40,222	5,198	1,347	6,673	18,219	79,735	165,296	109,829	59,956	2021 Nov.		
170,985	103,460	597,832	642,551	40,240	4,346	1,374	7,956	19,922	79,910	156,869	104,401	65,778	2021 Dec.		
371,336	308,927	717,261	666,788	41,378	5,776	1,348	8,587	22,935	85,209	361,753	306,605	64,631	2022 Jan.		
406,314	343,993	733,071	670,815	44,309	6,408	1,353	8,662	22,913	85,277	398,205	339,971	65,274	2022 Feb.		
<b>Changes *</b>															
+ 32,134	+ 13,191	+ 54,673	+ 14,496	+ 5,488	- 787	+ 232	+ 1,848	+ 11,440	+ 9,476	+ 29,227	+ 17,081	+ 11,729	2021		
+ 3,722	- 69	+ 29,575	- 1,645	+ 819	- 274	- 27	+ 16	- 27	+ 19	+ 2,489	+ 2,663	+ 750	2021 Nov.		
- 430	- 3,117	- 95,448	- 3,363	+ 18	- 852	+ 27	+ 1,283	+ 1,703	+ 175	- 8,505	- 5,486	+ 5,822	2021 Dec.		
+ 998	+ 11,115	+ 118,204	+ 23,838	+ 1,138	+ 1,430	- 26	+ 631	+ 3,013	+ 299	+ 10,563	+ 7,871	- 1,147	2022 Jan.		
+ 35,181	+ 35,269	+ 16,663	+ 4,272	+ 2,931	+ 632	+ 5	+ 75	- 22	+ 68	+ 36,652	+ 33,520	+ 643	2022 Feb.		

<sup>3</sup> Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. <sup>4</sup> Trading portfolio derivatives. <sup>5</sup> Less own

debt securities.

## I Banks (MFIs) in Germany

### 4 Lending to banks (MFIs) \* (a) Total

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2014	2,551,132	1,950,375	79	600,678	2,816	1,425,935	1,065,634	318,041	122,956	624,637	4	360,297	1,717
2015	2,413,445	1,893,238	50	520,157	2,632	1,346,570	1,062,631	329,118	117,370	616,143	2	283,937	1,650
2016	2,420,844	1,920,316	63	500,465	2,985	1,364,923	1,099,826	364,536	105,542	629,748	2	265,095	2,005
2017	2,371,315	1,901,555	44	469,716	4,242	1,407,486	1,163,424	431,611	92,256	639,557	1	244,061	1,941
2018	2,337,594	1,855,619	21	481,954	8,877	1,323,473	1,083,751	381,869	79,995	621,887	4	239,718	5,882
2019	2,318,967	1,830,117	20	488,830	8,168	1,254,733	1,016,169	301,711	83,456	631,002	3	238,561	4,463
2020	2,392,136	1,904,522	44	487,570	12,760	1,367,882	1,119,729	398,027	84,878	636,824	2	248,151	8,790
2021	2,510,243	2,041,155	36	469,052	13,800	1,409,587	1,163,739	409,186	85,234	669,319	-	245,848	10,346
2020 July	2,353,601	1,853,181	38	500,382	11,487	1,270,462	1,019,194	292,975	89,497	636,722	2	251,266	7,549
Aug.	2,414,892	1,917,864	33	496,995	11,863	1,348,069	1,096,701	364,729	90,611	641,361	1	251,367	7,801
Sep.	2,378,162	1,882,309	44	495,809	12,328	1,293,905	1,041,052	307,815	93,233	640,004	3	252,850	8,268
Oct.	2,462,041	1,968,099	42	493,900	12,735	1,397,308	1,145,209	404,610	94,517	646,082	3	252,096	8,590
Nov.	2,407,875	1,917,036	37	490,802	12,616	1,351,902	1,101,289	377,744	85,220	638,325	2	250,611	8,580
Dec.	2,392,136	1,904,522	44	487,570	12,760	1,367,882	1,119,729	398,027	84,878	636,824	2	248,151	8,790
2021 Jan.	2,418,206	1,929,900	43	488,263	13,020	1,283,094	1,032,118	301,645	88,525	641,948	3	250,973	9,174
Feb.	2,528,646	2,042,807	48	485,791	13,357	1,382,282	1,130,179	395,275	88,598	646,306	3	252,100	9,561
Mar.	2,559,782	2,068,759	41	490,982	13,588	1,419,421	1,160,807	426,896	89,320	644,591	3	258,611	9,763
Apr.	2,534,634	2,048,726	41	485,867	13,662	1,362,378	1,105,714	365,455	89,925	650,334	2	256,662	9,765
May	2,580,823	2,095,409	44	485,370	14,068	1,423,590	1,167,332	423,034	88,607	655,691	2	256,256	10,139
June	2,568,979	2,084,133	38	484,808	14,144	1,409,710	1,153,824	410,979	88,548	654,297	1	255,885	10,261
July	2,511,264	2,028,449	39	482,776	14,153	1,372,007	1,118,075	368,916	88,921	660,238	1	253,931	10,327
Aug.	2,551,115	2,072,090	41	478,984	14,001	1,425,224	1,172,355	418,614	88,569	665,172	1	252,868	10,283
Sep.	2,512,956	2,033,387	43	479,526	13,928	1,399,872	1,147,693	401,174	85,619	660,900	2	252,177	10,334
Oct.	2,586,067	2,108,133	42	477,892	13,776	1,419,334	1,167,696	415,795	86,350	665,551	3	251,635	10,268
Nov.	2,596,985	2,123,782	37	473,166	13,456	1,432,234	1,183,552	425,478	85,067	673,007	-	248,682	10,013
Dec.	2,510,243	2,041,155	36	469,052	13,800	1,409,587	1,163,739	409,186	85,234	669,319	-	245,848	10,346
2022 Jan.	2,639,339	2,169,465	37	469,837	13,595	1,439,171	1,191,785	432,751	85,606	673,428	-	247,386	10,086
Feb.	2,675,853	2,203,302	29	472,522	13,580	1,453,577	1,204,609	440,391	86,266	677,952	-	248,968	10,025
	<b>Changes *</b>												
2015	- 172,529	- 90,255	- 30	- 82,244	- 184	- 80,680	- 4,318	+ 11,912	- 6,161	- 10,069	- 2	- 76,360	- 67
2016	+ 22,605	+ 52,351	+ 13	- 29,759	+ 353	+ 48,118	+ 66,900	+ 57,583	- 11,518	+ 20,835	-	- 18,782	+ 355
2017	- 6,939	+ 21,677	- 18	- 28,598	+ 527	+ 50,288	+ 70,368	+ 70,100	- 10,141	+ 10,409	-	- 20,079	- 94
2018	- 31,389	- 42,580	- 23	+ 11,214	+ 4,450	- 80,953	- 76,648	- 48,062	- 11,486	- 17,100	+ 3	- 4,308	+ 3,756
2019	- 67,116	- 72,377	- 1	+ 5,262	- 709	- 62,986	- 61,113	- 73,359	+ 3,181	+ 9,065	- 1	- 1,872	- 1,419
2020	+ 169,130	+ 169,163	+ 24	- 57	+ 4,592	+ 201,177	+ 191,588	+ 145,632	+ 12,695	+ 33,261	- 1	+ 9,590	+ 4,327
2021	+ 96,975	+ 117,398	- 8	- 20,415	+ 975	+ 44,142	+ 46,267	+ 14,208	+ 1,308	+ 30,751	- 2	+ 2,123	+ 1,491
2020 July	- 17,786	- 14,855	- 2	- 2,929	+ 766	+ 102	- 438	- 8,634	+ 2,087	+ 6,109	-	+ 540	+ 640
Aug.	+ 63,227	+ 66,439	- 5	- 3,207	+ 376	+ 77,607	+ 77,507	+ 71,754	+ 1,114	+ 4,639	- 1	+ 101	+ 252
Sep.	- 40,273	- 39,083	+ 11	- 1,201	+ 465	- 54,164	- 55,649	- 56,914	+ 2,622	- 1,357	+ 2	+ 1,483	+ 467
Oct.	+ 82,624	+ 84,616	- 2	- 1,990	+ 407	+ 103,403	+ 104,157	+ 96,795	+ 1,284	+ 6,078	-	- 754	+ 322
Nov.	- 20,519	- 17,548	- 5	- 2,966	- 119	- 17,098	- 15,612	- 21,465	+ 156	+ 5,697	- 1	- 1,485	- 10
Dec.	- 10,924	- 7,822	+ 7	- 3,109	+ 144	+ 15,980	+ 18,440	+ 20,283	- 342	- 1,501	-	- 2,460	+ 210
2021 Jan.	+ 21,197	+ 20,586	- 1	+ 612	+ 260	- 84,940	- 87,763	- 96,002	+ 3,647	+ 4,592	+ 1	+ 2,822	+ 384
Feb.	+ 110,077	+ 112,512	+ 5	- 2,440	+ 337	+ 98,946	+ 97,814	+ 93,383	+ 73	+ 4,358	-	+ 1,132	+ 387
Mar.	+ 25,419	+ 20,492	- 7	+ 4,934	+ 231	+ 37,139	+ 30,628	+ 31,621	+ 732	- 1,725	-	+ 6,511	+ 202
Apr.	- 18,921	- 14,208	-	- 4,713	+ 74	- 56,653	- 54,878	- 61,226	+ 605	+ 5,743	- 1	- 1,774	+ 2
May	+ 46,295	+ 47,019	+ 3	- 727	+ 406	+ 61,212	+ 61,618	+ 57,579	- 1,318	+ 5,357	-	- 406	+ 374
June	- 17,725	- 17,007	- 6	- 712	+ 76	- 13,645	- 13,273	- 11,820	- 59	- 1,394	- 1	- 371	+ 122
July	- 56,856	- 53,585	+ 1	- 3,272	+ 9	- 35,083	- 33,129	- 39,443	+ 373	+ 5,941	-	- 1,954	+ 66
Aug.	+ 39,502	+ 43,274	+ 2	- 3,774	- 152	+ 53,372	+ 54,435	+ 49,853	- 312	+ 4,894	-	- 1,063	- 44
Sep.	- 44,888	- 45,338	+ 2	+ 448	- 138	- 26,196	- 25,506	- 18,284	- 2,945	- 4,277	+ 1	- 691	- 14
Oct.	+ 73,781	+ 75,515	- 1	- 1,733	- 152	+ 19,462	+ 20,003	+ 14,621	+ 741	+ 4,641	+ 1	- 542	- 66
Nov.	+ 7,207	+ 12,043	- 5	- 4,831	- 320	+ 12,935	+ 15,891	+ 9,978	- 396	+ 6,309	- 3	- 2,953	- 255
Dec.	- 88,113	- 83,905	- 1	- 4,207	+ 344	- 22,407	- 19,573	- 16,052	+ 167	- 3,688	-	- 2,834	+ 333
2022 Jan.	+ 123,613	+ 122,927	+ 1	+ 685	- 205	+ 27,834	+ 26,296	+ 21,815	+ 372	+ 4,109	-	+ 1,538	- 260
Feb.	+ 36,265	+ 33,558	- 8	+ 2,715	- 15	+ 13,056	+ 11,474	+ 6,290	+ 660	+ 4,524	-	+ 1,582	- 61

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

## I Banks (MFIs) in Germany

4 Lending to banks (MFIs) \*  
(b) By category of banks

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans			Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	
							Total	Short-term	Medium-term				Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks <sup>1</sup></b>													
<b>End of year or month *</b>													
2021	1,071,252	990,737	36	80,479	6,181	269,997	237,730	203,141	19,324	15,265	-	32,267	3,499
2021 Nov.	1,129,113	1,047,046	37	82,030	6,297	269,954	237,421	203,177	19,375	14,869	-	32,533	3,597
2021 Dec.	1,071,252	990,737	36	80,479	6,181	269,997	237,730	203,141	19,324	15,265	-	32,267	3,499
2022 Jan.	1,176,069	1,093,177	37	82,855	6,250	280,221	246,769	212,215	19,275	15,279	-	33,452	3,519
2022 Feb.	1,196,277	1,113,235	29	83,013	6,175	281,988	248,496	214,444	18,819	15,233	-	33,492	3,397
<b>Changes *</b>													
2021	+ 126,223	+ 126,213	- 6	+ 16	- 564	+ 41,876	+ 41,351	+ 36,635	+ 1,538	+ 3,178	-	+ 525	- 74
2021 Nov.	+ 9,130	+ 11,200	- 2	- 2,068	- 203	+ 14,060	+ 15,324	+ 15,496	- 201	+ 29	-	- 1,264	- 145
2021 Dec.	- 58,813	- 57,238	- 1	- 1,574	- 116	+ 283	+ 549	+ 204	- 51	+ 396	-	- 266	- 98
2022 Jan.	+ 101,837	+ 99,493	+ 1	+ 2,343	+ 69	+ 10,224	+ 9,039	+ 9,074	- 49	+ 14	-	+ 1,185	+ 20
2022 Feb.	+ 19,790	+ 19,636	- 8	+ 162	- 75	+ 417	+ 377	+ 879	- 456	- 46	-	+ 40	- 122
<b>Big banks</b>													
<b>End of year or month *</b>													
2021	512,973	482,608	-	30,365	1,724	57,490	44,511	30,146	3,070	11,295	-	12,979	1,724
2021 Nov.	555,881	525,208	-	30,673	1,796	83,427	70,253	56,339	2,993	10,921	-	13,174	1,796
2021 Dec.	512,973	482,608	-	30,365	1,724	57,490	44,511	30,146	3,070	11,295	-	12,979	1,724
2022 Jan.	563,494	533,327	-	30,167	1,650	87,484	74,112	59,798	3,017	11,297	-	13,372	1,650
2022 Feb.	574,097	544,621	-	29,476	1,583	90,046	77,007	63,045	2,708	11,254	-	13,039	1,583
<b>Changes *</b>													
2021	+ 10,900	+ 13,271	-	- 2,371	- 240	- 9,527	- 7,779	- 11,467	+ 886	+ 2,802	-	- 1,748	- 240
2021 Nov.	- 14,228	- 13,185	-	- 1,043	- 140	- 615	+ 197	+ 260	- 101	+ 38	-	- 812	- 140
2021 Dec.	- 43,766	- 43,442	-	- 324	- 72	- 25,937	- 25,742	- 26,193	+ 77	+ 374	-	- 195	- 72
2022 Jan.	+ 48,369	+ 48,573	-	- 204	- 74	+ 29,994	+ 29,601	+ 29,652	- 53	+ 2	-	+ 393	- 74
2022 Feb.	+ 9,811	+ 10,505	-	- 694	- 67	+ 1,212	+ 1,545	+ 1,897	- 309	- 43	-	- 333	- 67
<b>Regional banks and other commercial banks</b>													
<b>End of year or month *</b>													
2021	362,517	313,906	36	48,575	4,457	120,797	102,485	88,577	10,167	3,741	-	18,312	1,775
2021 Nov.	378,855	329,471	37	49,347	4,501	97,737	79,354	65,458	10,179	3,717	-	18,383	1,801
2021 Dec.	362,517	313,906	36	48,575	4,457	120,797	102,485	88,577	10,167	3,741	-	18,312	1,775
2022 Jan.	416,896	366,391	37	50,468	4,600	102,466	83,362	69,335	10,275	3,752	-	19,104	1,869
2022 Feb.	427,385	376,038	29	51,318	4,592	103,598	84,121	70,040	10,331	3,750	-	19,477	1,814
<b>Changes *</b>													
2021	+ 112,550	+ 110,061	- 6	+ 2,495	- 324	+ 34,955	+ 32,732	+ 31,037	+ 1,340	+ 355	-	+ 2,223	+ 166
2021 Nov.	+ 17,283	+ 18,196	- 2	- 911	- 63	+ 6,738	+ 7,130	+ 7,378	- 237	- 11	-	- 392	- 5
2021 Dec.	- 16,368	- 15,589	- 1	- 778	- 44	+ 23,298	+ 23,369	+ 23,357	- 12	+ 24	-	- 71	- 26
2022 Jan.	+ 53,465	+ 51,594	+ 1	+ 1,870	+ 143	- 18,331	- 19,123	- 19,242	+ 108	+ 11	-	+ 792	+ 94
2022 Feb.	+ 10,790	+ 9,942	- 8	+ 856	- 8	+ 1,132	+ 759	+ 705	+ 56	- 2	-	+ 373	- 55
<b>Branches of foreign banks</b>													
<b>End of year or month *</b>													
2021	195,762	194,223	-	1,539	-	91,710	90,734	84,418	6,087	229	-	976	-
2021 Nov.	194,377	192,367	-	2,010	-	88,790	87,814	81,380	6,203	231	-	976	-
2021 Dec.	195,762	194,223	-	1,539	-	91,710	90,734	84,418	6,087	229	-	976	-
2022 Jan.	195,679	193,459	-	2,220	-	90,271	89,295	83,082	5,983	230	-	976	-
2022 Feb.	194,795	192,576	-	2,219	-	88,344	87,368	81,359	5,780	229	-	976	-
<b>Changes *</b>													
2021	+ 2,773	+ 2,881	-	- 108	-	+ 16,448	+ 16,398	+ 17,065	- 688	+ 21	-	+ 50	-
2021 Nov.	+ 6,075	+ 6,189	-	- 114	-	+ 7,937	+ 7,997	+ 7,858	+ 137	+ 2	-	- 60	-
2021 Dec.	+ 1,321	+ 1,793	-	- 472	-	+ 2,922	+ 2,922	+ 3,040	- 116	- 2	-	-	-
2022 Jan.	+ 3	- 674	-	+ 677	-	- 1,439	- 1,439	- 1,336	- 104	+ 1	-	-	-
2022 Feb.	- 811	- 811	-	-	-	- 1,927	- 1,927	- 1,723	- 203	- 1	-	-	-

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Commercial

banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

cont'd: 4 Lending to banks (MFIs) \*  
(b) By category of banks

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Landesbanken</b>													<b>End of year or month *</b>
2021	207,478	160,763	-	46,715	2,785	108,861	97,958	23,977	6,555	67,426	-	10,903	2,760
2021 Nov.	235,782	187,807	-	47,975	2,702	133,314	121,381	47,280	6,384	67,717	-	11,933	2,682
2021 Dec.	207,478	160,763	-	46,715	2,785	108,861	97,958	23,977	6,555	67,426	-	10,903	2,760
2022 Jan.	227,365	180,611	-	46,754	2,813	128,823	118,148	44,237	6,666	67,245	-	10,675	2,788
2022 Feb.	234,384	186,711	-	47,673	2,833	132,191	120,926	45,325	7,369	68,232	-	11,265	2,808
<b>Changes *</b>													
2021	- 42,575	- 32,494	-	- 10,081	+ 484	- 24,709	- 22,364	- 26,265	+ 239	+ 3,662	-	- 2,345	+ 509
2021 Nov.	+ 2,248	+ 3,305	-	- 1,057	+ 3	+ 487	+ 1,083	- 312	- 39	+ 1,434	-	- 596	+ 13
2021 Dec.	- 28,534	- 27,270	-	- 1,264	+ 83	- 24,453	- 23,423	- 23,303	+ 171	- 291	-	- 1,030	+ 78
2022 Jan.	+ 19,382	+ 19,360	-	+ 22	+ 28	+ 19,962	+ 20,190	+ 20,260	+ 111	- 181	-	- 228	+ 28
2022 Feb.	+ 7,140	+ 6,216	-	+ 924	+ 20	+ 3,368	+ 2,778	+ 1,088	+ 703	+ 987	-	+ 590	+ 20
<b>Savings banks</b>													<b>End of year or month *</b>
2021	165,683	51,325	-	114,358	-	134,482	48,896	18,858	5,166	24,872	-	85,586	-
2021 Nov.	165,413	50,003	-	115,410	-	133,750	47,005	16,631	5,354	25,020	-	86,745	-
2021 Dec.	165,683	51,325	-	114,358	-	134,482	48,896	18,858	5,166	24,872	-	85,586	-
2022 Jan.	162,064	48,116	-	113,948	-	130,764	45,180	15,227	5,003	24,950	-	85,584	-
2022 Feb.	163,613	49,093	-	114,520	-	132,482	46,349	16,404	5,003	24,942	-	86,133	-
<b>Changes *</b>													
2021	- 11,759	- 8,865	-	- 2,894	- 5	- 10,391	- 7,453	- 5,517	- 2,143	+ 207	-	- 2,938	-
2021 Nov.	- 3,215	- 2,213	-	- 1,002	-	- 2,856	- 1,895	- 1,573	- 65	- 257	-	- 961	-
2021 Dec.	+ 260	+ 1,312	-	+ 1,052	-	+ 732	+ 1,891	+ 2,227	- 188	- 148	-	- 1,159	-
2022 Jan.	- 3,623	- 3,213	-	- 410	-	- 3,718	- 3,716	- 3,631	- 163	+ 78	-	- 2	-
2022 Feb.	+ 1,544	+ 972	-	+ 572	-	+ 1,718	+ 1,169	+ 1,177	-	- 8	-	+ 549	-
<b>Credit cooperatives</b>													<b>End of year or month *</b>
2021	192,839	79,508	-	113,331	-	148,588	77,074	55,338	3,261	18,475	-	71,514	-
2021 Nov.	194,911	80,910	-	114,001	-	150,739	78,431	56,338	3,380	18,713	-	72,308	-
2021 Dec.	192,839	79,508	-	113,331	-	148,588	77,074	55,338	3,261	18,475	-	71,514	-
2022 Jan.	192,506	79,382	-	113,124	-	148,953	76,704	54,603	3,375	18,726	-	72,249	-
2022 Feb.	193,256	78,909	-	114,347	-	149,279	76,262	53,472	3,800	18,990	-	73,017	-
<b>Changes *</b>													
2021	- 1,854	- 2,872	- 2	+ 1,020	- 1	+ 32	- 3,174	- 2,667	- 1,147	+ 640	- 2	+ 3,208	- 1
2021 Nov.	- 791	- 1,057	- 3	+ 269	-	- 514	- 1,063	- 1,424	- 71	+ 432	- 3	+ 552	-
2021 Dec.	- 2,076	- 1,406	-	- 670	-	- 2,151	- 1,357	- 1,000	- 119	- 238	-	- 794	-
2022 Jan.	- 341	- 134	-	- 207	-	+ 365	- 370	- 735	+ 114	+ 251	-	+ 735	-
2022 Feb.	+ 752	- 471	-	+ 1,223	-	+ 326	- 442	- 1,131	+ 425	+ 264	-	+ 768	-
<b>Mortgage banks</b>													<b>End of year or month *</b>
2021	16,979	9,428	-	7,551	-	8,686	4,795	4,030	250	515	-	3,891	-
2021 Nov.	15,950	8,336	-	7,614	-	8,220	4,295	3,508	250	537	-	3,925	-
2021 Dec.	16,979	9,428	-	7,551	-	8,686	4,795	4,030	250	515	-	3,891	-
2022 Jan.	18,161	10,997	-	7,164	-	10,164	6,428	5,663	250	515	-	3,736	-
2022 Feb.	18,213	11,060	-	7,153	-	10,479	6,803	6,038	250	515	-	3,676	-
<b>Changes *</b>													
2021	- 2,286	- 1,144	-	- 1,142	-	- 101	+ 310	+ 740	- 282	- 148	-	- 411	-
2021 Nov.	- 1,280	- 1,109	-	- 171	-	- 1,154	- 1,130	- 1,134	- 5	+ 9	-	- 24	-
2021 Dec.	+ 1,026	+ 1,090	-	- 64	-	+ 466	+ 500	+ 522	-	- 22	-	- 34	-
2022 Jan.	- 574	- 186	-	- 388	-	- 272	- 117	- 117	-	-	-	- 155	-
2022 Feb.	+ 53	+ 64	-	- 11	-	+ 315	+ 375	+ 375	-	-	-	- 60	-

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

## I Banks (MFIs) in Germany

cont'd: 4 Lending to banks (MFIs) \*  
(b) By category of banks

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans			Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	
							Total	Short-term	Medium-term				Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Building and loan associations</b>													<b>End of year or month *</b>
2021	42,766	27,096	.	15,670	-	32,707	24,068	2,134	94	21,840	.	8,639	-
2021 Nov.	43,008	27,355	.	15,653	-	32,961	24,351	2,304	94	21,953	.	8,610	-
2021 Dec.	42,766	27,096	.	15,670	-	32,707	24,068	2,134	94	21,840	.	8,639	-
2022 Jan.	42,535	27,182	.	15,353	-	32,656	24,134	2,347	93	21,694	.	8,522	-
2022 Feb.	42,372	26,943	.	15,429	-	32,550	23,888	2,457	90	21,341	.	8,662	-
<b>Changes *</b>													
2021	- 2,707	- 2,237	.	- 470	-	- 2,218	- 2,074	+ 550	- 25	- 2,599	.	- 144	-
2021 Nov.	+ 401	+ 394	.	+ 7	-	+ 414	+ 408	+ 498	-	- 90	.	+ 6	-
2021 Dec.	- 242	- 259	.	+ 17	-	- 254	- 283	- 170	-	- 113	.	+ 29	-
2022 Jan.	- 221	+ 86	.	- 307	-	- 51	+ 66	+ 213	- 1	- 146	.	- 117	-
2022 Feb.	- 163	- 239	.	+ 76	-	+ 106	+ 246	+ 110	- 3	- 353	.	+ 140	-
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2021	813,246	722,298	-	90,948	4,834	706,266	673,218	101,708	50,584	520,926	-	33,048	4,087
2021 Nov.	812,808	722,325	-	90,483	4,457	703,296	670,668	96,240	50,230	524,198	-	32,628	3,734
2021 Dec.	813,246	722,298	-	90,948	4,834	706,266	673,218	101,708	50,584	520,926	-	33,048	4,087
2022 Jan.	820,639	730,000	-	90,639	4,532	707,590	674,422	98,459	50,944	525,019	-	33,168	3,779
2022 Feb.	827,738	737,351	-	90,387	4,572	714,608	681,885	102,251	50,935	528,699	-	32,723	3,820
<b>Changes *</b>													
2021	+ 31,933	+ 38,797	-	- 6,864	+ 1,061	+ 39,653	+ 39,671	+ 10,732	+ 3,128	+ 25,811	-	- 18	+ 1,057
2021 Nov.	+ 714	+ 1,523	-	- 809	- 120	+ 2,498	+ 3,164	- 1,573	- 15	+ 4,752	-	- 666	- 123
2021 Dec.	+ 266	- 134	-	+ 400	+ 377	+ 2,970	+ 2,550	+ 5,468	+ 354	- 3,272	-	+ 420	+ 353
2022 Jan.	+ 7,153	+ 7,521	-	- 368	- 302	+ 1,324	+ 1,204	- 3,249	+ 360	+ 4,093	-	+ 120	- 308
2022 Feb.	+ 7,149	+ 7,380	-	- 231	+ 40	+ 7,018	+ 7,463	+ 3,792	- 9	+ 3,680	-	- 445	+ 41
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2021	512,964	477,620	5	35,339	-	166,687	154,928	143,532	10,764	632	-	11,759	-
2021 Nov.	585,234	548,510	5	36,719	-	192,199	180,544	169,010	10,884	650	-	11,655	-
2021 Dec.	512,964	477,620	5	35,339	-	166,687	154,928	143,532	10,764	632	-	11,759	-
2022 Jan.	622,964	585,012	5	37,947	-	203,464	191,057	179,664	10,771	622	-	12,407	-
2022 Feb.	630,928	592,477	-	38,451	-	198,760	186,139	174,878	10,615	646	-	12,621	-
<b>Changes *</b>													
2021	+ 68,846	+ 72,546	- 14	- 3,686	- 9	+ 18,500	+ 20,154	+ 19,741	+ 534	- 121	-	- 1,654	- 9
2021 Nov.	+ 18,203	+ 18,931	+ 5	- 733	-	+ 13,033	+ 13,839	+ 13,553	+ 277	+ 9	-	- 806	-
2021 Dec.	- 72,557	- 71,168	-	- 1,389	-	- 25,510	- 25,614	- 25,476	- 120	- 18	-	+ 104	-
2022 Jan.	+ 109,247	+106,665	-	+ 2,582	-	+ 36,777	+ 36,129	+ 36,132	+ 7	- 10	-	+ 648	-
2022 Feb.	+ 8,584	+ 8,072	- 5	+ 517	-	- 4,704	- 4,918	- 4,786	- 156	+ 24	-	+ 214	-

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

## I Banks (MFIs) in Germany

5 Lending to non-banks (non-MFIs) \*  
(a) Total

€ million

Period	Lending to non-banks							Short-term lending		
	Total		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims <sup>1</sup>	Memo item Fiduciary loans	Total	
	including	excluding							including	excluding
	Treasury bills credits, securities portfolios, equalisation claims								Treasury bills credits	
1	2	3	4	5	6	7	8	9	10	
	<b>End of year or month *</b>									
2014	3,902,359	3,127,767	3,127,139	628	7,163	767,429	-	40,517	358,294	351,131
2015	3,985,362	3,188,773	3,188,026	747	7,962	788,627	-	33,507	346,857	338,895
2016	4,030,487	3,275,763	3,275,089	674	5,346	749,378	-	32,141	343,701	338,355
2017	4,056,490	3,336,574	3,335,961	613	4,954	714,962	-	31,139	339,149	334,195
2018	4,156,432	3,480,005	3,479,427	578	4,485	671,942	-	29,791	353,652	349,167
2019	4,316,857	3,632,630	3,632,155	475	10,950	673,277	-	28,762	379,116	368,166
2020	4,469,806	3,768,294	3,767,960	334	15,311	686,201	-	34,791	379,952	364,641
2021	4,669,251	3,964,904	3,964,520	384	10,609	693,738	-	36,854	409,183	398,574
2020 July	4,454,741	3,753,655	3,753,401	254	23,133	677,953	-	33,431	428,686	405,553
Aug.	4,449,519	3,751,088	3,750,812	276	24,972	673,459	-	33,726	414,903	389,931
Sep.	4,456,171	3,755,048	3,754,760	288	23,561	677,562	-	34,096	407,387	383,826
Oct.	4,490,925	3,777,082	3,776,760	322	25,490	688,353	-	34,222	415,221	389,731
Nov.	4,506,704	3,787,168	3,786,865	303	21,621	697,915	-	34,402	412,517	390,896
Dec.	4,469,806	3,768,294	3,767,960	334	15,311	686,201	-	34,791	379,952	364,641
2021 Jan.	4,500,871	3,789,586	3,789,238	348	20,654	690,631	-	34,951	404,452	383,798
Feb.	4,522,878	3,810,067	3,809,746	321	22,103	690,708	-	35,235	414,672	392,569
Mar.	4,563,935	3,847,058	3,846,760	298	18,622	698,255	-	35,604	426,491	407,869
Apr.	4,549,376	3,843,231	3,842,944	287	18,602	687,543	-	35,815	414,186	395,584
May	4,555,744	3,850,422	3,850,175	247	16,480	688,842	-	36,078	407,889	391,409
June	4,564,350	3,857,417	3,857,155	262	16,317	690,616	-	36,251	407,846	391,529
July	4,592,538	3,887,993	3,887,715	278	19,213	685,332	-	36,270	419,724	400,511
Aug.	4,603,866	3,899,591	3,899,349	242	20,977	683,298	-	36,460	419,012	398,035
Sep.	4,625,763	3,911,350	3,911,081	269	19,560	694,853	-	36,374	419,522	399,962
Oct.	4,648,167	3,946,758	3,946,458	300	22,760	678,649	-	36,344	438,341	415,581
Nov.	4,682,215	3,972,168	3,971,864	304	19,909	690,138	-	36,485	434,337	414,428
Dec.	4,669,251	3,964,904	3,964,520	384	10,609	693,738	-	36,854	409,183	398,574
2022 Jan.	4,724,414	4,019,897	4,019,587	310	13,382	691,135	-	36,801	459,875	446,493
Feb.	4,750,031	4,041,384	4,041,042	342	14,439	694,208	-	36,840	468,226	453,787
	<b>Changes *</b>									
2015	+ 62,728	+ 44,873	+ 44,755	+ 118	+ 825	+ 17,030	-	- 2,730	- 3,768	- 4,593
2016	+ 61,051	+ 91,570	+ 91,644	- 74	- 3,048	- 27,471	-	- 1,366	+ 1,925	+ 4,973
2017	+ 52,306	+ 83,193	+ 83,243	- 50	+ 1,028	- 31,915	-	- 1,002	+ 2,778	+ 1,750
2018	+ 89,792	+ 133,628	+ 133,667	- 39	- 928	- 42,908	-	- 1,153	+ 9,350	+ 10,278
2019	+ 153,476	+ 149,079	+ 149,186	- 107	+ 6,086	- 1,689	-	- 1,029	+ 27,372	+ 21,286
2020	+ 157,649	+ 138,274	+ 138,414	- 140	+ 4,373	+ 15,002	-	+ 5,519	- 6,903	- 11,276
2021	+ 190,065	+ 187,479	+ 187,432	+ 47	- 5,385	+ 7,971	-	+ 2,128	+ 35,397	+ 40,782
2020 July	+ 3,715	+ 15,789	+ 15,817	- 28	- 688	- 11,386	-	+ 844	- 710	- 22
Aug.	- 4,453	- 1,816	- 1,838	+ 22	+ 1,849	- 4,486	-	+ 295	- 11,898	- 13,747
Sep.	+ 4,675	+ 2,329	+ 2,317	+ 12	- 1,435	+ 3,781	-	+ 370	- 7,918	- 6,483
Oct.	+ 33,292	+ 20,723	+ 20,689	+ 34	+ 1,921	+ 10,648	-	+ 86	+ 7,376	+ 5,455
Nov.	+ 20,361	+ 14,084	+ 14,103	- 19	- 3,833	+ 10,110	-	+ 180	- 1,714	+ 2,119
Dec.	- 33,410	- 15,980	- 16,011	+ 31	- 6,281	- 11,149	-	+ 389	- 31,795	- 25,514
2021 Jan.	+ 29,098	+ 19,777	+ 19,763	+ 14	+ 5,334	+ 3,987	-	+ 160	+ 24,908	+ 19,574
Feb.	+ 21,601	+ 19,956	+ 19,983	- 27	+ 1,453	+ 192	-	+ 284	+ 10,065	+ 8,612
Mar.	+ 33,551	+ 30,496	+ 30,520	- 24	- 4,198	+ 7,253	-	+ 369	+ 9,106	+ 13,304
Apr.	- 9,193	+ 605	+ 615	- 10	- 68	- 9,730	-	+ 211	- 11,021	- 10,953
May	+ 7,870	+ 8,264	+ 8,304	- 40	- 1,948	+ 1,554	-	+ 263	- 5,266	- 3,318
June	+ 4,555	+ 3,657	+ 3,643	+ 14	- 193	+ 1,091	-	+ 173	- 1,104	- 911
July	+ 28,973	+ 30,224	+ 30,208	+ 16	+ 2,896	- 4,147	-	+ 19	+ 12,266	+ 9,370
Aug.	+ 10,755	+ 11,090	+ 11,126	- 36	+ 1,759	- 2,094	-	+ 190	- 746	- 2,505
Sep.	+ 23,456	+ 13,878	+ 13,852	+ 26	- 1,444	+ 11,022	-	- 21	+ 4,275	+ 5,719
Oct.	+ 22,008	+ 35,003	+ 34,972	+ 31	+ 3,204	- 16,199	-	- 30	+ 18,834	+ 15,630
Nov.	+ 30,966	+ 22,229	+ 22,226	+ 3	- 2,877	+ 11,614	-	+ 141	- 1,142	+ 1,735
Dec.	- 13,575	- 7,700	- 7,780	+ 80	- 9,303	+ 3,428	-	+ 369	- 24,778	- 15,475
2022 Jan.	+ 52,413	+ 52,714	+ 52,789	- 75	+ 2,756	- 3,057	-	- 53	+ 49,946	+ 47,190
Feb.	+ 27,838	+ 23,563	+ 23,531	+ 32	+ 1,061	+ 3,214	-	+ 39	+ 9,939	+ 8,878

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks,

see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Including debt securities arising from the exchange of equalisation claims.



## I Banks (MFIs) in Germany

			Medium and long-term lending									
Loans	Bills	Treasury bills and negotiable money market paper	Total		Unsecured lending			Securities	Equalisation claims <sup>1</sup>	Period		
			including	I excluding	Total	Medium-term	Long-term					
			Securities portfolios, equalisation claims									
11	12	13	14	15	16	17	18	19	20			
<b>End of year or month *</b>												
350,503	628	7,163	3,544,065	2,776,636	2,776,636	376,307	2,400,329	767,429	-	2014		
338,148	747	7,962	3,638,505	2,849,878	2,849,878	374,872	2,475,006	788,627	-	2015		
337,681	674	5,346	3,686,786	2,937,408	2,937,408	384,815	2,552,593	749,378	-	2016		
333,582	613	4,954	3,717,341	3,002,379	3,002,379	390,522	2,611,857	714,962	-	2017		
348,589	578	4,485	3,802,780	3,130,838	3,130,838	425,742	2,705,096	671,942	-	2018		
367,691	475	10,950	3,937,741	3,264,464	3,264,464	444,422	2,820,042	673,277	-	2019		
364,307	334	15,311	4,089,854	3,403,653	3,403,653	448,720	2,954,933	686,201	-	2020		
398,190	384	10,609	4,260,068	3,566,330	3,566,330	460,498	3,105,832	693,738	-	2021		
405,299	254	23,133	4,026,055	3,348,102	3,348,102	451,301	2,896,801	677,953	-	2020 July		
389,655	276	24,972	4,034,616	3,361,157	3,361,157	451,805	2,909,352	673,459	-	Aug.		
383,538	288	23,561	4,048,784	3,371,222	3,371,222	453,957	2,917,265	677,562	-	Sep.		
389,409	322	25,490	4,075,704	3,387,351	3,387,351	454,308	2,933,043	688,353	-	Oct.		
390,593	303	21,621	4,094,187	3,396,272	3,396,272	451,083	2,945,189	697,915	-	Nov.		
364,307	334	15,311	4,089,854	3,403,653	3,403,653	448,720	2,954,933	686,201	-	Dec.		
383,450	348	20,654	4,096,419	3,405,788	3,405,788	444,427	2,961,361	690,631	-	2021 Jan.		
392,248	321	22,103	4,108,206	3,417,498	3,417,498	447,008	2,970,490	690,708	-	Feb.		
407,571	298	18,622	4,137,444	3,439,189	3,439,189	456,080	2,983,109	698,255	-	Mar.		
395,297	287	18,602	4,135,190	3,447,647	3,447,647	453,066	2,994,581	687,543	-	Apr.		
391,162	247	16,480	4,147,855	3,459,013	3,459,013	451,235	3,007,778	688,842	-	May		
391,267	262	16,317	4,156,504	3,465,888	3,465,888	450,357	3,015,531	690,616	-	June		
400,233	278	19,213	4,172,814	3,487,482	3,487,482	447,455	3,040,027	685,332	-	July		
397,793	242	20,977	4,184,854	3,501,556	3,501,556	449,831	3,051,725	683,298	-	Aug.		
399,693	269	19,560	4,206,241	3,511,388	3,511,388	451,098	3,060,290	694,853	-	Sep.		
415,281	300	22,760	4,209,826	3,531,177	3,531,177	456,004	3,075,173	678,649	-	Oct.		
414,124	304	19,909	4,247,878	3,557,740	3,557,740	461,585	3,096,155	690,138	-	Nov.		
398,190	384	10,609	4,260,068	3,566,330	3,566,330	460,498	3,105,832	693,738	-	Dec.		
446,183	310	13,382	4,264,539	3,573,404	3,573,404	461,004	3,112,400	691,135	-	2022 Jan.		
453,445	342	14,439	4,281,805	3,587,597	3,587,597	461,104	3,126,493	694,208	-	Feb.		
<b>Changes *</b>												
- 4,711	+ 118	+ 825	+ 66,496	+ 49,466	+ 49,466	- 6,821	+ 56,287	+ 17,030	-	2015		
+ 5,047	- 74	- 3,048	+ 59,126	+ 86,597	+ 86,597	+ 11,285	+ 75,312	- 27,471	-	2016		
+ 1,800	- 50	+ 1,028	+ 49,528	+ 81,443	+ 81,443	+ 12,761	+ 68,682	- 31,915	-	2017		
+ 10,317	- 39	+ 928	+ 80,442	+ 123,350	+ 123,350	+ 44,404	+ 78,946	- 42,908	-	2018		
+ 21,393	- 107	+ 6,086	+ 126,104	+ 127,793	+ 127,793	+ 16,487	+ 111,306	- 1,689	-	2019		
- 11,136	- 140	+ 4,373	+ 164,552	+ 149,550	+ 149,550	+ 7,992	+ 141,558	+ 15,002	-	2020		
+ 40,735	+ 47	+ 5,385	+ 154,668	+ 146,697	+ 146,697	+ 7,953	+ 138,744	+ 7,971	-	2021		
+ 6	- 28	- 688	+ 4,425	+ 15,811	+ 15,811	+ 100	+ 15,711	- 11,386	-	2020 July		
- 13,769	+ 22	+ 1,849	+ 7,445	+ 11,931	+ 11,931	+ 625	+ 11,306	- 4,486	-	Aug.		
- 6,495	+ 12	- 1,435	+ 12,593	+ 8,812	+ 8,812	+ 1,708	+ 7,104	+ 3,781	-	Sep.		
+ 5,421	+ 34	+ 1,921	+ 25,916	+ 15,268	+ 15,268	+ 175	+ 15,093	+ 10,648	-	Oct.		
+ 2,138	- 19	- 3,833	+ 22,075	+ 11,965	+ 11,965	- 1,679	+ 13,644	+ 10,110	-	Nov.		
- 25,545	+ 31	- 6,281	- 1,615	+ 9,534	+ 9,534	- 1,623	+ 11,157	- 11,149	-	Dec.		
+ 19,560	+ 14	+ 5,334	+ 4,190	+ 203	+ 203	- 4,887	+ 5,090	+ 3,987	-	2021 Jan.		
+ 8,639	- 27	+ 1,453	+ 11,536	+ 11,344	+ 11,344	+ 2,467	+ 8,877	+ 192	-	Feb.		
+ 13,328	- 24	- 4,198	+ 24,445	+ 17,192	+ 17,192	+ 7,116	+ 10,076	+ 7,253	-	Mar.		
- 10,943	- 10	- 68	+ 1,828	+ 11,558	+ 11,558	- 1,971	+ 13,529	- 9,730	-	Apr.		
- 3,278	- 40	- 1,948	+ 13,136	+ 11,582	+ 11,582	- 1,646	+ 13,228	+ 1,554	-	May		
- 925	+ 14	- 193	+ 5,659	+ 4,568	+ 4,568	- 1,648	+ 6,216	+ 1,091	-	June		
+ 9,354	+ 16	+ 2,896	+ 16,707	+ 20,854	+ 20,854	- 3,320	+ 24,174	- 4,147	-	July		
- 2,469	- 36	+ 1,759	+ 11,501	+ 13,595	+ 13,595	+ 2,292	+ 11,303	- 2,094	-	Aug.		
+ 5,693	+ 26	- 1,444	+ 19,181	+ 8,159	+ 8,159	+ 1,091	+ 7,068	+ 11,022	-	Sep.		
+ 15,599	+ 31	+ 3,204	+ 3,174	+ 19,373	+ 19,373	+ 4,897	+ 14,476	- 16,199	-	Oct.		
+ 1,732	+ 3	- 2,877	+ 32,108	+ 20,494	+ 20,494	+ 4,905	+ 15,589	+ 11,614	-	Nov.		
- 15,555	+ 80	- 9,303	+ 11,203	+ 7,775	+ 7,775	- 1,343	+ 9,118	+ 3,428	-	Dec.		
+ 47,265	- 75	+ 2,756	+ 2,467	+ 5,524	+ 5,524	+ 14	+ 5,510	+ 3,057	-	2022 Jan.		
+ 8,846	+ 32	+ 1,061	+ 17,899	+ 14,685	+ 14,685	+ 267	+ 14,418	+ 3,214	-	Feb.		

## I Banks (MFIs) in Germany

5 Lending to non-banks (non-MFIs) \*  
(b) By category of banks

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which					Total	of which		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Commercial banks <sup>2</sup></b>												
	<b>End of year or month *</b>											
2021	1,451,839	1,231,387	324	5,004	215,124	3,663	266,549	261,221	324	1,185,290	218,909	751,257
2021 Aug.	1,430,991	1,209,761	183	15,330	205,717	3,537	270,839	255,326	183	1,160,152	213,916	740,519
Sep.	1,441,277	1,211,434	206	13,694	215,943	3,582	270,297	256,397	206	1,170,980	212,887	742,150
Oct.	1,448,867	1,231,348	239	16,534	200,746	3,598	289,656	272,883	239	1,159,211	213,459	745,006
Nov.	1,469,909	1,245,411	245	13,690	210,563	3,639	291,220	277,285	245	1,178,689	220,243	747,883
Dec.	1,451,839	1,231,387	324	5,004	215,124	3,663	266,549	261,221	324	1,185,290	218,909	751,257
2022 Jan.	1,492,725	1,271,694	269	7,305	213,457	3,719	308,164	300,590	269	1,184,561	219,186	751,918
Feb.	1,506,676	1,282,018	276	7,616	216,766	3,651	314,288	306,396	276	1,192,388	219,342	756,280
	<b>Changes *</b>											
2021	+ 69,853	+ 67,609	+ 46	- 4,501	+ 6,699	+ 798	+ 35,528	+ 39,983	+ 46	+ 34,325	- 5,189	+ 32,815
2021 Aug.	+ 2,479	+ 29	- 34	+ 2,437	+ 47	+ 64	+ 1,294	- 1,109	- 34	+ 1,185	- 163	+ 1,301
Sep.	+ 13,142	+ 4,872	+ 22	- 1,661	+ 9,909	+ 45	+ 3,347	+ 4,986	+ 22	+ 9,795	- 1,024	+ 910
Oct.	+ 7,497	+ 19,830	+ 33	+ 2,844	- 15,210	+ 16	+ 19,390	+ 16,513	+ 33	- 11,893	+ 597	+ 2,720
Nov.	+ 20,738	+ 13,399	+ 5	- 2,869	+ 10,203	+ 41	+ 2,499	+ 5,363	+ 5	+ 18,239	+ 4,926	+ 3,110
Dec.	- 18,103	- 13,932	+ 79	- 8,689	+ 4,439	+ 24	- 24,271	- 15,661	+ 79	+ 6,168	- 1,441	+ 3,170
2022 Jan.	+ 39,237	+ 38,937	- 56	+ 2,284	- 1,928	+ 56	+ 40,986	+ 38,758	- 56	- 1,749	- 41	+ 220
Feb.	+ 15,836	+ 12,114	+ 7	+ 315	+ 3,400	- 68	+ 7,681	+ 7,359	+ 7	+ 8,155	+ 258	+ 4,497
<b>Big banks</b>												
	<b>End of year or month *</b>											
2021	676,326	576,573	53	1,784	97,916	2,547	132,001	130,164	53	544,325	47,500	398,909
2021 Aug.	678,034	569,132	46	7,699	101,157	2,377	139,289	131,544	46	538,745	45,018	392,570
Sep.	679,187	566,034	51	6,137	106,965	2,428	133,691	127,503	51	545,496	44,704	393,827
Oct.	680,022	579,271	44	7,187	93,520	2,478	145,131	137,900	44	534,891	45,137	396,234
Nov.	687,708	581,981	39	5,113	100,575	2,517	142,117	136,965	39	545,591	48,422	396,594
Dec.	676,326	576,573	53	1,784	97,916	2,547	132,001	130,164	53	544,325	47,500	398,909
2022 Jan.	687,784	592,110	50	3,514	92,110	2,605	149,270	145,706	50	538,514	47,772	398,632
Feb.	694,909	590,921	38	4,496	99,454	2,648	148,451	143,917	38	546,458	47,614	399,390
	<b>Changes *</b>											
2021	+ 19,684	+ 36,484	- 17	- 4,302	- 12,481	+ 983	+ 12,826	+ 17,145	- 17	+ 6,858	- 1,794	+ 21,133
2021 Aug.	+ 2,161	+ 1,393	- 2	+ 164	+ 606	+ 67	+ 1,939	+ 1,777	- 2	+ 222	- 4	- 380
Sep.	+ 2,912	- 1,150	+ 5	- 1,571	+ 5,628	+ 51	- 3,296	- 1,730	+ 5	+ 6,208	- 464	+ 1,044
Oct.	+ 752	+ 13,180	- 7	+ 1,052	- 13,473	+ 50	+ 11,374	+ 10,329	- 7	- 10,622	+ 463	+ 2,388
Nov.	+ 6,635	+ 1,848	- 5	- 2,083	+ 6,875	+ 39	- 3,498	- 1,410	- 5	+ 10,133	+ 3,131	+ 127
Dec.	- 11,103	- 5,054	+ 14	- 3,330	- 2,733	+ 30	- 9,652	- 6,336	+ 14	- 1,451	- 950	+ 2,232
2022 Jan.	+ 10,725	+ 14,953	- 3	+ 1,726	- 5,951	+ 58	+ 16,962	+ 15,239	- 3	- 6,237	+ 170	- 456
Feb.	+ 8,713	+ 343	- 12	+ 983	+ 7,399	+ 43	+ 634	- 337	- 12	+ 8,079	+ 128	+ 808
<b>Regional banks and other commercial banks</b>												
	<b>End of year or month *</b>											
2021	659,138	545,769	153	2,379	110,837	1,111	94,852	92,320	153	564,286	136,954	316,495
2021 Aug.	643,109	537,686	108	6,857	98,458	1,155	97,546	90,581	108	545,563	135,093	312,012
Sep.	649,950	540,276	118	6,792	102,764	1,149	100,836	93,926	118	549,114	134,290	312,060
Oct.	654,675	545,025	130	8,646	100,874	1,115	106,050	97,274	130	548,625	133,954	313,797
Nov.	664,970	553,303	159	7,825	103,683	1,117	109,397	101,413	159	555,573	136,353	315,537
Dec.	659,138	545,769	153	2,379	110,837	1,111	94,852	92,320	153	564,286	136,954	316,495
2022 Jan.	687,249	569,158	148	2,928	115,015	1,109	116,860	113,784	148	570,389	137,794	317,580
Feb.	692,068	578,699	145	2,246	110,978	999	123,262	120,871	145	568,806	137,669	320,159
	<b>Changes *</b>											
2021	+ 49,591	+ 31,100	+ 67	- 452	+ 18,876	- 186	+ 20,541	+ 20,926	+ 67	+ 29,050	- 2,103	+ 12,277
2021 Aug.	+ 1,851	+ 167	+ 1	+ 2,292	- 609	- 3	+ 808	- 1,485	+ 1	+ 1,043	+ 53	+ 1,599
Sep.	+ 8,073	+ 3,960	+ 9	- 76	+ 4,180	- 6	+ 4,945	+ 5,012	+ 9	+ 3,128	- 619	- 433
Oct.	+ 4,664	+ 4,672	+ 12	+ 1,856	- 1,876	- 34	+ 5,285	+ 3,417	+ 12	- 621	- 370	+ 1,625
Nov.	+ 11,260	+ 8,675	+ 28	- 832	+ 3,389	+ 2	+ 4,857	+ 5,661	+ 28	+ 6,403	+ 735	+ 2,279
Dec.	- 6,101	- 7,757	- 6	- 5,447	+ 7,109	- 6	- 14,583	- 9,130	- 6	+ 8,482	+ 529	+ 844
2022 Jan.	+ 26,877	+ 22,270	- 6	+ 541	+ 4,072	- 2	+ 21,315	+ 20,780	- 6	+ 5,562	+ 648	+ 842
Feb.	+ 5,078	+ 9,765	- 3	- 680	- 4,004	- 110	+ 6,485	+ 7,168	- 3	- 1,407	- 61	+ 2,658

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Excluding debt

securities arising from the exchange of equalisation claims. <sup>2</sup> Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

cont'd: 5 Lending to non-banks (non-MFIs) \*  
(b) By category of banks

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Branches of foreign banks</b>												
<b>End of year or month *</b>												
2021	116,375	109,045	118	841	6,371	5	39,696	38,737	118	76,679	34,455	35,853
2021 Aug.	109,848	102,943	29	774	6,102	5	34,004	33,201	29	75,844	33,805	35,937
2021 Sep.	112,140	105,124	37	765	6,214	5	35,770	34,968	37	76,370	33,893	36,263
2021 Oct.	114,170	107,052	65	701	6,352	5	38,475	37,709	65	75,695	34,368	34,975
2021 Nov.	117,231	110,127	47	752	6,305	5	39,706	38,907	47	77,525	35,468	35,752
2021 Dec.	116,375	109,045	118	841	6,371	5	39,696	38,737	118	76,679	34,455	35,853
2022 Jan.	117,692	110,426	71	863	6,332	5	42,034	41,100	71	75,658	33,620	35,706
2022 Feb.	119,699	112,398	93	874	6,334	4	42,575	41,608	93	77,124	34,059	36,731
<b>Changes *</b>												
2021	+ 578	+ 25	- 4	+ 253	+ 304	+ 1	+ 2,161	+ 1,912	- 4	- 1,583	- 1,292	- 595
2021 Aug.	- 1,533	- 1,531	- 33	- 19	+ 50	-	- 1,453	- 1,401	- 33	- 80	- 212	+ 82
2021 Sep.	+ 2,157	+ 2,062	+ 8	- 14	+ 101	-	+ 1,698	+ 1,704	+ 8	+ 459	+ 59	+ 299
2021 Oct.	+ 2,081	+ 1,978	+ 28	- 64	+ 139	-	+ 2,731	+ 2,767	+ 28	- 650	+ 504	- 1,293
2021 Nov.	+ 2,843	+ 2,876	- 18	+ 46	- 61	-	+ 1,140	+ 1,112	- 18	+ 1,703	+ 1,060	+ 704
2021 Dec.	- 899	- 1,121	+ 71	+ 88	+ 63	-	- 36	- 195	+ 71	- 863	- 1,020	+ 94
2022 Jan.	+ 1,635	+ 1,714	- 47	+ 17	- 49	-	+ 2,709	+ 2,739	- 47	- 1,074	- 859	- 166
2022 Feb.	+ 2,045	+ 2,006	+ 22	+ 12	+ 5	- 1	+ 562	+ 528	+ 22	+ 1,483	+ 447	+ 1,031
<b>Landesbanken</b>												
<b>End of year or month *</b>												
2021	417,586	375,128	16	1,746	40,696	7,515	41,515	39,753	16	376,071	74,337	261,038
2021 Aug.	394,263	352,240	17	1,641	40,365	7,494	37,791	36,133	17	356,472	66,494	249,613
2021 Sep.	396,485	354,583	17	1,742	40,143	7,461	37,962	36,203	17	358,523	68,415	249,965
2021 Oct.	401,982	360,682	17	1,896	39,387	7,488	40,831	38,918	17	361,151	70,852	250,912
2021 Nov.	418,494	375,541	16	2,140	40,797	7,505	40,281	38,125	16	378,213	74,811	262,605
2021 Dec.	417,586	375,128	16	1,746	40,696	7,515	41,515	39,753	16	376,071	74,337	261,038
2022 Jan.	419,813	377,325	17	2,054	40,417	7,477	44,471	42,400	17	375,342	74,362	260,563
2022 Feb.	420,306	377,565	17	2,865	39,859	7,503	45,024	42,142	17	375,282	74,431	260,992
<b>Changes *</b>												
2021	+ 3,352	+ 8,638	+ 4	- 1,051	- 4,239	+ 45	- 13	+ 1,034	+ 4	+ 3,365	+ 8,925	- 1,321
2021 Aug.	+ 214	+ 685	- 1	- 256	- 214	+ 31	- 2,555	- 2,298	- 1	+ 2,769	+ 1,904	+ 1,079
2021 Sep.	+ 1,679	+ 1,912	-	+ 99	- 332	- 33	+ 76	- 23	-	+ 1,603	+ 1,803	+ 132
2021 Oct.	+ 4,716	+ 5,316	-	+ 154	- 754	+ 27	+ 2,864	+ 2,710	-	+ 1,852	+ 2,370	+ 236
2021 Nov.	+ 375	+ 594	-	+ 243	- 461	+ 17	- 1,075	- 1,317	-	+ 1,450	+ 773	+ 1,138
2021 Dec.	- 1,197	- 679	-	- 394	- 124	+ 10	+ 1,205	+ 1,599	-	- 2,402	- 557	- 1,721
2022 Jan.	+ 1,748	+ 1,776	+ 1	+ 308	- 337	- 38	+ 2,886	+ 2,577	+ 1	- 1,138	- 101	- 700
2022 Feb.	+ 656	+ 387	-	+ 811	- 542	+ 26	+ 576	- 235	-	+ 80	+ 114	+ 508
<b>Savings banks</b>												
<b>End of year or month *</b>												
2021	1,162,441	983,643	-	662	178,136	4,037	47,518	46,856	-	1,114,923	61,722	875,065
2021 Aug.	1,142,702	965,700	-	1,011	175,991	3,942	47,661	46,650	-	1,095,041	60,439	858,611
2021 Sep.	1,147,007	969,997	-	524	176,486	3,927	48,299	47,775	-	1,098,708	60,822	861,400
2021 Oct.	1,151,717	974,430	-	613	176,674	3,976	47,876	47,263	-	1,103,841	61,084	866,083
2021 Nov.	1,158,092	979,599	-	724	177,769	4,003	48,129	47,405	-	1,109,963	61,626	870,568
2021 Dec.	1,162,441	983,643	-	662	178,136	4,037	47,518	46,856	-	1,114,923	61,722	875,065
2022 Jan.	1,167,061	987,923	-	666	178,472	4,100	49,801	49,135	-	1,117,260	61,199	877,589
2022 Feb.	1,172,379	992,621	-	724	179,034	4,147	49,893	49,169	-	1,122,486	61,491	881,961
<b>Changes *</b>												
2021	+ 56,764	+ 50,778	- 6	- 15	+ 6,007	+ 1,056	+ 980	+ 1,001	- 6	+ 55,784	+ 2,632	+ 47,145
2021 Aug.	+ 5,572	+ 5,762	-	- 384	+ 194	+ 56	+ 62	+ 446	-	+ 5,510	+ 563	+ 4,753
2021 Sep.	+ 4,299	+ 4,296	-	- 487	+ 490	- 15	+ 637	+ 1,124	-	+ 3,662	+ 383	+ 2,789
2021 Oct.	+ 4,709	+ 4,432	-	+ 89	+ 188	+ 49	- 423	- 512	-	+ 5,132	+ 262	+ 4,682
2021 Nov.	+ 6,367	+ 5,167	-	+ 111	+ 1,089	+ 27	+ 252	+ 141	-	+ 6,115	+ 542	+ 4,484
2021 Dec.	+ 4,347	+ 4,043	-	- 62	+ 366	+ 34	- 611	- 549	-	+ 4,958	+ 96	+ 4,496
2022 Jan.	+ 4,615	+ 4,279	-	+ 4	+ 332	+ 63	+ 2,282	+ 2,278	-	+ 2,333	- 523	+ 2,524
2022 Feb.	+ 5,319	+ 4,698	-	+ 58	+ 563	+ 47	+ 92	+ 34	-	+ 5,227	+ 292	+ 4,372

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Excluding debt securities arising from the exchange of equalisation claims.

## I Banks (MFIs) in Germany

### cont'd: 5 Lending to non-banks (non-MFIs) \* (b) By category of banks

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Credit cooperatives</b>												
<b>End of year or month *</b>												
2021	832,009	708,878	18	215	122,898	3,531	30,084	29,851	18	801,925	41,184	637,843
2021 Aug.	815,634	693,425	17	251	121,941	3,502	32,645	32,377	17	782,989	44,020	617,028
2021 Sep.	819,386	697,071	18	236	122,061	3,512	33,307	33,053	18	786,079	44,120	619,898
2021 Oct.	823,683	701,146	16	250	122,271	3,524	32,941	32,675	16	790,742	44,183	624,288
2021 Nov.	828,189	705,589	17	220	122,363	3,539	30,137	29,900	17	798,052	40,919	634,770
2021 Dec.	832,009	708,878	18	215	122,898	3,531	30,084	29,851	18	801,925	41,184	637,843
2022 Jan.	834,391	711,068	21	215	123,087	3,538	30,235	29,999	21	804,156	41,237	639,832
2022 Feb.	839,516	715,470	21	220	123,805	3,547	31,172	30,931	21	808,344	41,573	642,966
<b>Changes *</b>												
2021	+ 49,449	+ 45,453	+ 2	+ 173	+ 3,821	+ 445	- 488	- 663	+ 2	+ 49,937	+ 2,580	+ 43,536
2021 Aug.	+ 4,559	+ 4,443	+ 1	-	+ 115	+ 37	+ 147	+ 146	+ 1	+ 4,412	+ 531	+ 3,766
2021 Sep.	+ 3,751	+ 3,646	+ 1	- 15	+ 119	+ 10	+ 662	+ 676	+ 1	+ 3,089	+ 130	+ 2,840
2021 Oct.	+ 4,296	+ 4,074	- 2	+ 14	+ 210	+ 12	- 376	- 388	- 2	+ 4,672	+ 148	+ 4,314
2021 Nov.	+ 4,504	+ 4,443	+ 1	- 30	+ 90	+ 15	- 724	- 695	+ 1	+ 5,228	- 1,154	+ 6,292
2021 Dec.	+ 3,834	+ 3,303	+ 1	- 5	+ 535	- 8	- 38	- 34	+ 1	+ 3,872	+ 265	+ 3,072
2022 Jan.	+ 2,381	+ 2,190	+ 3	-	+ 188	+ 7	+ 151	+ 148	+ 3	+ 2,230	+ 53	+ 1,989
2022 Feb.	+ 5,125	+ 4,402	-	+ 5	+ 718	+ 9	+ 937	+ 932	-	+ 4,188	+ 336	+ 3,134
<b>Mortgage banks</b>												
<b>End of year or month *</b>												
2021	195,026	177,693	-	.	17,233	8	2,246	2,146	-	192,780	32,870	142,677
2021 Aug.	207,326	188,561	-	.	18,665	9	2,833	2,733	-	204,493	33,707	152,121
2021 Sep.	207,598	188,726	-	.	18,772	8	2,769	2,669	-	204,829	33,719	152,338
2021 Oct.	208,340	189,506	-	.	18,734	8	2,702	2,602	-	205,638	34,396	152,508
2021 Nov.	194,710	177,274	-	.	17,336	8	2,238	2,138	-	192,472	32,553	142,583
2021 Dec.	195,026	177,693	-	.	17,233	8	2,246	2,146	-	192,780	32,870	142,677
2022 Jan.	195,398	178,128	-	.	17,120	8	2,429	2,279	-	192,969	33,460	142,389
2022 Feb.	196,032	178,891	-	.	17,074	15	2,206	2,139	-	193,826	33,475	143,277
<b>Changes *</b>												
2021	+ 6,137	+ 5,910	-	.	+ 127	- 2	- 614	- 714	-	+ 6,751	+ 3,053	+ 3,571
2021 Aug.	+ 266	+ 389	-	.	- 123	-	+ 31	+ 31	-	+ 235	+ 200	+ 158
2021 Sep.	+ 221	+ 95	-	.	+ 126	- 1	- 64	- 64	-	+ 285	+ 15	+ 174
2021 Oct.	+ 1,182	+ 1,215	-	.	- 33	-	- 61	- 61	-	+ 1,243	+ 621	+ 655
2021 Nov.	+ 491	+ 129	-	.	+ 362	-	- 42	- 42	-	+ 533	+ 483	- 312
2021 Dec.	+ 191	+ 296	-	.	- 105	-	+ 8	+ 8	-	+ 183	+ 269	+ 19
2022 Jan.	+ 310	+ 392	-	.	- 132	-	+ 162	+ 112	-	+ 148	+ 593	- 313
2022 Feb.	+ 648	+ 772	-	.	- 41	+ 7	- 223	- 140	-	+ 871	+ 19	+ 893
<b>Building and loan associations</b>												
<b>End of year or month *</b>												
2021	203,831	177,310	.	.	26,521	466	965	965	.	202,866	4,803	171,542
2021 Aug.	199,542	173,887	.	.	25,655	631	972	972	.	198,570	4,958	167,957
2021 Sep.	200,380	174,737	.	.	25,643	628	984	984	.	199,396	4,940	168,813
2021 Oct.	202,118	175,552	.	.	26,566	486	997	997	.	201,121	4,965	169,590
2021 Nov.	202,802	176,302	.	.	26,500	477	978	978	.	201,824	4,922	170,402
2021 Dec.	203,831	177,310	.	.	26,521	466	965	965	.	202,866	4,803	171,542
2022 Jan.	204,613	177,853	.	.	26,760	298	964	964	.	203,649	4,727	172,162
2022 Feb.	205,107	178,546	.	.	26,561	291	979	979	.	204,128	4,677	172,890
<b>Changes *</b>												
2021	+ 10,579	+ 9,551	.	.	+ 1,028	- 419	- 1	- 1	.	+ 10,580	- 630	+ 10,182
2021 Aug.	+ 770	+ 728	.	.	+ 42	- 7	+ 6	+ 6	.	+ 764	- 80	+ 802
2021 Sep.	+ 838	+ 850	.	.	- 12	- 3	+ 12	+ 12	.	+ 826	- 18	+ 856
2021 Oct.	+ 1,738	+ 815	.	.	+ 923	- 142	+ 13	+ 13	.	+ 1,725	+ 25	+ 777
2021 Nov.	+ 684	+ 750	.	.	- 66	- 9	- 19	- 19	.	+ 703	+ 43	+ 812
2021 Dec.	+ 1,029	+ 1,008	.	.	+ 21	- 11	- 13	- 13	.	+ 1,042	- 119	+ 1,140
2022 Jan.	+ 772	+ 543	.	.	+ 229	- 168	- 1	- 1	.	+ 773	- 76	+ 620
2022 Feb.	+ 494	+ 693	.	.	- 199	- 7	+ 15	+ 15	.	+ 479	- 50	+ 728

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks,

see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Excluding debt securities arising from the exchange of equalisation claims.

## I Banks (MFIs) in Germany

cont'd: 5 Lending to non-banks (non-MFIs) \*  
(b) By category of banks

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Banks with special, development and other central support tasks</b>												
												<b>End of year or month *</b>
2021	406,519	310,481	26	2,882	93,130	17,634	20,306	17,398	26	386,213	26,673	266,410
2021 Aug.	413,408	315,775	25	2,644	94,964	17,345	26,271	23,602	25	387,137	26,297	265,876
2021 Sep.	413,630	314,533	28	3,264	95,805	17,256	25,904	22,612	28	387,726	26,195	265,726
2021 Oct.	411,460	313,794	28	3,367	94,271	17,264	23,338	19,943	28	388,122	27,065	266,786
2021 Nov.	410,019	312,148	26	3,035	94,810	17,314	21,354	18,293	26	388,665	26,511	267,344
2021 Dec.	406,519	310,481	26	2,882	93,130	17,634	20,306	17,398	26	386,213	26,673	266,410
2022 Jan.	410,413	315,596	3	2,992	91,822	17,661	23,811	20,816	3	386,602	26,833	267,947
2022 Feb.	410,015	315,931	28	2,947	91,109	17,686	24,664	21,689	28	385,351	26,115	268,127
												<b>Changes *</b>
2021	- 6,069	- 507	+ 1	- 91	- 5,472	+ 205	+ 5	+ 95	+ 1	- 6,074	- 3,418	+ 2,816
2021 Aug.	- 3,105	- 910	- 2	- 38	- 2,155	+ 9	+ 269	+ 309	- 2	- 3,374	- 663	- 556
2021 Sep.	- 474	- 1,819	+ 3	+ 620	+ 722	- 24	- 395	- 1,018	+ 3	- 79	- 168	- 633
2021 Oct.	- 2,130	- 710	-	+ 103	- 1,523	+ 8	- 2,573	- 2,676	-	+ 443	+ 874	+ 1,092
2021 Nov.	- 2,193	- 2,256	- 2	- 332	+ 397	+ 50	- 2,033	- 1,699	- 2	- 160	- 622	+ 65
2021 Dec.	- 3,676	- 1,819	-	- 153	- 1,704	+ 320	- 1,058	- 905	-	- 2,618	+ 144	- 1,058
2022 Jan.	+ 3,350	+ 4,672	- 23	+ 110	- 1,409	+ 27	+ 3,480	+ 3,393	- 23	- 130	+ 109	+ 1,170
2022 Feb.	- 240	+ 465	+ 25	- 45	- 685	+ 25	+ 861	+ 881	+ 25	- 1,101	- 702	+ 286
												<b>End of year or month *</b>
<b>Memo item: Foreign banks</b>												
2021	589,311	476,253	244	2,672	110,142	421	113,421	110,505	244	475,890	98,170	267,578
2021 Aug.	569,253	463,489	139	7,292	98,333	412	112,485	105,054	139	456,768	94,557	263,878
2021 Sep.	579,899	469,751	155	7,205	102,788	412	117,462	110,102	155	462,437	94,866	264,783
2021 Oct.	586,054	476,497	195	8,604	100,758	413	124,450	115,651	195	461,604	95,406	265,440
2021 Nov.	599,256	487,896	174	8,002	103,184	419	130,661	122,485	174	468,595	98,779	266,632
2021 Dec.	589,311	476,253	244	2,672	110,142	421	113,421	110,505	244	475,890	98,170	267,578
2022 Jan.	613,406	500,439	199	2,540	110,228	424	136,385	133,646	199	477,021	98,398	268,395
2022 Feb.	612,360	503,065	213	1,900	107,182	428	135,261	133,148	213	477,099	99,084	270,833
												<b>Changes *</b>
2021	+ 40,603	+ 21,177	+ 33	- 612	+ 20,005	+ 96	+ 11,025	+ 11,604	+ 33	+ 29,578	+ 29	+ 9,544
2021 Aug.	+ 540	- 3,230	- 35	+ 2,536	+ 1,269	+ 6	- 761	- 3,262	- 35	+ 1,301	+ 56	- 24
2021 Sep.	+ 9,699	+ 5,536	+ 15	- 103	+ 4,251	-	+ 4,635	+ 4,723	+ 15	+ 5,064	+ 139	+ 674
2021 Oct.	+ 6,275	+ 6,857	+ 40	+ 1,401	- 2,023	+ 1	+ 7,021	+ 5,580	+ 40	- 746	+ 592	+ 685
2021 Nov.	+ 12,984	+ 11,200	- 21	- 607	+ 2,412	+ 6	+ 6,120	+ 6,748	- 21	+ 6,864	+ 3,333	+ 1,119
2021 Dec.	- 10,220	- 11,841	+ 70	- 5,332	+ 6,883	+ 2	- 17,351	- 12,089	+ 70	+ 7,131	- 647	+ 895
2022 Jan.	+ 23,254	+ 23,529	- 46	- 145	- 84	+ 3	+ 22,594	+ 22,785	- 46	+ 660	+ 99	+ 645
2022 Feb.	- 570	+ 2,990	+ 14	- 634	- 2,940	+ 4	- 914	- 294	+ 14	+ 344	+ 756	+ 2,528

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks,

see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Excluding debt securities arising from the exchange of equalisation claims.

## I Banks (MFIs) in Germany

6 Lending to domestic non-banks (non-MFIs) \*  
(a) Total

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium		
	Total	of which					Total	to enterprises and households				to government		Total	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans		Total	Loans	Bills	Total	Loans			of which
1	2	3	4	5	6	7	8	9	10	11	12	13			
	<b>End of year or month *</b>														
2014	3,167,268	2,712,150	440	706	453,972	26,503	257,487	212,661	211,618	440	44,826	44,723	2,909,781		
2015	3,233,856	2,764,017	431	435	468,973	20,373	255,528	207,755	207,121	431	47,773	47,541	2,978,328		
2016	3,274,332	2,823,830	342	358	449,802	19,080	248,569	205,715	205,085	342	42,854	42,784	3,025,763		
2017	3,332,586	2,894,032	354	723	437,477	19,075	241,651	210,946	210,257	354	30,705	30,317	3,090,935		
2018	3,394,464	2,990,166	249	195	403,854	17,965	249,512	228,013	227,373	249	21,499	21,695	3,144,952		
2019	3,521,535	3,119,187	317	3,292	398,739	17,267	260,438	238,838	238,090	317	21,600	18,739	3,261,097		
2020	3,647,048	3,245,092	249	4,018	397,689	23,503	243,250	221,615	220,957	249	21,635	18,026	3,403,798		
2021	3,798,090	3,392,408	263	2,625	402,794	25,722	249,701	232,189	231,587	263	17,512	15,226	3,548,389		
2020 July	3,625,682	3,217,190	161	8,027	400,304	22,229	274,819	243,359	242,421	161	31,460	24,210	3,350,863		
Aug.	3,629,662	3,219,562	187	9,398	400,515	22,514	265,627	237,653	236,690	187	27,974	19,352	3,364,035		
Sep.	3,634,245	3,224,401	201	8,389	401,254	22,673	261,920	231,982	231,071	201	29,938	22,259	3,372,325		
Oct.	3,651,102	3,237,594	237	8,994	404,277	22,769	261,034	229,452	228,468	237	31,582	23,335	3,390,068		
Nov.	3,661,110	3,247,429	213	7,631	405,837	22,929	258,733	229,296	228,453	213	29,437	22,436	3,402,377		
Dec.	3,647,048	3,245,092	249	4,018	397,689	23,503	243,250	221,615	220,957	249	21,635	18,026	3,403,798		
2021 Jan.	3,653,977	3,250,743	263	6,644	396,327	23,667	247,699	221,903	221,061	263	25,796	19,731	3,406,278		
Feb.	3,669,260	3,261,673	234	7,382	399,971	23,956	249,511	224,207	223,369	234	25,304	18,526	3,419,749		
Mar.	3,699,097	3,287,507	206	6,678	404,706	24,255	261,260	236,573	235,771	206	24,687	18,605	3,437,837		
Apr.	3,693,854	3,287,517	179	5,632	400,526	24,483	248,611	223,517	222,624	179	25,094	20,176	3,445,243		
May	3,709,613	3,300,216	136	4,579	404,682	24,737	248,676	225,410	224,462	136	23,266	19,499	3,460,937		
June	3,709,244	3,305,688	150	5,838	397,568	24,965	250,703	225,761	224,859	150	24,942	19,856	3,458,541		
July	3,725,339	3,322,852	170	6,141	396,176	25,050	248,243	221,043	220,072	170	27,200	21,860	3,477,096		
Aug.	3,736,447	3,332,800	134	5,665	397,848	25,225	244,956	221,102	220,236	134	23,854	18,921	3,491,491		
Sep.	3,749,771	3,341,904	148	4,433	403,286	25,164	247,840	224,462	223,613	148	23,378	19,646	3,501,931		
Oct.	3,770,199	3,366,944	168	5,045	398,042	25,109	256,483	232,510	231,729	168	23,973	19,541	3,513,716		
Nov.	3,794,026	3,386,361	177	5,607	401,881	25,211	255,646	232,938	232,145	177	22,708	17,717	3,538,380		
Dec.	3,798,090	3,392,408	263	2,625	402,794	25,722	249,701	232,189	231,587	263	17,512	15,226	3,548,389		
2022 Jan.	3,812,764	3,409,001	189	3,123	400,451	25,674	262,596	242,272	241,473	189	20,324	17,811	3,550,168		
Feb.	3,826,527	3,426,011	221	5,031	395,264	25,698	267,390	246,913	245,881	221	20,477	16,257	3,559,137		
	<b>Changes *</b>														
2015	+ 68,868	+ 54,097	- 9	- 271	+ 15,051	- 2,110	+ 1,626	- 1,276	- 867	- 9	+ 2,902	+ 2,773	+ 67,242		
2016	+ 43,674	+ 62,763	- 89	- 77	- 18,923	- 1,293	- 5,214	- 275	- 271	- 89	- 4,939	- 4,777	+ 48,888		
2017	+ 56,984	+ 70,162	+ 12	+ 365	- 13,555	- 5	- 6,483	+ 5,601	+ 5,542	+ 12	- 12,084	- 12,402	+ 63,467		
2018	+ 71,538	+ 105,409	- 105	- 528	- 33,238	- 990	+ 6,586	+ 15,777	+ 15,786	- 105	- 9,191	- 8,567	+ 64,952		
2019	+ 126,701	+ 129,081	+ 68	+ 3,097	- 5,545	- 698	+ 11,706	+ 11,605	+ 11,497	+ 68	+ 101	- 2,956	+ 114,995		
2020	+ 123,249	+ 123,641	- 68	+ 726	- 1,050	+ 5,726	- 19,579	- 19,784	- 19,694	- 68	+ 205	- 543	+ 142,828		
2021	+ 152,225	+ 147,814	+ 14	- 2,158	+ 6,555	+ 2,284	+ 8,848	+ 13,762	+ 13,818	+ 14	- 4,914	- 2,826	+ 143,377		
2020 July	+ 4,589	+ 10,549	- 23	+ 6	- 5,943	+ 925	- 5,888	- 6,901	- 6,806	- 23	+ 1,013	+ 935	+ 10,477		
Aug.	+ 3,970	+ 2,362	+ 26	+ 1,371	+ 211	+ 285	- 7,542	- 4,056	- 4,081	+ 26	- 3,486	- 4,858	+ 11,512		
Sep.	+ 4,583	+ 4,839	+ 14	- 1,009	+ 739	+ 159	- 3,677	- 5,641	- 5,589	+ 14	+ 1,964	+ 2,907	+ 8,260		
Oct.	+ 16,547	+ 12,883	+ 36	+ 605	+ 3,023	+ 56	- 886	- 2,550	- 2,623	+ 36	+ 1,664	+ 1,096	+ 17,433		
Nov.	+ 10,639	+ 10,466	- 24	- 1,363	+ 1,560	+ 160	- 2,092	- 97	+ 44	- 24	- 1,995	- 749	+ 12,731		
Dec.	- 14,062	- 2,337	+ 36	- 3,613	- 8,148	+ 574	- 15,483	- 7,681	- 7,496	+ 36	- 7,802	- 4,410	+ 1,421		
2021 Jan.	+ 6,571	+ 5,293	+ 14	+ 2,626	- 1,362	+ 164	+ 4,434	+ 273	+ 89	+ 14	+ 4,161	+ 1,705	+ 2,137		
Feb.	+ 15,311	+ 10,958	- 29	+ 738	+ 3,644	+ 289	+ 1,821	+ 2,313	+ 2,317	- 29	- 492	+ 1,205	+ 13,490		
Mar.	+ 29,652	+ 25,649	- 28	- 1,384	+ 5,415	+ 299	+ 11,189	+ 12,536	+ 12,572	- 28	- 1,347	+ 29	+ 18,463		
Apr.	- 5,243	+ 10	- 27	- 1,131	- 4,095	+ 228	- 12,754	- 13,076	- 13,167	- 27	+ 322	+ 1,571	+ 7,511		
May	+ 15,589	+ 12,529	- 43	+ 1,053	+ 4,156	+ 254	+ 65	+ 1,833	+ 1,778	- 43	- 1,768	- 617	+ 15,524		
June	- 389	+ 5,452	+ 14	+ 1,259	- 7,114	+ 228	+ 2,007	+ 316	+ 362	+ 14	+ 1,691	+ 372	- 2,396		
July	+ 16,095	+ 17,164	+ 20	+ 303	- 1,392	+ 85	- 1,980	- 4,238	- 4,307	+ 20	+ 2,258	+ 2,004	+ 18,075		
Aug.	+ 10,893	+ 9,733	- 36	- 476	+ 1,672	+ 175	- 3,232	+ 114	+ 219	- 36	- 3,346	- 2,939	+ 14,125		
Sep.	+ 13,468	+ 9,248	+ 14	- 1,232	+ 5,438	+ 4	+ 3,263	+ 3,739	+ 3,756	+ 14	- 476	+ 725	+ 10,205		
Oct.	+ 20,473	+ 25,085	+ 20	+ 612	- 5,244	- 55	+ 8,653	+ 8,138	+ 8,206	+ 20	+ 515	- 185	+ 11,820		
Nov.	+ 25,541	+ 20,446	+ 9	+ 562	+ 4,524	+ 102	+ 1,187	+ 2,423	+ 2,411	+ 9	- 1,236	- 1,795	+ 24,354		
Dec.	+ 4,264	+ 6,247	+ 86	- 2,982	+ 913	+ 511	- 5,805	- 609	- 418	+ 86	+ 5,196	- 2,491	+ 10,069		
2022 Jan.	+ 14,674	+ 16,593	- 74	+ 498	- 2,343	- 48	+ 12,895	+ 10,083	+ 9,886	- 74	+ 2,812	+ 2,585	+ 1,779		
Feb.	+ 15,113	+ 18,360	+ 32	+ 1,908	- 5,187	+ 24	+ 6,144	+ 5,991	+ 5,758	+ 32	+ 153	- 1,554	+ 8,969		

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Excluding debt

securities arising from the exchange of equalisation claims. <sup>2</sup> Including debt securities arising from the exchange of equalisation claims.

## I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities 1	Equalisation claims 2	Memo item Fiduciary loans	
	Total	Medium-term	Long-term				Total	Medium-term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of year or month *</b>													
2,376,846	2,172,682	251,661	1,921,021	204,164	24,397	532,935	283,127	33,517	249,610	249,808	-	2,106	2014
2,451,353	2,232,379	256,032	1,976,347	218,974	18,264	526,975	276,976	27,948	249,028	249,999	-	2,109	2015
2,529,955	2,306,514	264,126	2,042,388	223,441	17,326	495,808	269,447	23,905	245,542	226,361	-	1,754	2016
2,640,044	2,399,492	273,545	2,125,947	240,552	17,381	450,891	253,966	22,505	231,461	196,925	-	1,694	2017
2,732,836	2,499,397	282,600	2,216,797	233,439	16,522	412,116	241,701	19,733	221,968	170,415	-	1,443	2018
2,866,932	2,626,440	301,319	2,325,121	240,492	15,732	394,165	235,918	17,150	218,768	158,247	-	1,535	2019
3,012,958	2,771,828	310,463	2,461,365	241,130	22,404	390,840	234,281	15,663	218,618	156,559	-	1,099	2020
3,174,621	2,915,679	314,455	2,601,224	258,942	24,715	373,768	229,916	14,330	215,586	143,852	-	1,007	2021
2,953,198	2,715,700	312,451	2,403,249	237,498	21,026	397,665	234,859	16,712	218,147	162,806	-	1,203	2020 July
2,967,322	2,729,125	313,133	2,415,992	238,197	21,317	396,713	234,395	16,680	217,715	162,318	-	1,197	2020 Aug.
2,975,996	2,737,372	313,144	2,424,228	238,624	21,466	396,329	233,699	16,247	217,452	162,630	-	1,207	2020 Sep.
2,991,509	2,751,799	313,206	2,438,593	239,710	21,558	398,559	233,992	15,902	218,090	164,567	-	1,211	2020 Oct.
3,001,719	2,762,293	311,468	2,450,825	239,426	21,753	400,658	234,247	15,675	218,572	166,411	-	1,176	2020 Nov.
3,012,958	2,771,828	310,463	2,461,365	241,130	22,404	390,840	234,281	15,663	218,618	156,559	-	1,099	2020 Dec.
3,018,419	2,776,391	307,840	2,468,551	242,028	22,514	387,859	233,560	15,298	218,262	154,299	-	1,153	2021 Jan.
3,031,915	2,787,739	309,678	2,478,061	244,176	22,840	387,834	232,039	15,401	216,638	155,795	-	1,116	2021 Feb.
3,048,554	2,802,444	314,528	2,487,916	246,110	23,142	389,283	230,687	15,210	215,477	158,596	-	1,113	2021 Mar.
3,061,500	2,813,925	313,600	2,500,325	247,575	23,388	383,743	230,792	15,017	215,775	152,951	-	1,095	2021 Apr.
3,075,056	2,825,142	311,659	2,513,483	249,914	23,632	385,881	231,113	14,936	216,177	154,768	-	1,105	2021 May
3,082,499	2,831,775	309,997	2,521,778	250,724	23,884	376,042	229,198	14,652	214,546	146,844	-	1,081	2021 June
3,102,481	2,851,436	310,664	2,540,772	251,045	23,990	374,615	229,484	14,851	214,633	145,131	-	1,060	2021 July
3,116,762	2,864,548	311,484	2,553,064	252,214	24,169	374,729	229,095	14,723	214,372	145,634	-	1,056	2021 Aug.
3,123,226	2,869,991	310,069	2,559,922	253,235	24,157	378,705	228,654	14,261	214,393	150,051	-	1,007	2021 Sep.
3,142,860	2,885,480	313,454	2,572,026	257,380	24,103	370,856	230,194	14,584	215,610	140,662	-	1,006	2021 Oct.
3,164,859	2,906,466	315,606	2,590,860	258,393	24,214	373,521	230,033	14,450	215,583	143,488	-	997	2021 Nov.
3,174,621	2,915,679	314,455	2,601,224	258,942	24,715	373,768	229,916	14,330	215,586	143,852	-	1,007	2021 Dec.
3,180,374	2,920,603	312,776	2,607,827	259,771	24,682	369,794	229,114	13,946	215,168	140,680	-	992	2022 Jan.
3,195,294	2,935,410	313,811	2,621,599	259,884	24,642	363,843	228,463	13,928	214,535	135,380	-	1,056	2022 Feb.
<b>Changes *</b>													
+ 73,857	+ 59,047	+ 4,476	+ 54,571	+ 14,810	- 2,113	- 6,615	- 6,856	- 4,824	- 2,032	+ 241	-	+ 3	2015
+ 79,807	+ 75,110	+ 9,704	+ 65,406	+ 4,697	- 938	- 30,919	- 7,299	- 4,048	- 3,251	- 23,620	-	- 355	2016
+ 103,414	+ 87,608	+ 9,439	+ 78,169	+ 15,806	+ 55	- 39,947	- 10,586	- 1,300	- 9,286	- 29,361	-	- 60	2017
+ 102,022	+ 108,705	+ 19,315	+ 89,390	+ 6,683	- 944	- 37,070	- 10,515	- 2,697	- 7,818	- 26,555	-	- 46	2018
+ 132,840	+ 126,038	+ 18,865	+ 107,173	+ 6,802	- 790	- 17,845	- 5,498	- 2,568	- 2,930	- 12,347	-	+ 92	2019
+ 145,603	+ 144,965	+ 9,433	+ 135,532	+ 638	+ 6,137	- 2,775	- 1,087	- 1,532	+ 445	- 1,688	-	- 411	2020
+ 157,936	+ 140,124	+ 5,626	+ 134,498	+ 17,812	+ 2,311	- 14,559	- 3,302	- 1,323	- 1,979	- 11,257	-	- 27	2021
+ 15,210	+ 16,083	+ 1,628	+ 14,455	- 873	+ 911	- 4,733	+ 337	- 385	+ 722	- 5,070	-	+ 14	2020 July
+ 12,554	+ 11,855	+ 652	+ 11,203	+ 699	+ 291	- 1,042	- 554	- 72	- 482	- 488	-	- 6	2020 Aug.
+ 8,644	+ 8,217	- 4	+ 8,221	+ 427	+ 149	- 384	- 696	- 433	- 263	+ 312	-	+ 10	2020 Sep.
+ 14,618	+ 13,532	+ 67	+ 13,465	+ 1,086	+ 52	+ 2,815	+ 878	- 350	+ 1,228	+ 1,937	-	+ 4	2020 Oct.
+ 10,632	+ 10,916	- 1,214	+ 12,130	- 284	+ 195	+ 2,099	+ 255	- 227	+ 482	+ 1,844	-	- 35	2020 Nov.
+ 11,239	+ 9,535	- 1,005	+ 10,540	+ 1,704	+ 651	- 9,818	+ 34	- 12	+ 46	- 9,852	-	- 77	2020 Dec.
+ 5,245	+ 4,347	- 2,742	+ 7,089	+ 898	+ 110	- 3,108	- 848	- 365	- 483	- 2,260	-	+ 54	2021 Jan.
+ 13,275	+ 11,127	+ 1,837	+ 9,290	+ 2,148	+ 326	+ 215	- 1,281	+ 103	- 1,384	+ 1,496	-	- 37	2021 Feb.
+ 16,334	+ 14,400	+ 4,740	+ 9,660	+ 1,934	+ 302	+ 2,129	- 1,352	- 191	- 1,161	+ 3,481	-	- 3	2021 Mar.
+ 12,966	+ 11,501	- 908	+ 12,409	+ 1,465	+ 246	- 5,455	+ 105	- 193	+ 298	- 5,560	-	- 18	2021 Apr.
+ 13,386	+ 11,047	- 1,941	+ 12,988	+ 2,339	+ 244	+ 2,138	+ 321	- 81	+ 402	+ 1,817	-	+ 10	2021 May
+ 7,288	+ 6,478	- 1,702	+ 8,180	+ 810	+ 252	- 9,684	- 1,760	- 244	- 1,516	- 7,924	-	- 24	2021 June
+ 19,502	+ 19,181	+ 187	+ 18,994	+ 321	+ 106	- 1,427	+ 286	+ 199	+ 87	- 1,713	-	- 21	2021 July
+ 14,191	+ 13,022	+ 770	+ 12,252	+ 1,169	+ 179	- 66	- 569	- 128	- 441	+ 503	-	- 4	2021 Aug.
+ 6,229	+ 5,208	- 1,385	+ 6,593	+ 1,021	- 12	+ 3,976	- 441	- 462	+ 21	+ 4,417	-	+ 16	2021 Sep.
+ 19,769	+ 15,624	+ 3,515	+ 12,109	+ 4,145	- 54	- 7,949	+ 1,440	+ 293	+ 1,147	- 9,389	-	- 1	2021 Oct.
+ 19,929	+ 18,916	+ 4,377	+ 14,539	+ 1,013	+ 111	+ 4,425	+ 914	- 134	+ 1,048	+ 3,511	-	- 9	2021 Nov.
+ 9,822	+ 9,273	- 1,122	+ 10,395	+ 549	+ 501	+ 247	- 117	- 120	+ 3	+ 364	-	+ 10	2021 Dec.
+ 5,753	+ 4,924	- 1,679	+ 6,603	+ 829	- 33	- 3,974	- 802	- 384	- 418	- 3,172	-	- 15	2022 Jan.
+ 14,920	+ 14,807	+ 1,035	+ 13,772	+ 113	+ 25	- 5,951	- 651	- 18	- 633	- 5,300	-	- 1	2022 Feb.



## I Banks (MFIs) in Germany

### 6 Lending to domestic non-banks (non-MFIs) \* (b) By category of banks

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	of which						Total	to enterprises and households				to government		Total
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	Loans	Bills	Total	of which Loans		
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Commercial banks <sup>1</sup></b>													<b>End of year or month *</b>	
2021	1,033,586	948,291	210	544	84,541	3,232	129,643	122,737	122,492	210	6,906	6,397	903,943	
2021 Nov.	1,037,281	949,838	125	2,941	84,377	3,207	135,309	124,987	124,820	125	10,322	7,423	901,972	
Dec.	1,033,586	948,291	210	544	84,541	3,232	129,643	122,737	122,492	210	6,906	6,397	903,943	
2022 Jan.	1,039,096	955,569	154	955	82,418	3,289	137,227	129,270	129,066	154	7,957	7,052	901,869	
Feb.	1,043,252	962,488	161	2,675	77,928	3,220	141,233	132,060	131,844	161	9,173	6,553	902,019	
<b>Changes *</b>														
2021	+ 30,459	+ 32,068	+ 14	- 1,596	- 27	+ 794	+ 4,151	+ 7,304	+ 7,284	+ 14	- 3,153	- 1,551	+ 26,308	
2021 Nov.	+ 11,985	+ 9,647	+ 11	+ 375	+ 1,952	+ 39	+ 2,380	+ 2,883	+ 2,889	+ 11	- 503	- 895	+ 9,605	
Dec.	- 3,550	- 1,402	+ 85	- 2,397	+ 164	+ 25	- 5,541	- 2,125	- 2,203	+ 85	- 3,416	- 1,026	+ 1,991	
2022 Jan.	+ 5,510	+ 7,278	- 56	+ 411	- 2,123	+ 57	+ 7,584	+ 6,533	+ 6,574	- 56	+ 1,051	+ 655	- 2,074	
Feb.	+ 5,506	+ 8,269	+ 7	+ 1,720	- 4,490	- 69	+ 5,356	+ 4,140	+ 4,128	+ 7	+ 1,216	- 499	+ 150	
<b>Big banks</b>													<b>End of year or month *</b>	
2021	504,283	454,068	53	169	49,993	2,547	58,076	55,641	55,588	53	2,435	2,266	446,207	
2021 Nov.	503,572	451,829	39	1,038	50,666	2,517	57,704	54,327	54,288	39	3,377	2,339	445,868	
Dec.	504,283	454,068	53	169	49,993	2,547	58,076	55,641	55,588	53	2,435	2,266	446,207	
2022 Jan.	503,436	455,718	50	458	47,210	2,605	60,273	57,336	57,286	50	2,937	2,479	443,163	
Feb.	506,517	458,624	38	1,902	45,953	2,648	63,241	59,204	59,161	38	4,037	2,140	443,276	
<b>Changes *</b>														
2021	+ 19,978	+ 24,163	- 16	- 922	- 3,247	+ 983	+ 4,892	+ 6,451	+ 6,467	- 16	- 1,559	- 637	+ 15,086	
2021 Nov.	+ 4,037	+ 3,162	- 5	- 358	+ 1,238	+ 39	+ 485	+ 1,659	+ 1,664	- 5	- 1,174	- 816	+ 3,552	
Dec.	+ 711	+ 2,239	+ 14	- 869	- 673	+ 30	+ 372	+ 1,314	+ 1,300	+ 14	- 942	- 73	+ 339	
2022 Jan.	- 847	+ 1,650	- 3	+ 289	- 2,783	+ 58	+ 2,197	+ 1,695	+ 1,698	- 3	+ 502	+ 213	- 3,044	
Feb.	+ 4,431	+ 4,256	- 12	+ 1,444	- 1,257	+ 43	+ 4,318	+ 3,218	+ 3,225	- 12	+ 1,100	- 339	+ 113	
<b>Regional banks and other commercial banks</b>													<b>End of year or month *</b>	
2021	443,656	412,039	39	375	31,203	680	44,309	40,244	40,170	39	4,065	3,725	399,347	
2021 Nov.	446,806	414,447	39	1,903	30,417	685	50,000	43,435	43,354	39	6,565	4,704	396,806	
Dec.	443,656	412,039	39	375	31,203	680	44,309	40,244	40,170	39	4,065	3,725	399,347	
2022 Jan.	449,154	416,672	33	497	31,952	679	47,962	43,311	43,228	33	4,651	4,204	401,192	
Feb.	448,588	418,980	30	773	28,805	568	48,608	43,832	43,752	30	4,776	4,053	399,980	
<b>Changes *</b>														
2021	+ 10,386	+ 7,986	+ 34	- 674	+ 3,040	- 190	- 2,139	- 527	- 567	+ 34	- 1,612	- 932	+ 12,525	
2021 Nov.	+ 4,989	+ 3,507	+ 34	+ 733	+ 715	-	+ 796	+ 117	+ 100	+ 34	+ 679	- 71	+ 4,193	
Dec.	- 3,009	- 2,267	-	- 1,528	+ 786	- 5	- 5,566	- 3,066	- 3,059	-	- 2,500	- 979	+ 2,557	
2022 Jan.	+ 5,089	+ 4,224	- 6	+ 122	+ 749	- 1	+ 3,244	+ 2,658	+ 2,649	- 6	+ 586	+ 479	+ 1,845	
Feb.	- 566	+ 2,308	- 3	+ 276	- 3,147	- 111	+ 646	+ 521	+ 524	- 3	+ 125	- 151	- 1,212	
<b>Branches of foreign banks</b>													<b>End of year or month *</b>	
2021	85,647	82,184	118	-	3,345	5	27,258	26,852	26,734	118	406	406	58,389	
2021 Nov.	86,903	83,562	47	-	3,294	5	27,605	27,225	27,178	47	380	380	59,298	
Dec.	85,647	82,184	118	-	3,345	5	27,258	26,852	26,734	118	406	406	58,389	
2022 Jan.	86,506	83,179	71	-	3,256	5	28,992	28,623	28,552	71	369	369	57,514	
Feb.	88,147	84,884	93	-	3,170	4	29,384	29,024	28,931	93	360	360	58,763	
<b>Changes *</b>														
2021	+ 95	- 81	- 4	-	+ 180	+ 1	+ 1,398	+ 1,380	+ 1,384	- 4	+ 18	+ 18	- 1,303	
2021 Nov.	+ 2,959	+ 2,978	- 18	-	+ 1	-	+ 1,099	+ 1,107	+ 1,125	- 18	- 8	- 8	+ 1,860	
Dec.	- 1,252	- 1,374	+ 71	-	+ 51	-	- 347	- 373	- 444	+ 71	+ 26	+ 26	- 905	
2022 Jan.	+ 1,268	+ 1,404	- 47	-	+ 89	-	+ 2,143	+ 2,180	+ 2,227	- 47	- 37	- 37	- 875	
Feb.	+ 1,641	+ 1,705	+ 22	-	+ 86	- 1	+ 392	+ 401	+ 379	+ 22	- 9	- 9	+ 1,249	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Commercial

banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".



## I Banks (MFIs) in Germany

and long-term lending													Period	
to enterprises and households						to government								
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans		
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>End of year or month *</b>													<b>Commercial banks <sup>1</sup></b>	
840,916	792,318	152,875	639,443	48,598	3,211	63,027	27,084	1,967	25,117	35,943	-	21	2021	
840,878	791,107	154,280	636,827	49,771	3,186	61,094	26,488	1,972	24,516	34,606	-	21	2021 Nov.	
840,916	792,318	152,875	639,443	48,598	3,211	63,027	27,084	1,967	25,117	35,943	-	21	2021 Dec.	
840,725	792,443	151,475	640,968	48,282	3,268	61,144	27,008	1,943	25,065	34,136	-	21	2022 Jan.	
845,586	797,746	152,201	645,545	47,840	3,199	56,433	26,345	1,959	24,386	30,088	-	21	2022 Feb.	
<b>Changes *</b>														
+ 25,949	+ 24,601	- 1,918	+ 26,519	+ 1,348	+ 799	+ 359	+ 1,734	- 325	+ 2,059	- 1,375	-	-	5	2021
+ 6,973	+ 7,208	+ 4,249	+ 2,959	- 235	+ 39	+ 2,632	+ 445	- 1	+ 446	+ 2,187	-	-	-	2021 Nov.
+ 58	+ 1,231	- 1,386	+ 2,617	- 1,173	+ 25	+ 1,933	+ 596	- 5	+ 601	+ 1,337	-	-	-	2021 Dec.
- 191	+ 125	- 1,400	+ 1,525	- 316	+ 57	- 1,883	- 76	- 24	- 52	- 1,807	-	-	-	2022 Jan.
+ 4,861	+ 5,303	+ 726	+ 4,577	- 442	- 69	- 4,711	- 663	+ 16	- 679	- 4,048	-	-	-	2022 Feb.
<b>End of year or month *</b>													<b>Big banks</b>	
418,968	382,889	28,294	354,595	36,079	2,526	27,239	13,325	1,143	12,182	13,914	-	21	2021	
418,505	381,938	28,798	353,140	36,567	2,496	27,363	13,264	1,163	12,101	14,099	-	21	2021 Nov.	
418,968	382,889	28,294	354,595	36,079	2,526	27,239	13,325	1,143	12,182	13,914	-	21	2021 Dec.	
418,712	382,729	27,548	355,181	35,983	2,584	24,451	13,224	1,126	12,098	11,227	-	21	2022 Jan.	
420,712	384,756	27,811	356,945	35,956	2,627	22,564	12,567	1,125	11,442	9,997	-	21	2022 Feb.	
<b>Changes *</b>														
+ 19,397	+ 18,765	+ 3,653	+ 15,112	+ 632	+ 988	- 4,311	- 432	- 209	- 223	- 3,879	-	-	5	2021
+ 2,527	+ 2,308	+ 1,995	+ 313	+ 219	+ 39	+ 1,025	+ 6	- 22	+ 28	+ 1,019	-	-	-	2021 Nov.
+ 463	+ 951	- 504	+ 1,455	+ 488	+ 30	+ 124	+ 61	- 20	+ 81	+ 185	-	-	-	2021 Dec.
- 256	- 160	- 746	+ 586	- 96	+ 58	- 2,788	- 101	- 17	- 84	- 2,687	-	-	-	2022 Jan.
+ 2,000	+ 2,027	+ 263	+ 1,764	- 27	+ 43	- 1,887	- 657	- 1	- 656	- 1,230	-	-	-	2022 Feb.
<b>End of year or month *</b>													<b>Regional banks and other commercial banks</b>	
366,794	354,440	98,795	255,645	12,354	680	32,553	13,704	803	12,901	18,849	-	-	2021	
366,355	353,230	98,596	254,634	13,125	685	30,451	13,159	779	12,380	17,292	-	-	2021 Nov.	
366,794	354,440	98,795	255,645	12,354	680	32,553	13,704	803	12,901	18,849	-	-	2021 Dec.	
367,643	355,506	98,718	256,788	12,137	679	33,549	13,734	800	12,934	19,815	-	-	2022 Jan.	
369,258	357,450	98,885	258,565	11,808	568	30,722	13,725	814	12,911	16,997	-	-	2022 Feb.	
<b>Changes *</b>														
+ 7,933	+ 7,301	- 4,612	+ 11,913	+ 632	- 190	+ 4,592	+ 2,184	- 105	+ 2,289	+ 2,408	-	-	-	2021
+ 2,586	+ 3,039	+ 782	+ 2,257	- 453	-	+ 1,607	+ 439	+ 21	+ 418	+ 1,168	-	-	-	2021 Nov.
+ 455	+ 1,226	+ 215	+ 1,011	- 771	- 5	+ 2,102	+ 545	+ 24	+ 521	+ 1,557	-	-	-	2021 Dec.
+ 849	+ 1,066	- 77	+ 1,143	- 217	- 1	+ 996	+ 30	- 3	+ 33	+ 966	-	-	-	2022 Jan.
+ 1,615	+ 1,944	+ 167	+ 1,777	- 329	- 111	- 2,827	- 9	+ 14	- 23	- 2,818	-	-	-	2022 Feb.
<b>End of year or month *</b>													<b>Branches of foreign banks</b>	
55,154	54,989	25,786	29,203	165	5	3,235	55	21	34	3,180	-	-	2021	
56,018	55,939	26,886	29,053	79	5	3,280	65	30	35	3,215	-	-	2021 Nov.	
55,154	54,989	25,786	29,203	165	5	3,235	55	21	34	3,180	-	-	2021 Dec.	
54,370	54,208	25,209	28,999	162	5	3,144	50	17	33	3,094	-	-	2022 Jan.	
55,616	55,540	25,505	30,035	76	4	3,147	53	20	33	3,094	-	-	2022 Feb.	
<b>Changes *</b>														
- 1,381	- 1,465	- 959	- 506	+ 84	+ 1	+ 78	- 18	- 11	- 7	+ 96	-	-	-	2021
+ 1,860	+ 1,861	+ 1,472	+ 389	- 1	-	-	-	-	-	-	-	-	-	2021 Nov.
- 860	- 946	- 1,097	+ 151	+ 86	-	- 45	- 10	- 9	- 1	- 35	-	-	-	2021 Dec.
- 784	- 781	- 577	- 204	- 3	-	- 91	- 5	- 4	- 1	- 86	-	-	-	2022 Jan.
+ 1,246	+ 1,332	+ 296	+ 1,036	- 86	- 1	+ 3	+ 3	+ 3	-	-	-	-	-	2022 Feb.

## I Banks (MFIs) in Germany

### cont'd: 6 Lending to domestic non-banks (non-MFIs) \* (b) By category of banks

€ million

Period	Lending to domestic non-banks						Short-term lending					Medium		
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	of which		Total	of which Loans		
									Loans	Bills				
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Landesbanken</b>													<b>End of year or month *</b>	
2021	274,191	256,355	12	1,050	16,774	7,430	28,705	24,653	24,422	12	4,052	3,221	245,486	
2021 Nov.	275,019	256,503	12	1,357	17,147	7,419	27,193	22,705	22,221	12	4,488	3,603	247,826	
2021 Dec.	274,191	256,355	12	1,050	16,774	7,430	28,705	24,653	24,422	12	4,052	3,221	245,486	
2022 Jan.	274,044	256,491	14	1,117	16,422	7,392	29,452	24,907	24,427	14	4,545	3,894	244,592	
2022 Feb.	273,083	256,411	14	1,413	15,245	7,420	29,239	24,560	23,877	14	4,679	3,935	243,844	
<b>Changes *</b>														
2021	+ 314	+ 4,387	+ 6	- 793	- 3,286	+ 32	+ 3,312	+ 4,801	+ 4,704	+ 6	- 1,489	- 605	- 2,998	
2021 Nov.	+ 544	+ 590	- 1	+ 196	- 241	+ 12	- 1,151	- 704	- 778	- 1	- 447	- 568	+ 1,695	
2021 Dec.	- 828	- 148	-	- 307	- 373	+ 11	+ 1,512	+ 1,948	+ 2,201	-	- 436	- 382	- 2,340	
2022 Jan.	- 147	+ 136	+ 2	+ 67	- 352	- 38	+ 747	+ 254	+ 5	+ 2	+ 493	+ 673	- 894	
2022 Feb.	- 961	- 80	-	+ 296	- 1,177	+ 28	- 213	- 347	- 550	-	+ 134	+ 41	- 748	
<b>Savings banks</b>													<b>End of year or month *</b>	
2021	1,113,937	966,040	-	628	147,269	4,030	46,577	42,332	42,292	-	4,245	3,657	1,067,360	
2021 Nov.	1,109,882	962,359	-	690	146,833	3,996	47,180	42,898	42,846	-	4,282	3,644	1,062,702	
2021 Dec.	1,113,937	966,040	-	628	147,269	4,030	46,577	42,332	42,292	-	4,245	3,657	1,067,360	
2022 Jan.	1,118,667	970,260	-	656	147,751	4,093	48,985	44,292	44,243	-	4,693	4,086	1,069,682	
2022 Feb.	1,123,690	974,876	-	724	148,090	4,140	49,087	44,964	44,907	-	4,123	3,456	1,074,603	
<b>Changes *</b>														
2021	+ 55,673	+ 50,347	- 6	+ 76	+ 5,256	+ 1,056	+ 906	+ 981	+ 1,057	- 6	- 75	- 221	+ 54,767	
2021 Nov.	+ 6,262	+ 5,121	-	+ 111	+ 1,030	+ 27	+ 203	+ 346	+ 386	-	- 143	- 294	+ 6,059	
2021 Dec.	+ 4,095	+ 3,721	-	- 62	+ 436	+ 34	- 603	- 566	- 554	-	- 37	+ 13	+ 4,698	
2022 Jan.	+ 4,730	+ 4,220	-	+ 28	+ 482	+ 63	+ 2,408	+ 1,960	+ 1,951	-	+ 448	+ 429	+ 2,322	
2022 Feb.	+ 5,023	+ 4,616	-	+ 68	+ 339	+ 47	+ 102	+ 672	+ 664	-	- 570	- 630	+ 4,921	
<b>Credit cooperatives</b>													<b>End of year or month *</b>	
2021	782,834	697,355	18	215	85,246	3,526	29,667	29,260	29,227	18	407	207	753,167	
2021 Nov.	778,783	694,190	17	220	84,356	3,534	29,724	29,309	29,272	17	415	215	749,059	
2021 Dec.	782,834	697,355	18	215	85,246	3,526	29,667	29,260	29,227	18	407	207	753,167	
2022 Jan.	785,316	699,500	21	215	85,580	3,533	29,896	29,476	29,440	21	420	220	755,420	
2022 Feb.	790,351	703,768	21	220	86,342	3,542	30,809	30,401	30,360	21	408	208	759,542	
<b>Changes *</b>														
2021	+ 50,277	+ 44,624	+ 2	+ 173	+ 5,478	+ 445	- 536	- 658	- 633	+ 2	+ 122	- 78	+ 50,813	
2021 Nov.	+ 4,845	+ 4,439	+ 1	- 15	+ 420	+ 15	- 688	- 560	- 546	+ 1	- 128	- 128	+ 5,533	
2021 Dec.	+ 4,066	+ 3,180	+ 1	- 5	+ 890	- 8	- 42	- 34	- 30	+ 1	- 8	- 8	+ 4,108	
2022 Jan.	+ 2,482	+ 2,145	+ 3	-	+ 334	+ 7	+ 229	+ 216	+ 213	+ 3	+ 13	+ 13	+ 2,253	
2022 Feb.	+ 5,035	+ 4,268	-	+ 5	+ 762	+ 9	+ 913	+ 925	+ 920	-	- 12	- 12	+ 4,122	
<b>Mortgage banks</b>													<b>End of year or month *</b>	
2021	129,789	123,079	-	100	6,610	8	1,710	1,572	1,572	-	138	38	128,079	
2021 Nov.	129,236	122,454	-	100	6,682	8	1,730	1,581	1,581	-	149	49	127,506	
2021 Dec.	129,789	123,079	-	100	6,610	8	1,710	1,572	1,572	-	138	38	128,079	
2022 Jan.	130,042	123,324	-	150	6,568	8	1,745	1,551	1,551	-	194	44	128,297	
2022 Feb.	130,586	123,906	-	67	6,613	15	1,554	1,442	1,442	-	112	45	129,032	
<b>Changes *</b>														
2021	+ 4,958	+ 4,211	-	+ 100	+ 647	- 2	- 519	- 584	- 584	-	+ 65	- 35	+ 5,477	
2021 Nov.	+ 267	- 138	-	-	+ 405	-	+ 112	+ 124	+ 124	-	- 12	- 12	+ 155	
2021 Dec.	+ 553	+ 625	-	-	- 72	-	- 20	- 9	- 9	-	- 11	- 11	+ 573	
2022 Jan.	+ 253	+ 245	-	+ 50	- 42	-	+ 35	- 21	- 21	-	+ 56	+ 6	+ 218	
2022 Feb.	+ 544	+ 582	-	- 83	+ 45	+ 7	- 191	- 109	- 109	-	- 82	+ 1	+ 735	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks,

see the explanatory notes of the Statistical Series Banking Statistics.

## I Banks (MFIs) in Germany

and long-term lending													Period	
to enterprises and households						to government						Equalisa- tion claims		Memo item Fiduciar y loans
Total	Loans			Securities	Memo item Fiduciar y loans	Total	Loans			Securities				
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>End of year or month *</b>													<b>Landesbanken</b>	
166,480	162,443	35,661	126,782	4,037	6,976	79,006	66,269	1,805	64,464	12,737	-	454	2021	
168,167	163,794	36,162	127,632	4,373	6,980	79,659	66,885	1,840	65,045	12,774	-	439	2021 Nov.	
166,480	162,443	35,661	126,782	4,037	6,976	79,006	66,269	1,805	64,464	12,737	-	454	Dec.	
166,241	162,230	35,642	126,588	4,011	6,976	78,351	65,940	1,748	64,192	12,411	-	416	2022 Jan.	
166,177	163,005	35,989	127,016	3,172	7,003	77,667	65,594	1,640	63,954	12,073	-	417	Feb.	
<b>Changes *</b>														
+ 3,727	+ 3,398	+ 3,568	- 170	+ 329	+ 72	- 6,725	- 3,110	- 772	- 2,338	- 3,615	-	-	40	2021
+ 1,961	+ 1,909	+ 1,063	+ 846	+ 52	+ 14	- 266	+ 27	- 85	+ 112	- 293	-	-	2	2021 Nov.
- 1,687	- 1,351	- 501	- 850	- 336	- 4	- 653	- 616	- 35	- 581	- 37	-	+	15	Dec.
- 239	- 213	- 19	- 194	- 26	-	- 655	- 329	- 57	- 272	- 326	-	-	38	2022 Jan.
- 64	+ 775	+ 347	+ 428	- 839	+ 27	- 684	- 346	- 108	- 238	- 338	-	+	1	Feb.
<b>End of year or month *</b>													<b>Savings banks</b>	
1,000,907	892,734	56,419	836,315	108,173	3,975	66,453	27,357	2,001	25,356	39,096	-	55	2021	
995,634	888,393	56,429	831,964	107,241	3,939	67,068	27,476	1,989	25,487	39,592	-	57	2021 Nov.	
1,000,907	892,734	56,419	836,315	108,173	3,975	66,453	27,357	2,001	25,356	39,096	-	55	Dec.	
1,003,497	894,633	55,884	838,749	108,864	4,038	66,185	27,298	2,005	25,293	38,887	-	55	2022 Jan.	
1,008,574	899,134	56,141	842,993	109,440	4,085	66,029	27,379	2,003	25,376	38,650	-	55	Feb.	
<b>Changes *</b>														
+ 58,641	+ 49,979	+ 2,507	+ 47,472	+ 8,662	+ 1,065	- 3,874	- 468	- 18	- 450	- 3,406	-	-	9	2021
+ 5,873	+ 4,758	+ 650	+ 4,108	+ 1,115	+ 27	+ 186	+ 271	- 80	+ 351	- 85	-	-	-	2021 Nov.
+ 5,313	+ 4,381	-	+ 4,381	+ 932	+ 36	- 615	- 119	+ 12	- 131	- 496	-	-	2	Dec.
+ 2,590	+ 1,899	- 535	+ 2,434	+ 691	+ 63	- 268	- 59	+ 4	- 63	- 209	-	-	-	2022 Jan.
+ 5,077	+ 4,501	+ 257	+ 4,244	+ 576	+ 47	- 156	+ 81	- 2	+ 83	- 237	-	-	-	Feb.
<b>End of year or month *</b>													<b>Credit cooperatives</b>	
737,117	665,023	40,030	624,993	72,094	3,525	16,050	2,898	138	2,760	13,152	-	1	2021	
732,760	661,767	39,760	622,007	70,993	3,533	16,299	2,936	153	2,783	13,363	-	1	2021 Nov.	
737,117	665,023	40,030	624,993	72,094	3,525	16,050	2,898	138	2,760	13,152	-	1	Dec.	
739,555	666,950	40,197	626,753	72,605	3,532	15,865	2,890	140	2,750	12,975	-	1	2022 Jan.	
743,699	670,330	40,512	629,818	73,369	3,541	15,843	2,870	138	2,732	12,973	-	1	Feb.	
<b>Changes *</b>														
+ 52,407	+ 45,528	+ 2,666	+ 42,862	+ 6,879	+ 445	- 1,594	- 193	- 50	- 143	- 1,401	-	-	-	2021
+ 5,501	+ 5,093	- 1,064	+ 6,157	+ 408	+ 15	+ 32	+ 20	+ 2	+ 18	+ 12	-	-	-	2021 Nov.
+ 4,357	+ 3,256	+ 270	+ 2,986	+ 1,101	- 8	- 249	- 38	- 15	- 23	- 211	-	-	-	Dec.
+ 2,438	+ 1,927	+ 167	+ 1,760	+ 511	+ 7	- 185	- 8	+ 2	- 10	- 177	-	-	-	2022 Jan.
+ 4,144	+ 3,380	+ 315	+ 3,065	+ 764	+ 9	- 22	- 20	- 2	- 18	- 2	-	-	-	Feb.
<b>End of year or month *</b>													<b>Mortgage banks</b>	
108,910	108,723	12,684	96,039	187	8	19,169	12,746	293	12,453	6,423	-	-	2021	
108,127	107,940	12,587	95,353	187	8	19,379	12,884	283	12,601	6,495	-	-	2021 Nov.	
108,910	108,723	12,684	96,039	187	8	19,169	12,746	293	12,453	6,423	-	-	Dec.	
109,254	109,071	12,888	96,183	183	8	19,043	12,658	292	12,366	6,385	-	-	2022 Jan.	
109,981	109,787	12,853	96,934	194	15	19,051	12,632	292	12,340	6,419	-	-	Feb.	
<b>Changes *</b>														
+ 5,885	+ 5,919	+ 1,576	+ 4,343	- 34	- 2	- 408	- 1,089	+ 107	- 1,196	+ 681	-	-	-	2021
- 240	- 219	+ 184	- 403	- 21	-	+ 395	- 31	+ 10	- 41	+ 426	-	-	-	2021 Nov.
+ 783	+ 783	+ 97	+ 686	-	-	- 210	- 138	+ 10	- 148	- 72	-	-	-	Dec.
+ 344	+ 348	+ 204	+ 144	- 4	-	- 126	- 88	- 1	- 87	+ 38	-	-	-	2022 Jan.
+ 727	+ 716	- 35	+ 751	+ 11	+ 7	+ 8	- 26	-	- 26	+ 34	-	-	-	Feb.

## I Banks (MFIs) in Germany

### cont'd: 6 Lending to domestic non-banks (non-MFIs) \* (b) By category of banks

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	of which		Total	of which Loans		
									Loans	Bills			Total	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Building and loan associations</b>													<b>End of year or month *</b>	
2021	193,041	175,837	.	-	17,204	465	950	950	950	.	-	-	192,091	
2021 Nov.	191,961	174,828	.	-	17,133	476	962	962	962	.	-	-	190,999	
Dec.	193,041	175,837	.	-	17,204	465	950	950	950	.	-	-	192,091	
2022 Jan.	193,723	176,382	.	-	17,341	298	949	949	949	.	-	-	192,774	
Feb.	194,402	177,075	.	-	17,327	291	965	965	965	.	-	-	193,437	
<b>Changes *</b>														
2021	+ 10,430	+ 9,462	.	-	+ 968	- 418	+ 4	+ 5	+ 5	.	- 1	- 1	+ 10,426	
2021 Nov.	+ 593	+ 748	.	-	- 155	- 9	- 17	- 17	- 17	.	-	-	+ 610	
Dec.	+ 1,080	+ 1,009	.	-	+ 71	- 11	- 12	- 12	- 12	.	-	-	+ 1,092	
2022 Jan.	+ 682	+ 545	.	-	+ 137	- 167	- 1	- 1	- 1	.	-	-	+ 683	
Feb.	+ 679	+ 693	.	-	- 14	- 7	+ 16	+ 16	+ 16	.	-	-	+ 663	
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>	
2021	270,712	225,451	23	88	45,150	7,031	12,449	10,685	10,632	23	1,764	1,706	258,263	
2021 Nov.	271,864	226,189	23	299	45,353	6,571	13,548	10,496	10,443	23	3,052	2,783	258,316	
Dec.	270,712	225,451	23	88	45,150	7,031	12,449	10,685	10,632	23	1,764	1,706	258,263	
2022 Jan.	271,876	227,475	-	30	44,371	7,061	14,342	11,827	11,797	-	2,515	2,515	257,534	
Feb.	271,163	227,487	25	-68	43,719	7,070	14,503	12,521	12,486	25	1,982	2,060	256,660	
<b>Changes *</b>														
2021	+ 114	+ 2,715	- 2	- 118	- 2,481	+ 377	+ 1,530	+ 1,913	+ 1,985	- 2	- 383	- 335	- 1,416	
2021 Nov.	+ 1,045	+ 39	- 2	- 105	+ 1,113	+ 18	+ 348	+ 351	+ 353	- 2	- 3	+ 102	+ 697	
Dec.	- 1,152	- 738	-	- 211	- 203	+ 460	- 1,099	+ 189	+ 189	-	- 1,288	- 1,077	- 53	
2022 Jan.	+ 1,164	+ 2,024	- 23	- 58	- 779	+ 30	+ 1,893	+ 1,142	+ 1,165	- 23	+ 751	+ 809	- 729	
Feb.	- 713	+ 12	+ 25	- 98	- 652	+ 9	+ 161	+ 694	+ 689	+ 25	- 533	- 455	- 874	
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>	
2021	394,985	356,533	.	.	38,010	421	58,907	55,984	55,834	129	2,923	2,631	336,078	
2021 Nov.	399,036	359,576	.	.	37,587	419	63,458	58,276	58,210	53	5,182	3,375	335,578	
Dec.	394,985	356,533	.	.	38,010	421	58,907	55,984	55,834	129	2,923	2,631	336,078	
2022 Jan.	399,782	361,721	.	.	37,727	424	63,826	60,206	60,110	84	3,620	3,382	335,956	
Feb.	398,558	364,830	.	.	33,748	428	63,885	61,023	60,912	98	2,862	2,993	334,673	
<b>Changes *</b>														
2021	+ 10,729	+ 9,425	.	.	+ 2,132	+ 96	- 1,007	+ 1,113	+ 1,112	- 1	- 2,120	- 1,291	+ 11,736	
2021 Nov.	+ 5,660	+ 4,561	.	.	+ 309	+ 6	+ 1,218	+ 1,224	+ 1,247	- 16	- 6	- 819	+ 4,442	
Dec.	- 3,937	- 2,929	.	.	+ 423	+ 2	- 4,441	- 2,182	- 2,266	+ 76	- 2,259	- 744	+ 504	
2022 Jan.	+ 4,797	+ 5,188	.	.	- 283	+ 3	+ 4,919	+ 4,222	+ 4,276	- 45	+ 697	+ 751	- 122	
Feb.	- 1,224	+ 3,109	.	.	- 3,979	+ 4	+ 59	+ 817	+ 802	+ 14	- 758	- 389	- 1,283	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

## I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of year or month *</b>													
<b>Building and loan associations</b>													
181,548	169,852	4,690	165,162	11,696	465	10,543	5,035	-	5,035	5,508	-	-	2021
180,443	168,788	4,807	163,981	11,655	476	10,556	5,078	-	5,078	5,478	-	-	2021 Nov.
181,548	169,852	4,690	165,162	11,696	465	10,543	5,035	-	5,035	5,508	-	-	Dec.
182,111	170,387	4,617	165,770	11,724	298	10,663	5,046	-	5,046	5,617	-	-	2022 Jan.
182,756	171,012	4,567	166,445	11,744	291	10,681	5,098	-	5,098	5,583	-	-	Feb.
<b>Changes *</b>													
+ 10,918	+ 10,045	- 638	+ 10,683	+ 873	- 418	- 492	- 587	-	- 587	+ 95	-	-	2021
+ 582	+ 781	- 40	+ 821	- 199	- 9	+ 28	- 16	-	- 16	+ 44	-	-	2021 Nov.
+ 1,105	+ 1,064	- 117	+ 1,181	+ 41	- 11	- 13	- 43	-	- 43	+ 30	-	-	Dec.
+ 563	+ 535	- 73	+ 608	+ 28	- 167	+ 120	+ 11	-	+ 11	+ 109	-	-	2022 Jan.
+ 645	+ 625	- 50	+ 675	+ 20	- 7	+ 18	+ 52	-	+ 52	+ 34	-	-	Feb.
<b>End of year or month *</b>													
<b>Banks with special, development and other central support tasks</b>													
138,743	124,586	12,096	112,490	14,157	6,555	119,520	88,527	8,126	80,401	30,993	-	476	2021
138,850	124,677	11,581	113,096	14,173	6,092	119,466	88,286	8,213	80,073	31,180	-	479	2021 Nov.
138,743	124,586	12,096	112,490	14,157	6,555	119,520	88,527	8,126	80,401	30,993	-	476	Dec.
138,991	124,889	12,073	112,816	14,102	6,562	118,543	88,274	7,818	80,456	30,269	-	499	2022 Jan.
138,521	124,396	11,548	112,848	14,125	6,508	118,139	88,545	7,896	80,649	29,594	-	562	Feb.
<b>Changes *</b>													
+ 409	+ 654	- 2,135	+ 2,789	- 245	+ 350	- 1,825	+ 411	- 265	+ 676	- 2,236	-	+ 27	2021
- 721	- 614	- 665	+ 51	- 107	+ 25	+ 1,418	+ 198	+ 20	+ 178	+ 1,220	-	- 7	2021 Nov.
- 107	- 91	+ 515	- 606	- 16	+ 463	+ 54	+ 241	- 87	+ 328	- 187	-	- 3	Dec.
+ 248	+ 303	- 23	+ 326	- 55	+ 7	- 977	- 253	- 308	+ 55	- 724	-	+ 23	2022 Jan.
- 470	- 493	- 525	+ 32	+ 23	+ 11	- 404	+ 271	+ 78	+ 193	- 675	-	- 2	Feb.
<b>End of year or month *</b>													
<b>Memo item: Foreign banks</b>													
311,427	293,549	68,049	225,500	17,878	421	24,651	4,519	241	4,278	20,132	-	-	2021
311,993	293,441	68,587	224,854	18,552	419	23,585	4,550	252	4,298	19,035	-	-	2021 Nov.
311,427	293,549	68,049	225,500	17,878	421	24,651	4,519	241	4,278	20,132	-	-	Dec.
311,221	293,687	67,325	226,362	17,534	424	24,735	4,542	235	4,307	20,193	-	-	2022 Jan.
314,282	297,079	68,093	228,986	17,203	428	20,391	3,846	212	3,634	16,545	-	-	Feb.
<b>Changes *</b>													
+ 9,910	+ 9,653	+ 1,507	+ 8,146	+ 257	+ 96	+ 1,826	- 49	+ 55	- 104	+ 1,875	-	-	2021
+ 4,025	+ 4,132	+ 2,990	+ 1,142	- 107	+ 6	+ 417	+ 1	-	+ 1	+ 416	-	-	2021 Nov.
- 562	+ 112	- 535	+ 647	- 674	+ 2	+ 1,066	- 31	- 11	- 20	+ 1,097	-	-	Dec.
- 206	+ 138	- 724	+ 862	- 344	+ 3	+ 84	+ 23	- 6	+ 29	+ 61	-	-	2022 Jan.
+ 3,061	+ 3,392	+ 768	+ 2,624	- 331	+ 4	- 4,344	- 696	- 23	- 673	- 3,648	-	-	Feb.



I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen													Kredite an Organisationen ohne Erwerbszweck				Zeit
langfristige Kredite	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite					
		Kredite für den Wohnungsbau	Ratenkredite <sup>1)</sup>	Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten													
14	15	16	17	18	19	20	21	22	23	24	25	26					
<b>Stand am Quartalsende <sup>*)</sup></b>																	
331 222	1 078 627	856 631	149 955	10 749	34 170	72 833	971 624	14 532	3 757	709	470	13 353	2014 Dez.				
333 794	1 079 996	858 155	150 005	11 251	34 384	72 129	973 483	14 353	3 892	712	461	13 180	2015 März				
333 904	1 089 569	866 778	151 645	10 993	33 656	73 217	982 696	14 067	3 498	563	463	13 041	Juni				
336 811	1 103 029	878 385	153 556	11 019	33 750	73 944	995 335	14 241	3 583	558	509	13 174	Sept.				
337 328	1 111 647	887 091	154 415	10 120	33 242	74 186	1 004 219	14 157	3 472	528	584	13 045	Dez.				
338 900	1 115 865	889 235	156 839	10 277	32 403	74 884	1 008 578	14 061	3 443	494	598	12 969	2016 März				
340 880	1 127 588	898 712	159 629	9 790	31 645	76 010	1 019 933	14 025	3 476	478	593	12 954	Juni				
343 352	1 141 970	910 480	162 262	9 837	31 615	77 074	1 033 281	14 199	3 531	544	516	13 139	Sept.				
344 527	1 150 112	918 954	163 266	9 228	30 580	77 257	1 042 275	14 375	3 569	593	506	13 276	Dez.				
346 477	1 154 835	922 907	165 531	9 212	29 845	77 060	1 047 930	14 593	3 700	643	518	13 432	2017 März				
350 809	1 167 311	933 151	168 010	8 924	29 742	78 135	1 059 434	14 529	3 754	539	522	13 468	Juni				
353 788	1 182 157	945 425	170 399	8 909	29 448	78 886	1 073 823	14 642	3 732	517	529	13 596	Sept.				
355 268	1 192 250	954 334	171 575	8 566	29 292	79 906	1 083 052	14 783	3 719	530	570	13 683	Dez.				
357 942	1 200 037	961 075	173 296	8 394	29 027	80 682	1 090 328	14 915	3 722	635	546	13 734	2018 März				
361 069	1 211 801	973 657	172 950	8 367	29 173	79 636	1 102 992	14 926	3 765	481	523	13 922	Juni				
374 896	1 216 562	984 367	172 153	8 438	29 229	80 122	1 107 211	15 021	3 735	498	513	14 010	Sept.				
377 170	1 228 423	994 761	172 882	8 268	31 247	79 578	1 117 598	15 027	3 747	512	515	14 000	Dez.				
380 258	1 237 159	1 002 719	173 735	8 048	29 791	80 129	1 127 239	15 101	3 792	541	499	14 061	2019 März				
384 348	1 254 632	1 018 782	175 638	8 044	31 349	81 235	1 142 048	15 169	3 811	542	450	14 177	Juni				
388 395	1 272 475	1 035 011	176 389	8 494	31 507	81 283	1 159 685	15 367	3 791	544	453	14 370	Sept.				
391 701	1 288 420	1 050 411	176 499	7 914	31 585	81 370	1 175 465	15 881	3 850	669	497	14 715	Dez.				
394 945	1 300 993	1 062 783	177 994	7 945	30 025	81 214	1 189 754	16 020	3 886	743	526	14 751	2020 März				
393 723	1 319 403	1 083 518	176 887	7 339	28 994	80 420	1 209 989	16 165	3 890	748	558	14 859	Juni				
405 333	1 335 850	1 098 812	178 342	7 477	29 256	80 590	1 226 004	16 045	3 936	629	466	14 950	Sept.				
411 072	1 353 419	1 118 266	177 449	6 672	28 553	79 595	1 245 271	16 201	4 029	557	507	15 137	Dez.				
415 720	1 364 812	1 132 613	175 380	6 623	27 913	77 598	1 259 301	16 372	4 102	660	546	15 166	2021 März				
421 268	1 386 321	1 153 957	174 753	6 569	28 565	76 680	1 281 076	16 166	4 140	521	472	15 173	Juni				
426 704	1 410 525	1 176 634	176 441	7 049	29 580	76 254	1 304 691	16 304	4 303	474	555	15 275	Sept.				
434 079	1 429 306	1 196 608	184 081	6 889	28 600	74 392	1 326 314	16 691	4 391	526	597	15 568	Dez.				
<b>Veränderungen im Vierteljahr <sup>*)</sup></b>																	
+ 775	+ 5 640	+ 5 324	+ 754	- 145	+ 273	- 333	+ 5 700	- 137	- 22	- 130	+ 76	- 83	2014 2.Vj.				
+ 1 610	+ 8 802	+ 7 878	+ 1 342	+ 37	+ 406	+ 896	+ 8 312	- 49	-	- 41	+ 13	- 21	3.Vj.				
+ 1 058	+ 4 228	+ 6 360	- 276	- 1 119	- 1 276	- 160	+ 5 664	+ 398	+ 246	+ 69	+ 21	+ 308	4.Vj.				
+ 642	+ 2 494	+ 1 569	+ 1 130	+ 502	+ 214	- 514	+ 2 794	- 179	+ 135	+ 3	- 9	- 173	2015 1.Vj.				
+ 2 260	+ 9 598	+ 8 563	+ 1 665	- 258	+ 548	+ 1 083	+ 9 063	- 346	- 344	- 149	+ 2	- 199	2.Vj.				
+ 2 757	+ 13 510	+ 11 542	+ 1 931	+ 26	+ 94	+ 727	+ 12 689	+ 294	+ 85	- 5	+ 46	+ 253	3.Vj.				
+ 1 517	+ 9 013	+ 8 451	+ 959	- 899	+ 2	+ 382	+ 8 629	- 259	- 111	- 30	-	- 229	4.Vj.				
+ 802	+ 4 378	+ 2 639	+ 1 854	+ 157	- 839	+ 823	+ 4 394	- 16	- 29	- 34	+ 14	+ 4	2016 1.Vj.				
+ 1 925	+ 11 783	+ 9 472	+ 2 865	- 487	- 693	+ 1 051	+ 11 425	- 36	+ 28	- 16	- 5	- 15	2.Vj.				
+ 2 472	+ 14 117	+ 11 768	+ 2 433	+ 47	- 30	+ 849	+ 13 298	+ 174	+ 55	+ 66	- 77	+ 185	3.Vj.				
+ 1 115	+ 8 152	+ 8 519	+ 1 089	- 604	- 1 070	+ 168	+ 9 054	+ 176	+ 38	+ 49	- 10	+ 137	4.Vj.				
+ 1 820	+ 4 853	+ 4 063	+ 2 280	- 16	- 735	- 197	+ 5 785	+ 53	- 34	+ 50	+ 12	- 9	2017 1.Vj.				
+ 3 287	+ 12 236	+ 9 669	+ 2 799	- 288	- 103	+ 1 070	+ 11 269	- 64	+ 54	- 104	+ 4	+ 36	2.Vj.				
+ 2 954	+ 14 861	+ 12 094	+ 2 529	- 15	- 299	+ 886	+ 14 274	+ 143	- 22	- 22	+ 7	+ 158	3.Vj.				
+ 1 475	+ 9 753	+ 8 639	+ 1 056	- 343	- 156	+ 1 020	+ 8 889	+ 66	- 13	+ 13	+ 41	+ 12	4.Vj.				
+ 3 044	+ 7 502	+ 6 291	+ 1 796	- 172	- 265	+ 776	+ 6 991	+ 162	+ 3	+ 105	- 24	+ 81	2018 1.Vj.				
+ 3 537	+ 13 969	+ 11 122	+ 3 184	- 27	+ 146	+ 1 554	+ 12 269	- 29	+ 43	- 154	- 23	+ 148	2.Vj.				
+ 3 402	+ 15 741	+ 13 440	+ 2 273	+ 51	+ 501	+ 1 006	+ 14 234	+ 95	- 30	+ 17	- 10	+ 88	3.Vj.				
+ 2 374	+ 11 716	+ 10 279	+ 959	- 170	+ 758	+ 526	+ 10 432	+ 71	+ 47	+ 14	+ 2	+ 55	4.Vj.				
+ 3 159	+ 8 825	+ 8 004	+ 2 608	- 220	- 1 383	+ 546	+ 9 662	+ 74	+ 45	+ 29	- 16	+ 61	2019 1.Vj.				
+ 3 655	+ 16 903	+ 13 178	+ 2 893	- 4	+ 1 553	+ 1 106	+ 14 244	+ 68	+ 14	+ 1	- 49	+ 116	2.Vj.				
+ 3 927	+ 17 908	+ 16 324	+ 1 236	+ 450	+ 148	+ 383	+ 17 377	- 57	- 20	+ 2	- 2	- 57	3.Vj.				
+ 3 371	+ 15 870	+ 15 455	+ 50	- 580	+ 328	+ 92	+ 15 450	+ 259	- 16	+ 125	+ 44	+ 90	4.Vj.				
+ 3 244	+ 12 573	+ 12 327	+ 1 805	+ 31	- 1 560	- 156	+ 14 289	+ 219	+ 219	+ 41	+ 74	+ 29	+ 116	2020 1.Vj.			
+ 5 668	+ 13 380	+ 15 810	- 1 007	- 606	- 1 031	- 1 264	+ 15 675	+ 145	+ 4	+ 5	+ 32	+ 108	2.Vj.				
+ 5 410	+ 21 672	+ 20 049	+ 1 710	+ 138	+ 327	+ 255	+ 21 090	- 120	+ 46	- 119	- 92	+ 91	3.Vj.				
+ 4 949	+ 17 649	+ 19 284	- 693	- 805	- 703	- 645	+ 18 997	+ 156	+ 88	- 72	+ 41	+ 187	4.Vj.				
+ 4 080	+ 11 613	+ 14 555	- 1 976	- 49	- 515	- 2 152	+ 14 280	+ 226	+ 83	+ 103	+ 39	+ 84	2021 1.Vj.				
+ 5 493	+ 21 309	+ 21 089	- 392	- 54	+ 637	- 928	+ 21 600	- 216	+ 38	- 139	- 74	- 3	2.Vj.				
+ 4 886	+ 24 254	+ 22 664	+ 1 087	+ 480	+ 1 020	- 406	+ 23 640	+ 93	+ 143	- 47	+ 83	+ 57	3.Vj.				
+ 6 203	+ 18 831	+ 19 567	- 115	- 160	- 263	- 1 278	+ 20 372	+ 386	+ 87	+ 52	+ 42	+ 292	4.Vj.				

## I. Banken (MFIs) in Deutschland

### 7. Kredite an inländische Unternehmen und Privatpersonen, Wohnungsbaukredite \*) b) nach Bankengruppen

Mio €

Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	darunter:				Kredite an Unternehmen und Selbständige								
	Kredite für den Wohnungsbau			zusammen	darunter Kredite für den Wohnungsbau	Unternehmen				wirtschaftlich selbständige Privatpersonen 1)			
	insgesamt	zusammen	Hypothekarkredite auf Wohngrundstücke			sonstige Kredite für den Wohnungsbau	zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Kreditbanken 3)</b> <span style="float: right;"><b>Stand am Quartalsende *)</b></span>													
2020 Dez.	882 705	383 454	329 171	54 283	442 134	85 730	358 845	93 234	83 380	182 231	83 289	6 932	16 017
2021 März	894 263	388 963	334 078	54 885	450 519	86 628	367 048	99 355	84 750	182 943	83 471	6 889	15 620
Juni	893 589	394 672	339 637	55 035	444 618	87 497	360 417	95 139	83 070	182 208	84 201	7 165	15 465
Sept.	896 892	401 245	345 096	56 149	441 305	88 708	356 735	92 472	81 804	182 459	84 570	7 107	15 319
Dez.	915 021	408 253	350 975	57 278	453 723	90 113	368 633	98 594	86 845	183 194	85 090	6 988	15 210
<b>Veränderungen im Vierteljahr *)</b>													
2020 4.Vj.	+ 13	+ 6 201	+ 5 529	+ 672	- 4 233	+ 1 622	- 5 120	- 1 989	- 3 595	+ 464	+ 887	- 111	+ 231
2021 1.Vj.	+ 11 381	+ 5 504	+ 4 898	+ 606	+ 8 278	+ 900	+ 8 024	+ 6 115	+ 1 251	+ 658	+ 254	- 43	- 352
2.Vj.	- 864	+ 5 699	+ 5 549	+ 150	- 5 846	+ 914	- 6 636	- 4 241	- 1 670	- 725	+ 790	+ 276	- 145
3.Vj.	+ 3 166	+ 6 543	+ 5 369	+ 1 174	- 3 450	+ 1 181	- 3 724	- 1 779	- 1 866	- 79	+ 274	- 58	- 151
4.Vj.	+ 18 244	+ 6 918	+ 5 879	+ 1 039	+ 12 599	+ 1 325	+ 12 079	+ 6 265	+ 5 084	+ 730	+ 520	- 119	- 74
<b>Großbanken</b> <span style="float: right;"><b>Stand am Quartalsende *)</b></span>													
2020 Dez.	413 313	244 956	206 330	38 626	186 343	46 297	140 811	42 063	19 098	79 650	45 532	2 940	1 390
2021 März	420 925	248 864	209 737	39 127	191 025	46 916	144 981	44 511	20 166	80 304	46 044	2 845	1 412
Juni	424 323	251 885	212 869	39 016	191 385	47 405	144 500	44 417	20 009	80 074	46 885	3 249	1 440
Sept.	427 996	256 591	216 753	39 838	191 232	48 342	144 048	43 901	20 136	80 011	47 184	3 155	1 406
Dez.	438 531	260 322	220 143	40 179	198 808	49 076	151 259	48 136	22 713	80 410	47 549	3 054	1 409
<b>Veränderungen im Vierteljahr *)</b>													
2020 4.Vj.	+ 6 746	+ 4 701	+ 4 155	+ 546	+ 3 287	+ 1 079	+ 2 658	+ 1 653	- 327	+ 1 332	+ 629	-	5
2021 1.Vj.	+ 7 612	+ 3 908	+ 3 407	+ 501	+ 4 682	+ 619	+ 4 170	+ 2 448	+ 1 068	+ 654	+ 512	- 95	+ 22
2.Vj.	+ 3 398	+ 3 171	+ 3 282	- 111	+ 360	+ 489	- 481	- 94	- 157	- 230	+ 841	+ 404	+ 28
3.Vj.	+ 3 673	+ 4 706	+ 3 794	+ 912	- 153	+ 937	- 452	- 516	+ 127	- 63	+ 299	- 94	+ 34
4.Vj.	+ 10 535	+ 3 731	+ 3 390	+ 341	+ 7 576	+ 734	+ 7 211	+ 4 235	+ 2 577	+ 399	+ 365	- 101	+ 3
<b>Regionalbanken und sonstige Kreditbanken</b> <span style="float: right;"><b>Stand am Quartalsende *)</b></span>													
2020 Dez.	390 392	136 402	121 626	14 776	195 536	38 951	162 048	31 180	45 007	85 861	33 488	3 109	12 800
2021 März	393 776	136 610	121 839	14 771	199 743	38 969	167 044	35 839	46 013	85 192	32 699	3 122	12 404
Juni	392 053	139 204	124 193	15 011	195 849	39 340	163 194	33 396	44 856	84 942	32 655	3 052	12 232
Sept.	390 721	141 091	125 781	15 310	192 001	39 635	159 462	30 660	43 751	85 051	32 539	2 985	12 106
Dez.	394 649	144 318	128 157	16 161	193 537	40 323	160 854	29 293	45 307	86 254	32 683	2 954	11 984
<b>Veränderungen im Vierteljahr *)</b>													
2020 4.Vj.	+ 135	+ 1 384	+ 1 299	+ 85	- 962	+ 507	- 1 233	- 1 098	- 403	+ 268	+ 271	- 112	+ 253
2021 1.Vj.	+ 5 890	+ 1 532	+ 1 417	+ 115	+ 5 439	+ 259	+ 5 612	+ 4 853	+ 970	- 211	- 173	+ 51	- 335
2.Vj.	- 1 723	+ 2 604	+ 2 354	+ 250	- 3 834	+ 416	- 3 850	- 2 463	- 1 147	- 240	+ 16	- 70	- 162
3.Vj.	- 1 469	+ 1 887	+ 1 588	+ 299	- 3 985	+ 295	- 3 869	- 1 883	- 1 705	- 281	- 116	- 67	- 126
4.Vj.	+ 4 069	+ 3 147	+ 2 376	+ 771	+ 1 672	+ 608	+ 1 528	- 1 244	+ 1 579	+ 1 193	+ 144	- 31	- 87
<b>Zweigstellen ausländischer Banken</b> <span style="float: right;"><b>Stand am Quartalsende *)</b></span>													
2020 Dez.	79 000	2 096	1 215	881	60 255	482	55 986	19 991	19 275	16 720	4 269	883	1 827
2021 März	79 562	3 489	2 502	987	59 751	743	55 023	19 005	18 571	17 447	4 728	922	1 804
Juni	77 213	3 583	2 575	1 008	57 384	752	52 723	17 326	18 205	17 192	4 661	864	1 793
Sept.	78 175	3 563	2 562	1 001	58 072	731	53 225	17 911	17 917	17 397	4 847	967	1 807
Dez.	81 841	3 613	2 675	938	61 378	714	56 520	21 165	18 825	16 530	4 858	980	1 817
<b>Veränderungen im Vierteljahr *)</b>													
2020 4.Vj.	- 6 868	+ 116	+ 75	+ 41	- 6 558	+ 36	- 6 545	- 2 544	- 2 865	- 1 136	- 13	+ 1	- 17
2021 1.Vj.	- 2 121	+ 64	+ 74	- 10	- 1 843	+ 22	- 1 758	- 1 186	- 787	+ 215	- 85	+ 1	- 39
2.Vj.	- 2 539	- 76	- 87	+ 11	- 2 372	+ 9	- 2 305	- 1 684	- 366	- 255	- 67	- 58	- 11
3.Vj.	+ 962	- 50	- 13	- 37	+ 688	- 51	+ 597	+ 620	- 288	+ 265	+ 91	+ 103	+ 9
4.Vj.	+ 3 640	+ 40	+ 113	- 73	+ 3 351	- 17	+ 3 340	+ 3 274	+ 928	- 862	+ 11	+ 13	+ 10

\* Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. 1 Einschl. Einzelkaufleute. 2 Ohne Hypothekarkre-

dite und ohne Kredite für den Wohnungsbau, auch wenn sie in Form von Ratenkrediten gewährt worden sind. 3 Die Kreditbanken umfassen die Untergruppen



I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen													Kredite an Organisationen ohne Erwerbszweck				Zeit								
langfristige Kredite	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	14	15	16	17		18	19	20	21	22	23	24	25
		Kredite für den Wohnungsbau	Ratenkredite 2)	Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten																					
<b>Stand am Quartalsende *)</b>													<b>Kreditbanken 3)</b>												
60 340	438 945	297 287	119 828	2 585	16 131	54 737	368 077	1 626	437	200	121	1 305	2020 Dez.												
60 962	442 035	301 888	118 333	2 506	16 034	53 182	372 819	1 709	447	280	120	1 309	2021 März												
61 571	447 315	306 718	118 170	2 494	16 349	52 335	378 631	1 656	457	209	134	1 313	2021 Juni												
62 144	453 927	312 077	119 212	2 683	16 767	51 869	385 291	1 660	460	182	158	1 320	2021 Sept.												
62 892	459 585	317 680	119 051	2 711	16 898	50 672	392 015	1 713	460	223	148	1 342	2021 Dez.												
<b>Veränderungen im Vierteljahr *)</b>																									
+ 767	+ 4 304	+ 4 592	+ 32	- 208	- 344	- 465	+ 5 113	- 58	- 13	- 100	+ 7	+ 35	2020 4.Vj.												
+ 649	+ 3 020	+ 4 594	- 1 415	- 79	+ 23	- 1 720	+ 4 717	+ 83	+ 10	+ 80	- 1	+ 4	2021 1.Vj.												
+ 659	+ 5 035	+ 4 775	- 183	- 12	+ 300	- 857	+ 5 592	- 53	+ 10	- 71	+ 14	+ 4	2021 2.Vj.												
+ 483	+ 6 612	+ 5 359	+ 967	+ 189	+ 423	- 466	+ 6 655	+ 4	+ 3	- 27	+ 24	+ 7	2021 3.Vj.												
+ 713	+ 5 592	+ 5 593	- 197	+ 28	+ 113	- 976	+ 6 455	+ 53	-	+ 41	- 10	+ 22	2021 4.Vj.												
<b>Stand am Quartalsende *)</b>													<b>Großbanken</b>												
41 202	226 287	198 525	18 848	1 470	4 067	4 124	218 096	683	134	119	29	535	2020 Dez.												
41 787	229 198	201 815	18 879	1 387	3 860	4 161	221 177	702	133	151	29	522	2021 März												
42 196	232 276	204 338	18 870	1 373	4 204	4 136	223 936	662	142	104	40	518	2021 Juni												
42 623	236 131	208 109	18 968	1 470	4 314	4 202	227 615	633	140	79	39	515	2021 Sept.												
43 086	239 061	211 103	18 802	1 512	4 340	4 139	230 582	662	143	112	33	517	2021 Dez.												
<b>Veränderungen im Vierteljahr *)</b>																									
+ 634	+ 3 523	+ 3 624	- 139	- 97	+ 18	- 114	+ 3 619	- 64	- 2	- 66	- 2	+ 4	2020 4.Vj.												
+ 585	+ 2 911	+ 3 290	+ 31	- 83	- 207	+ 37	+ 3 081	+ 19	- 1	+ 32	-	- 13	2021 1.Vj.												
+ 409	+ 3 078	+ 2 673	- 9	- 14	+ 344	- 25	+ 2 759	- 40	+ 9	- 47	+ 11	- 4	2021 2.Vj.												
+ 427	+ 3 855	+ 3 771	+ 98	+ 97	+ 110	+ 66	+ 3 679	- 29	- 2	- 25	- 1	- 3	2021 3.Vj.												
+ 463	+ 2 930	+ 2 994	- 166	+ 42	+ 26	- 63	+ 2 967	+ 29	+ 3	+ 33	- 6	+ 2	2021 4.Vj.												
<b>Stand am Quartalsende *)</b>													<b>Regionalbanken und sonstige Kreditbanken</b>												
17 579	193 991	97 151	88 801	874	7 585	45 247	141 159	865	300	64	67	734	2020 Dez.												
17 173	193 146	97 332	87 385	863	7 867	43 728	141 551	887	309	72	66	749	2021 März												
17 371	195 324	99 553	87 460	852	7 733	43 028	144 563	880	311	51	69	760	2021 Juni												
17 448	197 813	101 140	88 227	936	7 923	42 554	147 336	907	316	47	94	766	2021 Sept.												
17 745	200 196	103 683	88 132	904	7 915	41 416	150 865	916	312	47	88	781	2021 Dez.												
<b>Veränderungen im Vierteljahr *)</b>																									
+ 130	+ 1 057	+ 886	+ 614	- 131	- 427	+ 10	+ 1 474	+ 40	- 9	- 2	+ 11	+ 31	2020 4.Vj.												
+ 111	+ 427	+ 1 264	- 1 110	- 11	+ 289	- 1 525	+ 1 663	+ 24	+ 9	+ 8	- 1	+ 17	2021 1.Vj.												
+ 248	+ 2 118	+ 2 186	+ 60	- 11	- 134	- 710	+ 2 962	- 7	+ 2	- 21	+ 3	+ 11	2021 2.Vj.												
+ 77	+ 2 489	+ 1 587	+ 767	+ 84	+ 190	- 474	+ 2 773	+ 27	+ 5	- 4	+ 25	+ 6	2021 3.Vj.												
+ 262	+ 2 388	+ 2 543	- 90	- 32	- 6	- 910	+ 3 304	+ 9	- 4	-	- 6	+ 15	2021 4.Vj.												
<b>Stand am Quartalsende *)</b>													<b>Zweigstellen ausländischer Banken</b>												
1 559	18 667	1 611	12 179	241	4 479	5 366	8 822	78	3	17	25	36	2020 Dez.												
2 002	19 691	2 741	12 069	256	4 307	5 293	10 091	120	5	57	25	38	2021 März												
2 004	19 715	2 827	11 840	269	4 412	5 171	10 132	114	4	54	25	35	2021 Juni												
2 073	19 983	2 828	12 017	277	4 530	5 113	10 340	120	4	56	25	39	2021 Sept.												
2 061	20 328	2 894	12 117	295	4 643	5 117	10 568	135	5	64	27	44	2021 Dez.												
<b>Veränderungen im Vierteljahr *)</b>																									
+ 3	- 276	+ 82	- 443	+ 20	+ 65	- 361	+ 20	- 34	- 2	- 32	- 2	-	2020 4.Vj.												
- 47	- 318	+ 40	- 336	+ 15	- 59	- 232	- 27	+ 40	+ 2	+ 40	-	-	2021 1.Vj.												
+ 2	- 161	- 84	- 234	+ 13	+ 90	- 122	- 129	- 6	- 1	- 3	-	- 3	2021 2.Vj.												
- 21	+ 268	+ 1	+ 102	+ 8	+ 123	- 58	+ 203	+ 6	-	+ 2	-	+ 4	2021 3.Vj.												
- 12	+ 274	+ 56	+ 59	+ 18	+ 93	- 3	+ 184	+ 15	+ 1	+ 8	+ 2	+ 5	2021 4.Vj.												

„Großbanken“, „Regionalbanken und sonstige Kreditbanken“ und „Zweigstellen ausländischer Banken“.

## I. Banken (MFIs) in Deutschland

### noch: 7. Kredite an inländische Unternehmen und Privatpersonen, Wohnungsbaukredite \*) b) nach Bankengruppen

Mio €

Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)

Zeit	darunter:				Kredite an Unternehmen und Selbständige										
	Kredite für den Wohnungsbau			zusammen	darunter Kredite für den Wohnungsbau	Unternehmen				wirtschaftlich selbständige Privatpersonen 1)					
	insgesamt	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau			zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite			
1	2	3	4	5	6	7	8	9	10	11	12	13			
<b>Landesbanken</b>													<b>Stand am Quartalsende *)</b>		
2020 Dez.	172 008	33 148	26 515	6 633	156 130	19 617	149 679	18 705	29 291	101 683	6 451	345	632		
2021 März	182 529	34 010	27 732	6 278	166 774	20 513	160 417	25 700	33 244	101 473	6 357	308	612		
Juni	173 890	35 074	27 077	7 997	158 160	21 326	151 806	19 467	30 805	101 534	6 354	310	628		
Sept.	174 729	33 355	25 207	8 148	158 934	19 752	152 617	19 015	31 298	102 304	6 317	336	590		
Dez.	186 877	34 293	25 559	8 734	171 021	20 721	164 395	23 678	34 337	106 380	6 626	301	620		
<b>Veränderungen im Vierteljahr *)</b>															
2020 4.Vj.	- 4 135	+ 23	- 144	+ 167	- 4 155	+ 81	- 4 089	- 3 228	- 962	+ 101	- 66	- 51	+ 44		
2021 1.Vj.	+ 10 571	+ 862	+ 1 217	- 355	+ 10 694	+ 896	+ 10 788	+ 7 045	+ 3 953	- 210	- 94	- 37	- 20		
2.Vj.	- 8 639	+ 679	- 55	+ 734	- 8 614	+ 578	- 8 611	- 6 233	- 2 439	+ 61	- 3	+ 2	+ 16		
3.Vj.	+ 839	- 1 819	- 1 720	- 99	+ 774	- 1 844	+ 811	- 452	+ 493	+ 770	- 37	+ 26	- 38		
4.Vj.	+ 5 338	+ 932	+ 351	+ 581	+ 5 284	+ 969	+ 5 260	+ 4 417	+ 1 460	- 617	+ 24	- 35	+ 14		
<b>Sparkassen</b>													<b>Stand am Quartalsende *)</b>		
2020 Dez.	883 996	504 609	350 341	154 268	489 929	158 659	305 506	29 294	39 243	236 969	184 423	6 259	6 468		
2021 März	893 221	511 666	352 761	158 905	495 675	161 750	309 577	30 231	39 960	239 386	186 098	6 148	6 289		
Juni	905 918	522 669	356 160	166 509	501 115	165 579	312 364	29 747	40 196	242 421	188 751	6 229	6 306		
Sept.	921 857	534 701	360 603	174 098	509 098	170 037	317 978	30 631	41 296	246 051	191 120	6 122	6 269		
Dez.	935 026	544 951	363 754	181 197	516 521	174 225	322 984	30 195	42 089	250 700	193 537	6 094	6 315		
<b>Veränderungen im Vierteljahr *)</b>															
2020 4.Vj.	+ 11 761	+ 9 578	+ 3 385	+ 6 193	+ 6 299	+ 3 421	+ 4 520	- 1 151	+ 394	+ 5 277	+ 1 779	- 272	- 67		
2021 1.Vj.	+ 9 225	+ 6 952	+ 2 425	+ 4 527	+ 5 436	+ 2 751	+ 4 051	+ 937	+ 717	+ 2 397	+ 1 385	- 116	- 179		
2.Vj.	+ 12 527	+ 10 958	+ 3 379	+ 7 579	+ 5 240	+ 3 759	+ 2 687	- 499	+ 196	+ 2 990	+ 2 553	+ 81	+ 17		
3.Vj.	+ 15 939	+ 11 877	+ 4 363	+ 7 514	+ 7 983	+ 4 303	+ 5 699	+ 884	+ 1 100	+ 3 715	+ 2 284	- 107	- 37		
4.Vj.	+ 13 339	+ 10 095	+ 3 366	+ 6 729	+ 7 618	+ 4 048	+ 5 266	- 356	+ 833	+ 4 789	+ 2 352	- 28	+ 46		
<b>Kreditgenossenschaften</b>													<b>Stand am Quartalsende *)</b>		
2020 Dez.	649 201	379 510	344 531	34 979	322 560	99 003	163 608	19 113	20 093	124 402	158 952	7 165	8 405		
2021 März	657 633	384 912	349 217	35 695	328 836	101 297	168 652	19 806	21 258	127 588	160 184	6 984	8 408		
Juni	669 927	395 346	351 871	43 475	334 936	105 393	172 793	19 720	22 199	130 874	162 143	7 081	8 348		
Sept.	682 582	404 311	361 077	43 234	340 728	107 296	176 845	19 939	23 068	133 838	163 883	6 783	8 385		
Dez.	694 267	413 185	385 145	28 040	347 961	110 934	181 848	18 582	21 992	141 274	166 113	6 175	7 372		
<b>Veränderungen im Vierteljahr *)</b>															
2020 4.Vj.	+ 9 947	+ 8 101	+ 7 120	+ 981	+ 4 947	+ 2 608	+ 3 458	- 745	+ 601	+ 3 602	+ 1 489	- 348	+ 3		
2021 1.Vj.	+ 8 247	+ 5 432	+ 4 596	+ 836	+ 6 056	+ 2 334	+ 5 149	+ 708	+ 1 165	+ 3 276	+ 907	- 196	+ 3		
2.Vj.	+ 12 294	+ 9 969	+ 8 859	+ 1 110	+ 6 095	+ 3 706	+ 4 141	- 86	+ 951	+ 3 276	+ 1 954	+ 97	- 60		
3.Vj.	+ 12 655	+ 8 968	+ 8 195	+ 773	+ 5 742	+ 2 064	+ 4 407	+ 244	+ 934	+ 3 229	+ 1 335	- 303	+ 57		
4.Vj.	+ 11 700	+ 8 397	+ 7 144	+ 1 253	+ 7 113	+ 3 574	+ 5 023	- 267	- 41	+ 5 331	+ 2 090	- 413	- 366		
<b>Realkreditinstitute</b>													<b>Stand am Quartalsende *)</b>		
2020 Dez.	111 822	60 737	58 385	2 352	84 051	33 263	75 066	2 354	12 525	60 187	8 985	28	115		
2021 März	113 713	61 877	59 454	2 423	85 163	33 630	76 114	2 048	12 741	61 325	9 049	29	140		
Juni	115 002	62 912	60 307	2 605	85 762	33 960	76 694	2 050	13 347	61 297	9 068	37	150		
Sept.	115 739	64 000	61 285	2 715	85 700	34 232	76 571	1 744	13 581	61 246	9 129	10	153		
Dez.	110 291	63 955	61 228	2 727	79 420	33 342	70 412	1 563	12 472	56 377	9 008	8	166		
<b>Veränderungen im Vierteljahr *)</b>															
2020 4.Vj.	+ 2 603	+ 1 173	+ 1 068	+ 105	+ 1 907	+ 492	+ 1 987	- 282	+ 1 270	+ 999	- 80	+ 9	+ 1		
2021 1.Vj.	+ 1 651	+ 1 140	+ 1 069	+ 71	+ 872	+ 367	+ 808	- 306	+ 216	+ 898	+ 64	+ 1	+ 25		
2.Vj.	+ 1 289	+ 1 035	+ 853	+ 182	+ 599	+ 330	+ 580	+ 2	+ 606	- 28	+ 19	+ 8	+ 10		
3.Vj.	+ 982	+ 1 118	+ 1 008	+ 110	+ 183	+ 302	+ 122	- 306	+ 234	+ 194	+ 61	- 27	+ 3		
4.Vj.	+ 1 412	- 39	- 56	+ 17	+ 568	- 890	+ 494	+ 65	+ 470	- 41	+ 74	- 2	+ 29		

\* Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. 1 Einschließlich Einzelkaufleute. 2 Ohne

Hypothekarkredite und ohne Kredite für den Wohnungsbau, auch wenn sie in Form von Ratenkrediten gewährt worden sind.

I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen														Kredite an Organisationen ohne Erwerbszweck				Zeit
langfristige Kredite	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	Debet-salden auf Lohn-, Gehalts-, Renten- und Pensionskonten	Ratenkredite 2)	Kredite für den Wohnungsbau			
		14	15	16												17	18	19
<b>Stand am Quartalsende *)</b>															<b>Landesbanken</b>			
5 474	15 013	13 235	451	109	462	473	14 078	865	296	16	97	752			2020 Dez.			
5 437	14 830	13 164	442	106	386	465	13 979	925	333	26	129	770			2021 März			
5 416	14 932	13 409	334	109	411	492	14 029	798	339	14	37	747			Juni			
5 391	14 964	13 292	351	101	437	505	14 022	831	311	16	81	734			Sept.			
5 705	15 015	13 262	366	120	441	604	13 970	841	310	14	100	727			Dez.			
<b>Veränderungen im Vierteljahr *)</b>																		
- 59	- 39	- 59	+ 5	+ 16	+ 83	+ 4	- 126	+ 59	+ 1	- 1	+ 30	+ 30			2020 4.Vj.			
- 37	- 183	- 71	- 9	- 3	- 76	- 8	- 99	+ 60	+ 37	+ 10	+ 32	+ 18			2021 1.Vj.			
- 21	+ 102	+ 95	+ 18	+ 3	+ 25	+ 27	+ 50	- 127	+ 6	- 12	- 92	- 23			2.Vj.			
- 25	+ 32	+ 28	+ 7	- 8	+ 26	+ 13	- 7	+ 33	- 3	+ 2	+ 44	- 13			3.Vj.			
+ 45	+ 46	- 35	+ 15	+ 19	+ 4	+ 94	- 52	+ 8	- 2	- 2	+ 19	- 9			4.Vj.			
<b>Stand am Quartalsende *)</b>															<b>Sparkassen</b>			
171 696	387 687	344 630	30 069	2 551	5 550	8 033	374 104	6 380	1 320	203	168	6 009			2020 Dez.			
173 661	391 177	348 574	29 716	2 540	5 517	7 779	377 881	6 369	1 342	181	184	6 004			2021 März			
176 216	398 391	355 725	29 652	2 502	5 642	7 752	384 997	6 412	1 365	166	187	6 059			Juni			
178 729	406 308	363 205	29 826	2 696	5 945	7 828	392 535	6 451	1 459	153	189	6 109			Sept.			
181 128	411 975	369 230	29 507	2 590	5 858	7 817	398 300	6 530	1 496	145	198	6 187			Dez.			
<b>Veränderungen im Vierteljahr *)</b>																		
+ 2 118	+ 5 369	+ 6 052	- 251	- 349	- 444	- 121	+ 5 934	+ 93	+ 105	+ 12	- 5	+ 86			2020 4.Vj.			
+ 1 680	+ 3 745	+ 4 169	- 330	- 11	- 28	- 254	+ 4 027	+ 44	+ 32	- 22	+ 16	+ 50			2021 1.Vj.			
+ 2 455	+ 7 254	+ 7 176	- 49	- 38	+ 125	- 27	+ 7 156	+ 33	+ 23	- 15	+ 3	+ 45			2.Vj.			
+ 2 428	+ 7 917	+ 7 480	+ 174	+ 194	+ 303	+ 76	+ 7 538	+ 39	+ 94	- 13	+ 2	+ 50			3.Vj.			
+ 2 334	+ 5 642	+ 6 010	- 309	- 106	- 87	- 11	+ 5 740	+ 79	+ 37	- 8	+ 9	+ 78			4.Vj.			
<b>Stand am Quartalsende *)</b>															<b>Kreditgenossenschaften</b>			
143 382	321 221	280 046	20 421	1 427	5 526	10 919	304 776	5 420	461	113	117	5 190			2020 Dez.			
144 792	323 336	283 144	20 147	1 471	5 063	10 793	307 480	5 461	471	148	108	5 205			2021 März			
146 714	329 567	289 455	19 991	1 464	5 220	10 950	313 397	5 424	498	107	109	5 208			Juni			
148 715	336 416	296 475	20 580	1 569	5 478	11 125	319 813	5 438	540	98	114	5 226			Sept.			
152 566	340 633	301 655	28 771	1 468	4 348	10 561	325 724	5 673	596	139	105	5 429			Dez.			
<b>Veränderungen im Vierteljahr *)</b>																		
+ 1 834	+ 4 904	+ 5 472	- 350	- 264	+ 15	+ 137	+ 4 752	+ 96	+ 21	+ 17	+ 9	+ 70			2020 4.Vj.			
+ 1 100	+ 2 150	+ 3 088	- 284	+ 44	- 463	- 116	+ 2 729	+ 41	+ 10	+ 35	- 9	+ 15			2021 1.Vj.			
+ 1 917	+ 6 236	+ 6 236	- 6	- 7	+ 157	+ 157	+ 5 922	- 37	+ 27	- 41	+ 1	+ 3			2.Vj.			
+ 1 581	+ 6 899	+ 6 862	+ 73	+ 105	+ 258	+ 195	+ 6 446	+ 14	+ 42	- 9	+ 5	+ 18			3.Vj.			
+ 2 869	+ 4 352	+ 4 767	+ 462	- 101	- 395	- 201	+ 4 948	+ 235	+ 56	+ 41	- 9	+ 203			4.Vj.			
<b>Stand am Quartalsende *)</b>															<b>Realkreditinstitute</b>			
8 842	27 655	27 402	4	-	20	68	27 567	116	72	-	-	116			2020 Dez.			
8 880	28 435	28 178	3	-	19	72	28 344	115	69	-	-	113			2021 März			
8 881	29 127	28 885	3	-	4	73	29 050	113	67	-	-	111			Juni			
8 966	29 925	29 702	2	-	1	75	29 849	114	66	-	-	110			Sept.			
8 834	30 760	30 548	27	-	1	46	30 713	111	65	-	-	111			Dez.			
<b>Veränderungen im Vierteljahr *)</b>																		
- 90	+ 695	+ 682	- 1	-	-	+ 9	+ 686	+ 1	- 1	-	-	+ 1			2020 4.Vj.			
+ 38	+ 780	+ 776	- 1	-	-	+ 1	+ 777	- 1	- 3	-	-	+ 3			2021 1.Vj.			
+ 1	+ 692	+ 707	-	-	-	+ 15	+ 706	- 2	- 2	-	-	+ 2			2.Vj.			
+ 85	+ 798	+ 817	- 1	-	-	+ 3	+ 799	+ 1	- 1	-	-	+ 1			3.Vj.			
+ 47	+ 846	+ 852	+ 25	-	-	-	+ 870	- 2	- 1	-	-	+ 2			4.Vj.			

I. Banken (MFIs) in Deutschland

noch: 7. Kredite an inländische Unternehmen und Privatpersonen, Wohnungsbaukredite \*)  
b) nach Bankengruppen

Mio €

Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)

Zeit	darunter:				Kredite an Unternehmen und Selbständige								
	Kredite für den Wohnungsbau			zusammen	darunter Kredite für den Wohnungsbau	Unternehmen				wirtschaftlich selbständige Privatpersonen 1)			
	insgesamt	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau			zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Bausparkassen</b>													<b>Stand am Quartalsende *)</b>
2020 Dez.	160 755	157 950	133 156	24 794	18 442	16 348	2 570	18	40	2 512	15 872	105	356
2021 März	163 121	160 219	136 229	23 990	18 741	16 577	2 652	29	37	2 586	16 089	107	342
Juni	165 684	162 710	138 784	23 926	19 143	16 913	2 717	29	41	2 647	16 426	105	337
Sept.	168 121	165 091	141 261	23 830	19 396	17 126	2 758	28	39	2 691	16 638	103	318
Dez.	170 805	167 768	143 871	23 897	19 614	17 326	2 786	27	39	2 720	16 828	98	300
<b>Veränderungen im Vierteljahr *)</b>													
2020 4.Vj.	+ 2 947	+ 2 901	+ 2 622	+ 279	+ 304	+ 248	+ 65	- 1	- 3	+ 69	+ 239	- 8	- 13
2021 1.Vj.	+ 2 366	+ 2 269	+ 3 073	- 804	+ 299	+ 229	+ 82	+ 11	- 3	+ 74	+ 217	+ 2	- 14
2.Vj.	+ 2 563	+ 2 491	+ 2 555	- 64	+ 402	+ 336	+ 65	-	+ 4	+ 61	+ 337	- 2	- 5
3.Vj.	+ 2 437	+ 2 381	+ 2 477	- 96	+ 253	+ 213	+ 41	- 1	- 2	+ 44	+ 212	- 2	- 19
4.Vj.	+ 2 684	+ 2 707	+ 2 610	+ 97	+ 218	+ 200	+ 28	- 1	-	+ 29	+ 190	- 5	- 18
<b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b>													<b>Stand am Quartalsende *)</b>
2020 Dez.	132 540	46 195	42 982	3 213	110 161	30 688	104 105	8 467	13 740	81 898	6 056	76	53
2021 März	133 942	46 255	43 002	3 253	111 530	30 792	105 047	9 698	12 917	82 432	6 483	74	61
Juni	132 772	46 146	42 904	3 242	110 561	30 764	103 946	8 781	11 887	83 278	6 615	65	64
Sept.	133 829	46 174	42 914	3 260	111 759	30 789	105 087	9 350	11 075	84 662	6 672	68	62
Dez.	135 235	45 779	42 498	3 281	113 265	30 524	106 641	10 382	11 646	84 613	6 624	38	62
<b>Veränderungen im Vierteljahr *)</b>													
2020 4.Vj.	+ 812	- 233	- 259	+ 26	+ 1 074	- 100	+ 930	- 1 096	+ 539	+ 1 487	+ 144	+ 21	+ 4
2021 1.Vj.	+ 1 402	+ 60	+ 20	+ 40	+ 1 369	+ 104	+ 942	+ 1 231	- 823	+ 534	+ 427	- 2	+ 8
2.Vj.	- 1 230	- 109	- 98	- 11	- 1 029	- 28	- 1 161	- 977	- 1 030	+ 846	+ 132	- 9	+ 3
3.Vj.	+ 1 057	+ 28	+ 10	+ 18	+ 1 243	+ 70	+ 1 141	+ 569	- 812	+ 1 384	+ 102	+ 3	- 2
4.Vj.	+ 1 406	- 395	- 416	+ 21	+ 1 506	- 265	+ 1 554	+ 1 032	+ 571	- 49	- 48	- 30	-
<b>Nachrichtlich: Auslandsbanken</b>													<b>Stand am Quartalsende *)</b>
2020 Dez.	335 932	120 766	111 323	9 443	163 595	23 267	136 212	42 509	40 006	53 697	27 383	2 275	5 034
2021 März	340 462	123 264	113 986	9 278	166 055	23 487	138 359	44 270	40 496	53 593	27 696	2 266	4 900
Juni	338 675	125 166	116 073	9 093	161 833	23 689	134 020	41 209	39 602	53 209	27 813	2 227	4 893
Sept.	340 824	127 286	118 209	9 077	160 893	24 073	132 756	40 071	39 058	53 627	28 137	2 348	4 916
Dez.	349 512	129 416	120 417	8 999	167 058	24 404	138 616	43 056	42 574	52 986	28 442	2 409	4 998
<b>Veränderungen im Vierteljahr *)</b>													
2020 4.Vj.	- 6 395	+ 1 881	+ 2 014	- 133	- 7 691	+ 471	- 7 959	- 2 994	- 4 006	- 959	+ 268	+ 18	+ 113
2021 1.Vj.	+ 1 847	+ 1 169	+ 1 450	- 281	+ 1 191	- 19	+ 1 352	+ 1 561	+ 407	- 616	- 161	- 47	- 105
2.Vj.	- 1 977	+ 1 882	+ 2 077	- 195	- 4 227	+ 202	- 4 344	- 3 066	- 894	- 384	+ 117	- 39	- 7
3.Vj.	+ 2 149	+ 2 090	+ 2 136	- 46	- 940	+ 354	- 1 169	- 1 103	- 544	+ 478	+ 229	+ 121	+ 18
4.Vj.	+ 8 772	+ 2 120	+ 2 208	- 88	+ 6 320	+ 331	+ 6 015	+ 3 115	+ 3 536	- 636	+ 305	+ 61	+ 82

\* Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe

Erläuterungen am Ende des Beihefts. 1 Einschließlich Einzelkaufleute. 2 Ohne Hypothekarkredite und ohne Kredite für den Wohnungsbau, auch wenn sie in Form

I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen													Kredite an Organisationen ohne Erwerbszweck				Zeit								
lang- fristige Kredite	zusammen	darunter:			kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite	zusammen	darunter Kredite für den Woh- nungs- bau	kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite	14	15	16	17		18	19	20	21	22	23	24	25
		Kredite für den Woh- nungs- bau	Raten- kredite 2)	Debet- salden auf Lohn-, Gehalts-, Renten- und Pensions- konten																					
<b>Stand am Quartalsende *)</b>													<b>Bausparkassen</b>												
15 411	142 240	141 531	298	-	821	4 933	136 486	73	71	-	-	73	2020 Dez.												
15 640	144 308	143 572	310	-	787	4 782	138 739	72	70	-	-	72	2021 März												
15 984	146 469	145 727	307	-	810	4 622	141 037	72	70	-	-	72	Juni												
16 217	148 642	147 884	301	-	835	4 465	143 342	83	81	-	-	83	Sept.												
16 430	151 098	150 351	284	-	827	4 352	145 919	93	91	-	-	93	Dez.												
<b>Veränderungen im Vierteljahr *)</b>																									
+ 260	+ 2 639	+ 2 649	- 5	-	- 23	- 147	+ 2 809	+ 4	+ 4	-	-	+ 4	2020 4.Vj.												
+ 229	+ 2 068	+ 2 041	+ 12	-	- 34	- 151	+ 2 253	- 1	- 1	-	-	- 1	2021 1.Vj.												
+ 344	+ 2 161	+ 2 155	- 3	-	+ 23	- 160	+ 2 298	-	-	-	-	-	2.Vj.												
+ 233	+ 2 173	+ 2 157	- 6	-	+ 25	- 157	+ 2 305	+ 11	+ 11	-	-	+ 11	3.Vj.												
+ 213	+ 2 456	+ 2 497	- 17	-	- 8	- 113	+ 2 577	+ 10	+ 10	-	-	+ 10	4.Vj.												
<b>Stand am Quartalsende *)</b>													<b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b>												
5 927	20 658	14 135	6 378	-	43	432	20 183	1 721	1 372	.	.	1 692	2020 Dez.												
6 348	20 691	14 093	6 429	-	107	525	20 059	1 721	1 370	.	.	1 693	2021 März												
6 486	20 520	14 038	6 296	-	129	456	19 935	1 691	1 344	.	.	1 663	Juni												
6 542	20 343	13 999	6 169	-	117	387	19 839	1 727	1 386	.	.	1 693	Sept.												
6 524	20 240	13 882	6 075	-	227	340	19 673	1 730	1 373	.	.	1 679	Dez.												
<b>Veränderungen im Vierteljahr *)</b>																									
+ 119	- 223	- 104	- 123	-	+ 10	- 62	- 171	- 39	- 29	.	.	- 39	2020 4.Vj.												
+ 421	+ 33	- 42	+ 51	-	+ 64	+ 93	- 124	-	- 2	.	.	+ 1	2021 1.Vj.												
+ 138	- 171	- 55	- 133	-	+ 22	- 69	- 124	- 30	- 26	.	.	- 30	2.Vj.												
+ 101	- 177	- 39	- 127	-	- 12	- 69	- 96	- 9	- 3	.	.	- 15	3.Vj.												
- 18	- 103	- 117	- 94	-	+ 110	- 47	- 166	+ 3	- 13	.	.	- 14	4.Vj.												
<b>Stand am Quartalsende *)</b>													<b>Nachrichtlich: Auslandsbanken</b>												
20 074	172 031	97 454	64 201	1 075	10 048	21 197	140 786	306	45	28	53	225	2020 Dez.												
20 530	174 052	99 728	63 968	1 081	9 912	20 807	143 333	355	49	72	52	231	2021 März												
20 693	176 493	101 430	64 365	1 096	10 050	20 564	145 879	349	47	68	54	227	Juni												
20 873	179 573	103 167	65 465	1 169	10 317	20 443	148 813	358	46	71	53	234	Sept.												
21 035	182 077	104 964	65 920	1 185	10 412	20 427	151 238	377	48	86	50	241	Dez.												
<b>Veränderungen im Vierteljahr *)</b>																									
+ 137	+ 1 343	+ 1 451	- 25	- 89	- 154	- 302	+ 1 799	- 47	- 41	- 39	+ 3	- 11	2020 4.Vj.												
- 9	+ 609	+ 1 184	- 379	+ 6	- 23	- 594	+ 1 226	+ 47	+ 4	+ 44	- 1	+ 4	2021 1.Vj.												
+ 163	+ 2 256	+ 1 682	+ 392	+ 15	+ 123	- 243	+ 2 376	- 6	- 2	- 4	+ 2	- 4	2.Vj.												
+ 90	+ 3 080	+ 1 737	+ 1 025	+ 73	+ 272	- 121	+ 2 929	+ 9	- 1	+ 3	- 1	+ 7	3.Vj.												
+ 162	+ 2 433	+ 1 787	+ 414	+ 16	+ 75	- 23	+ 2 381	+ 19	+ 2	+ 15	- 3	+ 7	4.Vj.												

von Ratenkrediten gewährt worden sind.

## I. Banken (MFIs) in Deutschland

### 8. Kredite an inländische Unternehmen und Selbständige, Wirtschaftsbereiche \*) a) nach Fristigkeiten

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	Verarbeitendes Gewerbe											Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen	Maschi-nenbau; Fahr-zeugbau; Reparatur und Installation von Maschinen und Aus-rüstungen	Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen	Holz-gewerbe; Papier- und Druck-gewerbe; Herstel-lung von Möbeln und sonstigen Waren	Textil- und Beklei-dungs-gewerbe, Leder-gewerbe	Ernäh-rungs-gewerbe; Tabak-verarbeit-ung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Kredite insgesamt</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	1 623 407	146 660	13 663	7 411	4 940	23 661	43 972	13 726	17 895	3 543	17 849	123 449	82 661
2021 März	1 657 238	149 197	14 088	7 056	5 143	24 108	43 624	14 871	18 295	3 710	18 302	123 001	84 565
Juni	1 654 295	142 457	12 438	6 938	5 046	23 848	39 647	14 580	18 293	3 558	18 109	122 132	85 685
Sept.	1 666 920	143 865	12 276	7 023	5 018	23 646	40 510	15 155	18 393	3 446	18 398	122 197	87 672
Dez.	1 701 525	146 104	12 620	7 542	5 209	23 819	40 410	15 551	18 319	3 342	19 292	128 326	98 036
<b>Kurzfristige Kredite</b>													
2020 Dez.	192 095	28 987	2 604	1 659	580	4 252	10 658	2 866	2 313	971	3 084	6 890	16 038
2021 März	207 406	33 359	3 993	1 377	811	4 677	11 632	3 939	2 559	964	3 407	6 400	16 736
Juni	195 925	28 801	2 883	1 322	624	4 640	8 782	3 906	2 505	810	3 329	5 535	16 707
Sept.	193 708	30 440	2 786	1 510	656	4 816	9 551	4 140	2 656	781	3 544	5 141	17 059
Dez.	202 723	31 561	3 284	2 074	714	5 002	8 890	4 448	2 544	690	3 915	9 056	17 957
<b>Mittelfristige Kredite</b>													
2020 Dez.	230 358	30 187	4 451	1 426	1 303	3 869	10 979	2 968	2 565	559	2 067	5 352	14 811
2021 März	236 379	29 190	3 524	1 444	1 249	3 877	10 552	3 178	2 609	657	2 100	5 115	15 254
Juni	232 843	27 692	3 233	1 370	1 309	3 773	9 720	3 019	2 591	650	2 027	4 975	15 263
Sept.	233 257	27 814	3 297	1 266	1 276	3 589	10 055	3 101	2 583	601	2 046	5 189	15 762
Dez.	239 465	28 338	3 152	1 126	1 261	3 479	10 570	3 096	2 730	584	2 340	5 425	19 290
<b>Langfristige Kredite</b>													
2020 Dez.	1 200 954	87 486	6 608	4 326	3 057	15 540	22 335	7 892	13 017	2 013	12 698	111 207	51 812
2021 März	1 213 453	86 648	6 571	4 235	3 083	15 554	21 440	7 754	13 127	2 089	12 795	111 486	52 575
Juni	1 225 527	85 964	6 322	4 246	3 113	15 435	21 145	7 655	13 197	2 098	12 753	111 622	53 715
Sept.	1 239 955	85 611	6 193	4 247	3 086	15 241	20 904	7 914	13 154	2 064	12 808	111 867	54 851
Dez.	1 259 337	86 205	6 184	4 342	3 234	15 338	20 950	8 007	13 045	2 068	13 037	113 845	60 789
<b>Kredite insgesamt</b>													
<b>Veränderungen im Vierteljahr *)</b>													
2020 4.Vj.	+ 6 143	- 10 302	- 623	+ 73	- 475	- 1 168	- 7 135	- 475	- 309	- 627	+ 437	+ 2 029	+ 476
2021 1.Vj.	+ 33 004	+ 2 452	+ 425	- 360	+ 203	+ 427	- 363	+ 1 125	+ 375	+ 167	+ 453	- 678	+ 1 859
2.Vj.	- 3 153	- 6 740	- 1 650	- 118	- 97	- 260	- 3 977	- 291	- 2	- 152	- 193	- 894	+ 1 055
3.Vj.	+ 12 728	+ 1 381	- 1 62	+ 75	- 28	- 189	+ 863	+ 575	+ 80	- 112	+ 279	+ 95	+ 1 952
4.Vj.	+ 34 906	+ 2 239	+ 344	+ 519	+ 191	+ 173	- 100	+ 396	- 74	- 104	+ 894	+ 5 869	+ 1 479
<b>Kurzfristige Kredite</b>													
2020 4.Vj.	- 9 252	- 7 952	- 288	+ 26	- 408	- 799	- 4 749	- 559	- 407	- 631	- 137	+ 355	- 868
2021 1.Vj.	+ 15 350	+ 4 372	+ 1 389	- 282	+ 231	+ 425	+ 974	+ 1 073	+ 246	- 7	+ 323	- 490	+ 698
2.Vj.	- 11 581	- 4 558	- 1 110	- 55	- 187	- 37	- 2 850	- 33	- 54	- 154	- 78	- 865	- 64
3.Vj.	- 1 309	+ 1 672	- 97	+ 188	+ 32	+ 209	+ 769	+ 234	+ 151	- 29	+ 215	- 394	+ 352
4.Vj.	+ 10 523	+ 1 121	+ 498	+ 564	+ 58	+ 186	- 661	+ 308	- 112	- 91	+ 371	+ 3 882	+ 986
<b>Mittelfristige Kredite</b>													
2020 4.Vj.	- 1 553	- 2 755	- 224	- 49	- 48	- 198	- 2 117	- 75	- 64	- 36	+ 56	+ 113	+ 256
2021 1.Vj.	+ 5 947	- 1 017	- 927	+ 13	- 54	+ 3	- 432	+ 210	+ 39	+ 98	+ 33	- 242	+ 413
2.Vj.	- 3 546	- 1 498	- 291	- 74	+ 60	- 104	- 832	- 159	- 18	- 7	- 73	- 140	+ 9
3.Vj.	- 106	+ 102	+ 64	- 104	- 33	- 194	+ 335	+ 82	- 18	- 49	+ 19	+ 224	+ 484
4.Vj.	+ 8 008	+ 524	- 145	- 140	- 15	- 110	+ 515	- 5	+ 147	- 17	+ 294	+ 229	+ 3 535
<b>Langfristige Kredite</b>													
2020 4.Vj.	+ 16 948	+ 405	- 111	+ 96	- 19	- 171	- 269	+ 159	+ 162	+ 40	+ 518	+ 1 561	+ 1 088
2021 1.Vj.	+ 11 707	- 903	- 37	- 91	+ 26	- 1	- 905	- 158	+ 90	+ 76	+ 97	+ 54	+ 748
2.Vj.	+ 11 974	- 684	- 249	+ 11	+ 30	- 119	- 295	- 99	+ 70	+ 9	- 42	+ 111	+ 1 110
3.Vj.	+ 14 143	- 393	- 129	- 9	- 27	- 204	- 241	+ 259	- 53	- 34	+ 45	+ 265	+ 1 116
4.Vj.	+ 16 375	+ 594	- 9	+ 95	+ 148	+ 97	+ 46	+ 93	- 109	+ 4	+ 229	+ 1 758	- 3 042

\* Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen

siehe Erläuterungen am Ende des Beihefts. 1 Zuzüglich Erbringung von wirtschaftlichen Dienstleistungen (ohne Beteiligungsgesellschaften).

I. Banken (MFIs) in Deutschland

Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	Dienstleistungsgewerbe (einschl. freier Berufe)										Zeit
				zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstücks-wesen	Gast-gewerbe	Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1)	Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe)	Vermie-tung beweg-licher Sachen	Sonstige Dienst-leistungen		
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>Stand am Quartalsende *)</b>													<b>Kredite insgesamt</b>	
135 799	55 342	59 839	175 959	843 698	286 627	53 779	204 060	28 807	136 442	86 425	9 844	37 714	2020 Dez.	
139 133	55 442	60 100	182 536	863 264	293 699	59 228	204 312	28 935	142 583	86 850	9 857	37 800	2021 März	
135 470	56 041	57 935	182 576	871 999	296 909	58 240	208 584	29 258	144 131	86 874	9 825	38 178	Juni	
136 697	56 242	56 332	182 550	881 365	304 022	57 484	210 497	29 177	143 656	87 767	9 766	38 996	Sept.	
140 408	55 904	55 581	186 335	890 831	308 639	63 782	207 861	29 261	141 318	88 775	9 855	41 340	Dez.	
													<b>Kurzfristige Kredite</b>	
37 047	3 565	6 088	31 600	61 880	15 726	9 604	10 508	1 291	15 977	3 858	1 641	3 275	2020 Dez.	
38 867	3 854	6 121	34 191	67 878	16 463	12 336	10 204	1 131	19 210	3 801	1 707	3 026	2021 März	
34 706	4 223	4 425	34 428	67 100	15 952	11 536	10 362	1 059	19 253	3 748	1 618	3 572	Juni	
35 589	4 005	4 086	34 080	63 308	16 886	10 319	9 771	909	16 642	3 863	1 504	3 414	Sept.	
36 405	3 344	3 897	35 036	65 467	14 496	13 019	10 023	948	17 863	4 251	1 439	3 428	Dez.	
													<b>Mittelfristige Kredite</b>	
19 315	4 771	15 008	51 360	89 554	20 412	11 781	24 452	2 175	17 773	4 852	2 635	5 474	2020 Dez.	
19 729	4 533	14 682	52 941	94 935	21 906	14 395	25 198	2 173	18 399	4 848	2 593	5 423	2021 März	
19 477	4 477	14 064	51 182	95 713	22 231	14 367	26 412	2 308	17 861	4 665	2 678	5 191	Juni	
19 288	4 507	12 306	51 656	96 735	23 211	13 819	27 419	2 236	17 656	4 633	2 671	5 090	Sept.	
20 828	4 270	12 295	52 007	97 012	23 056	15 213	27 053	2 136	17 181	4 571	2 648	5 154	Dez.	
													<b>Langfristige Kredite</b>	
79 437	47 006	38 743	92 999	692 264	250 489	32 394	169 100	25 341	102 692	77 715	5 568	28 965	2020 Dez.	
80 537	47 055	39 297	95 404	700 451	255 330	32 497	168 910	25 631	104 974	78 201	5 557	29 351	2021 März	
81 287	47 341	39 446	96 966	709 186	258 726	32 337	171 810	25 891	107 017	78 461	5 529	29 415	Juni	
81 820	47 730	39 940	96 814	721 322	263 925	33 346	173 307	26 032	109 358	79 271	5 591	30 492	Sept.	
83 175	48 290	39 389	99 292	728 352	271 087	35 550	170 785	26 177	106 274	79 953	5 768	32 758	Dez.	
<b>Veränderungen im Vierteljahr *)</b>													<b>Kredite insgesamt</b>	
- 38	- 155	+ 2 187	+ 2 364	+ 9 582	+ 5 156	- 1 511	+ 1 816	+ 603	+ 2 306	+ 968	- 90	+ 334	2020 4.Vj.	
+ 3 209	+ 114	+ 215	+ 6 244	+ 19 589	+ 7 042	+ 5 419	+ 325	+ 68	+ 6 186	+ 435	- 17	+ 131	2021 1.Vj.	
- 3 718	+ 589	- 2 160	- 25	+ 8 740	+ 3 200	- 943	+ 4 292	+ 328	+ 1 548	+ 34	- 32	+ 313	2.Vj.	
+ 467	+ 51	- 1 663	+ 1 044	+ 9 401	+ 6 458	- 756	+ 1 678	- 81	+ 435	+ 948	- 89	+ 808	3.Vj.	
+ 3 662	- 198	- 626	+ 3 690	+ 18 791	+ 7 348	+ 4 216	+ 2 840	+ 84	+ 2 962	+ 1 008	+ 89	+ 244	4.Vj.	
													<b>Kurzfristige Kredite</b>	
- 1 370	- 609	+ 832	+ 1 576	- 1 216	+ 173	- 1 065	- 412	+ 183	- 268	+ 191	+ 24	- 42	2020 4.Vj.	
+ 1 820	+ 297	+ 83	+ 2 572	+ 5 998	+ 737	+ 2 732	- 304	- 160	+ 3 233	- 57	+ 66	- 249	2021 1.Vj.	
- 4 166	+ 369	- 1 696	+ 237	- 838	- 511	- 800	+ 158	- 72	+ 43	- 53	- 89	+ 486	2.Vj.	
+ 573	- 198	- 339	- 258	- 2 717	+ 879	- 1 217	- 591	- 150	- 1 481	+ 115	- 114	- 158	3.Vj.	
+ 934	- 646	- 189	+ 1 001	+ 3 434	- 1 115	+ 2 468	+ 484	+ 39	+ 1 221	+ 388	- 65	+ 14	4.Vj.	
													<b>Mittelfristige Kredite</b>	
+ 108	+ 155	+ 778	- 187	- 21	+ 369	- 851	+ 381	+ 4	+ 302	- 104	- 89	- 33	2020 4.Vj.	
+ 364	- 243	- 381	+ 1 479	+ 5 574	+ 1 509	+ 2 614	+ 869	- 2	+ 651	+ 6	- 62	- 11	2021 1.Vj.	
- 267	- 56	- 618	- 1 784	+ 808	+ 325	- 18	+ 1 224	+ 135	- 528	- 183	+ 85	- 232	2.Vj.	
- 629	+ 20	- 1 788	+ 694	+ 787	+ 835	- 548	+ 937	- 72	- 205	- 32	- 17	- 111	3.Vj.	
+ 1 573	- 135	+ 29	+ 521	+ 1 732	+ 1 300	+ 1 394	- 366	- 100	- 475	- 62	- 23	+ 64	4.Vj.	
													<b>Langfristige Kredite</b>	
+ 1 224	+ 299	+ 577	+ 975	+ 10 819	+ 4 614	+ 405	+ 1 847	+ 416	+ 2 272	+ 881	- 25	+ 409	2020 4.Vj.	
+ 1 025	+ 60	+ 513	+ 2 193	+ 8 017	+ 4 796	+ 73	- 240	+ 230	+ 2 302	+ 486	- 21	+ 391	2021 1.Vj.	
+ 715	+ 276	+ 154	+ 1 522	+ 8 770	+ 3 386	- 125	+ 2 910	+ 265	+ 2 033	+ 270	- 28	+ 59	2.Vj.	
+ 523	+ 229	+ 464	+ 608	+ 11 331	+ 4 744	+ 1 009	+ 1 332	+ 141	+ 2 121	+ 865	+ 42	+ 1 077	3.Vj.	
+ 1 155	+ 583	- 466	+ 2 168	+ 13 625	+ 7 163	+ 354	+ 2 722	+ 145	+ 2 216	+ 682	+ 177	+ 166	4.Vj.	

## I. Banken (MFIs) in Deutschland

### 8. Kredite an inländische Unternehmen und Selbständige, Wirtschaftsbereiche \*) b) nach Bankengruppen

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	Verarbeitendes Gewerbe											Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen	Maschinenbau; Fahrzeugbau; Reparatur und Installation von Maschinen und Aus-rüstungen	Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen	Holz-gewerbe; Papier- und Druck-gewerbe; Herstel-lung von Möbeln und sonstigen Waren	Textil- und Beklei-dungs-gewerbe, Leder-gewerbe	Ernäh-rungs-gewerbe; Tabak-verarbeit-ung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Kreditbanken 2)</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	442 134	57 993	6 965	2 248	1 541	7 381	21 110	6 765	4 909	1 314	5 760	38 105	13 131
2021 März	450 519	59 412	6 713	2 223	1 583	7 551	21 041	7 902	5 007	1 463	5 929	36 950	13 517
Juni	444 618	55 646	6 274	2 126	1 612	7 504	18 225	7 737	5 050	1 399	5 719	37 076	13 451
Sept.	441 305	56 499	6 210	2 262	1 613	7 310	18 679	8 047	5 077	1 360	5 941	36 991	13 618
Dez.	453 723	56 776	6 496	2 413	1 753	7 443	18 283	7 928	5 110	1 298	6 052	41 531	14 232
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 8 278	+ 1 374	- 252	- 30	+ 42	+ 155	- 79	+ 1 137	+ 83	+ 149	+ 169	- 1 135	+ 391
2.Vj.	- 5 846	- 3 766	- 439	- 97	+ 29	- 47	- 2 816	- 165	+ 43	- 64	- 210	+ 126	- 86
3.Vj.	- 3 450	+ 826	- 64	+ 126	+ 1	- 181	+ 454	+ 310	+ 7	- 39	+ 212	- 105	+ 132
4.Vj.	+ 12 599	+ 277	+ 286	+ 151	+ 140	+ 133	- 396	- 119	+ 33	- 62	+ 111	+ 4 470	+ 614
<b>Großbanken</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	186 343	30 784	3 043	1 399	804	4 154	9 995	4 476	2 651	897	3 365	11 183	4 198
2021 März	191 025	32 304	3 465	1 377	827	4 238	9 984	5 170	2 650	1 029	3 564	10 541	4 524
Juni	191 385	31 508	3 360	1 368	815	4 161	9 574	5 070	2 769	960	3 431	10 401	4 418
Sept.	191 232	31 934	3 139	1 360	797	4 165	9 912	5 289	2 820	941	3 511	9 909	4 449
Dez.	198 808	31 692	3 638	1 349	917	4 220	9 277	5 171	2 764	895	3 461	11 344	4 440
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 4 682	+ 1 520	+ 422	- 22	+ 23	+ 84	- 11	+ 694	- 1	+ 132	+ 199	- 642	+ 326
2.Vj.	+ 360	- 796	- 105	- 9	- 12	- 77	- 410	- 100	+ 119	- 69	- 133	- 140	- 106
3.Vj.	- 153	+ 426	- 221	- 8	- 18	+ 4	+ 338	+ 219	+ 51	- 19	+ 80	- 492	+ 31
4.Vj.	+ 7 576	- 242	+ 499	- 11	+ 120	+ 55	- 635	- 118	- 56	- 46	- 50	+ 1 435	- 9
<b>Regionalbanken und sonstige Kreditbanken</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	195 536	14 252	1 976	496	353	2 195	3 929	1 651	1 697	274	1 681	24 055	7 429
2021 März	199 743	14 562	1 919	510	389	2 159	4 013	1 950	1 739	280	1 603	24 019	7 450
Juni	195 849	13 506	1 624	476	352	2 136	3 526	1 864	1 728	251	1 549	24 371	7 383
Sept.	192 001	13 663	1 708	505	343	2 105	3 491	1 891	1 721	232	1 667	24 676	7 440
Dez.	193 537	13 770	1 680	530	348	2 099	3 529	1 899	1 813	219	1 653	26 217	8 029
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 5 439	+ 395	- 42	+ 9	+ 36	- 26	+ 103	+ 301	+ 47	+ 6	- 39	+ 99	+ 36
2.Vj.	- 3 834	- 1 056	- 295	- 34	- 37	- 23	- 487	- 86	- 11	- 29	- 54	+ 352	- 87
3.Vj.	- 3 985	+ 130	+ 84	+ 19	- 9	- 18	- 35	+ 27	- 27	- 19	+ 108	+ 285	+ 27
4.Vj.	+ 1 672	+ 107	- 28	+ 25	+ 5	- 6	+ 38	+ 8	+ 92	- 13	+ 14	+ 1 496	+ 589
<b>Zweigstellen ausländischer Banken</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	60 255	12 957	1 946	353	384	1 032	7 186	638	561	143	714	2 867	1 504
2021 März	59 751	12 546	1 329	336	367	1 154	7 044	782	618	154	762	2 390	1 543
Juni	57 384	10 632	1 290	282	445	1 207	5 125	803	553	188	739	2 304	1 650
Sept.	58 072	10 902	1 363	397	473	1 040	5 276	867	536	187	763	2 406	1 729
Dez.	61 378	11 314	1 178	534	488	1 124	5 477	858	533	184	938	3 970	1 763
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	- 1 843	- 541	- 632	- 17	- 17	+ 97	- 171	+ 142	+ 37	+ 11	+ 9	- 592	+ 29
2.Vj.	- 2 372	- 1 914	- 39	- 54	+ 78	+ 53	- 1 919	+ 21	- 65	+ 34	- 23	- 86	+ 107
3.Vj.	+ 688	+ 270	+ 73	+ 115	+ 28	- 167	+ 151	+ 64	- 17	- 1	+ 24	+ 102	+ 74
4.Vj.	+ 3 351	+ 412	- 185	+ 137	+ 15	+ 84	+ 201	- 9	- 3	- 3	+ 175	+ 1 539	+ 34

\* Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen

siehe Erläuterungen am Ende des Beihefts. 1 Zuzgl. Erbringung von wirtschaftlichen Dienstleistungen (ohne Beteiligungsgesellschaften). 2 Die Kreditbanken umfassen



I. Banken (MFIs) in Deutschland

Dienstleistungsgewerbe (einschl. freier Berufe)														Zeit
Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstücks-wesen	Gast-gewerbe	Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1)	Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe)	Vermie-tung beweg-licher Sachen	Sonstige Dienst-leistungen		
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>Stand am Quartalsende *)</b>													<b>Kreditbanken 2)</b>	
47 929	11 282	17 380	66 423	189 891	50 763	21 716	38 560	5 440	43 638	15 046	3 424	11 304	2020 Dez.	
49 337	11 026	17 119	67 505	195 653	51 679	24 721	38 429	5 429	45 736	15 124	3 470	11 065	2021 März	
46 499	10 928	16 105	68 368	196 545	51 906	25 013	38 467	5 493	46 146	15 165	3 474	10 881	Juni	
46 203	10 881	15 975	66 057	195 081	53 283	23 076	39 041	5 484	44 914	15 272	3 397	10 614	Sept.	
48 608	10 726	16 179	66 646	199 025	54 227	25 076	39 665	5 470	45 091	15 432	3 420	10 644	Dez.	
<b>Veränderungen im Vierteljahr *)</b>														
+ 1 388	- 247	- 352	+ 1 059	+ 5 800	+ 916	+ 3 005	- 138	- 11	+ 2 123	+ 78	+ 16	- 189	2021 1.Vj.	
- 2 843	- 98	- 1 014	+ 863	+ 972	+ 227	+ 337	+ 58	+ 69	+ 410	+ 51	+ 4	- 184	2.Vj.	
- 1 106	- 77	- 190	- 1 241	- 1 689	+ 657	- 1 937	+ 219	- 9	- 332	+ 107	- 107	- 287	3.Vj.	
+ 2 561	- 110	+ 209	+ 634	+ 3 944	+ 944	+ 2 000	+ 624	- 14	+ 177	+ 160	+ 23	+ 30	4.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Großbanken</b>	
17 825	1 315	7 464	23 368	90 206	15 837	8 733	26 360	2 605	23 173	7 906	1 494	4 098	2020 Dez.	
18 800	1 333	7 199	23 695	92 629	15 955	9 703	26 323	2 625	24 467	8 005	1 447	4 104	2021 März	
17 775	1 309	6 426	25 324	94 224	16 086	10 854	26 464	2 699	24 594	8 008	1 401	4 118	Juni	
18 967	1 315	6 288	24 192	94 178	16 424	10 400	26 745	2 654	24 442	8 053	1 394	4 066	Sept.	
21 079	1 332	6 626	25 425	96 870	17 447	11 629	27 016	2 628	24 715	8 214	1 302	3 919	Dez.	
<b>Veränderungen im Vierteljahr *)</b>														
+ 975	+ 18	- 265	+ 327	+ 2 423	+ 118	+ 970	- 37	+ 20	+ 1 294	+ 99	- 47	+ 6	2021 1.Vj.	
- 1 025	- 24	- 773	+ 1 629	+ 1 595	+ 131	+ 1 151	+ 141	+ 74	+ 127	+ 3	- 46	+ 14	2.Vj.	
+ 1 192	+ 6	- 138	- 1 132	- 46	+ 338	- 454	+ 281	- 45	- 152	+ 45	- 7	- 52	3.Vj.	
+ 2 112	+ 17	+ 338	+ 1 233	+ 2 692	+ 1 023	+ 1 229	+ 271	- 26	+ 273	+ 161	- 92	- 147	4.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Regionalbanken und sonstige Kreditbanken</b>	
22 826	5 997	7 734	29 826	83 417	32 484	8 187	11 189	2 524	16 035	6 422	1 409	5 167	2020 Dez.	
23 467	5 841	7 794	30 064	86 546	32 956	10 277	10 947	2 458	17 062	6 313	1 528	5 005	2021 März	
21 853	5 855	7 602	28 865	86 414	33 047	9 612	10 853	2 423	17 785	6 344	1 559	4 791	Juni	
20 852	5 889	7 535	28 257	83 689	33 324	8 261	10 654	2 439	16 469	6 422	1 551	4 569	Sept.	
21 055	5 757	7 372	28 119	83 218	32 671	7 539	11 115	2 431	16 612	6 476	1 617	4 757	Dez.	
<b>Veränderungen im Vierteljahr *)</b>														
+ 671	- 38	- 19	+ 421	+ 3 874	+ 750	+ 2 095	- 59	- 34	+ 1 217	- 82	+ 89	- 102	2021 1.Vj.	
- 1 614	+ 14	- 192	- 1 199	- 52	+ 91	- 620	- 74	+ 30	+ 723	+ 41	+ 31	- 214	2.Vj.	
- 1 811	+ 4	- 127	- 608	- 1 885	+ 277	- 1 351	- 209	+ 16	- 416	+ 78	- 38	- 242	3.Vj.	
+ 339	- 87	- 163	- 138	- 471	- 653	- 722	+ 461	- 8	+ 143	+ 54	+ 66	+ 188	4.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Zweigstellen ausländischer Banken</b>	
7 278	3 970	2 182	13 229	16 268	2 442	4 796	1 011	311	4 430	718	521	2 039	2020 Dez.	
7 070	3 852	2 126	13 746	16 478	2 768	4 741	1 159	346	4 207	806	495	1 956	2021 März	
6 871	3 764	2 077	14 179	15 907	2 773	4 547	1 150	371	3 767	813	514	1 972	Juni	
6 384	3 677	2 152	13 608	17 214	3 535	4 415	1 642	391	4 003	797	452	1 979	Sept.	
6 474	3 637	2 181	13 102	18 937	4 109	5 908	1 534	411	3 764	742	501	1 968	Dez.	
<b>Veränderungen im Vierteljahr *)</b>														
- 258	- 227	- 68	+ 311	- 497	+ 48	- 60	- 42	+ 3	- 388	+ 61	- 26	- 93	2021 1.Vj.	
- 204	- 88	- 49	+ 433	- 571	+ 5	- 194	- 9	+ 25	- 440	+ 7	+ 19	+ 16	2.Vj.	
- 487	- 87	+ 75	+ 499	+ 242	+ 42	- 132	+ 147	+ 20	+ 236	- 16	- 62	+ 7	3.Vj.	
+ 110	- 40	+ 34	- 461	+ 1 723	+ 574	+ 1 493	- 108	+ 20	- 239	- 55	+ 49	- 11	4.Vj.	

die Untergruppen "Großbanken", "Regionalbanken und sonstige Kreditbanken" und „Zweigstellen ausländischer Banken“.

## I. Banken (MFIs) in Deutschland

### noch: 8. Kredite an inländische Unternehmen und Selbständige, Wirtschaftsbereiche \*) b) nach Bankengruppen

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	Verarbeitendes Gewerbe											Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen	Maschinenbau; Fahrzeugbau; Reparatur und Installation von Maschinen und Ausrüstungen	Herstellung von Daten-verarbeitungsgeräten, elektronischen und optischen Erzeugnissen	Holz-gewerbe; Papier- und Druck-gewerbe; Herstellung von Möbeln und sonstigen Waren	Textil- und Beklei-dungs-gewerbe, Leder-gewerbe	Ernäh-rungs-gewerbe; Tabak-verarbeitung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	156 130	16 896	1 611	1 145	959	1 714	5 730	1 190	1 676	381	2 490	22 813	2 696
2021 März	166 774	17 945	2 286	863	1 043	1 789	5 988	1 176	1 847	308	2 645	22 823	2 817
Juni	158 160	15 581	1 484	873	930	1 696	4 947	1 068	1 775	254	2 554	21 951	2 676
Sept.	158 934	15 836	1 439	840	914	1 690	5 163	1 174	1 853	236	2 527	22 379	2 653
Dez.	171 021	17 658	1 422	1 127	929	1 905	5 625	1 599	1 902	221	2 928	23 282	2 748
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 10 694	+ 1 049	+ 675	- 282	+ 84	+ 75	+ 258	- 14	+ 171	- 73	+ 155	+ 10	+ 121
2.Vj.	- 8 614	- 2 364	- 802	+ 10	- 113	- 93	- 1 041	- 108	- 72	- 54	- 91	- 872	- 141
3.Vj.	+ 774	+ 255	- 45	- 33	- 16	- 6	+ 216	+ 106	+ 78	- 18	- 27	+ 428	- 23
4.Vj.	+ 5 284	+ 1 822	- 17	+ 287	+ 15	+ 215	+ 462	+ 425	+ 49	- 15	+ 401	+ 788	- 55
<b>Sparkassen</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	489 929	38 864	2 563	2 344	1 377	8 344	8 500	3 308	6 150	1 011	5 267	27 909	34 455
2021 März	495 675	38 920	2 549	2 307	1 423	8 336	8 387	3 295	6 237	1 044	5 342	28 012	34 826
Juni	501 115	38 511	2 423	2 310	1 413	8 265	8 287	3 252	6 246	1 021	5 294	27 923	35 585
Sept.	509 098	38 508	2 385	2 293	1 391	8 212	8 404	3 318	6 216	979	5 310	27 715	36 328
Dez.	516 521	38 305	2 390	2 361	1 406	8 039	8 387	3 306	6 152	954	5 310	27 817	36 354
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 5 436	+ 16	- 14	- 37	+ 46	- 8	- 123	- 33	+ 77	+ 33	+ 75	+ 103	+ 341
2.Vj.	+ 5 240	- 409	- 126	+ 3	- 10	- 71	- 100	- 43	+ 9	- 23	- 48	- 114	+ 714
3.Vj.	+ 7 983	- 3	- 38	- 17	- 22	- 53	+ 117	+ 66	- 30	- 42	+ 16	- 208	+ 743
4.Vj.	+ 7 618	- 203	+ 5	+ 68	+ 15	- 173	- 17	- 12	- 64	- 25	-	+ 127	+ 106
<b>Kreditgenossenschaften</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	322 560	21 294	851	1 202	788	4 760	3 898	1 718	4 065	635	3 377	16 175	22 866
2021 März	328 836	21 487	865	1 203	812	4 822	3 916	1 735	4 075	653	3 406	16 177	23 566
Juni	334 936	21 568	851	1 210	797	4 838	3 922	1 753	4 088	663	3 446	16 148	24 259
Sept.	340 728	21 713	871	1 216	808	4 871	3 944	1 809	4 093	648	3 453	15 978	25 216
Dez.	347 961	21 602	885	1 227	824	4 941	3 907	1 643	3 991	654	3 530	16 504	34 838
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 6 056	+ 193	+ 14	+ 1	+ 24	+ 57	+ 23	+ 17	+ 10	+ 18	+ 29	- 8	+ 700
2.Vj.	+ 6 095	+ 81	- 14	+ 7	- 15	+ 16	+ 6	+ 18	+ 13	+ 10	+ 40	- 29	+ 693
3.Vj.	+ 5 742	+ 145	+ 20	+ 6	+ 11	+ 33	+ 22	+ 56	+ 5	- 15	+ 7	- 150	+ 957
4.Vj.	+ 7 113	- 111	+ 14	+ 11	+ 16	+ 70	- 37	- 166	- 102	+ 6	+ 77	+ 426	+ 792
<b>Realkreditinstitute</b>													
<b>Stand am Quartalsende *)</b>													
2020 Dez.	84 051	286	3	9	12	42	53	26	75	21	45	1 678	1 638
2021 März	85 163	289	4	9	12	43	53	24	74	21	49	1 880	1 683
Juni	85 762	287	3	9	11	43	53	24	75	21	48	1 849	1 375
Sept.	85 700	288	3	9	12	42	54	23	74	21	50	1 822	1 356
Dez.	79 420	293	3	9	16	43	54	23	74	20	51	1 823	1 257
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 872	+ 3	+ 1	-	-	+ 1	-	-	2	-	+ 4	- 38	+ 25
2.Vj.	+ 599	- 2	- 1	-	-	1	-	-	+ 1	-	- 1	- 31	- 308
3.Vj.	+ 183	+ 1	-	-	+ 1	- 1	+ 1	- 1	- 1	-	+ 2	+ 3	+ 19
4.Vj.	+ 568	+ 5	-	-	+ 4	+ 1	-	-	-	-	+ 1	+ 1	- 84

\* Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen

siehe Erläuterungen am Ende des Beihefts. 1 Zuzüglich Erbringung von wirtschaftlichen Dienstleistungen (ohne Beteiligungsgesellschaften).

I. Banken (MFIs) in Deutschland

Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aqua- kultur	Verkehr und Lagerei; Nachricht- übermittlung	Finanzierungs- instituten (ohne MFIs) und Versicherungs- unternehmen	Dienstleistungsgewerbe (einschl. freier Berufe)											Zeit
				zusammen	Wohnungs- unter- nehmen	Beteili- gungs- gesell- schaften	Sonstiges Grund- stücks- wesen	Gast- gewerbe	22	23	24	25	26		
14	15	16	17	18	19	20	21	22	23	24	25	26			
<b>Stand am Quartalsende *)</b>													<b>Landesbanken</b>		
7 206	1 985	10 216	26 764	67 554	20 917	6 734	22 162	424	10 586	3 538	1 548	1 645	2020 Dez.		
7 372	2 066	10 995	30 265	72 491	21 014	9 058	22 716	423	12 356	3 694	1 485	1 745	2021 März		
6 769	2 083	10 136	28 795	70 169	20 684	7 403	22 969	474	11 837	3 572	1 473	1 757	Juni		
7 084	2 027	9 980	28 799	70 176	21 217	7 907	22 824	482	10 987	3 573	1 469	1 717	Sept.		
7 740	2 001	9 434	30 306	77 852	22 829	8 891	26 595	474	11 915	3 678	1 560	1 910	Dez.		
<b>Veränderungen im Vierteljahr *)</b>															
+ 166	+ 81	+ 829	+ 3 501	+ 4 937	+ 97	+ 2 324	+ 554	- 1	+ 1 770	+ 156	- 63	+ 100	2021 1.Vj.		
- 603	+ 17	- 859	- 1 470	- 2 322	- 330	- 1 655	+ 253	+ 51	- 519	- 122	+ 12	+ 12	2.Vj.		
+ 315	- 56	- 156	+ 4	+ 7	+ 533	+ 504	- 145	+ 8	- 850	+ 1	- 4	- 40	3.Vj.		
+ 456	- 26	- 546	+ 165	+ 2 680	+ 278	+ 602	+ 691	- 8	+ 828	+ 105	+ 91	+ 93	4.Vj.		
<b>Stand am Quartalsende *)</b>													<b>Sparkassen</b>		
38 579	11 935	13 330	39 271	285 586	92 657	18 509	76 833	12 530	44 678	24 177	2 789	13 413	2020 Dez.		
39 101	11 955	13 494	39 709	289 658	94 615	18 821	77 304	12 564	45 816	24 243	2 783	13 512	2021 März		
38 778	12 069	13 571	40 253	294 425	96 512	18 790	78 774	12 661	46 709	24 594	2 767	13 618	Juni		
39 132	12 144	13 528	41 657	300 086	98 766	19 120	80 341	12 605	47 902	24 956	2 795	13 601	Sept.		
39 173	12 086	13 368	43 040	306 378	101 658	19 331	81 878	12 662	49 057	25 406	2 829	13 557	Dez.		
<b>Veränderungen im Vierteljahr *)</b>															
+ 482	+ 25	+ 159	+ 438	+ 3 872	+ 1 928	+ 292	+ 446	- 26	+ 1 083	+ 66	- 6	+ 89	2021 1.Vj.		
- 368	+ 114	+ 82	+ 479	+ 4 742	+ 1 887	- 31	+ 1 470	+ 97	+ 883	+ 351	- 16	+ 101	2.Vj.		
+ 354	+ 75	- 43	+ 1 404	+ 5 661	+ 2 254	+ 330	+ 1 567	- 56	+ 1 193	+ 362	+ 28	- 17	3.Vj.		
+ 41	- 58	- 40	+ 1 353	+ 6 292	+ 2 792	+ 211	+ 1 537	+ 57	+ 1 255	+ 450	+ 34	- 44	4.Vj.		
<b>Stand am Quartalsende *)</b>													<b>Kreditgenossenschaften</b>		
27 099	27 364	6 226	11 696	189 840	67 631	681	30 702	8 999	30 878	39 603	1 564	9 782	2020 Dez.		
27 405	27 572	6 338	12 153	194 138	71 206	687	30 476	9 025	31 631	39 780	1 584	9 749	2021 März		
27 531	28 089	6 434	12 787	198 120	72 985	772	31 666	9 088	32 414	39 578	1 598	10 019	Juni		
27 813	28 286	6 517	13 169	202 036	75 746	1 025	31 657	9 035	32 745	40 080	1 585	10 163	Sept.		
28 230	28 170	6 192	14 130	198 295	75 444	3 955	27 605	9 128	27 878	40 389	1 556	12 340	Dez.		
<b>Veränderungen im Vierteljahr *)</b>															
+ 241	+ 208	+ 112	+ 337	+ 4 273	+ 3 575	- 4	- 241	+ 26	+ 738	+ 187	+ 20	- 28	2021 1.Vj.		
+ 121	+ 507	+ 96	+ 634	+ 3 992	+ 1 779	+ 85	+ 1 190	+ 63	+ 793	- 202	+ 14	+ 270	2.Vj.		
+ 332	+ 77	+ 83	+ 382	+ 3 916	+ 2 761	+ 253	- 9	- 53	+ 331	+ 502	- 13	+ 144	3.Vj.		
+ 412	- 21	- 325	+ 851	+ 5 089	+ 2 628	+ 1 230	+ 348	+ 93	+ 333	+ 309	- 29	+ 177	4.Vj.		
<b>Stand am Quartalsende *)</b>													<b>Realkreditinstitute</b>		
501	424	151	15 129	64 244	27 199	614	32 566	280	2 332	678	14	561	2020 Dez.		
493	423	141	15 780	64 474	27 674	642	32 252	288	2 371	672	13	562	2021 März		
493	430	154	15 666	65 508	27 377	581	33 482	284	2 542	687	13	542	Juni		
493	432	145	15 582	65 582	27 472	657	33 409	317	2 477	681	12	557	Sept.		
403	435	122	14 406	60 681	27 153	513	28 936	293	2 539	656	12	579	Dez.		
<b>Veränderungen im Vierteljahr *)</b>															
- 8	- 1	- 10	+ 461	+ 440	+ 475	+ 28	- 194	+ 8	+ 129	- 6	- 1	+ 1	2021 1.Vj.		
-	+ 7	+ 13	- 114	+ 1 034	- 297	- 61	+ 1 230	- 4	+ 171	+ 15	-	- 20	2.Vj.		
-	+ 2	- 9	- 84	+ 289	+ 160	+ 76	+ 47	+ 33	- 55	+ 4	-	+ 25	3.Vj.		
- 90	+ 3	- 23	+ 166	+ 590	+ 916	- 144	- 317	- 24	+ 162	- 25	-	+ 22	4.Vj.		

I. Banken (MFIs) in Deutschland

noch: 8. Kredite an inländische Unternehmen und Selbständige, Wirtschaftsbereiche \*)  
b) nach Bankengruppen

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	Verarbeitendes Gewerbe											Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen	Maschi-nenbau; Fahr-zeugbau; Reparatur und Installation von Maschinen und Aus-rüstungen	Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen	Holz-gewerbe; Papier- und Druck-gewerbe; Herstel-lung von Möbeln und sonstigen Waren	Textil- und Beklei-dungs-gewerbe, Leder-gewerbe	Ernäh-rungs-gewerbe; Tabak-verarbei-tung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Bausparkassen 2)</b> <span style="float: right;"><b>Stand am Quartalsende *)</b></span>													
2020 Dez.	18 442	-	-	-	-	-	-	-	-	-	-	-	6 190
2021 März	18 741	-	-	-	-	-	-	-	-	-	-	-	6 293
Juni	19 143	-	-	-	-	-	-	-	-	-	-	-	6 431
Sept.	19 396	-	-	-	-	-	-	-	-	-	-	-	6 520
Dez.	19 614	-	-	-	-	-	-	-	-	-	-	-	6 599
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 299	-	-	-	-	-	-	-	-	-	-	-	+ 103
2.Vj.	+ 402	-	-	-	-	-	-	-	-	-	-	-	+ 138
3.Vj.	+ 253	-	-	-	-	-	-	-	-	-	-	-	+ 89
4.Vj.	+ 218	-	-	-	-	-	-	-	-	-	-	-	+ 79
<b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b> <span style="float: right;"><b>Stand am Quartalsende *)</b></span>													
2020 Dez.	110 161	11 327	1 670	463	263	1 420	4 681	719	1 020	181	910	16 769	1 685
2021 März	111 530	11 144	1 671	451	270	1 567	4 239	739	1 055	221	931	17 159	1 863
Juni	110 561	10 864	1 403	410	283	1 502	4 213	746	1 059	200	1 048	17 185	1 908
Sept.	111 759	11 021	1 368	403	280	1 521	4 266	784	1 080	202	1 117	17 312	1 981
Dez.	113 265	11 470	1 424	405	281	1 448	4 154	1 052	1 090	195	1 421	17 369	2 008
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 1 369	- 183	+ 1	- 12	+ 7	+ 147	- 442	+ 20	+ 35	+ 40	+ 21	+ 390	+ 178
2.Vj.	- 1 029	- 280	- 268	- 41	+ 13	- 65	- 26	+ 7	+ 4	- 21	+ 117	+ 26	+ 45
3.Vj.	+ 1 243	+ 157	- 35	- 7	- 3	+ 19	+ 53	+ 38	+ 21	+ 2	+ 69	+ 127	+ 73
4.Vj.	+ 1 506	+ 449	+ 56	+ 2	+ 1	- 73	- 112	+ 268	+ 10	- 7	+ 304	+ 57	+ 27
<b>Nachrichtlich: Auslandsbanken</b> <span style="float: right;"><b>Stand am Quartalsende *)</b></span>													
2020 Dez.	163 595	25 503	3 744	978	598	2 391	11 782	2 173	1 741	478	1 618	6 718	3 359
2021 März	166 055	25 458	2 935	964	622	2 566	11 779	2 578	1 818	537	1 659	5 630	3 451
Juni	161 833	22 337	2 558	895	689	2 633	9 037	2 573	1 787	534	1 631	5 780	3 640
Sept.	160 893	22 738	2 720	999	713	2 505	9 139	2 657	1 784	530	1 691	5 589	3 712
Dez.	167 058	22 958	2 424	1 122	733	2 550	9 211	2 678	1 894	487	1 859	8 004	3 646
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 1 191	- 175	- 824	- 14	+ 24	+ 150	- 32	+ 403	+ 57	+ 59	+ 2	- 1 203	+ 82
2.Vj.	- 4 227	- 3 121	- 377	- 69	+ 67	+ 67	- 2 742	- 5	- 31	- 3	- 28	+ 150	+ 189
3.Vj.	- 940	+ 401	+ 162	+ 104	+ 24	- 128	+ 102	+ 84	- 3	- 4	+ 60	- 191	+ 67
4.Vj.	+ 6 320	+ 220	- 296	+ 123	+ 20	+ 45	+ 72	+ 21	+ 110	- 43	+ 168	+ 2 390	- 66

\* Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. 1 Zugl. Erbringung von wirtschaftlichen

Dienstleistungen (ohne Beteiligungsgesellschaften). 2 Aufgliederung der Kredite der Bausparkassen nach Bereichen und Branchen geschätzt.

I. Banken (MFIs) in Deutschland

Dienstleistungsgewerbe (einschl. freier Berufe)														Zeit												
Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstücks-wesen	Gast-gewerbe	Informati-on und Kommuni-kation; Forschung und Entwicklung; Interessen-vertretungen; Verlags-wesen 1)	Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe)	Vermie-tung beweg-licher Sachen	Sonstige Dienst-leistungen														
14	15	16	17	18	19	20	21	22	23	24	25	26														
<b>Stand am Quartalsende *)</b>													<b>Bausparkassen 2)</b>													
9 723	1 768	-	761	-	-	-	-	-	-	-	-	-	-	2020 Dez.												
9 886	1 796	-	766	-	-	-	-	-	-	-	-	-	-	2021 März												
10 107	1 841	-	764	-	-	-	-	-	-	-	-	-	-	Juni												
10 251	1 863	-	762	-	-	-	-	-	-	-	-	-	-	Sept.												
10 370	1 883	-	762	-	-	-	-	-	-	-	-	-	-	Dez.												
<b>Veränderungen im Vierteljahr *)</b>																										
+	163	+	28	-	+	5	-	-	-	-	-	-	-	2021 1.Vj.												
+	221	+	45	-	-	2	-	-	-	-	-	-	-	2.Vj.												
+	144	+	22	-	-	2	-	-	-	-	-	-	-	3.Vj.												
+	119	+	20	-	-	-	-	-	-	-	-	-	-	4.Vj.												
<b>Stand am Quartalsende *)</b>													<b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b>													
4 762	584	12 536	15 915	46 583	27 460	5 525	3 237	1 134	4 330	3 383	505	1 009	2020 Dez.													
5 539	604	12 013	16 358	46 850	27 511	5 299	3 135	1 206	4 673	3 337	522	1 167	2021 März													
5 293	601	11 535	15 943	47 232	27 445	5 681	3 226	1 258	4 483	3 278	500	1 361	Juni													
5 721	609	10 187	16 524	48 404	27 538	5 699	3 225	1 254	4 631	3 205	508	2 344	Sept.													
5 884	603	10 286	17 045	48 600	27 328	6 016	3 182	1 234	4 838	3 214	478	2 310	Dez.													
<b>Veränderungen im Vierteljahr *)</b>																										
+	777	+	20	-	523	+	443	+	267	+	51	-	226	-	102	+	72	+	343	-	46	+	17	+	158	2021 1.Vj.
-	246	-	3	-	478	-	415	+	322	-	66	+	382	+	91	+	52	-	190	-	59	-	22	+	134	2.Vj.
+	428	+	8	-	1 348	+	581	+	1 217	+	93	+	18	-	1	-	4	+	148	-	28	+	8	+	983	3.Vj.
+	163	-	6	+	99	+	521	+	196	-	210	+	317	-	43	-	20	+	207	+	9	-	30	-	34	4.Vj.
<b>Stand am Quartalsende *)</b>													<b>Nachrichtlich: Auslandsbanken</b>													
19 578	5 338	7 433	26 353	69 313	13 289	14 216	13 950	1 086	17 190	4 338	1 306	3 938	2020 Dez.													
19 187	5 219	7 326	27 465	72 319	13 767	16 277	13 711	1 094	18 014	4 406	1 237	3 813	2021 März													
18 709	5 119	6 204	28 391	71 653	13 829	15 972	13 491	1 158	17 670	4 400	1 279	3 854	Juni													
19 250	5 041	6 291	26 873	71 399	14 885	14 676	13 968	1 140	17 241	4 392	1 243	3 854	Sept.													
20 209	4 977	6 438	26 123	74 703	16 104	15 905	14 582	1 154	17 534	4 415	1 307	3 702	Dez.													
<b>Veränderungen im Vierteljahr *)</b>																										
-	441	-	228	-	119	+	906	+	2 369	+	200	+	2 056	-	429	-	24	+	659	+	41	-	69	-	65	2021 1.Vj.
-	483	-	100	-	1 122	+	926	-	666	+	62	-	305	-	220	+	64	+	344	-	6	+	42	+	41	2.Vj.
-	359	-	78	+	87	-	448	-	419	+	336	-	1 296	+	132	-	18	+	471	-	8	-	36	-	-	3.Vj.
+	1 089	-	64	+	152	-	705	+	3 304	+	1 219	+	1 229	+	614	+	14	+	293	+	23	+	64	-	152	4.Vj.

## I Banks (MFIs) in Germany

## 9 Lending to domestic government, by debtor group \*

## (a) Total

€ million

Period	Lending to domestic government 1		Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims)								
	Total	of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds 2				State go-
			Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
1	2	3	4	5	6	7	8	9	10	11	
<b>End of year or month *</b>											
2019	415,765	161,108	254,657	18,739	17,150	218,768	12,863	357	4,326	8,180	96,300
2020	412,475	160,168	252,307	18,026	15,663	218,618	14,446	1,020	4,342	9,084	93,036
2021	391,280	146,138	245,142	15,226	14,330	215,586	14,551	336	4,318	9,897	87,031
2021 July	401,815	150,471	251,344	21,860	14,851	214,633	15,235	1,194	4,404	9,637	92,245
Aug.	398,583	150,567	248,016	18,921	14,723	214,372	15,353	1,299	4,481	9,573	89,813
Sep.	402,083	153,783	248,300	19,646	14,261	214,393	15,619	1,500	4,274	9,845	89,276
Oct.	394,829	145,094	249,735	19,541	14,584	215,610	15,367	1,060	4,355	9,952	89,917
Nov.	396,229	148,479	247,750	17,717	14,450	215,583	14,821	342	4,455	10,024	89,339
Dec.	391,280	146,138	245,142	15,226	14,330	215,586	14,551	336	4,318	9,897	87,031
2022 Jan.	390,118	143,193	246,925	17,811	13,946	215,168	14,782	412	4,038	10,332	86,540
Feb.	384,320	139,600	244,720	16,257	13,928	214,535	14,821	318	4,142	10,361	86,145
<b>Changes *</b>											
2020	- 2,570	- 940	- 1,630	- 543	- 1,532	+ 445	+ 1,583	+ 708	+ 16	+ 859	- 3,159
2021	- 19,473	- 13,345	- 6,128	- 2,826	- 1,323	- 1,979	- 30	- 734	- 24	+ 728	- 5,078
2021 July	+ 831	+ 1,459	+ 2,290	+ 2,004	+ 199	+ 87	- 158	+ 162	+ 106	- 102	+ 1,642
Aug.	- 3,412	+ 96	- 3,508	- 2,939	- 128	- 441	+ 118	+ 105	+ 77	- 64	- 2,432
Sep.	+ 3,500	+ 3,216	+ 284	+ 725	+ 462	+ 21	+ 266	+ 201	+ 207	+ 272	- 537
Oct.	- 7,434	- 8,689	+ 1,255	- 185	+ 293	+ 1,147	- 272	- 440	+ 81	+ 87	+ 591
Nov.	+ 3,189	+ 4,070	- 881	- 1,795	- 134	+ 1,048	- 546	- 718	+ 100	+ 72	+ 526
Dec.	- 4,949	- 2,341	- 2,608	- 2,491	- 120	+ 3	- 270	- 6	- 137	- 127	- 2,308
2022 Jan.	- 1,162	- 2,945	+ 1,783	+ 2,585	- 384	- 418	+ 231	+ 76	- 280	+ 435	- 491
Feb.	- 5,798	- 3,593	- 2,205	- 1,554	- 18	- 633	+ 39	- 94	+ 104	+ 29	- 395

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)										
	Government			Local government and local government association 3				Social security funds			
	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
12	13	14	15	16	17	18	19	20	21	22	
<b>End of year or month *</b>											
2019	3,079	3,312	89,909	144,839	14,984	9,325	120,530	655	319	187	149
2020	2,761	2,332	87,943	144,345	14,076	8,789	121,480	480	169	200	111
2021	2,583	1,901	82,547	143,255	12,224	8,006	123,025	305	83	105	117
2021 July	5,893	2,216	84,136	143,556	14,666	8,136	120,754	308	107	95	106
Aug.	3,929	2,108	83,776	142,536	13,579	8,040	120,917	314	114	94	106
Sep.	3,455	1,900	83,921	143,056	14,537	7,996	120,523	349	154	91	104
Oct.	3,739	1,965	84,213	144,133	14,627	8,165	121,341	318	115	99	104
Nov.	4,308	1,878	83,153	143,292	12,989	8,021	122,282	298	78	96	124
Dec.	2,583	1,901	82,547	143,255	12,224	8,006	123,025	305	83	105	117
2022 Jan.	3,318	1,848	81,374	145,243	13,951	7,946	123,346	360	130	114	116
Feb.	3,247	1,835	81,063	143,431	12,580	7,856	122,995	323	112	95	116
<b>Changes *</b>											
2020	- 213	- 980	- 1,966	+ 121	- 888	- 581	+ 1,590	- 175	- 150	+ 13	- 38
2021	- 149	- 431	- 4,498	- 845	- 1,857	- 773	+ 1,785	- 175	- 86	- 95	+ 6
2021 July	+ 1,642	- 1	+ 1	+ 804	+ 524	+ 91	+ 189	+ 2	-	+ 3	- 1
Aug.	- 1,964	- 108	- 360	- 1,200	- 1,087	- 96	- 17	+ 6	+ 7	- 1	-
Sep.	- 474	- 208	+ 145	+ 520	+ 958	- 44	- 394	+ 35	+ 40	- 3	- 2
Oct.	+ 284	+ 65	+ 242	+ 967	+ 10	+ 139	+ 818	- 31	- 39	+ 8	-
Nov.	+ 598	- 87	+ 15	- 841	- 1,638	- 144	+ 941	- 20	- 37	+ 3	+ 20
Dec.	- 1,725	+ 23	- 606	- 37	- 765	- 15	+ 743	+ 7	+ 5	+ 9	+ 7
2022 Jan.	+ 735	- 53	- 1,173	+ 1,988	+ 1,727	- 60	+ 321	+ 55	+ 47	+ 9	- 1
Feb.	- 71	- 13	- 311	- 1,812	- 1,371	- 90	- 351	- 37	- 18	- 19	-

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Excluding lending to the successor organisations of the Treuhand agency, as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which

are classified under "enterprises". 2 Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. 3 Including loans to municipal special purpose associations.

## I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group \*  
(b) By category of banks

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup>													
Domestic government total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
Period	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Commercial banks <sup>4</sup></b>													
												<b>End of year or month *</b>	
2021	33,481	6,397	1,967	25,117	332	169	11	152	9,408	8,161	23,609	16,765	132
2021 Nov.	33,911	7,423	1,972	24,516	277	115	10	152	10,003	8,192	23,503	16,133	128
Dec.	33,481	6,397	1,967	25,117	332	169	11	152	9,408	8,161	23,609	16,765	132
2022 Jan.	34,060	7,052	1,943	25,065	383	222	10	151	9,243	8,026	24,266	16,849	168
Feb.	32,898	6,553	1,959	24,386	369	204	10	155	9,142	7,917	23,226	16,275	161
												<b>Changes *</b>	
2021	+ 183	- 1,551	- 325	+ 2,059	- 859	- 638	+ 2	- 223	- 277	- 217	+ 1,489	+ 2,501	- 170
2021 Nov.	- 450	- 895	- 1	+ 446	- 643	- 649	+ 6	-	+ 468	- 61	- 258	+ 507	- 17
Dec.	- 430	- 1,026	- 5	+ 601	+ 55	+ 54	+ 1	-	- 595	- 31	+ 106	+ 632	+ 4
2022 Jan.	+ 579	+ 655	- 24	- 52	+ 51	+ 53	- 1	- 1	- 165	- 135	+ 657	+ 84	+ 36
Feb.	- 1,162	- 499	+ 16	- 679	- 14	- 18	-	+ 4	- 101	- 109	- 1,040	- 574	- 7
<b>Big banks</b>													
												<b>End of year or month *</b>	
2021	15,591	2,266	1,143	12,182	237	113	-	124	5,939	5,401	9,375	6,618	40
2021 Nov.	15,603	2,339	1,163	12,101	214	89	-	125	5,978	5,403	9,371	6,534	40
Dec.	15,591	2,266	1,143	12,182	237	113	-	124	5,939	5,401	9,375	6,618	40
2022 Jan.	15,703	2,479	1,126	12,098	216	92	-	124	5,777	5,269	9,647	6,666	63
Feb.	14,707	2,140	1,125	11,442	229	106	-	123	5,737	5,260	8,691	6,020	50
												<b>Changes *</b>	
2021	- 1,069	- 637	- 209	- 223	- 909	- 687	-	- 222	- 339	- 260	+ 181	+ 261	- 2
2021 Nov.	- 810	- 816	- 22	+ 28	- 652	- 651	-	- 1	- 26	- 72	- 132	+ 101	-
Dec.	- 12	- 73	- 20	+ 81	+ 23	+ 24	-	- 1	- 39	- 2	+ 4	+ 84	-
2022 Jan.	+ 112	+ 213	- 17	- 84	- 21	- 21	-	-	- 162	- 132	+ 272	+ 48	+ 23
Feb.	- 996	- 339	- 1	- 656	+ 13	+ 14	-	- 1	- 40	- 9	- 956	- 646	- 13
<b>Regional banks and other commercial banks</b>													
												<b>End of year or month *</b>	
2021	17,429	3,725	803	12,901	48	12	8	28	3,133	2,755	14,164	10,118	84
2021 Nov.	17,863	4,704	779	12,380	56	22	7	27	3,690	2,784	14,037	9,569	80
Dec.	17,429	3,725	803	12,901	48	12	8	28	3,133	2,755	14,164	10,118	84
2022 Jan.	17,938	4,204	800	12,934	163	129	7	27	3,145	2,753	14,529	10,154	101
Feb.	17,778	4,053	814	12,911	135	96	7	32	3,081	2,653	14,459	10,226	103
												<b>Changes *</b>	
2021	+ 1,252	- 932	- 105	+ 2,289	+ 7	+ 6	+ 2	- 1	+ 67	+ 48	+ 1,345	+ 2,242	- 167
2021 Nov.	+ 368	- 71	+ 21	+ 418	+ 6	- 1	+ 6	+ 1	+ 494	+ 11	- 114	+ 406	- 18
Dec.	- 434	- 979	+ 24	+ 521	- 8	- 10	+ 1	+ 1	- 557	- 29	+ 127	+ 549	+ 4
2022 Jan.	+ 509	+ 479	- 3	+ 33	+ 115	+ 117	- 1	- 1	+ 12	- 2	+ 365	+ 36	+ 17
Feb.	- 160	- 151	+ 14	- 23	- 28	- 33	-	+ 5	- 64	- 100	- 70	+ 72	+ 2
<b>Branches of foreign banks</b>													
												<b>End of year or month *</b>	
2021	461	406	21	34	47	44	3	-	336	5	70	29	8
2021 Nov.	445	380	30	35	7	4	3	-	335	5	95	30	8
Dec.	461	406	21	34	47	44	3	-	336	5	70	29	8
2022 Jan.	419	369	17	33	4	1	3	-	321	4	90	29	4
Feb.	413	360	20	33	5	2	3	-	324	4	76	29	8
												<b>Changes *</b>	
2021	± 0	+ 18	- 11	- 7	+ 43	+ 43	-	-	- 5	- 5	- 37	- 2	- 1
2021 Nov.	- 8	- 8	-	-	+ 3	+ 3	-	-	-	-	- 12	-	+ 1
Dec.	+ 16	+ 26	- 9	- 1	+ 40	+ 40	-	-	+ 1	-	- 25	- 1	-
2022 Jan.	- 42	- 37	- 4	- 1	- 43	- 43	-	-	- 15	- 1	+ 20	-	- 4
Feb.	- 6	- 9	+ 3	-	+ 1	+ 1	-	-	+ 3	-	- 14	-	+ 4

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Excluding lending to the successor organisations of the Treuhand agency as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG and publicly owned enterprises which are

classified under "enterprises". <sup>2</sup> Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. <sup>3</sup> Including loans to municipal special purpose associations. <sup>4</sup> Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

cont'd: 9 Lending to domestic government, by debtor group \*  
(b) By category of banks

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup>													
Period	Domestic government total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													
	<b>End of year or month *</b>												
2021	69,490	3,221	1,805	64,464	351	21	–	330	29,700	28,570	39,288	35,495	151
2021 Nov.	70,488	3,603	1,840	65,045	298	21	–	277	30,459	29,114	39,582	35,578	149
2021 Dec.	69,490	3,221	1,805	64,464	351	21	–	330	29,700	28,570	39,288	35,495	151
2022 Jan.	69,834	3,894	1,748	64,192	290	4	–	286	29,374	28,288	40,002	35,549	168
2022 Feb.	69,529	3,935	1,640	63,954	287	1	–	286	29,515	28,056	39,586	35,543	141
	<b>Changes *</b>												
2021	– 3,715	– 605	– 772	– 2,338	– 49	– 29	–	– 20	– 3,378	– 2,052	– 283	– 279	– 5
2021 Nov.	– 541	– 568	– 85	+ 112	– 7	– 20	–	+ 13	– 213	– 28	– 314	+ 107	– 7
2021 Dec.	– 998	– 382	– 35	– 581	+ 53	–	–	+ 53	– 759	– 544	– 294	– 83	+ 2
2022 Jan.	+ 344	+ 673	– 57	– 272	– 61	– 17	–	– 44	– 326	– 282	+ 714	+ 54	+ 17
2022 Feb.	– 305	+ 41	– 108	– 238	– 3	– 3	–	–	+ 141	– 232	– 416	– 6	– 27
<b>Savings banks</b>													
	<b>End of year or month *</b>												
2021	31,014	3,657	2,001	25,356	264	91	4	169	5,414	5,004	25,314	20,174	22
2021 Nov.	31,120	3,644	1,989	25,487	282	104	9	169	5,387	4,988	25,430	20,321	21
2021 Dec.	31,014	3,657	2,001	25,356	264	91	4	169	5,414	5,004	25,314	20,174	22
2022 Jan.	31,384	4,086	2,005	25,293	215	42	4	169	5,372	4,928	25,778	20,188	19
2022 Feb.	30,835	3,456	2,003	25,376	195	22	4	169	5,322	4,926	25,298	20,273	20
	<b>Changes *</b>												
2021	– 689	– 221	– 18	– 450	+ 12	– 49	– 5	+ 66	+ 53	+ 62	– 756	– 574	+ 2
2021 Nov.	– 23	– 294	– 80	+ 351	– 19	– 19	–	–	+ 230	+ 232	– 238	+ 119	+ 4
2021 Dec.	– 106	+ 13	+ 12	– 131	– 18	– 13	– 5	–	+ 27	+ 16	– 116	– 147	+ 1
2022 Jan.	+ 370	+ 429	+ 4	– 63	– 49	– 49	–	–	– 42	– 76	+ 464	+ 14	– 3
2022 Feb.	– 549	– 630	– 2	+ 83	– 20	– 20	–	–	– 50	– 2	+ 480	+ 85	+ 1
<b>Credit cooperatives</b>													
	<b>End of year or month *</b>												
2021	3,105	207	138	2,760	80	5	7	68	319	317	2,706	2,375	–
2021 Nov.	3,151	215	153	2,783	72	6	6	60	323	320	2,756	2,403	–
2021 Dec.	3,105	207	138	2,760	80	5	7	68	319	317	2,706	2,375	–
2022 Jan.	3,110	220	140	2,750	71	4	7	60	319	316	2,719	2,374	1
2022 Feb.	3,078	208	138	2,732	70	5	6	59	323	317	2,684	2,356	1
	<b>Changes *</b>												
2021	– 271	– 78	– 50	– 143	+ 4	– 3	+ 2	+ 5	– 24	– 24	– 250	– 123	– 1
2021 Nov.	– 108	– 128	+ 2	+ 18	+ 8	– 1	– 3	+ 12	+ 12	+ 10	– 128	– 4	–
2021 Dec.	– 46	– 8	– 15	– 23	+ 8	– 1	+ 1	+ 8	– 4	– 3	– 50	– 28	–
2022 Jan.	+ 5	+ 13	+ 2	– 10	– 9	– 1	–	– 8	–	– 1	+ 13	– 1	+ 1
2022 Feb.	– 32	– 12	– 2	– 18	– 1	+ 1	– 1	– 1	+ 4	+ 1	– 35	– 18	–
<b>Mortgage banks</b>													
	<b>End of year or month *</b>												
2021	12,784	38	293	12,453	245	–	5	240	4,823	4,823	7,716	7,390	–
2021 Nov.	12,933	49	283	12,601	245	–	5	240	4,848	4,848	7,840	7,513	–
2021 Dec.	12,784	38	293	12,453	245	–	5	240	4,823	4,823	7,716	7,390	–
2022 Jan.	12,702	44	292	12,366	246	–	5	241	4,749	4,747	7,707	7,378	–
2022 Feb.	12,677	45	292	12,340	246	–	5	241	4,747	4,745	7,684	7,354	–
	<b>Changes *</b>												
2021	– 1,124	– 35	+ 107	– 1,196	– 79	–	+ 2	– 81	– 516	– 516	– 528	– 599	– 1
2021 Nov.	– 43	– 12	+ 10	– 41	– 10	–	+ 3	– 13	– 1	– 1	– 32	– 27	–
2021 Dec.	– 149	– 11	+ 10	– 148	–	–	–	– 10	– 25	– 25	– 124	– 123	–
2022 Jan.	– 82	+ 6	– 1	– 87	+ 1	–	–	+ 1	– 74	– 76	– 9	– 12	–
2022 Feb.	– 25	+ 1	–	– 26	–	–	–	–	– 2	– 2	– 23	– 24	–

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classified under "enterprises". <sup>2</sup> Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. <sup>3</sup> Including loans to municipal special purpose associations.



## I Banks (MFIs) in Germany

cont'd: 9 Lending to domestic government, by debtor group \*  
(b) By category of banks

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1													
Period	Domestic government total				Federal Government and its special funds 2				State government		Local government and local government association 3		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Building an loan associations</b>													
												<b>End of year or month *</b>	
2021	5,035	-	-	5,035	25	-	-	25	4,301	4,301	709	709	-
2021 Nov.	5,078	-	-	5,078	25	-	-	25	4,340	4,340	713	713	-
2021 Dec.	5,035	-	-	5,035	25	-	-	25	4,301	4,301	709	709	-
2022 Jan.	5,046	-	-	5,046	25	-	-	25	4,300	4,300	721	721	-
2022 Feb.	5,098	-	-	5,098	25	-	-	25	4,355	4,355	718	718	-
												<b>Changes *</b>	
2021	- 588	- 1	-	- 587	- 80	-	-	- 80	- 518	- 518	+ 10	+ 11	-
2021 Nov.	- 16	-	-	- 16	-	-	-	-	- 16	- 16	-	-	-
2021 Dec.	- 43	-	-	- 43	-	-	-	-	- 39	- 39	- 4	- 4	-
2022 Jan.	+ 11	-	-	+ 11	-	-	-	-	- 1	- 1	+ 12	+ 12	-
2022 Feb.	+ 52	-	-	+ 52	-	-	-	-	+ 55	+ 55	+ 3	+ 3	-
<b>Banks with special, development and other central support tasks</b>													
												<b>End of year or month *</b>	
2021	90,233	1,706	8,126	80,401	13,254	50	4,291	8,913	33,066	31,371	43,913	40,117	-
2021 Nov.	91,069	2,783	8,213	80,073	13,622	96	4,425	9,101	33,979	31,351	43,468	39,621	-
2021 Dec.	90,233	1,706	8,126	80,401	13,254	50	4,291	8,913	33,066	31,371	43,913	40,117	-
2022 Jan.	90,789	2,515	7,818	80,456	13,552	140	4,012	9,400	33,183	30,769	44,050	40,287	4
2022 Feb.	90,605	2,060	7,896	80,649	13,629	86	4,117	9,426	32,741	30,747	44,235	40,476	-
												<b>Changes *</b>	
2021	+ 76	- 335	- 265	+ 676	+ 1,021	- 15	- 25	+ 1,061	- 418	- 1,233	- 527	+ 848	-
2021 Nov.	+ 300	+ 102	+ 20	+ 178	+ 125	- 29	+ 94	+ 60	+ 46	- 121	+ 129	+ 239	-
2021 Dec.	- 836	- 1,077	- 87	+ 328	- 368	- 46	- 134	- 188	- 913	+ 20	+ 445	+ 496	-
2022 Jan.	+ 556	+ 809	- 308	+ 55	+ 298	+ 90	- 279	+ 487	+ 117	- 602	+ 137	+ 170	+ 4
2022 Feb.	- 184	- 455	+ 78	+ 193	+ 77	- 54	+ 105	+ 26	- 442	- 22	+ 185	+ 189	- 4
<b>Memo item: Foreign banks</b>													
												<b>End of year or month *</b>	
2021	7,150	2,631	241	4,278	95	48	4	43	2,286	1,597	4,755	2,638	14
2021 Nov.	7,925	3,375	252	4,298	66	19	4	43	2,837	1,624	5,008	2,631	14
2021 Dec.	7,150	2,631	241	4,278	95	48	4	43	2,286	1,597	4,755	2,638	14
2022 Jan.	7,924	3,382	235	4,307	168	121	4	43	2,293	1,624	5,447	2,640	16
2022 Feb.	6,839	2,993	212	3,634	127	80	4	43	2,215	1,584	4,463	2,007	34
												<b>Changes *</b>	
2021	- 1,340	- 1,291	+ 55	- 104	- 711	- 705	- 4	- 2	- 171	- 111	- 443	+ 9	- 15
2021 Nov.	- 818	- 819	-	+ 1	- 706	- 706	-	-	+ 508	+ 2	- 621	- 1	+ 1
2021 Dec.	- 775	- 744	- 11	- 20	+ 29	+ 29	-	-	- 551	- 27	- 253	+ 7	-
2022 Jan.	+ 774	+ 751	- 6	+ 29	+ 73	+ 73	-	-	+ 7	+ 27	+ 692	+ 2	+ 2
2022 Feb.	- 1,085	- 389	- 23	- 673	- 41	- 41	-	-	- 78	- 40	- 984	- 633	+ 18

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Excluding lending to the successor organisations of the Treuhand agency as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG and publicly owned enterprises which are

classified under "enterprises". 2 Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. 3 Including loans to municipal special purpose associations.

## I Banks (MFIs) in Germany

### 10 Securities portfolios and participating interests \*

€ million

Period	Securities Portfolios 1						Domestic securities						
	Bonds and debt securities 2					Shares, mutual fund shares and other securities	Bank debt securities 7				Public debt securities 9		
	Total	Total	of which				Total	Total	with an maturity of		Total	of which issued by the Federal Government and its special funds 9,10	Corporate debt securities (non-MFIs) 11
			Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6				up to and including 2 years 8	more than 2 years			
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2019	1,159,607	956,043	164,155	57,314	90,073	203,564	636,610	237,548	2,451	235,097	158,247	10,898	61,128
2020	1,170,436	966,267	146,563	54,760	97,188	204,169	645,141	247,267	2,739	244,528	156,559	4,038	60,105
2021	1,161,886	933,438	144,483	53,317	112,064	228,448	648,100	245,156	2,996	242,160	143,852	6,828	60,374
2021 Oct.	1,154,907	930,309	139,815	54,378	101,761	224,598	648,981	250,750	3,097	247,653	140,662	246	61,099
Nov.	1,161,799	932,727	138,449	55,537	101,276	229,072	649,875	247,839	3,030	244,809	143,488	4,818	60,772
Dec.	1,161,886	933,438	144,483	53,317	112,064	228,448	648,100	245,156	2,996	242,160	143,852	6,828	60,374
2022 Jan.	1,159,132	927,379	142,128	56,994	111,742	231,753	647,181	246,546	2,914	243,632	140,680	5,254	60,331
Feb.	1,164,871	934,212	143,334	59,561	112,468	230,659	643,968	248,496	2,888	245,608	135,380	973	60,155
	<b>Changes *</b>												
2020	+ 14,068	+ 13,705	- 17,592	- 2,554	+ 7,288	+ 363	+ 8,531	+ 9,719	+ 288	+ 9,431	- 1,688	- 6,860	- 673
2021	- 9,803	- 33,826	- 2,154	- 1,397	+ 13,645	+ 24,023	+ 4,589	- 1,931	+ 732	- 2,663	- 11,257	+ 3,935	+ 269
2021 Oct.	- 17,815	- 20,991	+ 629	- 1,480	+ 1,347	+ 3,176	- 5,782	- 574	- 829	+ 255	- 9,389	- 6,450	+ 1,567
Nov.	+ 6,917	+ 2,482	- 1,359	+ 1,202	- 398	+ 4,435	+ 1,579	- 2,911	- 67	- 2,844	+ 3,511	+ 4,572	- 327
Dec.	- 178	+ 484	+ 6,034	- 2,220	+ 9,757	- 662	- 1,775	- 2,683	- 34	- 2,649	+ 364	+ 2,010	- 398
2022 Jan.	- 3,305	- 6,559	- 2,355	+ 3,677	- 386	+ 3,254	- 919	+ 1,390	- 82	+ 1,472	- 3,172	- 1,574	- 43
Feb.	+ 5,909	+ 6,979	+ 1,206	+ 2,567	+ 743	- 1,070	- 3,213	+ 1,950	- 26	+ 1,976	- 5,300	- 4,281	- 176

Period	Domestic securities (cont'd)				Foreign securities				Participating interests				
	Shares (including participating certificates)		Mutual fund shares, other securities		Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
	Total	of which issued by banks (MFIs)	Total	of which issued by banks (MFIs)									
18	19	20	21	22	23	24	25	26					
	<b>End of year or month *</b>												
2019	16,674	275	163,013	48	522,997	247,637	251,483	23,877	111,957	27,527	62,861	12,520	8,796
2020	13,615	143	167,595	42	525,295	235,934	266,402	22,959	95,607	15,988	62,262	9,115	8,053
2021	15,427	142	183,291	8	513,786	221,105	262,951	29,730	95,949	17,304	61,852	9,734	6,869
2021 Oct.	16,667	181	179,803	8	505,926	224,017	253,781	28,128	95,548	17,159	61,848	8,589	7,760
Nov.	16,413	148	181,363	7	511,924	221,618	259,010	31,296	95,706	17,184	61,886	8,591	7,853
Dec.	15,427	142	183,291	8	513,786	221,105	262,951	29,730	95,949	17,304	61,852	9,734	6,869
2022 Jan.	15,217	174	184,407	10	511,951	219,329	260,493	32,129	94,861	16,613	61,993	9,149	6,915
Feb.	14,755	200	185,182	8	520,903	220,186	269,995	30,722	94,918	16,617	62,071	9,152	6,892
	<b>Changes *</b>												
2020	- 3,059	- 132	+ 4,232	- 6	+ 5,537	- 10,547	+ 16,894	- 810	- 7,292	- 2,689	- 599	- 3,381	- 559
2021	+ 1,812	- 1	+ 15,696	- 34	- 14,392	- 16,696	- 4,211	+ 6,515	+ 813	+ 1,526	- 558	+ 609	- 1,415
2021 Oct.	+ 425	+ 37	+ 2,189	- 1	- 12,033	- 1,230	- 11,365	+ 562	+ 116	+ 236	- 180	- 1	+ 52
Nov.	- 254	- 33	+ 1,560	- 1	+ 5,338	- 2,504	+ 4,713	+ 3,129	+ 116	+ 25	+ 39	- 1	+ 53
Dec.	- 986	- 6	+ 1,928	+ 1	+ 1,597	- 604	+ 3,805	- 1,604	+ 267	+ 120	- 4	+ 1,142	- 989
2022 Jan.	- 210	+ 32	+ 1,116	+ 2	- 2,386	- 1,871	- 2,863	+ 2,348	- 1,114	- 691	+ 141	- 586	+ 21
Feb.	- 462	+ 26	+ 775	- 2	+ 9,122	+ 885	+ 9,620	- 1,383	+ 62	+ 4	+ 78	+ 3	- 18

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Including foreign-currency-denominated floating rate notes. **4** Including foreign-currency-denominated zero coupon bonds. **5** Including foreign-currency-denominated floating rate notes and foreign-currency-denominated zero coupon bonds. **6** Bonds denominated in non-euro currencies.

**7** Excluding own issues. **8** Bank debt securities with maturities of up to 1 year are classified as money market paper, which is not included here. **9** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **10** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund. **11** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

## I Banks (MFIs) in Germany

## 11 Securities portfolios, by category of banks \*

€ million

Period	Securities portfolios, total <sup>1</sup>	Domestic securities <sup>2</sup>							Foreign securities				
		Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Commercial banks <sup>6</sup></b>													
<b>End of year or month *</b>													
2021	295,438	116,776	32,222	35,943	44,074	2,153	2,227	157	178,662	46,468	112,701	18,530	963
2021 Nov.	291,991	116,898	32,473	34,606	44,236	3,028	2,340	215	175,093	46,983	106,705	20,581	824
2021 Dec.	295,438	116,776	32,222	35,943	44,074	2,153	2,227	157	178,662	46,468	112,701	18,530	963
2022 Jan.	295,324	115,822	33,350	34,136	43,944	2,100	2,128	164	179,502	46,674	110,872	21,272	684
2022 Feb.	298,529	111,409	33,427	30,088	43,654	1,888	2,190	162	187,120	46,644	119,690	19,919	867
<b>Changes *</b>													
2021	+ 7,073	+ 500	+ 573	- 1,375	+ 1,031	+ 334	- 54	- 9	+ 6,573	- 968	+ 1,646	+ 5,545	+ 350
2021 Nov.	+ 8,154	+ 680	- 1,230	+ 2,187	- 62	- 260	+ 20	+ 25	+ 7,474	- 1,521	+ 5,986	+ 2,892	+ 117
2021 Dec.	+ 3,302	- 122	- 251	+ 1,337	- 162	- 875	- 113	- 58	+ 3,424	- 536	+ 5,908	- 2,085	+ 137
2022 Jan.	- 406	- 954	+ 1,128	- 1,807	- 130	- 53	- 99	+ 7	+ 548	+ 177	- 2,046	+ 2,699	- 282
2022 Feb.	+ 3,299	- 4,413	+ 77	- 4,048	- 290	- 212	+ 62	- 2	+ 7,712	- 28	+ 8,887	- 1,331	+ 184
<b>Big banks</b>													
<b>End of year or month *</b>													
2021	128,286	62,972	12,981	13,914	34,221	1,296	521	39	65,314	16,820	38,637	9,517	340
2021 Nov.	131,253	63,840	13,143	14,099	34,284	1,648	628	38	67,413	16,855	40,191	10,027	340
2021 Dec.	128,286	62,972	12,981	13,914	34,221	1,296	521	39	65,314	16,820	38,637	9,517	340
2022 Jan.	122,282	60,582	13,328	11,227	34,246	1,278	464	39	61,700	16,180	35,494	9,686	340
2022 Feb.	129,094	58,992	13,006	9,997	34,175	1,269	506	39	70,102	16,096	44,115	9,547	344
<b>Changes *</b>													
2021	- 14,847	- 4,995	- 1,690	- 3,879	+ 570	+ 37	- 39	+ 6	- 9,852	- 513	- 10,822	+ 1,490	- 7
2021 Nov.	+ 5,832	+ 426	- 776	+ 1,019	+ 284	- 151	+ 50	-	+ 5,406	- 486	+ 5,640	+ 258	- 6
2021 Dec.	- 3,057	- 868	- 162	- 185	- 63	- 352	- 107	+ 1	- 2,189	- 50	- 1,608	- 529	- 2
2022 Jan.	- 6,155	- 2,390	+ 347	- 2,687	+ 25	- 18	- 57	-	- 3,765	- 645	+ 3,260	+ 143	- 3
2022 Feb.	+ 6,864	- 1,590	- 322	- 1,230	- 71	- 9	+ 42	-	+ 8,454	- 88	+ 8,664	- 127	+ 5
<b>Regional banks and other commercial banks</b>													
<b>End of year or month *</b>													
2021	159,242	49,483	18,265	18,849	9,724	857	1,670	118	109,759	29,085	71,040	9,011	623
2021 Nov.	152,885	48,788	18,354	17,292	9,908	1,380	1,677	177	104,097	29,556	63,506	10,551	484
2021 Dec.	159,242	49,483	18,265	18,849	9,724	857	1,670	118	109,759	29,085	71,040	9,011	623
2022 Jan.	165,185	51,008	19,046	19,815	9,571	822	1,629	125	114,177	29,945	72,304	11,584	344
2022 Feb.	161,582	48,271	19,445	16,997	9,435	619	1,652	123	113,311	30,005	72,414	10,369	523
<b>Changes *</b>													
2021	+ 21,605	+ 5,265	+ 2,213	+ 2,408	+ 379	+ 297	- 17	- 15	+ 16,340	- 416	+ 12,344	+ 4,055	+ 357
2021 Nov.	+ 2,481	+ 315	- 394	+ 1,168	- 346	- 109	- 29	+ 25	+ 2,166	- 997	+ 407	+ 2,633	+ 123
2021 Dec.	+ 6,306	+ 695	- 89	+ 1,557	- 184	- 523	- 7	- 59	+ 5,611	- 476	+ 7,503	- 1,555	+ 139
2022 Jan.	+ 5,816	+ 1,525	+ 781	+ 966	- 153	- 35	- 41	+ 7	+ 4,291	+ 840	+ 1,174	+ 2,556	- 279
2022 Feb.	- 3,565	- 2,737	+ 399	- 2,818	- 136	- 203	+ 23	- 2	- 828	+ 65	+ 133	- 1,205	+ 179
<b>Branches of foreign banks</b>													
<b>End of year or month *</b>													
2021	7,910	4,321	976	3,180	129	-	36	-	3,589	563	3,024	2	-
2021 Nov.	7,853	4,270	976	3,215	44	-	35	-	3,583	572	3,008	3	-
2021 Dec.	7,910	4,321	976	3,180	129	-	36	-	3,589	563	3,024	2	-
2022 Jan.	7,857	4,232	976	3,094	127	-	35	-	3,625	549	3,074	2	-
2022 Feb.	7,853	4,146	976	3,094	44	-	32	-	3,707	543	3,161	3	-
<b>Changes *</b>													
2021	+ 315	+ 230	+ 50	+ 96	+ 82	-	+ 2	-	+ 85	- 39	+ 124	± 0	-
2021 Nov.	- 159	- 61	- 60	-	-	-	- 1	-	- 98	- 38	- 61	+ 1	-
2021 Dec.	+ 53	+ 51	-	- 35	+ 85	-	+ 1	-	+ 2	- 10	+ 13	- 1	-
2022 Jan.	- 67	- 89	-	- 86	- 2	-	- 1	-	+ 22	- 18	+ 40	-	-
2022 Feb.	-	- 86	-	-	- 83	-	- 3	-	+ 86	- 5	+ 90	+ 1	-

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier

issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency. **6** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

cont'd: 11 Securities portfolios, by category of banks \*

€ million

Period	Domestic securities <sup>2</sup>							Foreign securities					
	Securities portfolios, total <sup>1</sup>	Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													<b>End of year or month *</b>
2021	87,182	27,677	10,813	12,737	597	1,928	1,440	162	59,505	35,474	21,954	2,075	2
2021 Nov.	88,544	29,079	11,869	12,774	659	2,118	1,511	148	59,465	35,709	21,994	1,760	2
2021 Dec.	87,182	27,677	10,813	12,737	597	1,928	1,440	162	59,505	35,474	21,954	2,075	2
2022 Jan.	86,916	27,072	10,580	12,411	687	1,785	1,465	144	59,844	35,720	22,011	2,111	2
2022 Feb.	87,278	26,485	11,130	12,073	703	1,520	908	151	60,793	36,068	22,895	1,829	1
<b>Changes *</b>													
2021	- 14,208	- 5,621	- 2,382	- 3,615	+ 69	+ 1,167	- 850	- 10	- 8,587	- 7,701	- 1,135	+ 248	+ 1
2021 Nov.	- 1,520	- 838	- 618	- 293	+ 58	+ 58	- 46	+ 3	- 682	- 469	- 385	+ 170	+ 2
2021 Dec.	- 1,389	- 1,402	- 1,056	- 37	- 62	- 190	- 71	+ 14	+ 13	- 239	- 61	+ 313	-
2022 Jan.	- 340	- 605	- 233	- 326	+ 90	- 143	+ 25	- 18	+ 265	+ 230	+ 3	+ 32	-
2022 Feb.	+ 383	- 587	+ 550	- 338	+ 16	- 265	- 557	+ 7	+ 970	+ 353	+ 899	- 281	- 1
<b>Savings banks</b>													<b>End of year or month *</b>
2021	292,472	232,833	85,562	39,096	6,778	392	82,924	18,081	59,639	28,767	27,603	3,127	142
2021 Nov.	293,087	233,486	86,651	39,592	6,826	386	82,116	17,915	59,601	28,657	27,718	3,101	125
2021 Dec.	292,472	232,833	85,562	39,096	6,778	392	82,924	18,081	59,639	28,767	27,603	3,127	142
2022 Jan.	292,387	233,302	85,549	38,887	6,791	405	83,558	18,112	59,085	28,359	27,453	3,133	140
2022 Feb.	293,514	234,183	86,092	38,650	6,808	417	84,239	17,977	59,331	28,382	27,603	3,204	142
<b>Changes *</b>													
2021	+ 3,252	+ 2,433	- 2,823	- 3,406	- 261	+ 46	+ 6,878	+ 1,999	+ 819	+ 65	+ 397	+ 354	+ 3
2021 Nov.	+ 84	+ 66	- 965	- 85	- 269	- 9	+ 1,132	+ 262	+ 18	- 41	- 6	+ 65	-
2021 Dec.	- 616	- 653	- 1,089	- 496	- 48	+ 6	+ 808	+ 166	+ 37	+ 110	- 116	+ 26	+ 17
2022 Jan.	- 89	+ 469	- 13	- 209	+ 13	+ 13	+ 634	+ 31	- 558	- 408	- 154	+ 6	- 2
2022 Feb.	+ 1,128	+ 881	+ 543	- 237	+ 17	+ 12	+ 681	- 135	+ 247	+ 23	+ 151	+ 71	+ 2
<b>Credit cooperatives</b>													<b>End of year or month *</b>
2021	236,141	156,672	71,416	13,152	5,564	147	58,013	8,380	79,469	41,816	33,051	4,539	63
2021 Nov.	236,181	156,481	72,116	13,363	5,587	160	56,791	8,464	79,700	41,692	33,387	4,568	53
2021 Dec.	236,141	156,672	71,416	13,152	5,564	147	58,013	8,380	79,469	41,816	33,051	4,539	63
2022 Jan.	236,061	157,679	72,088	12,975	5,557	164	58,477	8,418	78,382	40,874	32,979	4,466	63
2022 Feb.	237,914	159,171	72,820	12,973	5,607	180	58,902	8,689	78,743	41,279	32,958	4,443	63
<b>Changes *</b>													
2021	+ 4,894	+ 8,675	+ 3,231	- 1,401	+ 21	+ 3	+ 6,003	+ 818	- 3,781	- 2,124	- 1,705	+ 32	+ 16
2021 Nov.	+ 378	+ 991	+ 572	+ 12	+ 31	+ 15	+ 188	+ 173	- 613	- 283	- 212	- 118	-
2021 Dec.	- 40	+ 191	- 700	- 211	- 23	- 13	+ 1,222	- 84	- 231	+ 124	- 336	- 29	+ 10
2022 Jan.	- 81	+ 1,007	+ 672	- 177	- 7	+ 17	+ 464	+ 38	- 1,088	- 942	- 73	- 73	-
2022 Feb.	+ 1,853	+ 1,492	+ 732	- 2	+ 50	+ 16	+ 425	+ 271	+ 361	+ 405	- 21	- 23	-
<b>Mortgage banks</b>													<b>End of year or month *</b>
2021	24,484	10,201	3,591	6,423	40	-	147	-	14,283	3,660	10,621	2	-
2021 Nov.	24,650	10,307	3,625	6,495	40	-	147	-	14,343	3,689	10,652	2	-
2021 Dec.	24,484	10,201	3,591	6,423	40	-	147	-	14,283	3,660	10,621	2	-
2022 Jan.	23,984	10,004	3,436	6,385	36	-	147	-	13,980	3,428	10,550	2	-
2022 Feb.	24,164	10,289	3,676	6,419	47	-	147	-	13,875	3,414	10,459	2	-
<b>Changes *</b>													
2021	- 1,180	+ 71	- 576	+ 681	- 34	-	-	-	- 1,251	- 731	- 520	-	-
2021 Nov.	+ 192	+ 382	- 23	+ 426	- 21	-	-	-	- 190	- 147	- 43	-	-
2021 Dec.	- 169	- 106	- 34	- 72	-	-	-	-	- 63	- 30	- 33	-	-
2022 Jan.	- 520	- 197	- 155	- 38	- 4	-	-	-	- 323	- 233	- 90	-	-
2022 Feb.	+ 185	+ 285	+ 240	+ 34	+ 11	-	-	-	- 100	- 14	- 86	-	-

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier

issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

## I Banks (MFIs) in Germany

cont'd: 11 Securities portfolios, by category of banks \*

€ million

Period	Domestic securities <sup>2</sup>							Foreign securities					
	Securities portfolios, total <sup>1</sup>	Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Building and loan associations</b>													<b>End of year or month *</b>
2021	42,191	25,843	8,639	5,508	234	-	11,462	-	16,348	7,031	9,317	-	-
2021 Nov.	42,153	25,743	8,610	5,478	238	-	11,417	-	16,410	7,043	9,367	-	-
2021 Dec.	42,191	25,843	8,639	5,508	234	-	11,462	-	16,348	7,031	9,317	-	-
2022 Jan.	42,113	25,863	8,522	5,617	232	-	11,492	-	16,250	6,831	9,419	-	-
2022 Feb.	41,990	25,989	8,662	5,583	232	-	11,512	-	16,001	6,767	9,234	-	-
<b>Changes *</b>													
2021	+ 558	+ 824	- 144	+ 95	+ 16	-	+ 857	-	- 266	- 326	+ 60	-	-
2021 Nov.	- 59	- 149	+ 6	+ 44	-	-	- 199	-	+ 90	+ 1	+ 89	-	-
2021 Dec.	+ 38	+ 100	+ 29	+ 30	- 4	-	+ 45	-	- 62	- 12	+ 50	-	-
2022 Jan.	- 78	+ 20	- 117	+ 109	- 2	-	+ 30	-	- 98	- 190	+ 92	-	-
2022 Feb.	- 123	+ 126	+ 140	- 34	-	-	+ 20	-	- 249	- 64	- 185	-	-
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2021	183,978	78,098	32,913	30,993	3,087	10,807	270	28	105,880	57,889	47,704	287	-
2021 Nov.	185,193	77,881	32,495	31,180	3,186	10,721	271	28	107,312	57,845	49,187	280	-
2021 Dec.	183,978	78,098	32,913	30,993	3,087	10,807	270	28	105,880	57,889	47,704	287	-
2022 Jan.	182,347	77,439	33,021	30,269	3,084	10,763	274	28	104,908	57,443	47,209	256	-
2022 Feb.	181,482	76,442	32,689	29,594	3,104	10,750	277	28	105,040	57,632	47,156	252	-
<b>Changes *</b>													
2021	- 10,192	- 2,293	+ 190	- 2,236	- 573	+ 262	+ 66	- 2	- 7,899	- 4,911	- 2,954	- 34	-
2021 Nov.	- 312	+ 447	- 653	+ 1,220	- 64	- 58	+ 2	-	- 759	- 44	- 716	+ 1	-
2021 Dec.	- 1,304	+ 217	+ 418	- 187	- 99	+ 86	- 1	-	- 1,521	- 21	- 1,507	+ 7	-
2022 Jan.	- 1,791	- 659	+ 108	- 724	- 3	- 44	+ 4	-	- 1,132	- 505	- 595	- 32	-
2022 Feb.	- 816	- 997	- 332	- 675	+ 20	- 13	+ 3	-	+ 181	+ 210	- 25	- 4	-
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2021	145,318	49,739	11,718	20,132	15,497	1,636	715	41	95,579	22,350	58,361	14,257	611
2021 Nov.	139,296	49,230	11,598	19,035	15,576	2,166	816	39	90,066	22,819	50,370	16,410	467
2021 Dec.	145,318	49,739	11,718	20,132	15,497	1,636	715	41	95,579	22,350	58,361	14,257	611
2022 Jan.	147,259	50,125	12,381	20,193	15,355	1,545	610	41	97,134	23,238	57,624	15,933	339
2022 Feb.	144,235	46,360	12,590	16,545	15,103	1,432	648	42	97,875	23,120	59,019	15,218	518
<b>Changes *</b>													
2021	+ 16,656	+ 462	- 1,625	+ 1,875	+ 246	+ 57	- 76	- 15	+ 16,194	- 2,135	+ 14,019	+ 3,944	+ 366
2021 Nov.	+ 1,684	- 505	- 783	+ 416	- 9	- 170	+ 44	- 3	+ 2,189	- 758	+ 155	+ 2,666	+ 126
2021 Dec.	+ 5,938	+ 509	+ 120	+ 1,097	- 79	- 530	- 101	+ 2	+ 5,429	- 477	+ 7,950	- 2,188	+ 144
2022 Jan.	+ 1,747	+ 386	+ 663	+ 61	- 142	- 91	- 105	-	+ 1,361	+ 866	- 868	+ 1,635	- 272
2022 Feb.	- 2,907	- 3,765	+ 209	- 3,648	- 252	- 113	+ 38	+ 1	+ 858	- 109	+ 1,458	- 670	+ 179

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier

issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

## I Banks (MFIs) in Germany

12 Deposits and borrowing from banks (MFIs) \*  
(a) Total

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1				Memo item			
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Time deposits		Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
	<b>End of year or month *</b>											
2014	1,721,055	404,923	1,316,117	15	1,043,739	127,244	183,541	732,951	3	68,112	163,463	11,788
2015	1,677,553	454,489	1,223,013	51	1,003,739	130,491	153,706	719,499	43	61,882	133,942	6,155
2016	1,729,021	503,973	1,224,984	64	961,069	127,818	114,797	718,404	50	71,851	88,718	5,658
2017	1,707,149	500,323	1,206,809	17	944,615	109,135	108,140	727,337	3	103,567	93,696	5,162
2018	1,663,959	476,102	1,187,839	18	928,918	104,528	124,263	700,119	8	91,954	100,631	4,750
2019	1,690,817	446,583	1,244,175	59	931,100	107,210	112,879	711,002	9	79,092	122,739	4,407
2020	1,997,904	553,774	1,444,090	40	894,728	124,840	52,703	717,183	2	341,925	134,227	13,069
2021	2,253,058	573,121	1,679,898	39	914,498	117,122	47,983	749,387	6	423,936	205,266	16,362
2020 July	2,051,840	614,269	1,437,530	41	912,501	119,364	68,393	724,743	1	295,362	160,274	11,096
Aug.	2,040,427	601,038	1,439,347	42	920,478	122,266	67,469	730,741	2	291,056	166,216	11,505
Sep.	2,084,028	610,279	1,473,706	43	911,136	119,790	62,717	728,626	3	340,410	153,235	12,049
Oct.	2,096,901	618,837	1,478,021	43	921,674	127,087	57,708	736,876	3	342,022	163,432	12,258
Nov.	2,081,663	625,911	1,455,710	42	902,150	130,509	51,823	719,816	2	342,666	156,632	12,531
Dec.	1,997,904	553,774	1,444,090	40	894,728	124,840	52,703	717,183	2	341,925	134,227	13,069
2021 Jan.	2,216,555	648,312	1,568,202	41	909,542	133,486	50,725	725,328	3	352,099	251,941	13,591
Feb.	2,248,359	658,067	1,590,252	40	908,891	131,099	48,223	729,567	2	351,679	273,230	14,215
Mar.	2,327,601	655,675	1,671,886	40	907,897	129,084	50,863	727,948	2	428,126	268,581	14,737
Apr.	2,351,725	658,275	1,693,409	41	914,755	129,425	51,527	733,800	3	428,247	286,376	15,058
May	2,365,011	653,874	1,711,096	41	921,252	134,462	47,921	738,866	3	430,640	290,354	15,523
June	2,373,214	672,171	1,701,033	40	909,717	126,050	46,323	737,339	5	447,276	297,134	15,794
July	2,342,276	661,096	1,681,140	40	912,545	128,805	39,933	743,802	5	448,134	263,574	15,911
Aug.	2,334,141	648,298	1,685,807	36	917,646	128,422	41,241	747,982	1	447,086	265,165	16,117
Sep.	2,357,732	657,064	1,700,633	35	902,207	120,945	40,220	741,040	2	451,579	253,977	16,198
Oct.	2,394,890	683,463	1,711,387	40	913,817	125,514	42,418	745,878	7	449,831	268,395	16,204
Nov.	2,442,077	700,561	1,741,476	40	924,592	127,408	45,157	752,020	7	449,258	278,109	16,315
Dec.	2,253,058	573,121	1,679,898	39	914,498	117,122	47,983	749,387	6	423,936	205,266	16,362
2022 Jan.	2,462,283	773,049	1,689,196	38	932,727	129,976	48,716	754,030	5	430,977	259,289	16,388
Feb.	2,500,147	780,866	1,719,245	36	939,901	135,247	46,401	758,250	3	429,802	274,566	16,573
	<b>Changes *</b>											
2015	- 62,073	+ 43,885	- 105,994	+ 36	- 40,415	+ 3,282	- 29,835	- 13,902	+ 40	- 6,230	- 30,435	- 1,273
2016	+ 81,058	+ 51,257	+ 29,788	+ 13	- 11,750	- 868	- 21,244	+ 10,355	+ 7	+ 10,069	- 31,641	- 497
2017	- 4,514	+ 6,881	+ 11,348	- 47	- 20,709	- 18,248	- 4,677	+ 2,263	- 47	+ 31,716	+ 5,606	- 496
2018	- 48,875	- 26,534	- 22,342	+ 1	- 13,902	- 2,972	+ 16,093	- 27,028	+ 5	- 11,083	+ 6,280	- 427
2019	- 18,070	- 47,760	+ 29,649	+ 41	+ 4,570	+ 2,510	- 8,704	+ 10,763	+ 1	- 13,132	- 12,318	- 343
2020	+ 397,143	+ 111,049	+ 286,113	- 19	+ 50,551	+ 23,062	- 16,834	+ 44,330	- 7	+ 262,833	+ 12,968	+ 8,152
2021	+ 241,793	+ 12,396	+ 229,398	- 1	+ 23,146	+ 7,284	- 1,623	+ 32,049	+ 4	+ 82,011	+ 67,620	+ 3,293
2020 July	- 4,057	+ 14,238	- 18,291	- 4	- 7,872	- 6,914	- 9,445	+ 8,491	- 4	- 13,779	+ 7,352	+ 1,221
Aug.	- 10,207	- 12,614	+ 2,406	+ 1	+ 7,977	+ 2,902	- 924	+ 5,998	+ 1	- 4,306	+ 6,039	+ 409
Sep.	+ 41,005	+ 7,991	+ 33,013	+ 1	- 9,342	- 2,476	- 4,752	- 2,115	+ 1	+ 49,354	- 13,133	+ 544
Oct.	+ 12,304	+ 8,276	+ 4,028	-	+ 10,578	+ 7,297	- 5,009	+ 8,290	-	+ 1,612	+ 9,996	+ 169
Nov.	+ 16,153	+ 9,395	+ 6,759	- 1	+ 7,644	+ 3,854	- 1,298	+ 5,089	- 1	+ 644	+ 6,566	+ 273
Dec.	- 80,213	- 70,512	- 9,699	- 2	- 7,352	- 5,669	+ 880	- 2,563	-	- 741	- 22,122	+ 538
2021 Jan.	+ 216,253	+ 94,194	+ 122,058	+ 1	+ 14,745	+ 8,921	- 2,218	+ 8,041	+ 1	+ 10,174	+ 116,560	+ 522
Feb.	+ 31,505	+ 9,784	+ 21,722	- 1	- 757	- 2,348	- 2,502	+ 4,094	- 1	- 420	+ 21,141	+ 624
Mar.	+ 73,361	- 5,167	+ 78,528	-	- 1,299	- 2,015	+ 2,640	- 1,924	-	+ 76,447	- 5,337	+ 522
Apr.	+ 30,328	+ 5,090	+ 25,237	+ 1	+ 6,958	+ 441	+ 664	+ 5,852	+ 1	+ 121	+ 18,412	+ 321
May	+ 13,758	- 3,512	+ 17,270	-	+ 6,497	+ 5,037	- 3,606	+ 5,066	-	+ 2,393	+ 4,121	+ 465
June	+ 3,129	+ 16,429	- 13,299	- 1	- 11,645	- 8,412	- 1,598	- 1,637	+ 2	+ 16,636	+ 6,067	+ 271
July	- 28,279	- 11,191	- 17,088	-	+ 5,708	+ 2,755	- 3,570	+ 6,523	-	+ 858	- 33,650	+ 117
Aug.	- 8,732	- 13,123	+ 4,395	- 4	+ 5,121	- 363	+ 1,308	+ 4,180	- 4	- 1,048	+ 1,582	+ 206
Sep.	+ 19,847	+ 6,511	+ 13,337	- 1	- 15,138	- 7,477	- 799	- 6,863	+ 1	+ 4,493	- 11,711	+ 81
Oct.	+ 38,487	+ 26,773	+ 11,709	+ 5	+ 12,290	+ 4,569	+ 2,198	+ 5,518	+ 5	- 1,748	+ 14,325	+ 6
Nov.	+ 42,537	+ 14,739	+ 27,798	-	+ 10,775	+ 1,894	+ 3,034	+ 5,847	-	- 573	+ 9,206	+ 111
Dec.	- 190,401	- 128,131	- 62,269	- 1	- 10,109	- 10,286	+ 2,826	- 2,648	- 1	- 25,322	- 73,096	+ 47
2022 Jan.	+ 204,352	+ 196,678	+ 7,675	- 1	+ 16,479	+ 11,104	+ 733	+ 4,643	- 1	+ 7,041	+ 53,630	+ 26
Feb.	+ 39,419	+ 8,921	+ 30,500	- 2	+ 7,174	+ 5,271	- 2,315	+ 4,220	- 2	- 1,175	+ 15,437	+ 185

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities arising from registered debt securities, registered money market paper,

non-negotiable bearer debt securities; including subordinated liabilities. 2 Including liabilities arising from monetary policy operations with the Bundesbank. 3 Own acceptances and promissory notes outstanding.

## I Banks (MFIs) in Germany

12 Deposits and borrowing from banks (MFIs) \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>					Memo item		
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Commercial banks <sup>4</sup></b>												
												<b>End of year or month *</b>
2021	1,147,642	422,702	724,901	39	140,333	16,438	14,294	109,595	6	182,148	186,748	2,638
2021 Nov.	1,262,150	515,741	746,369	40	143,961	23,207	10,193	110,554	7	180,417	243,071	2,630
2021 Dec.	1,147,642	422,702	724,901	39	140,333	16,438	14,294	109,595	6	182,148	186,748	2,638
2022 Jan.	1,290,469	580,667	709,764	38	143,396	21,940	11,881	109,570	5	182,393	227,738	2,740
2022 Feb.	1,322,451	589,823	732,592	36	143,826	25,680	8,337	109,806	3	180,450	244,251	2,806
												<b>Changes *</b>
2021	+ 171,378	+ 13,021	+158,358	- 1	+ 2,658	- 2,383	+ 4,605	+ 432	+ 4	+ 37,152	+ 69,006	+ 1,017
2021 Nov.	+ 34,636	+ 9,349	+ 25,287	-	+ 692	+ 590	- 528	+ 630	-	- 313	+ 6,940	+ 31
2021 Dec.	- 115,645	- 93,613	- 22,031	- 1	- 3,628	- 6,769	+ 4,101	- 959	- 1	+ 1,731	- 56,573	+ 8
2022 Jan.	+ 140,076	+ 156,605	- 16,528	- 1	+ 3,063	+ 5,502	- 2,413	- 25	- 1	+ 245	+ 40,604	+ 102
2022 Feb.	+ 32,917	+ 9,721	+ 23,198	- 2	+ 430	+ 3,740	- 3,544	+ 236	- 2	- 1,943	+ 16,669	+ 66
<b>Big banks</b>												
												<b>End of year or month *</b>
2021	478,837	169,427	309,410	-	67,852	10,895	4,277	52,680	-	104,151	62,945	2,378
2021 Nov.	515,095	206,477	308,618	-	72,091	13,332	5,314	53,445	-	103,788	91,869	2,354
2021 Dec.	478,837	169,427	309,410	-	67,852	10,895	4,277	52,680	-	104,151	62,945	2,378
2022 Jan.	512,081	195,617	316,464	-	72,918	12,651	7,328	52,939	-	103,360	81,084	2,444
2022 Feb.	526,992	211,266	315,726	-	70,512	14,010	3,334	53,168	-	103,360	89,781	2,490
												<b>Changes *</b>
2021	+ 63,110	+ 13,487	+ 49,623	-	- 2,731	- 1,959	- 1,073	+ 301	-	+ 13,361	- 7,191	+ 1,015
2021 Nov.	- 982	- 4,787	+ 3,805	-	- 2,046	- 875	- 1,185	+ 14	-	- 296	- 2,188	+ 47
2021 Dec.	- 36,958	- 37,437	+ 479	-	- 4,239	- 2,437	- 1,037	- 765	-	+ 363	- 29,068	+ 24
2022 Jan.	+ 31,713	+ 25,251	+ 6,462	-	+ 5,066	+ 1,756	+ 3,051	+ 259	-	- 791	+ 17,994	+ 66
2022 Feb.	+ 15,383	+ 15,966	- 583	-	- 2,406	+ 1,359	- 3,994	+ 229	-	-	+ 8,777	+ 46
<b>Regional banks and other commercial banks</b>												
												<b>End of year or month *</b>
2021	410,511	93,741	316,731	39	60,220	3,166	8,929	48,119	6	74,952	123,803	255
2021 Nov.	491,248	149,787	341,421	40	59,571	6,868	4,028	48,668	7	71,689	151,202	271
2021 Dec.	410,511	93,741	316,731	39	60,220	3,166	8,929	48,119	6	74,952	123,803	255
2022 Jan.	528,249	233,797	294,414	38	58,398	6,723	3,589	48,081	5	73,988	146,654	291
2022 Feb.	540,771	235,688	305,047	36	60,899	8,740	3,905	48,251	3	74,045	154,470	312
												<b>Changes *</b>
2021	+ 88,579	- 19,475	+108,055	- 1	+ 5,194	- 975	+ 6,652	- 487	+ 4	+ 24,094	+ 76,197	+ 1
2021 Nov.	+ 29,927	+ 10,414	+ 19,513	-	+ 2,699	+ 1,131	+ 1,015	+ 553	-	- 17	+ 9,128	- 16
2021 Dec.	- 81,074	- 56,222	- 24,851	- 1	+ 649	- 3,702	+ 4,901	- 549	- 1	+ 3,263	- 27,505	- 16
2022 Jan.	+ 107,889	+ 130,785	- 22,895	- 1	- 1,825	+ 3,554	- 5,340	- 38	- 1	- 964	+ 22,610	+ 36
2022 Feb.	+ 12,902	+ 2,132	+ 10,772	- 2	+ 2,501	+ 2,017	+ 316	+ 170	- 2	+ 57	+ 7,892	+ 21
<b>Branches of foreign banks</b>												
												<b>End of year or month *</b>
2021	258,294	159,534	98,760	-	12,261	2,377	1,088	8,796	-	3,045	-	5
2021 Nov.	255,807	159,477	96,330	-	12,299	3,007	851	8,441	-	4,940	-	5
2021 Dec.	258,294	159,534	98,760	-	12,261	2,377	1,088	8,796	-	3,045	-	5
2022 Jan.	250,139	151,253	98,886	-	12,080	2,566	964	8,550	-	5,045	-	5
2022 Feb.	254,688	142,869	111,819	-	12,415	2,930	1,098	8,387	-	3,045	-	4
												<b>Changes *</b>
2021	+ 19,689	+ 19,009	+ 680	-	+ 195	+ 551	- 974	+ 618	-	- 303	-	+ 1
2021 Nov.	+ 5,691	+ 3,722	+ 1,969	-	+ 39	+ 334	- 358	+ 63	-	-	-	-
2021 Dec.	+ 2,387	+ 46	+ 2,341	-	- 38	- 630	+ 237	+ 355	-	- 1,895	-	-
2022 Jan.	+ 474	+ 569	- 95	-	- 178	+ 192	- 124	- 246	-	+ 2,000	-	-
2022 Feb.	+ 4,632	- 8,377	+ 13,009	-	+ 335	+ 364	+ 134	- 163	-	- 2,000	-	- 1

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. <sup>2</sup> Including

liabilities arising from monetary policy operations with the Bundesbank. <sup>3</sup> Own acceptances and promissory notes outstanding. <sup>4</sup> Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

### cont'd: 12 Deposits and borrowing from banks (MFIs) \* (b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>				Memo item			
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Landesbanken</b>												
	<b>End of year or month *</b>											
2021	255,022	41,934	213,088	–	159,787	20,960	8,427	130,400	–	54,667	9,717	2,447
2021 Nov.	306,713	66,154	240,559	–	164,408	22,455	10,096	131,857	–	69,514	18,369	2,424
Dec.	255,022	41,934	213,088	–	159,787	20,960	8,427	130,400	–	54,667	9,717	2,447
2022 Jan.	294,292	66,495	227,797	–	162,618	23,373	8,054	131,191	–	57,224	17,039	2,442
Feb.	295,461	66,219	229,242	–	163,973	24,126	7,280	132,567	–	58,415	16,495	2,462
	<b>Changes *</b>											
2021	– 1,639	– 3,630	+ 1,991	–	– 4,632	– 3,334	– 4,618	+ 3,320	–	+ 2,137	– 7	+ 474
2021 Nov.	+ 3,544	+ 3,664	– 120	–	+ 2,685	– 932	+ 2,813	+ 804	–	– 36	+ 3,332	+ 16
Dec.	– 51,856	– 24,307	– 27,549	–	– 4,621	– 1,495	– 1,669	– 1,457	–	– 14,847	– 8,655	+ 23
2022 Jan.	+ 39,031	+ 24,444	+ 14,587	–	+ 2,831	+ 2,413	– 373	+ 791	–	+ 2,557	+ 7,315	– 5
Feb.	+ 1,280	– 222	+ 1,502	–	+ 1,355	+ 753	– 774	+ 1,376	–	+ 1,191	– 540	+ 20
<b>Savings banks</b>												
	<b>End of year or month *</b>											
2021	199,794	2,745	197,049	–	128,069	2,663	5,736	119,670	–	71,587	6	3,947
2021 Nov.	199,993	4,743	195,250	–	129,538	4,005	5,342	120,191	–	69,929	4	3,916
Dec.	199,794	2,745	197,049	–	128,069	2,663	5,736	119,670	–	71,587	6	3,947
2022 Jan.	204,585	4,581	200,004	–	131,811	3,779	7,524	120,508	–	72,334	5	4,009
Feb.	206,324	4,002	202,322	–	133,797	3,679	8,675	121,443	–	72,035	4	4,063
	<b>Changes *</b>											
2021	+ 29,817	– 224	+ 30,041	–	+ 4,929	– 250	+ 1,546	+ 3,633	–	+ 24,944	– 4	+1,012
2021 Nov.	+ 563	– 362	+ 925	–	+ 1,096	– 12	+ 371	+ 737	–	– 550	– 49	+ 27
Dec.	– 200	– 1,999	+ 1,799	–	– 1,469	– 1,342	+ 394	– 521	–	+ 1,658	+ 2	+ 31
2022 Jan.	+ 4,791	+ 1,836	+ 2,955	–	+ 3,742	+ 1,116	+ 1,788	+ 838	–	+ 747	– 1	+ 62
Feb.	+ 1,740	– 578	+ 2,318	–	+ 1,986	– 100	+ 1,151	+ 935	–	– 299	– 1	+ 54
<b>Credit cooperatives</b>												
	<b>End of year or month *</b>											
2021	168,517	1,025	167,492	–	125,845	956	2,591	122,298	–	42,169	253	3,307
2021 Nov.	165,326	1,378	163,948	–	125,631	1,230	2,418	121,983	–	39,112	260	3,312
Dec.	168,517	1,025	167,492	–	125,845	956	2,591	122,298	–	42,169	253	3,307
2022 Jan.	170,381	1,240	169,141	–	127,871	1,175	3,152	123,544	–	42,026	263	3,312
Feb.	172,155	1,555	170,600	–	129,641	1,495	3,408	124,738	–	42,036	250	3,322
	<b>Changes *</b>											
2021	+ 19,502	+ 31	+ 19,471	–	+ 8,796	+ 71	– 1,556	+ 10,281	–	+ 10,767	– 274	+ 448
2021 Nov.	+ 1,495	– 140	+ 1,635	–	+ 1,631	+ 4	– 262	+ 1,889	–	– 13	– 36	+ 16
Dec.	+ 3,172	– 354	+ 3,526	–	+ 199	– 274	+ 173	+ 300	–	+ 3,057	– 7	– 5
2022 Jan.	+ 1,863	+ 215	+ 1,648	–	+ 2,026	+ 219	+ 561	+ 1,246	–	– 143	+ 10	+ 5
Feb.	+ 1,773	+ 315	+ 1,458	–	+ 1,770	+ 320	+ 256	+ 1,194	–	+ 10	– 13	+ 10
<b>Mortgage banks</b>												
	<b>End of year or month *</b>											
2021	60,960	2,081	58,879	–	34,863	1,680	4,588	28,595	–	24,192	1,904	8
2021 Nov.	60,181	2,063	58,118	–	34,043	1,678	4,471	27,894	–	24,192	1,798	8
Dec.	60,960	2,081	58,879	–	34,863	1,680	4,588	28,595	–	24,192	1,904	8
2022 Jan.	63,141	3,844	59,297	–	37,037	3,438	4,875	28,724	–	24,192	2,061	8
Feb.	62,788	3,949	58,839	–	36,644	3,560	4,338	28,746	–	24,191	1,578	15
	<b>Changes *</b>											
2021	+ 3,305	– 697	+ 4,002	–	+ 2,186	– 620	+ 2,840	– 34	–	+ 1,152	– 282	– 2
2021 Nov.	– 426	– 126	– 300	–	– 336	– 99	+ 44	– 281	–	– 1	+ 45	–
Dec.	+ 779	+ 18	+ 761	–	+ 820	+ 2	+ 117	+ 701	–	–	+ 106	–
2022 Jan.	+ 431	+ 13	+ 418	–	+ 424	+ 8	+ 287	+ 129	–	–	+ 157	–
Feb.	– 353	+ 105	– 458	–	– 393	+ 122	– 537	+ 22	–	– 1	– 483	+ 7

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Including liabilities arising from registered debt securities, registered money market paper,

non-negotiable bearer debt securities; including subordinated liabilities. <sup>2</sup> Including liabilities arising from monetary policy operations with the Bundesbank. <sup>3</sup> Own acceptances and promissory notes outstanding.



## I Banks (MFIs) in Germany

cont'd: 12 Deposits and borrowing from banks (MFIs) \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>					Memo item		
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Building and loan associations</b>												<b>End of year or month *</b>
2021	33,103	1,720	31,383	.	32,783	1,716	4,043	27,024	.	230	3,395	454
2021 Nov.	32,599	2,312	30,287	.	32,481	2,307	3,849	26,325	.	30	3,343	465
2021 Dec.	33,103	1,720	31,383	.	32,783	1,716	4,043	27,024	.	230	3,395	454
2022 Jan.	33,522	2,703	30,819	.	33,202	2,699	3,634	26,869	.	230	2,994	287
2022 Feb.	33,955	2,541	31,414	.	33,582	2,537	4,597	26,448	.	230	3,406	280
<b>Changes *</b>												
2021	+ 4,177	- 105	+ 4,282	.	+ 4,414	- 91	- 1,298	+ 5,803	.	- 230	+ 715	- 415
2021 Nov.	+ 1,547	+ 472	+ 1,075	.	+ 1,545	+ 471	+ 495	+ 579	.	- 10	+ 152	- 8
2021 Dec.	+ 504	- 592	+ 1,096	.	+ 302	- 591	+ 194	+ 699	.	+ 200	+ 52	- 11
2022 Jan.	+ 419	+ 983	- 564	.	+ 419	+ 983	- 409	- 155	.	-	- 401	- 167
2022 Feb.	+ 433	- 162	+ 595	.	+ 380	- 162	+ 963	- 421	.	-	+ 412	- 7
<b>Banks with special, development and other support tasks</b>												<b>End of year or month *</b>
2021	388,020	100,914	287,106	-	292,818	72,709	8,304	211,805	-	48,943	3,243	3,561
2021 Nov.	415,115	108,170	306,945	-	294,530	72,526	8,788	213,216	-	66,064	11,264	3,560
2021 Dec.	388,020	100,914	287,106	-	292,818	72,709	8,304	211,805	-	48,943	3,243	3,561
2022 Jan.	405,893	113,519	292,374	-	296,792	73,572	9,596	213,624	-	52,578	9,189	3,590
2022 Feb.	407,013	112,777	294,236	-	298,438	74,170	9,766	214,502	-	52,445	8,582	3,625
<b>Changes *</b>												
2021	+ 15,253	+ 4,000	+ 11,253	-	+ 4,795	- 677	- 3,142	+ 8,614	-	+ 6,089	- 1,534	+ 759
2021 Nov.	+ 1,178	+ 1,882	- 704	-	+ 3,462	+ 1,872	+ 101	+ 1,489	-	+ 350	- 1,178	+ 29
2021 Dec.	- 27,155	- 7,284	- 19,871	-	- 1,712	+ 183	- 484	- 1,411	-	- 17,121	- 8,021	+ 1
2022 Jan.	+ 17,741	+ 12,582	+ 5,159	-	+ 3,974	+ 863	+ 1,292	+ 1,819	-	+ 3,635	+ 5,946	+ 29
2022 Feb.	+ 1,629	- 258	+ 1,887	-	+ 1,646	+ 598	+ 170	+ 878	-	- 133	+ 607	+ 35
<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>
2021	602,226	254,841	347,352	33	50,003	6,506	8,129	35,368	-	49,326	126,286	421
2021 Nov.	697,255	317,770	379,452	33	48,989	10,304	3,491	35,194	-	49,966	163,359	419
2021 Dec.	602,226	254,841	347,352	33	50,003	6,506	8,129	35,368	-	49,326	126,286	421
2022 Jan.	721,665	391,368	330,264	33	46,652	9,656	1,953	35,043	-	50,246	153,334	424
2022 Feb.	737,473	386,875	350,565	33	49,661	12,041	2,743	34,877	-	48,246	163,788	428
<b>Changes *</b>												
2021	+ 54,910	- 10,270	+ 65,185	- 5	+ 6,121	+ 147	+ 3,244	+ 2,730	-	+ 10,456	+ 62,802	+ 96
2021 Nov.	+ 29,553	+ 14,524	+ 15,029	-	+ 560	+ 954	- 726	+ 332	-	-	+ 7,710	+ 6
2021 Dec.	- 95,468	- 63,111	- 32,357	-	+ 1,014	- 3,798	+ 4,638	+ 174	-	- 640	- 37,180	+ 2
2022 Jan.	+ 118,214	+136,122	- 17,908	-	- 3,351	+ 3,150	- 6,176	- 325	-	+ 920	+ 26,800	+ 3
2022 Feb.	+ 16,661	- 4,008	+ 20,669	-	+ 3,009	+ 2,385	+ 790	- 166	-	- 2,000	+ 10,610	+ 4

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non-negotiable bearer debt securities; including subordinated liabilities. <sup>2</sup> Including liabilities arising from monetary policy operations with the Bundesbank. <sup>3</sup> Own acceptances and promissory notes outstanding.

### I Banks (MFIs) in Germany

#### 13 Deposits and borrowing from non-banks (non-MFIs) \* (a) Total

€ million

Period	Deposits and borrowing from domestic and foreign non-banks <sup>1</sup>												
	Total	Sight deposits	Time deposits <sup>2</sup>				Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Fiduciary loans	Memo item			
			Total	for up to and including 1 year	for more than 1 year					Total	of which with central counterparties <sup>5</sup>	Loans and advances to financial vehicle corporations	
					Total	for up to and including 2 years							for 2 years and more <sup>2</sup>
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2014	3,339,152	1,630,810	1,011,555	297,255	714,300	34,098	680,202	617,002	79,785	31,612	43,291	22,286	56,288
2015	3,425,860	1,776,341	979,278	284,879	694,399	40,964	653,435	605,370	64,871	30,051	29,105	14,409	72,032
2016	3,532,947	1,898,442	978,830	280,532	698,298	52,021	646,277	596,537	59,138	29,546	41,908	22,901	76,808
2017	3,662,085	2,050,361	969,423	269,118	700,305	62,000	638,305	590,331	51,970	30,303	46,002	22,557	84,234
2018	3,769,144	2,190,314	952,013	260,834	691,179	60,181	630,998	585,612	41,205	34,009	38,772	15,299	77,809
2019	3,890,732	2,348,686	924,422	257,212	667,210	55,823	611,387	581,761	35,863	32,593	29,209	6,320	79,717
2020	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2021	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2020 July	4,074,072	2,553,388	921,644	282,288	639,356	49,670	589,686	567,285	31,755	33,917	41,882	11,138	82,559
Aug.	4,083,983	2,562,508	923,020	279,095	643,925	49,183	594,742	566,966	31,489	34,152	40,826	11,216	81,679
Sep.	4,103,853	2,588,341	917,924	270,359	647,565	51,916	595,649	566,453	31,135	34,442	34,136	7,025	81,026
Oct.	4,143,604	2,623,959	922,890	270,438	652,452	54,797	597,655	566,015	30,740	34,768	32,972	6,605	84,475
Nov.	4,174,267	2,669,484	908,520	256,735	651,785	52,933	598,852	565,860	30,403	34,558	40,255	5,794	85,851
Dec.	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2021 Jan.	4,184,330	2,687,001	899,696	245,265	654,431	53,587	600,844	567,886	29,747	34,458	39,630	4,296	85,479
Feb.	4,197,080	2,702,634	896,757	240,481	656,276	56,999	599,277	568,795	28,894	34,454	42,749	6,956	84,962
Mar.	4,214,674	2,722,925	895,225	243,439	651,786	54,771	597,015	568,504	28,020	34,534	42,945	6,839	84,830
Apr.	4,231,429	2,745,309	899,593	244,188	645,405	51,194	594,211	568,913	27,614	34,497	49,727	6,858	84,781
May	4,260,307	2,768,944	895,230	248,304	646,926	50,577	596,349	569,360	26,773	34,699	50,814	7,652	84,878
June	4,227,202	2,760,416	871,825	232,406	639,419	50,875	588,544	568,721	26,240	34,679	41,674	5,341	83,993
July	4,256,797	2,797,669	865,002	229,120	635,882	50,778	585,104	568,122	26,004	34,594	49,451	6,751	84,616
Aug.	4,269,442	2,814,858	861,210	224,434	636,776	51,370	585,406	567,575	25,799	34,418	54,722	7,063	86,600
Sep.	4,266,239	2,811,928	861,980	228,730	633,250	50,581	582,669	566,700	25,631	34,177	50,312	6,592	86,156
Oct.	4,309,972	2,834,128	884,348	241,494	642,854	51,926	590,928	566,051	25,445	33,989	53,672	6,446	86,765
Nov.	4,317,841	2,857,197	869,944	227,184	642,760	52,520	590,240	565,768	24,932	33,698	47,433	6,892	88,713
Dec.	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2022 Jan.	4,365,775	2,868,140	906,672	252,645	654,027	52,537	601,490	566,657	24,306	34,041	50,016	6,818	96,913
Feb.	4,399,004	2,899,045	909,197	257,167	652,030	51,910	600,120	566,686	24,076	33,883	60,126	5,895	96,293
	<b>Changes *</b>												
2015	+ 79,963	+142,287	- 35,548	-13,268	- 22,280	+ 6,250	- 28,530	-11,632	-15,144	-1,641	- 15,709	- 8,192	+ 15,740
2016	+ 108,286	+121,426	+ 686	- 2,504	+ 3,190	+11,584	- 8,394	- 8,833	- 4,993	- 505	+ 13,107	+ 8,958	+ 4,852
2017	+ 134,859	+153,862	- 5,629	- 8,713	+ 3,084	+10,009	- 6,925	- 6,206	- 7,168	+ 27	+ 5,441	- 294	+ 7,191
2018	+ 105,727	+139,083	- 19,497	- 8,860	-10,637	- 1,466	- 9,171	- 4,719	- 9,140	+ 3,731	+ 7,915	- 7,235	+ 6,426
2019	+ 121,753	+157,879	- 27,008	- 2,382	-24,626	- 4,407	-20,219	- 3,851	- 5,267	-1,416	- 5,416	- 4,209	+ 1,527
2020	+ 245,146	+287,478	- 21,790	- 7,686	-14,104	+ 4,236	- 9,868	-14,847	- 5,695	+1,959	+ 519	- 2,346	+ 5,675
2021	+ 117,963	+150,775	- 27,870	-26,980	- 890	+ 1,232	- 2,122	+ 284	- 5,226	- 238	- 1,984	+ 812	+ 11,006
2020 July	+ 34,396	+ 23,970	+ 12,484	+12,905	- 421	+ 1,864	- 2,285	- 1,669	- 389	+ 419	+ 5,672	+ 1,119	- 1,356
Aug.	+ 10,201	+ 9,160	+ 1,556	- 3,070	+ 4,626	- 477	+ 5,103	- 249	- 266	+ 235	- 985	+ 40	- 880
Sep.	+ 19,236	+ 25,530	- 5,427	- 8,978	+ 3,551	+ 2,700	+ 851	- 513	- 354	+ 290	- 6,795	- 4,056	- 654
Oct.	+ 39,426	+ 35,400	+ 4,859	- 1,202	+ 6,061	+ 2,879	+ 3,182	- 438	- 395	+ 326	- 1,247	- 488	+ 3,424
Nov.	+ 32,099	+ 46,299	- 13,708	-13,278	- 430	- 1,815	+ 1,385	- 155	- 337	- 210	+ 3,137	- 828	+ 1,377
Dec.	- 29,435	- 22,561	- 7,623	- 7,617	- 6	- 1,502	+ 1,496	+ 984	- 235	- 6	+ 7,395	- 2,182	- 440
2021 Jan.	+ 39,265	+ 41,221	- 2,577	- 3,751	+ 1,174	+ 2,193	- 1,019	+ 1,042	- 421	- 94	+ 6,841	+ 631	- 578
Feb.	+ 12,454	+ 15,448	- 3,050	+ 4,884	+ 1,834	+ 3,408	- 1,574	+ 909	- 853	- 4	+ 3,024	+ 2,605	- 517
Mar.	+ 15,402	+ 19,332	- 2,810	+ 1,998	- 4,808	- 2,379	- 2,429	- 291	- 829	+ 80	- 394	- 253	- 135
Apr.	+ 17,753	+ 23,250	- 5,500	+ 652	- 6,152	- 3,435	- 2,717	+ 409	- 406	- 37	+ 7,264	+ 136	- 47
May	+ 29,238	+ 23,806	+ 5,826	+ 4,266	+ 1,560	- 605	+ 2,165	+ 447	- 841	+ 202	+ 1,139	+ 733	+ 97
June	- 34,642	- 9,080	- 24,390	-16,752	- 7,638	+ 288	- 7,926	- 639	- 533	- 20	- 9,484	- 2,328	- 888
July	+ 29,485	+ 36,838	- 6,518	- 2,973	- 3,545	- 97	- 3,448	- 599	- 236	- 85	+ 7,730	+ 1,371	+ 768
Aug.	+ 12,076	+ 16,704	- 3,876	- 4,759	+ 883	+ 590	+ 293	- 547	- 205	- 176	+ 5,268	+ 359	+ 1,559
Sep.	- 18	- 468	+ 1,481	+ 4,440	- 2,959	- 773	- 2,186	- 870	- 161	- 241	- 4,653	- 459	- 446
Oct.	+ 43,540	+ 22,183	+ 22,192	+12,574	+ 9,618	+ 1,324	+ 8,294	- 649	- 186	- 188	+ 3,293	- 252	+ 609
Nov.	+ 7,021	+ 22,341	- 14,719	-14,762	+ 43	+ 609	- 566	- 283	- 318	- 291	- 6,468	+ 486	+ 1,947
Dec.	- 53,611	- 60,800	+ 6,071	- 3,029	+ 9,100	+ 109	+ 8,991	+ 1,355	- 237	+ 616	- 15,544	+ 3,841	+ 8,637
2022 Jan.	+ 100,411	+ 71,193	+ 30,073	+28,068	+ 2,005	- 145	+ 2,150	- 466	- 389	- 273	+ 17,898	+ 3,664	- 442
Feb.	+ 33,102	+ 30,602	+ 2,701	+ 4,670	- 1,969	- 625	- 1,344	+ 29	- 230	- 158	+ 10,182	- 898	- 620

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arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. <sup>2</sup> Including deposits under

## I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks 1											Period
Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item		
		Total	for up to and including 1 year	for more than 1 year		Fiduciary loans			Liabilities arising from repos		
				Total	for up to and including 2 years					for 2 years and more 2	
14	15	16	17	18	19	20	21	22	23	24	
<b>End of year or month *</b>											
3,118,192	1,517,782	926,655	256,987	669,668	29,378	640,290	607,762	65,993	30,898	1,692	2014
3,224,719	1,673,705	898,434	243,048	655,386	37,280	618,106	596,450	56,130	29,304	541	2015
3,326,746	1,798,172	889,649	232,350	657,299	47,231	610,068	588,509	50,416	28,818	860	2016
3,420,874	1,940,989	853,247	207,649	645,598	57,299	588,299	582,896	43,742	29,990	1,610	2017
3,537,616	2,080,120	841,549	203,370	638,179	56,806	581,373	578,629	37,318	33,872	460	2018
3,660,981	2,236,342	816,227	202,682	613,545	52,712	560,833	575,179	33,233	32,470	182	2019
3,885,189	2,513,033	783,293	188,883	594,410	47,894	546,516	560,578	28,285	34,415	84	2020
3,976,296	2,654,567	735,950	161,012	574,938	49,690	525,248	561,241	24,538	34,200	1,278	2021
3,803,429	2,414,001	798,643	215,577	583,066	46,578	536,488	560,917	29,868	33,789	237	2020 July
3,820,801	2,427,673	802,890	214,992	587,898	45,849	542,049	560,633	29,605	34,027	470	Aug.
3,834,215	2,442,808	802,007	210,085	591,922	48,149	543,773	560,149	29,251	34,312	371	Sep.
3,874,081	2,481,406	804,092	207,642	596,450	50,671	545,779	559,726	28,857	34,635	638	2020
3,894,342	2,515,322	790,909	196,408	594,501	48,084	546,417	559,593	28,518	34,430	727	Nov.
3,885,189	2,513,033	783,293	188,883	594,410	47,894	546,516	560,578	28,285	34,415	84	Dec.
3,904,519	2,541,952	773,072	181,558	591,514	47,351	544,163	561,630	27,865	34,322	513	2021 Jan.
3,913,659	2,557,466	766,087	174,668	591,419	49,034	542,385	562,591	27,515	34,319	505	Feb.
3,925,807	2,575,160	761,229	175,370	585,859	46,875	538,984	562,329	27,089	34,397	902	Mar.
3,935,655	2,594,569	751,562	168,863	582,699	46,834	535,865	562,754	26,770	34,357	1,028	Apr.
3,956,303	2,620,545	746,230	165,895	580,335	47,256	533,079	563,213	26,315	34,561	731	May
3,936,392	2,612,060	735,656	158,133	577,523	47,411	530,112	562,592	26,084	34,560	961	June
3,964,576	2,645,994	730,691	155,379	575,312	47,733	527,579	562,041	25,850	34,472	1,521	July
3,970,994	2,655,979	727,823	151,169	576,654	48,130	528,524	561,546	25,646	34,306	1,476	Aug.
3,960,281	2,647,935	726,139	152,665	573,474	47,780	525,694	560,719	25,488	34,064	1,636	Sep.
3,989,085	2,664,335	739,341	163,636	575,705	49,146	526,559	560,111	25,298	33,877	1,447	Oct.
4,002,356	2,685,868	731,842	157,127	574,715	49,867	524,848	559,864	24,782	33,587	879	Nov.
3,976,296	2,654,567	735,950	161,012	574,938	49,690	525,248	561,241	24,538	34,200	1,278	Dec.
4,025,879	2,690,899	750,027	175,885	574,142	49,511	524,631	560,803	24,150	33,927	1,072	2022 Jan.
4,037,762	2,704,520	748,461	175,499	572,962	48,670	524,292	560,858	23,923	33,769	1,245	Feb.
<b>Changes *</b>											
+ 106,497	+ 156,178	- 28,276	- 13,624	- 14,652	+ 7,612	- 22,264	- 11,312	- 10,093	- 1,594	- 1,151	2015
+ 104,737	+ 124,537	- 6,885	- 8,903	+ 2,018	+ 10,206	- 8,188	- 7,941	- 4,974	- 486	+ 319	2016
+ 103,088	+ 142,847	- 27,472	- 24,701	- 2,771	+ 10,068	- 12,839	- 5,613	- 6,674	+ 442	+ 750	2017
+ 117,672	+ 139,271	- 10,783	- 3,469	- 7,314	- 113	- 7,201	- 4,267	- 6,549	+ 3,932	- 1,150	2018
+ 122,516	+ 155,750	- 25,699	- 844	- 24,855	- 4,129	- 20,726	- 3,450	- 4,085	- 1,402	- 278	2019
+ 221,550	+ 273,713	- 32,684	- 14,957	- 17,727	- 4,798	- 12,929	- 14,531	- 4,948	+ 1,945	- 98	2020
+ 95,262	+ 144,333	- 46,232	- 27,297	- 18,935	+ 1,542	- 20,477	+ 668	- 3,507	- 215	+ 1,194	2021
+ 37,125	+ 28,696	+ 10,459	+ 8,869	+ 1,590	+ 2,273	- 683	- 1,642	- 388	+ 414	- 7	2020 July
+ 17,372	+ 13,582	+ 4,267	- 585	+ 4,852	- 729	+ 5,581	- 214	- 263	+ 238	+ 233	Aug.
+ 13,414	+ 15,135	- 883	- 4,907	+ 4,024	+ 2,300	+ 1,724	- 484	- 354	+ 285	- 99	Sep.
+ 39,996	+ 38,598	+ 2,215	- 3,503	+ 5,718	+ 2,522	+ 3,196	- 423	- 394	+ 323	+ 267	Oct.
+ 20,473	+ 34,118	- 13,173	- 11,222	- 1,951	- 2,587	+ 636	- 133	- 339	- 205	+ 89	Nov.
- 9,153	- 2,289	- 7,616	- 7,525	- 91	- 190	+ 99	+ 985	- 233	- 15	- 643	Dec.
+ 19,180	+ 28,897	- 10,349	- 7,346	- 3,003	- 552	- 2,451	+ 1,052	- 420	- 93	+ 429	2021 Jan.
+ 9,065	+ 15,436	- 6,982	- 6,890	- 92	+ 1,683	- 1,775	+ 961	- 350	- 3	- 8	Feb.
+ 12,213	+ 17,694	- 4,838	+ 702	- 5,540	- 2,159	- 3,381	- 262	- 381	+ 78	+ 397	Mar.
+ 9,848	+ 19,569	- 9,827	- 6,632	- 3,195	- 46	- 3,149	+ 425	- 319	- 40	+ 126	Apr.
+ 20,648	+ 25,976	- 5,332	- 2,968	- 2,364	+ 422	- 2,786	+ 459	- 455	+ 204	- 297	May
- 19,831	- 8,485	- 10,494	- 7,792	- 2,702	+ 155	- 2,857	- 621	- 231	- 1	+ 230	June
+ 28,184	+ 33,934	- 4,965	- 2,754	- 2,211	+ 322	- 2,533	- 551	- 234	- 88	+ 560	July
+ 6,418	+ 9,985	- 2,868	- 4,210	+ 1,342	+ 397	+ 945	- 495	- 204	- 166	- 45	Aug.
- 6,684	- 5,404	- 300	+ 2,086	- 2,386	- 595	- 1,791	- 822	- 158	- 242	+ 160	Sep.
+ 28,804	+ 16,400	+ 13,202	+ 10,968	+ 2,234	+ 1,341	+ 893	- 608	- 190	- 187	- 189	Oct.
+ 13,332	+ 21,508	- 7,608	- 6,367	- 1,241	+ 751	- 1,992	- 247	- 321	- 290	- 568	Nov.
- 25,915	- 31,177	+ 4,129	+ 3,906	+ 223	- 177	+ 400	+ 1,377	- 244	+ 613	+ 399	Dec.
+ 49,583	+ 36,332	+ 14,077	+ 14,963	- 886	- 224	- 662	- 438	- 388	- 273	- 206	2022 Jan.
+ 11,883	+ 13,621	- 1,566	- 386	- 1,180	- 841	- 339	+ 55	- 227	- 158	+ 173	Feb.

savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts. 4 Including liabilities arising from non-negotiable bearer debt securities.

5 Within the meaning of § 1 section 31 KWG.

## I Banks (MFIs) in Germany

13 Deposits and borrowing from non-banks (non-MFIs) \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which									
				for up to and including 1 year									for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													
<b>End of year or month *</b>													
2021	1,661,711	1,160,114	388,910	146,374	209,761	102,215	10,472	7,199	1,434,811	1,056,892	267,674	110,245	7,134
2021 Aug.	1,682,710	1,194,719	375,634	148,271	195,017	101,240	11,117	7,928	1,453,785	1,081,335	262,581	109,869	7,864
2021 Sep.	1,667,799	1,182,968	372,504	147,709	192,997	101,315	11,012	7,753	1,436,626	1,068,305	258,463	109,858	7,688
2021 Oct.	1,700,059	1,202,478	385,228	150,950	201,474	101,419	10,934	7,497	1,453,129	1,080,220	263,008	109,901	7,433
2021 Nov.	1,701,069	1,208,966	379,949	145,648	201,449	101,600	10,554	7,305	1,456,095	1,084,812	261,572	109,711	7,242
2021 Dec.	1,661,711	1,160,114	388,910	146,374	209,761	102,215	10,472	7,199	1,434,811	1,056,892	267,674	110,245	7,134
2022 Jan.	1,730,047	1,215,014	402,423	159,093	211,500	102,414	10,196	7,228	1,466,861	1,091,194	265,479	110,188	7,163
2022 Feb.	1,749,047	1,231,890	404,526	163,723	209,979	102,561	10,070	7,021	1,469,309	1,093,107	265,979	110,223	6,956
<b>Changes *</b>													
2021	+ 36,030	+ 39,310	- 5,161	- 13,174	+ 7,931	+ 3,460	- 1,579	- 785	+ 11,288	+ 33,938	- 24,949	+ 2,299	- 761
2021 Aug.	+ 8,882	+ 8,854	- 223	- 758	+ 346	+ 342	- 91	- 227	+ 1,330	+ 2,943	- 1,887	+ 274	- 217
2021 Sep.	- 11,579	- 9,254	- 2,307	- 63	- 1,789	+ 80	- 98	- 175	- 13,130	- 10,390	- 2,734	- 6	- 176
2021 Oct.	+ 32,053	+ 19,506	+ 12,521	+ 3,032	+ 8,479	+ 104	- 78	- 256	+ 16,503	+ 11,915	+ 4,545	+ 43	- 255
2021 Nov.	+ 358	+ 5,806	- 5,444	- 5,745	+ 266	+ 181	- 185	- 192	+ 3,027	+ 4,582	- 1,560	+ 5	- 191
2021 Dec.	- 39,503	- 48,909	+ 8,873	+ 651	+ 8,300	+ 615	- 82	- 106	- 21,144	- 27,801	+ 6,123	+ 534	- 108
2022 Jan.	+ 67,517	+ 54,481	+ 13,113	+ 12,360	+ 1,705	+ 199	- 276	+ 29	+ 32,050	+ 34,302	- 2,195	- 57	+ 29
2022 Feb.	+ 19,295	+ 17,021	+ 2,253	+ 4,756	- 1,499	+ 147	- 126	- 207	+ 2,448	+ 1,913	+ 500	+ 35	- 207
<b>Big banks</b>													
<b>End of year or month *</b>													
2021	783,979	549,228	146,897	68,475	67,336	86,668	1,186	1,886	706,435	505,668	115,136	85,631	1,845
2021 Aug.	834,194	588,939	158,143	78,854	70,200	85,923	1,189	2,312	733,233	534,955	113,442	84,836	2,270
2021 Sep.	822,799	580,487	155,173	76,075	69,795	85,952	1,187	2,224	726,544	528,339	113,331	84,874	2,181
2021 Oct.	836,527	592,150	157,174	77,624	69,400	86,016	1,187	2,105	736,281	537,181	114,141	84,959	2,063
2021 Nov.	831,209	593,868	149,977	70,622	68,582	86,178	1,186	1,958	734,109	536,967	112,013	85,129	1,917
2021 Dec.	783,979	549,228	146,897	68,475	67,336	86,668	1,186	1,886	706,435	505,668	115,136	85,631	1,845
2022 Jan.	826,997	580,151	158,893	81,490	66,767	86,868	1,085	1,810	729,618	528,797	115,068	85,753	1,769
2022 Feb.	833,125	586,489	158,513	82,187	66,532	87,039	1,084	1,742	731,517	528,788	116,793	85,936	1,702
<b>Changes *</b>													
2021	- 24,632	- 8,899	- 18,524	- 13,270	- 8,714	+ 3,120	- 329	- 273	- 20,438	- 7,418	- 16,243	+ 3,223	- 284
2021 Aug.	+ 3,610	+ 3,475	- 139	- 63	- 430	+ 275	- 1	- 93	- 2,222	- 304	- 2,209	+ 291	- 90
2021 Sep.	- 11,126	- 8,715	- 2,438	- 2,240	- 405	+ 29	- 2	- 88	- 5,919	- 6,616	+ 659	+ 38	- 89
2021 Oct.	+ 13,630	+ 11,615	+ 1,951	+ 1,507	- 405	+ 64	- 1	- 119	+ 9,737	+ 8,842	+ 810	+ 85	- 118
2021 Nov.	+ 5,872	+ 1,469	+ 7,502	+ 7,299	- 819	+ 162	- 1	- 147	- 2,172	- 214	+ 2,128	+ 170	- 146
2021 Dec.	- 47,471	- 44,764	- 3,197	- 2,256	- 1,253	+ 490	-	- 72	- 27,674	- 31,299	+ 3,123	+ 502	- 72
2022 Jan.	+ 42,600	+ 30,746	+ 11,755	+ 12,789	- 580	+ 200	- 101	- 76	+ 23,183	+ 23,129	- 68	+ 122	- 76
2022 Feb.	+ 6,290	+ 6,403	- 283	+ 789	- 231	+ 171	- 1	- 68	+ 1,899	- 9	+ 1,725	+ 183	- 67
<b>Regional banks and other commercial banks</b>													
<b>End of year or month *</b>													
2021	702,231	487,299	190,637	49,646	125,011	15,120	9,175	5,313	581,077	443,866	113,116	24,095	5,289
2021 Aug.	675,961	483,209	168,014	43,643	108,072	14,889	9,849	5,616	574,544	439,273	110,728	24,543	5,594
2021 Sep.	675,743	480,776	170,287	48,074	106,443	14,935	9,745	5,529	565,712	432,619	108,601	24,492	5,507
2021 Oct.	687,850	484,731	178,471	47,769	114,644	14,980	9,668	5,392	569,802	434,227	111,119	24,456	5,370
2021 Nov.	699,623	492,768	182,575	51,154	115,286	14,994	9,286	5,347	578,056	441,601	112,367	24,088	5,325
2021 Dec.	702,231	487,299	190,637	49,646	125,011	15,120	9,175	5,313	581,077	443,866	113,116	24,095	5,289
2022 Jan.	727,327	509,866	193,336	50,191	127,531	15,120	9,005	5,418	589,735	453,768	112,046	23,921	5,394
2022 Feb.	740,168	519,752	196,452	54,273	126,306	15,082	8,882	5,279	591,149	455,529	111,859	23,761	5,254
<b>Changes *</b>													
2021	+ 60,055	+ 43,034	+ 17,967	+ 4,557	+ 16,740	+ 341	- 1,287	- 512	+ 31,413	+ 40,241	- 7,872	- 956	- 477
2021 Aug.	+ 5,821	+ 5,916	- 73	- 730	+ 806	+ 71	- 93	- 134	+ 5,151	+ 5,050	+ 119	- 18	- 127
2021 Sep.	+ 2,985	+ 302	+ 2,729	+ 4,536	- 1,398	+ 51	- 97	- 87	- 5,573	- 4,134	- 1,393	- 46	- 87
2021 Oct.	+ 11,968	+ 3,980	+ 8,020	- 483	+ 8,213	+ 45	- 77	- 137	+ 4,090	+ 1,608	+ 2,518	- 36	- 137
2021 Nov.	+ 11,871	+ 7,740	+ 4,304	+ 3,299	+ 934	+ 14	- 187	- 45	+ 8,315	+ 7,364	+ 1,124	- 173	- 45
2021 Dec.	+ 2,727	- 5,386	+ 8,098	- 1,467	+ 9,720	+ 126	- 111	- 34	+ 3,159	+ 2,382	+ 770	+ 7	- 36
2022 Jan.	+ 23,682	+ 21,400	+ 2,452	+ 324	+ 2,497	-	- 170	+ 105	+ 7,532	+ 8,907	- 1,201	- 174	+ 105
2022 Feb.	+ 12,941	+ 9,944	+ 3,158	+ 4,105	- 1,207	- 38	- 123	- 139	+ 1,414	+ 1,761	- 187	- 160	- 140

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building

and loan associations: including deposits under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts, see also footnote 2. 4 Including liabilities arising from non-negotiable bearer debt securities. 5 Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

cont'd: 13 Deposits and borrowing from non-banks (non-MFIs) \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1						
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans		
			Total	of which										
				for up to and including 1 year									for more than 2 years 2	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Branches of foreign banks</b>													<b>End of year or month *</b>	
2021	175,501	123,587	51,376	28,253	17,414	427	111	-	147,299	107,358	39,422	519	-	
2021 Aug.	172,555	122,571	49,477	25,774	16,745	428	79	-	146,008	107,107	38,411	490	-	
2021 Sep.	169,257	121,705	47,044	23,560	16,759	428	80	-	144,370	107,347	36,531	492	-	
2021 Oct.	175,682	125,597	49,583	25,557	17,430	423	79	-	147,046	108,812	37,748	486	-	
2021 Nov.	170,237	122,330	47,397	23,872	17,581	428	82	-	143,930	106,244	37,192	494	-	
2021 Dec.	175,501	123,587	51,376	28,253	17,414	427	111	-	147,299	107,358	39,422	519	-	
2022 Jan.	175,723	124,997	50,194	27,412	17,202	426	106	-	147,508	108,629	38,365	514	-	
2022 Feb.	175,754	125,649	49,561	27,263	17,141	440	104	-	146,643	108,790	37,327	526	-	
<b>Changes *</b>														
2021	+ 607	+ 5,175	- 4,604	- 4,461	- 95	- 1	+ 37	-	+ 313	+ 1,115	- 834	+ 32	-	
2021 Aug.	- 549	- 537	- 11	+ 35	- 30	- 4	+ 3	-	- 1,599	- 1,803	+ 203	+ 1	-	
2021 Sep.	- 3,438	- 841	- 2,598	- 2,359	+ 14	-	+ 1	-	- 1,638	+ 360	- 2,000	+ 2	-	
2021 Oct.	+ 6,455	+ 3,911	+ 2,550	+ 2,008	+ 671	- 5	- 1	-	+ 2,676	+ 1,465	+ 1,217	- 6	-	
2021 Nov.	- 5,641	- 3,403	- 2,246	- 1,745	+ 151	+ 5	+ 3	-	- 3,116	- 2,568	- 556	+ 8	-	
2021 Dec.	+ 5,241	+ 1,241	+ 3,972	+ 4,374	- 167	- 1	+ 29	-	+ 3,371	+ 1,116	+ 2,230	+ 25	-	
2022 Jan.	+ 1,235	+ 2,335	- 1,094	- 753	- 212	- 1	- 5	-	+ 1,335	+ 2,266	- 926	- 5	-	
2022 Feb.	+ 64	+ 674	- 622	- 138	- 61	+ 14	- 2	-	- 865	+ 161	- 1,038	+ 12	-	
<b>Landesbanken</b>													<b>End of year or month *</b>	
2021	239,100	139,537	93,740	22,866	67,446	5,812	11	7,922	216,783	125,246	85,788	5,749	7,922	
2021 Aug.	240,805	146,285	88,435	21,728	63,299	6,072	13	7,868	215,845	129,886	79,955	6,004	7,868	
2021 Sep.	250,363	153,314	91,025	24,676	63,299	6,012	12	7,822	223,647	136,453	81,251	5,943	7,822	
2021 Oct.	250,985	144,613	100,396	33,657	63,735	5,964	12	7,847	224,887	129,646	89,344	5,897	7,847	
2021 Nov.	256,880	150,997	99,986	28,563	68,035	5,885	12	7,851	229,013	134,391	88,802	5,820	7,851	
2021 Dec.	239,100	139,537	93,740	22,866	67,446	5,812	11	7,922	216,783	125,246	85,788	5,749	7,922	
2022 Jan.	273,632	159,004	108,860	37,830	67,289	5,758	10	7,922	245,562	139,891	99,976	5,695	7,922	
2022 Feb.	272,680	162,641	104,310	34,158	67,057	5,716	13	7,948	243,064	141,474	95,932	5,658	7,948	
<b>Changes *</b>														
2021	- 3,098	+ 8,496	- 11,212	- 3,488	- 6,325	- 356	- 26	+ 60	- 3,717	+ 8,267	- 11,619	- 365	+ 60	
2021 Aug.	- 1,884	- 661	- 1,178	- 933	- 344	- 43	- 2	+ 31	- 3,171	- 2,763	- 366	- 42	+ 31	
2021 Sep.	+ 8,966	+ 7,001	+ 2,026	+ 2,660	- 180	- 60	- 1	- 46	+ 7,277	+ 6,567	+ 771	- 61	- 46	
2021 Oct.	+ 180	- 8,699	+ 8,927	+ 8,955	+ 53	- 48	-	+ 25	+ 855	- 6,807	+ 7,708	- 46	+ 25	
2021 Nov.	+ 1,078	+ 6,357	- 5,200	- 5,310	- 257	- 79	-	+ 4	- 600	+ 4,739	- 5,262	- 77	+ 4	
2021 Dec.	- 17,817	- 11,479	- 6,264	- 5,712	- 592	- 73	-	+ 71	- 12,230	- 9,145	- 3,014	- 71	+ 71	
2022 Jan.	+ 34,471	+ 19,444	+ 15,082	+ 14,938	- 169	- 54	- 1	-	+ 28,779	+ 14,645	+ 14,188	- 54	-	
2022 Feb.	- 932	+ 3,647	- 4,540	- 3,665	- 229	- 42	+ 3	+ 26	- 2,498	+ 1,583	- 4,044	- 37	+ 26	
<b>Savings banks</b>													<b>End of year or month *</b>	
2021	1,154,116	844,340	22,279	9,005	12,106	277,372	10,125	90	1,142,960	835,636	21,962	285,362	90	
2021 Aug.	1,139,843	828,274	23,411	10,206	12,106	277,539	10,619	83	1,127,967	819,946	22,058	285,963	83	
2021 Sep.	1,136,807	825,087	23,974	10,770	12,067	277,234	10,512	84	1,124,420	816,762	22,089	285,569	84	
2021 Oct.	1,142,079	831,385	23,287	10,036	12,016	276,990	10,417	88	1,130,396	823,029	22,124	285,243	88	
2021 Nov.	1,149,325	838,611	23,438	10,230	12,015	276,977	10,299	87	1,137,489	830,268	22,088	285,133	87	
2021 Dec.	1,154,116	844,340	22,279	9,005	12,106	277,372	10,125	90	1,142,960	835,636	21,962	285,362	90	
2022 Jan.	1,144,906	832,870	24,463	11,063	12,197	277,550	10,023	91	1,132,037	824,265	22,329	285,443	91	
2022 Feb.	1,150,866	838,242	25,033	11,623	12,216	277,669	9,922	84	1,137,968	829,522	22,975	285,471	84	
<b>Changes *</b>														
2021	+ 52,654	+ 56,554	- 1,820	- 1,652	- 407	+ 30	- 2,110	+ 39	+ 52,372	+ 56,054	- 1,778	- 1,904	+ 39	
2021 Aug.	+ 3,624	+ 4,377	- 327	- 282	- 93	- 303	- 123	+ 3	+ 3,929	+ 4,384	- 47	- 408	+ 3	
2021 Sep.	- 3,051	- 3,191	+ 552	+ 554	- 39	- 305	- 107	+ 1	- 3,547	- 3,184	+ 31	- 394	+ 1	
2021 Oct.	+ 5,279	+ 6,298	- 680	- 727	- 51	- 244	- 95	+ 4	+ 5,976	+ 6,267	+ 35	- 326	+ 4	
2021 Nov.	+ 7,233	+ 7,221	+ 143	+ 187	- 1	- 13	- 118	- 1	+ 7,093	+ 7,239	- 36	- 110	- 1	
2021 Dec.	+ 4,788	+ 5,728	- 1,161	- 1,227	+ 91	+ 395	- 174	+ 3	+ 5,471	+ 5,368	- 126	+ 229	+ 3	
2022 Jan.	- 9,215	- 11,473	+ 2,182	+ 2,057	+ 90	+ 178	- 102	+ 1	- 10,923	- 11,371	+ 367	+ 81	+ 1	
2022 Feb.	+ 5,965	+ 5,373	+ 574	+ 564	+ 19	+ 119	- 101	- 7	+ 5,931	+ 5,257	+ 646	+ 28	- 7	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities arising from registered debt securities, registered money market paper,

non-negotiable bearer debt securities; including subordinated liabilities. 2 For building and loan associations: including deposits under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts, see also footnote 2. 4 Including liabilities arising from non-negotiable bearer debt securities.

## I Banks (MFIs) in Germany

cont'd: 13 Deposits and borrowing from non-banks (non-MFIs) \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1						
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans		
			Total	of which										
				for up to and including 1 year									for more than 2 years 2	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Credit cooperatives</b>													<b>End of year or month *</b>	
2021	833,230	605,539	42,569	26,703	11,204	181,261	3,861	220	826,269	600,142	42,390	183,737	182	
2021 Aug.	822,149	594,010	42,047	27,756	10,232	182,267	3,825	230	815,049	588,520	41,852	184,677	193	
2021 Sep.	821,020	593,072	42,396	27,838	10,343	181,682	3,870	225	813,825	587,458	42,209	184,158	188	
2021 Oct.	826,198	598,928	42,195	27,421	10,424	181,219	3,856	224	819,082	593,386	42,010	183,686	187	
2021 Nov.	830,517	602,932	42,897	27,413	10,923	180,847	3,841	223	823,495	597,478	42,717	183,300	186	
2021 Dec.	833,230	605,539	42,569	26,703	11,204	181,261	3,861	220	826,269	600,142	42,390	183,737	182	
2022 Jan.	828,977	600,913	43,743	27,355	11,466	180,468	3,853	222	821,924	595,437	43,549	182,938	184	
2022 Feb.	833,457	605,752	43,585	27,129	11,466	180,273	3,847	221	826,369	600,234	43,395	182,740	183	
<b>Changes *</b>														
2021	+ 42,499	+ 44,699	+ 760	- 2,039	+ 1,163	- 2,873	- 87	- 8	+ 42,420	+ 44,490	+ 808	- 2,878	- 8	
2021 Aug.	+ 4,259	+ 4,740	+ 51	- 195	+ 120	- 544	+ 12	+ 9	+ 4,371	+ 4,831	+ 63	- 523	+ 9	
2021 Sep.	- 1,132	- 941	+ 349	+ 82	+ 111	- 585	+ 45	- 5	- 1,224	- 1,062	+ 357	- 519	- 5	
2021 Oct.	+ 5,178	+ 5,856	- 201	- 397	+ 61	- 463	- 14	- 1	+ 5,257	+ 5,928	- 199	- 472	- 1	
2021 Nov.	+ 4,315	+ 3,985	+ 717	+ 124	+ 352	- 372	- 15	- 1	+ 4,413	+ 4,077	+ 722	- 386	- 1	
2021 Dec.	+ 2,717	+ 2,611	- 328	- 710	+ 281	+ 414	+ 20	- 3	+ 2,779	+ 2,669	- 327	+ 437	- 4	
2022 Jan.	- 4,255	- 4,628	+ 1,174	+ 652	+ 262	- 793	- 8	+ 2	- 4,345	- 4,705	+ 1,159	- 799	+ 2	
2022 Feb.	+ 4,481	+ 4,840	- 158	- 226	-	- 195	- 6	- 1	+ 4,445	+ 4,797	- 154	- 198	- 1	
<b>Mortgage banks</b>													<b>End of year or month *</b>	
2021	52,995	1,832	51,163	3,741	45,848	-	-	-	52,407	1,657	50,750	-	-	
2021 Aug.	60,159	1,959	58,200	3,896	52,826	-	-	-	59,046	1,537	57,509	-	-	
2021 Sep.	59,450	1,946	57,504	4,057	52,019	-	-	-	58,494	1,534	56,960	-	-	
2021 Oct.	59,312	1,909	57,403	4,476	51,369	-	-	-	58,375	1,704	56,671	-	-	
2021 Nov.	53,775	2,020	51,755	4,066	46,134	-	-	-	52,760	1,499	51,261	-	-	
2021 Dec.	52,995	1,832	51,163	3,741	45,848	-	-	-	52,407	1,657	50,750	-	-	
2022 Jan.	53,445	2,138	51,307	4,189	45,579	-	-	-	52,536	1,743	50,793	-	-	
2022 Feb.	53,518	2,021	51,497	4,083	45,590	-	-	-	52,601	1,774	50,827	-	-	
<b>Changes *</b>														
2021	- 5,637	- 220	- 5,417	- 537	- 5,386	-	-	-	- 5,467	- 156	- 5,311	-	-	
2021 Aug.	- 525	+ 26	- 551	- 194	- 466	-	-	-	- 492	- 141	- 351	-	-	
2021 Sep.	- 185	- 13	- 172	+ 161	- 303	-	-	-	- 27	- 3	- 24	-	-	
2021 Oct.	+ 307	- 37	+ 344	+ 419	- 215	-	-	-	+ 266	+ 170	+ 96	-	-	
2021 Nov.	- 776	+ 118	- 894	- 210	- 697	-	-	-	- 889	- 199	- 690	-	-	
2021 Dec.	- 781	- 189	- 592	- 325	- 286	-	-	-	- 353	+ 158	- 511	-	-	
2022 Jan.	+ 450	+ 306	+ 144	+ 448	- 269	-	-	-	+ 129	+ 86	+ 43	-	-	
2022 Feb.	+ 73	- 117	+ 190	- 106	+ 11	-	-	-	+ 65	+ 31	+ 34	-	-	
<b>Building and loan associations</b>													<b>End of year or month *</b>	
2021	193,603	3,702	189,376	1,645	187,377	463	62	12	191,896	3,682	187,692	522	12	
2021 Aug.	191,816	3,451	187,847	1,493	185,992	457	61	13	190,116	3,433	186,168	515	13	
2021 Sep.	191,984	3,514	187,952	1,438	186,140	457	61	13	190,285	3,496	186,274	515	13	
2021 Oct.	192,082	3,544	188,017	1,515	186,134	459	62	13	190,384	3,525	186,341	518	13	
2021 Nov.	192,056	3,679	187,856	1,593	185,904	459	62	12	190,362	3,658	186,186	518	12	
2021 Dec.	193,603	3,702	189,376	1,645	187,377	463	62	12	191,896	3,682	187,692	522	12	
2022 Jan.	193,953	3,640	189,786	1,661	187,738	467	60	11	192,245	3,620	188,100	525	11	
2022 Feb.	194,149	3,582	190,040	1,728	187,930	467	60	11	192,437	3,563	188,349	525	11	
<b>Changes *</b>														
2021	+ 3,025	+ 404	+ 2,612	+ 485	+ 2,077	+ 23	- 14	- 4	+ 3,006	+ 399	+ 2,598	+ 9	- 4	
2021 Aug.	+ 124	- 22	+ 146	+ 18	+ 113	+ 1	- 1	-	+ 126	- 23	+ 149	-	-	
2021 Sep.	+ 168	+ 63	+ 105	- 55	+ 148	-	-	-	+ 169	+ 63	+ 106	-	-	
2021 Oct.	+ 98	+ 30	+ 65	+ 77	- 6	+ 2	+ 1	-	+ 99	+ 29	+ 67	+ 3	-	
2021 Nov.	- 26	+ 135	- 161	+ 78	- 230	-	-	-	- 22	+ 133	- 155	-	-	
2021 Dec.	+ 1,547	+ 23	+ 1,520	+ 52	+ 1,473	+ 4	-	-	+ 1,534	+ 24	+ 1,506	+ 4	-	
2022 Jan.	+ 350	- 62	+ 410	+ 106	+ 316	+ 4	- 2	- 1	+ 349	- 62	+ 408	+ 3	- 1	
2022 Feb.	+ 196	- 58	+ 254	+ 67	+ 192	-	-	-	+ 192	- 57	+ 249	+ 3	- 1	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities arising from registered debt securities, registered money market paper,

non-negotiable bearer debt securities; including subordinated liabilities. 2 For building and loan associations: including deposits under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts, see also footnote 2. 4 Including liabilities arising from non-negotiable bearer debt securities.

## I Banks (MFIs) in Germany

cont'd: 13 Deposits and borrowing from non-banks (non-MFIs) \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which									
				for up to and including 1 year									for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Banks with special, development and other central support tasks</b>													
												<b>End of year or month *</b>	
2021	129,702	41,442	88,096	13,923	65,504	-	18,871	111,170	31,312	79,694	164	18,860	
2021 Aug.	131,960	46,160	85,636	11,084	65,934	-	18,296	109,186	31,322	77,700	164	18,285	
2021 Sep.	138,816	52,027	86,625	12,242	65,804	-	18,280	112,984	33,927	78,893	164	18,269	
2021 Oct.	139,257	51,271	87,822	13,439	65,776	-	18,320	112,832	32,825	79,843	164	18,309	
2021 Nov.	134,219	49,992	84,063	9,671	65,780	-	18,220	113,142	33,762	79,216	164	18,209	
2021 Dec.	129,702	41,442	88,096	13,923	65,504	-	18,871	111,170	31,312	79,694	164	18,860	
2022 Jan.	140,815	54,561	86,090	11,454	65,721	-	18,567	114,714	34,749	79,801	164	18,556	
2022 Feb.	145,287	54,917	90,206	14,723	65,882	-	18,598	116,014	34,846	81,004	164	18,587	
												<b>Changes *</b>	
2021	- 7,510	+ 1,532	- 7,632	- 6,575	- 1,175	-	+ 460	- 4,640	+ 1,341	- 5,981	-	+ 459	
2021 Aug.	- 2,404	- 610	- 1,794	- 2,415	+ 617	-	+ 8	+ 325	+ 754	- 429	-	+ 8	
2021 Sep.	+ 6,795	+ 5,867	+ 928	+ 1,101	- 134	-	- 16	+ 3,798	+ 2,605	+ 1,193	-	- 16	
2021 Oct.	+ 445	- 771	+ 1,216	+ 1,215	- 27	-	+ 40	- 152	- 1,102	+ 950	-	+ 40	
2021 Nov.	- 5,161	- 1,281	- 3,880	- 3,886	+ 1	-	- 100	+ 310	+ 937	- 627	-	- 100	
2021 Dec.	- 4,562	- 8,585	+ 4,023	+ 4,242	- 276	-	+ 651	- 1,972	- 2,450	+ 478	-	+ 651	
2022 Jan.	+ 11,093	+ 13,125	- 2,032	- 2,493	+ 215	-	- 304	+ 3,544	+ 3,437	+ 107	-	- 304	
2022 Feb.	+ 4,024	- 104	+ 4,128	+ 3,280	+ 162	-	+ 31	+ 1,300	+ 97	+ 1,203	-	+ 31	
<b>Memo item: Foreign banks</b>													
												<b>End of year or month *</b>	
2021	656,797	479,775	153,594	55,177	86,464	20,503	2,925	558,310	429,684	105,546	23,080	12	
2021 Aug.	642,278	486,211	132,867	53,487	66,522	20,048	3,152	564,378	437,852	103,673	22,853	13	
2021 Sep.	641,346	487,717	130,418	51,690	66,264	20,123	3,088	561,598	438,034	100,696	22,868	13	
2021 Oct.	659,786	494,634	141,920	53,833	75,323	20,204	3,028	564,868	437,745	104,237	22,886	13	
2021 Nov.	658,332	496,213	138,892	50,252	76,489	20,284	2,943	563,910	438,860	102,167	22,883	12	
2021 Dec.	656,797	479,775	153,594	55,177	86,464	20,503	2,925	558,310	429,684	105,546	23,080	12	
2022 Jan.	684,037	502,935	157,673	57,399	88,866	20,567	2,862	572,168	443,629	105,455	23,084	11	
2022 Feb.	688,045	505,831	158,824	60,025	88,316	20,595	2,795	569,568	440,779	105,745	23,044	11	
												<b>Changes *</b>	
2021	+ 25,706	+ 16,798	+ 8,299	- 12,887	+ 20,531	+ 1,394	- 785	+ 5,566	+ 9,168	- 4,218	+ 616	- 4	
2021 Aug.	+ 3,943	+ 1,118	+ 2,745	+ 1,421	+ 1,463	+ 152	- 72	+ 446	- 1,260	+ 1,621	+ 85	-	
2021 Sep.	- 1,403	+ 1,292	- 2,706	- 2,008	- 280	+ 75	- 64	- 2,780	+ 302	- 3,097	+ 15	-	
2021 Oct.	+ 18,525	+ 6,968	+ 11,536	+ 2,171	+ 9,064	+ 81	- 60	+ 3,270	- 289	+ 3,541	+ 18	-	
2021 Nov.	- 1,650	+ 1,443	- 3,088	- 3,641	+ 1,166	+ 80	- 85	- 958	+ 1,115	- 2,070	- 3	- 1	
2021 Dec.	- 1,640	- 16,515	+ 14,674	+ 4,901	+ 9,972	+ 219	- 18	- 5,598	+ 9,174	+ 3,379	+ 197	-	
2022 Jan.	+ 26,841	+ 22,934	+ 3,906	+ 2,062	+ 2,392	+ 64	- 63	+ 13,858	+ 13,945	- 91	+ 4	- 1	
2022 Feb.	+ 4,253	+ 3,032	+ 1,260	+ 2,704	- 520	+ 28	- 67	- 2,600	- 2,850	+ 290	- 40	-	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper,

non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities.



## I Banks (MFIs) in Germany

### 14 Deposits and borrowing from domestic enterprises, households and government \* (a) Total

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years				for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	
<b>Domestic enterprises and households</b>										
<b>End of year or month *</b>										
2019	3,423,883	2,161,612	661,365	126,692	534,673	26,630	508,043	571,816	29,090	7,765
2020	3,655,652	2,432,948	640,279	129,326	510,953	27,019	483,934	557,855	24,570	8,974
2021	3,766,212	2,572,177	614,094	119,047	495,047	25,878	469,169	558,719	21,222	8,384
2021 May	3,737,936	2,532,118	622,432	120,094	502,338	27,457	474,881	560,578	22,808	9,234
June	3,727,356	2,530,540	614,188	114,311	499,877	27,090	472,787	559,992	22,636	9,335
July	3,752,795	2,559,444	611,444	113,791	497,653	27,101	470,552	559,459	22,448	9,256
Aug.	3,763,071	2,571,881	609,961	112,340	497,621	26,968	470,653	558,951	22,278	9,050
Sep.	3,749,446	2,563,135	605,998	110,500	495,498	26,986	468,512	558,180	22,133	8,887
Oct.	3,775,138	2,579,164	616,401	120,166	496,235	26,959	469,276	557,605	21,968	8,655
Nov.	3,788,639	2,599,812	610,014	115,743	494,271	26,345	467,926	557,379	21,434	8,492
Dec.	3,766,212	2,572,177	614,094	119,047	495,047	25,878	469,169	558,719	21,222	8,384
2022 Jan.	3,792,355	2,602,411	610,784	116,643	494,141	25,547	468,594	558,326	20,834	8,433
Feb.	3,799,901	2,613,101	607,775	114,518	493,257	24,922	468,335	558,403	20,622	8,226
<b>Changes *</b>										
2020	+ 228,486	+ 268,023	- 21,056	+ 1,500	- 22,556	+ 464	- 23,020	- 13,891	- 4,590	+ 1,209
2021	+ 113,204	+ 140,929	- 25,474	- 9,572	- 15,902	- 1,386	- 14,516	+ 869	- 3,120	- 590
2021 May	+ 15,991	+ 18,062	- 2,096	- 997	- 1,099	+ 403	- 1,502	+ 448	- 423	+ 228
June	- 10,500	- 1,578	- 8,164	- 5,813	- 2,351	- 367	- 1,984	- 586	- 172	+ 101
July	+ 25,439	+ 28,904	- 2,744	- 520	- 2,224	+ 11	- 2,235	- 533	- 188	- 79
Aug.	+ 10,276	+ 12,437	- 1,483	- 1,451	- 32	+ 133	+ 101	- 508	- 170	- 206
Sep.	- 10,991	- 7,225	- 2,855	- 1,133	- 1,722	- 243	- 1,479	- 766	- 145	- 163
Oct.	+ 25,655	+ 16,049	+ 10,346	+ 9,679	+ 667	- 27	+ 694	- 575	- 165	- 232
Nov.	+ 13,461	+ 20,623	- 6,595	- 4,281	- 2,314	- 584	- 1,730	- 226	- 341	- 163
Dec.	- 22,282	- 27,511	+ 4,101	+ 3,325	+ 776	- 467	+ 1,243	+ 1,340	- 212	- 108
2022 Jan.	+ 26,173	+ 30,234	- 3,280	- 2,314	- 966	- 376	- 590	- 393	- 388	+ 49
Feb.	+ 7,546	+ 10,690	- 3,009	- 2,125	- 884	- 625	- 259	+ 77	- 212	- 207
<b>Domestic government</b>										
<b>End of year or month *</b>										
2019	237,098	74,730	154,862	75,990	78,872	26,082	52,790	3,363	4,143	24,705
2020	229,537	80,085	143,014	59,557	83,457	20,875	62,582	2,723	3,715	25,441
2021	210,084	82,390	121,856	41,965	79,891	23,812	56,079	2,522	3,316	25,816
2021 May	218,367	88,427	123,798	45,801	77,997	19,799	58,198	2,635	3,507	25,327
June	209,036	81,520	121,468	43,822	77,646	20,321	57,325	2,600	3,448	25,225
July	211,781	86,550	119,247	41,588	77,659	20,632	57,027	2,582	3,402	25,216
Aug.	207,923	84,098	117,862	38,829	79,033	21,162	57,871	2,595	3,368	25,256
Sep.	210,835	84,800	120,141	42,165	77,976	20,794	57,182	2,539	3,355	25,177
Oct.	213,947	85,171	122,940	43,470	79,470	22,187	57,283	2,506	3,330	25,222
Nov.	213,717	86,056	121,828	41,384	80,444	23,522	56,922	2,485	3,348	25,095
Dec.	210,084	82,390	121,856	41,965	79,891	23,812	56,079	2,522	3,316	25,816
2022 Jan.	233,524	88,488	139,243	59,242	80,001	23,964	56,037	2,477	3,316	25,494
Feb.	237,861	91,419	140,686	60,981	79,705	23,748	55,957	2,455	3,301	25,543
<b>Changes *</b>										
2020	- 6,936	+ 5,690	- 11,628	- 16,457	+ 4,829	- 5,262	+ 10,091	- 640	- 358	+ 736
2021	- 17,942	+ 3,404	- 20,758	- 17,725	- 3,033	+ 2,928	- 5,961	- 201	- 387	+ 375
2021 May	+ 4,657	+ 7,914	- 3,236	- 1,971	- 1,265	+ 19	- 1,284	+ 11	- 32	- 24
June	- 9,331	- 6,907	- 2,330	- 1,979	- 351	+ 522	- 873	- 35	- 59	- 102
July	+ 2,745	+ 5,030	- 2,221	- 2,234	+ 13	+ 311	- 298	- 18	- 46	- 9
Aug.	- 3,858	- 2,452	- 1,385	- 2,759	+ 1,374	+ 530	+ 844	+ 13	- 34	+ 40
Sep.	+ 4,307	+ 1,821	+ 2,555	+ 3,219	- 664	- 352	- 312	- 56	- 13	- 79
Oct.	+ 3,149	+ 351	+ 2,856	+ 1,289	+ 1,567	+ 1,368	+ 199	- 33	- 25	+ 45
Nov.	- 129	+ 885	- 1,013	- 2,086	+ 1,073	+ 1,335	- 262	- 21	+ 20	+ 127
Dec.	- 3,633	- 3,666	+ 28	+ 581	- 553	+ 290	- 843	+ 37	- 32	+ 721
2022 Jan.	+ 23,410	+ 6,098	+ 17,357	+ 17,277	+ 80	+ 152	- 72	- 45	-	- 322
Feb.	+ 4,337	+ 2,931	+ 1,443	+ 1,739	- 296	- 216	- 80	- 22	- 15	+ 49

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For "All cate-

gories of banks" and "Building and loan associations", including deposits under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts, see also footnote 2. 4 Including liabilities arising from non-negotiable bearer debt securities.



## I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													<b>End of year or month *</b>
2021	1,377,339	1,038,704	230,490	77,774	131,321	108,145	57,472	18,188	37,184	18,183	10,110	2,100	7,134
2021 Nov.	1,393,839	1,060,948	225,294	72,718	130,571	107,597	62,256	23,864	36,278	16,563	11,018	2,114	7,242
Dec.	1,377,339	1,038,704	230,490	77,774	131,321	108,145	57,472	18,188	37,184	18,183	10,110	2,100	7,134
2022 Jan.	1,400,866	1,065,540	227,219	75,853	130,417	108,107	65,995	25,654	38,260	20,072	9,890	2,081	7,163
Feb.	1,402,713	1,068,730	225,809	75,140	130,117	108,174	66,596	24,377	40,170	23,050	9,635	2,049	6,956
<b>Changes *</b>													
2021	+ 27,249	+ 37,868	- 13,147	- 6,562	- 5,894	+ 2,528	- 15,961	- 3,930	- 11,802	- 8,329	- 4,807	- 229	- 761
2021 Nov.	+ 4,602	+ 5,676	- 1,116	+ 362	- 941	+ 42	- 1,575	- 1,094	- 444	- 905	- 231	- 37	- 191
Dec.	- 16,360	- 22,125	+ 5,217	+ 5,077	+ 750	+ 548	- 4,784	- 5,676	+ 906	+ 1,620	- 908	- 14	- 108
2022 Jan.	+ 23,557	+ 26,836	- 3,241	- 1,921	- 874	- 38	+ 8,493	+ 7,466	+ 1,046	+ 1,889	- 250	- 19	+ 29
Feb.	+ 1,847	+ 3,190	- 1,410	- 713	- 300	+ 67	+ 601	- 1,277	+ 1,910	+ 2,978	- 255	- 32	- 207
<b>Big banks</b>													<b>End of year or month *</b>
2021	670,289	491,048	94,014	26,149	61,504	85,227	36,146	14,620	21,122	12,596	4,149	404	1,845
2021 Nov.	693,898	517,055	92,118	23,736	62,151	84,725	40,211	19,912	19,895	10,838	4,819	404	1,917
Dec.	670,289	491,048	94,014	26,149	61,504	85,227	36,146	14,620	21,122	12,596	4,149	404	1,845
2022 Jan.	686,431	508,428	92,652	25,040	61,205	85,351	43,187	20,369	22,416	14,503	3,997	402	1,769
Feb.	687,711	509,524	92,642	25,064	61,079	85,545	43,806	19,264	24,151	17,162	3,876	391	1,702
<b>Changes *</b>													
2021	- 12,805	- 4,224	- 11,773	- 5,816	- 6,768	+ 3,192	- 7,633	- 3,194	- 4,470	- 5,102	- 1,883	+ 31	- 284
2021 Nov.	- 48	+ 1,361	- 1,578	- 1,345	- 623	+ 169	- 2,124	- 1,575	- 550	- 673	- 128	+ 1	- 146
Dec.	- 23,609	- 26,007	+ 1,896	+ 2,413	- 647	+ 502	- 4,065	- 5,292	+ 1,227	+ 1,758	- 670	-	- 72
2022 Jan.	+ 16,142	+ 17,380	- 1,362	- 1,109	- 299	+ 124	+ 7,041	+ 5,749	+ 1,294	+ 1,907	- 152	- 2	- 76
Feb.	+ 1,280	+ 1,096	- 10	+ 24	- 126	+ 194	+ 619	- 1,105	+ 1,735	+ 2,659	- 121	- 11	- 67
<b>Regional banks and other commercial banks</b>													<b>End of year or month *</b>
2021	561,895	440,456	99,037	28,875	60,006	22,402	19,182	3,410	14,079	5,344	4,883	1,693	5,289
2021 Nov.	558,293	437,888	98,024	28,844	58,554	22,381	19,763	3,713	14,343	5,438	5,066	1,707	5,325
Dec.	561,895	440,456	99,037	28,875	60,006	22,402	19,182	3,410	14,079	5,344	4,883	1,693	5,289
2022 Jan.	569,079	448,619	98,215	28,936	59,495	22,245	20,656	5,149	13,831	5,289	4,812	1,676	5,394
Feb.	570,487	450,589	97,792	28,884	59,219	22,106	20,662	4,940	14,067	5,629	4,689	1,655	5,254
<b>Changes *</b>													
2021	+ 39,368	+ 41,022	- 958	- 451	+ 1,156	- 696	- 7,955	- 781	- 6,914	- 2,910	- 2,770	- 260	- 477
2021 Nov.	+ 7,714	+ 6,995	+ 854	+ 1,821	- 414	- 135	+ 601	+ 369	+ 270	- 116	- 131	- 38	- 45
Dec.	+ 3,740	+ 2,685	+ 1,034	+ 52	+ 1,452	+ 21	- 581	- 303	- 264	- 94	- 183	- 14	- 36
2022 Jan.	+ 6,058	+ 7,168	- 953	- 70	- 511	- 157	+ 1,474	+ 1,739	- 248	- 55	- 71	- 17	+ 105
Feb.	+ 1,408	+ 1,970	- 423	- 52	- 276	- 139	+ 6	- 209	+ 236	+ 340	- 123	- 21	- 140
<b>Branches of foreign banks</b>													<b>End of year or month *</b>
2021	145,155	107,200	37,439	22,750	9,811	516	2,144	158	1,983	243	1,078	3	-
2021 Nov.	141,648	106,005	35,152	20,138	9,866	491	2,282	239	2,040	287	1,133	3	-
Dec.	145,155	107,200	37,439	22,750	9,811	516	2,144	158	1,983	243	1,078	3	-
2022 Jan.	145,356	108,493	36,352	21,877	9,717	511	2,152	136	2,013	280	1,081	3	-
Feb.	144,515	108,617	35,375	21,192	9,819	523	2,128	173	1,952	259	1,070	3	-
<b>Changes *</b>													
2021	+ 686	+ 1,070	- 416	- 295	- 282	+ 32	- 373	+ 45	- 418	- 317	- 154	-	-
2021 Nov.	+ 141,648	+ 106,005	+ 35,152	+ 20,138	+ 9,866	+ 491	+ 2,282	+ 239	+ 2,040	+ 287	+ 1,133	+ 3	-
Dec.	+ 145,155	+ 107,200	+ 37,439	+ 22,750	+ 9,811	+ 516	+ 2,144	+ 158	+ 1,983	+ 243	+ 1,078	+ 3	-
2022 Jan.	+ 145,356	+ 108,493	+ 36,352	+ 21,877	+ 9,717	+ 511	+ 2,152	+ 136	+ 2,013	+ 280	+ 1,081	+ 3	-
Feb.	+ 144,515	+ 108,617	+ 35,375	+ 21,192	+ 9,819	+ 523	+ 2,128	+ 173	+ 1,952	+ 259	+ 1,070	+ 3	-

For footnotes \* and 1 to 4, see under (a) Total, above. 5 Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

cont'd: 14 Deposits and borrowing from domestic enterprises, households and government \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Landesbanken</b>													<b>End of year or month *</b>
2021	191,817	114,475	71,611	12,900	58,133	5,731	24,966	10,771	14,177	4,462	7,302	18	7,922
2021 Nov. Dec.	202,620 191,817	123,163 114,475	73,655 71,611	14,510 12,900	58,689 58,133	5,802 5,731	26,393 24,966	11,228 10,771	15,147 14,177	5,396 4,462	7,307 7,302	18 18	7,851 7,922
2022 Jan. Feb.	202,398 201,543	125,822 126,392	70,899 69,511	12,305 11,282	58,016 57,916	5,677 5,640	43,164 41,521	14,069 15,082	29,077 26,421	19,077 16,952	7,265 7,124	18 18	7,922 7,948
<b>Changes *</b>													
2021	+ 3,545	+ 6,946	- 3,058	+ 1,888	- 4,010	- 343	- 7,262	+ 1,321	- 8,561	- 5,915	- 1,878	- 22	+ 60
2021 Nov. Dec.	+ 2,239 - 10,803	+ 5,863 - 8,688	- 3,547 - 2,044	- 3,629 - 1,610	+ 76 - 556	- 77 - 71	- 2,839 - 1,427	- 1,124 - 457	- 1,715 - 970	- 1,729 - 934	- 340 - 5	- 5	+ 4 71
2022 Jan. Feb.	+ 10,581 - 855	+ 11,347 + 570	- 712 - 1,388	- 595 - 1,023	- 117 - 100	- 54 - 37	+ 18,198 - 1,643	+ 3,298 + 1,013	+ 14,900 - 2,656	+ 14,615 - 2,125	- 37 - 141	- -	- + 26
<b>Savings banks</b>													<b>End of year or month *</b>
2021	1,095,982	796,751	16,668	5,705	10,692	282,563	46,978	38,885	5,294	3,168	1,231	2,799	90
2021 Nov. Dec.	1,094,327 1,095,982	795,162 796,751	16,830 16,668	5,822 5,705	10,723 10,692	282,335 282,563	43,162 46,978	35,106 38,885	5,258 5,294	3,121 3,168	1,230 1,231	2,798 2,799	87 90
2022 Jan. Feb.	1,089,369 1,091,975	790,165 792,805	16,550 16,474	5,643 5,622	10,640 10,591	282,654 282,696	42,668 45,993	34,100 36,717	5,779 6,501	3,473 4,129	1,372 1,440	2,789 2,775	91 84
<b>Changes *</b>													
2021	+ 46,711	+ 50,536	- 2,291	- 1,583	- 506	- 1,534	+ 5,661	+ 5,518	+ 513	+ 51	- 22	- 370	+ 39
2021 Nov. Dec.	+ 4,516 + 1,655	+ 4,724 + 1,589	- 114 - 162	- 73 - 117	- - 31	- 94 + 228	+ 2,577 + 3,816	+ 2,515 + 3,779	+ 78 + 36	+ 52 + 47	- 1 + 1	- 16 + 1	- 1 + 3
2022 Jan. Feb.	- 6,613 + 2,606	- 6,586 + 2,640	- 118 - 76	- 62 - 21	- 52 - 49	+ 91 + 42	- 4,310 + 3,325	- 4,785 + 2,617	+ 485 + 722	+ 305 + 656	+ 141 + 68	- 10 - 14	+ 1 - 7
<b>Credit cooperatives</b>													<b>End of year or month *</b>
2021	801,545	590,775	27,938	16,714	8,920	182,832	24,724	9,367	14,452	9,845	2,254	905	182
2021 Nov. Dec.	799,130 801,545	588,428 590,775	28,290 27,938	17,139 16,714	8,835 8,920	182,412 182,832	24,365 24,724	9,050 9,367	14,427 14,452	10,130 9,845	2,057 2,254	888 905	186 182
2022 Jan. Feb.	797,239 800,614	586,616 590,651	28,574 28,121	17,138 16,639	9,052 9,027	182,049 181,842	24,685 25,755	8,821 9,583	14,975 15,274	10,058 10,335	2,384 2,409	889 898	184 183
<b>Changes *</b>													
2021	+ 37,549	+ 43,121	- 2,664	- 3,309	+ 327	- 2,908	+ 4,871	+ 1,369	+ 3,472	+ 1,301	+ 846	+ 30	- 8
2021 Nov. Dec.	+ 2,636 + 2,420	+ 3,288 + 2,352	- 214 - 352	- 255 - 425	+ 68 + 85	- 438 + 420	+ 1,777 + 359	+ 789 + 317	+ 936 + 25	+ 384 - 285	+ 284 + 197	+ 52 + 17	- 1 - 4
2022 Jan. Feb.	- 4,306 + 3,375	- 4,159 + 4,035	+ 636 - 453	+ 424 - 499	+ 132 - 25	- 783 - 207	- 39 + 1,070	- 546 + 762	+ 523 + 299	+ 213 + 277	+ 130 + 25	- 16 + 9	+ 2 - 1
<b>Mortgage banks</b>													<b>End of year or month *</b>
2021	47,514	1,650	45,864	1,428	43,512	-	4,893	7	4,886	2,211	2,025	-	-
2021 Nov. Dec.	47,592 47,514	1,492 1,650	46,100 45,864	1,442 1,428	43,745 43,512	- -	5,168 4,893	7 7	5,161 4,886	2,442 2,211	2,078 2,025	- -	- -
2022 Jan. Feb.	47,474 47,428	1,736 1,769	45,738 45,659	1,505 1,544	43,344 43,261	- -	5,062 5,173	7 5	5,055 5,168	2,482 2,182	1,923 2,016	- -	- -
<b>Changes *</b>													
2021	- 4,103	+ 68	- 4,171	+ 103	- 4,407	-	- 1,364	- 224	- 1,140	- 537	- 977	-	-
2021 Nov. Dec.	- 890 - 78	- 199 + 158	- 691 - 236	- 20 - 14	- 684 - 233	- -	+ 1 - 275	- -	+ 1 - 275	+ 11 - 231	- 10 - 53	- -	- -
2022 Jan. Feb.	- 40 - 46	+ 86 + 33	- 126 - 79	+ 77 + 39	- 168 - 83	- -	+ 169 + 111	- -	+ 169 + 113	+ 271 - 300	- 102 + 93	- -	- -

For footnotes \* and 1 to 4, see under (a) Total, above.

## I Banks (MFIs) in Germany

cont'd: 14 Deposits and borrowing from domestic enterprises, households and government \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>Building and loan associations</b>												<b>End of year or month *</b>
2021	190,188	3,678	185,992	1,223	184,499	518	1,708	4	1,700	406	1,210	4	12
2021 Nov.	188,692	3,654	184,523	1,201	183,058	515	1,670	4	1,663	376	1,192	3	12
2021 Dec.	190,188	3,678	185,992	1,223	184,499	518	1,708	4	1,700	406	1,210	4	12
2022 Jan.	190,523	3,616	186,386	1,214	184,850	521	1,722	4	1,714	432	1,218	4	11
2022 Feb.	190,728	3,559	186,648	1,264	185,057	521	1,709	4	1,701	447	1,200	4	11
	<b>Changes *</b>												
2021	+ 2,660	+ 396	+ 2,258	+ 210	+ 1,990	+ 6	+ 346	+ 3	+ 340	+ 271	+ 76	+ 3	- 4
2021 Nov.	- 37	+ 133	- 170	+ 65	- 237	-	+ 15	-	+ 15	+ 13	+ 12	-	- 1
2021 Dec.	+ 1,496	+ 24	+ 1,469	+ 22	+ 1,441	+ 3	+ 38	-	+ 37	+ 30	+ 18	+ 1	-
2022 Jan.	+ 335	- 62	+ 394	+ 81	+ 306	+ 3	+ 14	-	+ 14	+ 26	+ 8	-	- 1
2022 Feb.	+ 205	- 57	+ 262	+ 50	+ 207	-	- 13	-	- 13	+ 15	- 18	-	-
	<b>Banks with special, development and other central support tasks</b>												<b>End of year or month *</b>
2021	61,827	26,144	35,531	3,303	32,092	152	49,343	5,168	44,163	3,690	31,947	12	18,860
2021 Nov.	62,439	26,965	35,322	2,911	32,305	152	50,703	6,797	43,894	3,356	32,040	12	18,209
2021 Dec.	61,827	26,144	35,531	3,303	32,092	152	49,343	5,168	44,163	3,690	31,947	12	18,860
2022 Jan.	64,486	28,916	35,418	2,985	32,275	152	50,228	5,833	44,383	3,648	31,985	12	18,556
2022 Feb.	64,900	29,195	35,553	3,027	32,366	152	51,114	5,651	45,451	3,886	32,133	12	18,587
	<b>Changes *</b>												
2021	- 407	+ 1,994	- 2,401	- 319	- 2,016	-	- 4,233	- 653	- 3,580	- 4,567	+ 801	-	+ 459
2021 Nov.	+ 873	+ 1,956	- 1,082	- 433	- 296	- 1	- 1,831	- 841	- 988	- 931	+ 6	- 2	-
2021 Dec.	- 2,892	- 5,717	+ 2,628	+ 1,151	+ 1,734	+ 197	- 2,706	- 3,457	+ 751	+ 1,180	- 421	-	-
2022 Jan.	+ 7,732	+ 8,192	- 464	+ 39	- 347	+ 4	+ 6,126	+ 5,753	+ 373	+ 917	- 141	-	-
2022 Feb.	- 2,705	- 1,989	- 689	- 170	- 151	- 27	+ 105	- 861	+ 979	+ 1,733	- 186	- 13	-
	<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>
2021	537,776	422,663	92,397	33,726	51,064	22,716	20,534	7,021	13,149	4,823	4,410	364	-
2021 Nov.	540,670	428,382	89,769	32,575	49,330	22,519	23,240	10,478	12,398	3,643	4,831	364	-
2021 Dec.	537,776	422,663	92,397	33,726	51,064	22,716	20,534	7,021	13,149	4,823	4,410	364	-
2022 Jan.	545,478	430,855	91,903	33,765	50,687	22,720	26,690	12,774	13,552	5,740	4,299	364	-
2022 Feb.	542,773	428,866	91,214	33,595	50,536	22,693	26,795	11,913	14,531	7,473	4,113	351	-
	<b>Changes *</b>												
2021	+ 12,125	+ 13,709	- 2,175	- 4,075	+ 2,147	+ 591	- 6,559	- 4,541	- 2,043	- 2,068	- 1,049	+ 25	- 9
2021 Nov.	+ 873	+ 1,956	- 1,082	- 433	- 296	- 1	- 1,831	- 841	- 988	- 931	+ 6	- 2	-
2021 Dec.	- 2,892	- 5,717	+ 2,628	+ 1,151	+ 1,734	+ 197	- 2,706	- 3,457	+ 751	+ 1,180	- 421	-	-
2022 Jan.	+ 7,732	+ 8,192	- 464	+ 39	- 347	+ 4	+ 6,126	+ 5,753	+ 373	+ 917	- 141	-	-
2022 Feb.	- 2,705	- 1,989	- 689	- 170	- 151	- 27	+ 105	- 861	+ 979	+ 1,733	- 186	- 13	-

For footnotes \* and 1 to 4, see under (a) Total, above.

## I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group \*  
(a) Total

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years				for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	
<b>Domestic enterprises (non-MFIs) 5</b>										
<b>End of year or month *</b>										
2019	1,031,486	614,407	399,694	81,113	318,581	15,457	303,124	6,686	10,699	2,350
2020	1,116,111	719,132	381,702	89,222	292,480	15,003	277,477	5,833	9,444	2,305
2021	1,142,653	765,056	364,300	87,378	276,922	15,773	261,149	5,323	7,974	2,329
2021 Apr.	1,124,816	742,422	367,727	83,385	284,342	15,163	269,179	5,798	8,869	2,228
May	1,127,969	746,838	366,655	83,570	283,085	15,663	267,422	5,811	8,665	2,240
June	1,115,599	742,688	358,521	77,586	280,935	15,393	265,542	5,753	8,637	2,299
July	1,133,872	760,004	359,624	80,686	278,938	15,359	263,579	5,720	8,524	2,270
Aug.	1,148,435	775,375	358,870	79,915	278,955	15,290	263,665	5,719	8,471	2,287
Sep.	1,141,393	772,060	355,136	78,103	277,033	15,499	261,534	5,745	8,452	2,323
Oct.	1,160,094	779,734	366,278	88,357	277,921	15,604	262,317	5,678	8,404	2,289
Nov.	1,166,204	791,653	361,058	84,336	276,722	15,470	261,252	5,476	8,017	2,318
Dec.	1,142,653	765,056	364,300	87,378	276,922	15,773	261,149	5,323	7,974	2,329
2022 Jan.	1,170,431	795,826	361,642	85,288	276,354	15,921	260,433	5,144	7,819	2,353
Feb.	1,165,141	793,225	358,985	83,377	275,608	15,426	260,182	5,156	7,775	2,241
<b>Changes *</b>										
2020	+ 80,992	+ 101,167	- 18,002	+ 6,985	- 24,987	- 404	- 24,583	- 848	- 1,325	- 45
2021	+ 28,481	+ 47,092	- 16,849	- 1,165	- 15,684	+ 472	- 16,156	- 510	- 1,252	+ 24
2021 Apr.	- 10,035	- 5,652	- 4,230	- 1,839	- 2,391	- 34	- 2,357	- 36	- 117	- 13
May	+ 3,153	+ 4,416	- 1,072	+ 185	- 1,257	+ 500	- 1,757	+ 13	- 204	+ 12
June	- 12,285	+ 4,150	- 8,049	- 6,009	- 2,040	- 270	- 1,770	- 58	- 28	+ 59
July	+ 18,338	+ 17,381	+ 1,103	+ 3,100	- 1,997	- 34	- 1,963	- 33	- 113	- 29
Aug.	+ 14,583	+ 15,391	- 754	+ 771	+ 17	+ 69	+ 86	- 71	- 53	+ 17
Sep.	- 5,359	- 2,507	- 2,859	- 1,102	- 1,757	- 109	- 1,648	+ 26	- 19	+ 36
Oct.	+ 18,664	+ 7,694	+ 11,085	+ 10,247	+ 838	+ 105	+ 733	- 67	- 48	- 34
Nov.	+ 6,070	+ 11,894	- 5,428	- 3,916	- 1,512	- 109	- 1,403	- 202	- 194	+ 29
Dec.	- 23,408	- 26,475	+ 3,263	+ 3,063	+ 200	+ 303	- 103	- 153	- 43	+ 11
2022 Jan.	+ 27,808	+ 30,770	- 2,628	- 2,090	- 538	+ 148	- 686	- 179	- 155	+ 24
Feb.	- 5,290	- 2,601	- 2,657	- 1,911	- 746	- 495	- 251	+ 12	- 44	- 112
<b>Domestic self-employed persons 6</b>										
<b>End of year or month *</b>										
2019	288,139	266,289	20,828	7,316	13,512	936	12,576	.	1,022	157
2020	311,258	291,087	19,327	6,029	13,298	667	12,631	.	844	193
2021	327,645	308,647	18,212	4,668	13,544	627	12,917	.	786	197
2021 Apr.	319,734	299,889	19,046	5,687	13,359	611	12,748	.	799	245
May	320,500	300,846	18,555	5,484	13,371	607	12,764	.	799	261
June	318,298	298,756	18,745	5,369	13,376	614	12,762	.	797	267
July	325,686	306,628	18,267	4,911	13,356	599	12,757	.	791	269
Aug.	328,583	309,962	17,827	4,443	13,384	615	12,769	.	794	246
Sep.	324,299	305,431	18,078	4,702	13,376	589	12,787	.	790	238
Oct.	328,943	310,161	17,992	4,599	13,393	581	12,812	.	790	222
Nov.	329,393	310,477	18,133	4,648	13,485	660	12,825	.	783	204
Dec.	327,645	308,647	18,212	4,668	13,544	627	12,917	.	786	197
2022 Jan.	329,806	310,812	18,217	4,642	13,575	589	12,986	.	777	189
Feb.	329,481	310,353	18,363	4,766	13,597	589	13,008	.	765	176
<b>Changes *</b>										
2020	+ 24,314	+ 26,003	- 1,511	- 1,357	- 154	- 269	+ 115	.	- 178	+ 36
2021	+ 16,108	+ 17,287	- 1,121	- 1,364	+ 243	- 40	+ 283	.	- 58	+ 4
2021 Apr.	+ 5,664	+ 5,822	- 143	- 201	+ 58	- 3	+ 61	.	- 15	+ 7
May	+ 766	+ 957	- 191	- 203	+ 12	- 4	+ 16	.	-	+ 16
June	- 2,207	- 2,090	- 115	- 120	+ 5	+ 7	- 2	.	- 2	+ 6
July	+ 7,348	+ 7,832	- 478	- 458	- 20	- 15	- 5	.	- 6	+ 2
Aug.	+ 2,892	+ 3,329	- 440	- 468	+ 28	+ 16	+ 12	.	+ 3	- 23
Sep.	- 4,284	- 4,531	+ 251	+ 259	- 8	- 26	+ 18	.	- 4	- 8
Oct.	+ 4,644	+ 4,730	- 86	- 103	+ 17	- 8	+ 25	.	-	- 16
Nov.	+ 450	+ 316	+ 141	+ 51	+ 90	+ 79	+ 11	.	- 7	- 18
Dec.	- 1,748	- 1,830	+ 79	+ 20	+ 59	+ 33	+ 92	.	+ 3	- 7
2022 Jan.	+ 2,146	+ 2,165	- 10	- 21	+ 11	- 38	+ 49	.	- 9	- 8
Feb.	- 325	- 459	+ 146	+ 124	+ 22	-	+ 22	.	- 12	- 13

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits

under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Excluding sole proprietors; see also footnote 6. **6** Including sole proprietors; see also footnote 5.

## I Banks (MFIs) in Germany

cont'd: 15 Deposits and borrowing from domestic enterprises and households, by creditor group \*  
(a) Total

€ million

Period	Deposits and borrowing 1										Memo item Fiduciary loans	
	Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	9		10
			Total	for up to and including 1 year	for more than 1 year							
					Total	for up to and including 2 years	for more than 2 years 2					
1	2	3	4	5	6	7	8	9	10			
<b>Domestic employees</b>											<b>End of year or month *</b>	
2021	2,031,067	1,288,387	185,639	19,687	165,952	6,847	159,105	547,231	9,810	1,691		
2021 Aug.	2,018,877	1,275,137	186,481	20,099	166,382	8,298	158,084	547,053	10,206	2,035		
2021 Sep.	2,017,060	1,274,637	186,031	19,837	166,194	8,069	158,125	546,266	10,126	1,955		
2021 Oct.	2,020,946	1,279,293	185,837	19,702	166,135	7,972	158,163	545,757	10,059	1,873		
2021 Nov.	2,028,394	1,287,605	185,219	19,720	165,499	7,513	157,986	545,634	9,936	1,757		
2021 Dec.	2,031,067	1,288,387	185,639	19,687	165,952	6,847	159,105	547,231	9,810	1,691		
2022 Jan.	2,026,422	1,285,612	184,039	19,425	164,614	6,395	158,219	547,120	9,651	1,638		
2022 Feb.	2,039,701	1,299,564	183,406	18,939	164,467	6,226	158,241	547,205	9,526	1,580		
<b>Changes *</b>												
2021	+ 69,124	+ 73,673	- 4,730	- 4,568	- 162	- 1,749	+ 1,587	+ 1,508	- 1,327	- 144		
2021 Aug.	- 5,943	- 5,316	- 63	- 60	- 3	- 78	+ 75	- 478	- 86	- 74		
2021 Sep.	- 814	+ 142	- 94	- 204	+ 110	- 88	+ 198	- 782	- 80	- 80		
2021 Oct.	+ 3,851	+ 4,621	- 194	- 115	- 79	- 97	+ 18	- 509	- 67	- 82		
2021 Nov.	+ 7,433	+ 8,312	- 633	+ 48	- 681	- 454	- 227	- 123	- 123	- 116		
2021 Dec.	+ 2,675	+ 784	+ 420	+ 33	+ 453	- 666	+ 1,119	+ 1,597	- 126	- 66		
2022 Jan.	- 3,200	- 2,775	- 155	+ 108	- 263	- 392	+ 129	- 111	- 159	- 53		
2022 Feb.	+ 13,279	+ 13,952	- 633	- 486	- 147	- 169	+ 22	+ 85	- 125	- 58		
<b>Other domestic individuals</b>											<b>End of year or month *</b>	
2021	200,309	165,411	33,918	3,058	30,860	1,200	29,660	.	980	4,167		
2021 Aug.	201,682	166,783	33,832	3,081	30,751	1,258	29,493	.	1,067	4,482		
2021 Sep.	201,561	166,503	34,014	3,184	30,830	1,324	29,506	.	1,044	4,371		
2021 Oct.	201,108	166,170	33,923	3,133	30,790	1,295	29,495	.	1,015	4,271		
2021 Nov.	200,313	165,566	33,755	3,110	30,645	1,254	29,391	.	992	4,213		
2021 Dec.	200,309	165,411	33,918	3,058	30,860	1,200	29,660	.	980	4,167		
2022 Jan.	201,592	165,400	35,241	3,298	31,943	1,244	30,699	.	951	4,253		
2022 Feb.	200,324	164,302	35,089	3,254	31,835	1,198	30,637	.	933	4,229		
<b>Changes *</b>												
2021	- 2,243	- 639	- 1,341	- 1,017	- 324	- 175	- 149	.	- 263	- 474		
2021 Aug.	- 1,709	- 1,624	- 73	- 46	- 27	- 8	- 19	.	- 12	- 126		
2021 Sep.	- 272	- 241	- 8	+ 42	- 50	- 25	- 25	.	- 23	- 111		
2021 Oct.	- 438	- 318	- 91	- 51	- 40	- 29	- 11	.	- 29	- 100		
2021 Nov.	- 780	- 604	- 153	- 18	- 135	- 41	- 94	.	- 23	- 58		
2021 Dec.	- 4	- 155	+ 163	- 52	+ 215	- 54	+ 269	.	- 12	- 46		
2022 Jan.	- 147	- 11	- 107	- 45	- 62	- 61	- 1	.	- 29	+ 86		
2022 Feb.	- 1,268	- 1,098	- 152	- 44	- 108	- 46	- 62	.	- 18	- 24		
<b>Domestic non-profit institutions</b>											<b>End of year or month *</b>	
2021	64,538	44,676	12,025	4,256	7,769	1,431	6,338	6,165	1,672	-		
2021 Aug.	65,494	44,624	12,951	4,802	8,149	1,507	6,642	6,179	1,740	-		
2021 Sep.	65,133	44,504	12,739	4,674	8,065	1,505	6,560	6,169	1,721	-		
2021 Oct.	64,047	43,806	12,371	4,375	7,996	1,507	6,489	6,170	1,700	-		
2021 Nov.	64,335	44,511	11,849	3,929	7,920	1,448	6,472	6,269	1,706	-		
2021 Dec.	64,538	44,676	12,025	4,256	7,769	1,431	6,338	6,165	1,672	-		
2022 Jan.	64,104	44,761	11,645	3,990	7,655	1,398	6,257	6,062	1,636	-		
2022 Feb.	65,254	45,657	11,932	4,182	7,750	1,483	6,267	6,042	1,623	-		
<b>Changes *</b>												
2021	+ 1,734	+ 3,516	- 1,433	- 1,458	+ 25	+ 106	- 81	- 129	- 220	-		
2021 Aug.	+ 453	+ 657	- 153	- 106	- 47	+ 6	- 53	- 29	- 22	-		
2021 Sep.	- 262	- 88	- 145	- 128	- 17	+ 5	- 22	- 10	- 19	-		
2021 Oct.	- 1,066	- 678	- 368	- 299	- 69	+ 2	- 71	+ 1	- 21	-		
2021 Nov.	+ 288	+ 705	- 522	- 446	- 76	- 59	- 17	+ 99	+ 6	-		
2021 Dec.	+ 203	+ 165	+ 176	+ 327	- 151	- 17	- 134	- 104	- 34	-		
2022 Jan.	- 434	+ 85	- 380	- 266	- 114	- 33	- 81	- 103	- 36	-		
2022 Feb.	+ 1,150	+ 896	+ 287	+ 192	+ 95	+ 85	+ 10	- 20	- 13	-		

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities arising from registered debt securities, registered money market paper, non-

negotiable bearer debt securities; including subordinated liabilities. 2 Including deposits under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts, see also footnote 2. 4 Including liabilities arising from non-negotiable bearer debt securities.

## I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group \*  
(b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Period	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits
			Total	of which					Total	of which			
				for up to and including 1 year	for more than 2 years 2						for up to and including 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													
												<b>End of month *</b>	
2021 Dec.	545,148	360,625	184,523	58,279	112,737	956	113,833	109,843	3,990	2,462	1,033	517,885	484,908
2022 Jan.	566,717	384,244	182,473	56,828	112,076	961	115,441	111,514	3,927	2,440	1,034	518,236	486,079
Feb.	565,892	384,736	181,156	55,811	111,983	848	115,540	111,526	4,014	2,545	1,026	522,466	490,593
<b>Big banks</b>													
2021 Dec.	283,090	195,618	87,472	22,121	60,006	6	63,124	62,074	1,050	880	34	207,393	204,259
2022 Jan.	299,530	213,172	86,358	21,243	59,745	6	63,323	62,295	1,028	854	35	206,745	203,642
Feb.	296,735	210,740	85,995	20,898	59,653	6	63,674	62,552	1,122	953	33	210,559	207,349
<b>Regional banks and other commercial banks</b>													
2021 Dec.	177,994	108,920	69,074	15,508	48,035	950	41,489	39,224	2,265	1,427	622	267,519	245,034
2022 Jan.	183,121	114,178	68,943	15,644	47,735	955	42,790	40,547	2,243	1,441	623	268,069	246,182
Feb.	186,453	117,682	68,771	15,594	47,559	842	42,285	40,039	2,246	1,445	623	268,180	246,517
<b>Branches of foreign banks</b>													
2021 Dec.	84,064	56,087	27,977	20,650	4,696	-	9,220	8,545	675	155	377	42,973	35,615
2022 Jan.	84,066	56,894	27,172	19,941	4,596	-	9,328	8,672	656	145	376	43,422	36,255
Feb.	82,704	56,314	26,390	19,319	4,771	-	9,581	8,935	646	147	370	43,727	36,727
<b>Landesbanken</b>													
2021 Dec.	155,899	86,303	69,596	12,624	56,399	171	6,784	6,570	214	214	-	16,407	16,354
2022 Jan.	166,778	97,862	68,916	12,037	56,306	184	6,645	6,432	213	213	-	16,329	16,284
Feb.	165,644	98,129	67,515	11,018	56,188	188	6,628	6,403	225	225	-	16,566	16,538
<b>Savings banks</b>													
2021 Dec.	183,783	169,530	14,253	3,583	10,441	83	100,422	99,816	606	541	49	460,331	458,994
2022 Jan.	178,839	164,677	14,162	3,545	10,391	84	100,293	99,688	605	540	51	458,697	457,385
Feb.	176,166	162,055	14,111	3,555	10,337	80	99,907	99,299	608	539	56	463,331	462,051
<b>Commercial banks 5</b>													
												<b>Changes *</b>	
2021 Dec.	- 16,847	- 22,517	+ 5,670	+ 4,767	+ 753	+ 3	- 472	- 488	+ 16	+ 44	+ 6	+ 1,226	+ 1,847
2022 Jan.	+ 21,599	+ 23,619	- 2,020	- 1,451	- 631	+ 5	+ 1,608	+ 1,671	- 63	- 22	+ 1	+ 351	+ 1,171
Feb.	- 825	+ 492	- 1,317	- 1,017	- 93	- 113	+ 99	+ 12	+ 87	+ 105	- 8	+ 4,230	+ 4,514
<b>Big banks</b>													
2021 Dec.	- 23	- 25	+ 2	+ 2	- 1	-	- 1	- 1	- 0	- 0	- 0	- 0	+ 0
2022 Jan.	+ 16	+ 18	- 1	- 1	- 0	-	+ 0	+ 0	- 0	- 0	+ 0	- 1	- 1
Feb.	3	- 2	- 0	- 0	- 0	-	+ 0	+ 0	+ 0	+ 0	- 0	+ 4	+ 4
<b>Regional banks and other commercial banks</b>													
2021 Dec.	+ 3,428	+ 1,903	+ 1,525	- 47	+ 1,425	+ 3	+ 54	- 15	+ 69	+ 90	+ 9	+ 769	+ 1,235
2022 Jan.	+ 4,579	+ 4,839	- 260	+ 7	- 300	+ 5	+ 1,226	+ 1,248	- 22	+ 14	+ 1	+ 357	+ 957
Feb.	+ 3,332	+ 3,504	- 172	- 50	- 176	- 113	- 505	- 508	+ 3	+ 4	-	+ 111	+ 335
<b>Branches of foreign banks</b>													
2021 Dec.	+ 2,972	+ 513	+ 2,459	+ 2,661	- 73	-	+ 126	+ 135	- 9	- 4	- 1	+ 465	+ 576
2022 Jan.	+ 580	+ 1,226	- 646	- 580	- 70	-	+ 183	+ 202	- 19	- 10	- 1	+ 642	+ 831
Feb.	- 1,362	+ 580	- 782	- 622	+ 175	-	+ 253	+ 263	- 10	+ 2	- 6	+ 305	+ 472
<b>Landesbanken</b>													
2021 Dec.	- 11	- 9	- 2	- 2	- 0	- 0	- 0	- 0	-	-	-	+ 0	+ 0
2022 Jan.	+ 11	+ 12	- 1	- 1	- 0	+ 0	- 0	- 0	- 0	- 0	-	- 0	- 0
Feb.	- 1	+ 0	- 1	- 1	- 0	+ 0	- 0	- 0	+ 0	+ 0	-	+ 0	+ 0
<b>Savings banks</b>													
2021 Dec.	+ 3,548	+ 3,662	- 114	- 84	- 25	+ 3	- 591	- 572	- 19	- 14	- 2	- 1,560	- 1,552
2022 Jan.	- 4,944	- 4,853	- 91	- 38	- 50	+ 1	- 129	- 128	- 1	- 1	+ 2	- 1,634	- 1,609
Feb.	- 2,673	- 2,622	- 51	+ 10	- 54	- 4	- 386	- 389	+ 3	- 1	+ 5	+ 4,634	+ 4,666

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building

## I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits 2			Time deposits 2					Time deposits 2					
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2	
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of month *</b>													<b>Commercial banks 5</b>
32,977	13,555	13,430	78,369	73,056	5,313	2,083	2,419	13,959	10,272	3,687	1,395	1,702	2021 Dec.
32,157	13,306	13,267	78,520	73,289	5,231	2,056	2,386	13,845	10,414	3,431	1,223	1,654	2022 Jan.
31,873	13,361	13,133	76,593	71,418	5,175	2,044	2,356	14,048	10,457	3,591	1,379	1,619	Feb.
<b>Big banks</b>													
3,134	1,999	552	22,447	22,271	176	94	52	9,008	6,826	2,182	1,055	860	2021 Dec.
3,103	1,974	541	22,501	22,328	173	91	50	8,981	6,991	1,990	878	834	2022 Jan.
3,210	2,077	536	22,034	21,863	171	92	47	9,164	7,020	2,144	1,044	810	Feb.
<b>Regional banks and other commercial banks</b>													
22,485	9,995	8,842	48,530	44,609	3,921	1,655	1,812	3,961	2,669	1,292	290	695	2021 Dec.
21,887	9,884	8,670	48,610	44,740	3,870	1,641	1,793	4,244	2,972	1,272	326	674	2022 Jan.
21,663	9,897	8,597	47,202	43,374	3,828	1,629	1,773	4,261	2,977	1,284	319	667	Feb.
<b>Branches of foreign banks</b>													
7,358	1,561	4,036	7,392	6,176	1,216	334	555	990	777	213	50	147	2021 Dec.
7,167	1,448	4,056	7,409	6,221	1,188	324	543	620	451	169	19	146	2022 Jan.
7,000	1,387	4,000	7,357	6,181	1,176	323	536	623	460	163	16	142	Feb.
<b>Landesbanken</b>													
53	50	1	3,411	3,402	9	9	-	3,585	1,846	1,739	3	1,733	2021 Dec.
45	43	-	3,448	3,439	9	9	-	3,521	1,805	1,716	3	1,710	2022 Jan.
28	27	-	3,496	3,487	9	9	-	3,569	1,835	1,734	3	1,728	Feb.
<b>Savings banks</b>													
1,337	1,278	40	51,809	51,705	104	98	5	17,074	16,706	368	205	157	2021 Dec.
1,312	1,255	38	51,661	51,559	102	96	4	17,225	16,856	369	207	156	2022 Jan.
1,280	1,220	39	52,183	52,081	102	96	4	17,692	17,319	373	212	155	Feb.
<b>Changes *</b>													<b>Commercial banks 5</b>
- 621	+ 15	+ 40	- 708	- 586	- 122	- 52	- 18	- 107	- 381	+ 274	+ 303	- 31	2021 Dec.
- 820	- 249	- 163	+ 151	+ 233	- 82	- 27	- 33	- 114	+ 142	- 256	- 172	- 48	2022 Jan.
- 284	+ 55	- 134	- 1,927	- 1,871	- 56	- 12	- 30	+ 203	+ 43	+ 160	+ 156	- 35	Feb.
<b>Big banks</b>													
- 44	- 26	- 10	- 46	- 34	- 12	- 8	- 2	- 158	- 468	+ 310	+ 336	- 34	2021 Dec.
- 31	- 25	- 11	+ 54	+ 57	- 3	- 3	- 2	- 27	+ 165	- 192	- 177	- 26	2022 Jan.
+ 107	+ 103	- 5	- 467	- 465	- 2	+ 1	- 3	+ 183	+ 29	+ 154	+ 166	- 24	Feb.
<b>Regional banks and other commercial banks</b>													
- 466	+ 69	+ 17	- 608	- 537	- 71	- 37	- 3	+ 76	+ 99	- 23	- 23	+ 4	2021 Dec.
- 600	- 113	- 172	+ 80	+ 131	- 51	- 14	- 19	- 27	- 7	- 20	+ 36	- 21	2022 Jan.
- 224	+ 13	- 73	- 1,408	- 1,366	- 42	- 12	- 20	+ 17	+ 5	+ 12	- 7	- 7	Feb.
<b>Branches of foreign banks</b>													
- 111	- 28	+ 33	- 54	- 15	- 39	- 7	- 13	- 25	- 12	- 13	- 10	- 1	2021 Dec.
- 189	- 111	+ 20	+ 17	+ 45	- 28	- 10	- 12	- 60	- 16	- 44	- 31	- 1	2022 Jan.
- 167	- 61	- 56	- 52	- 40	- 12	- 1	- 7	+ 3	+ 9	- 6	- 3	- 4	Feb.
<b>Landesbanken</b>													
+ 4	+ 3	+ 1	+ 1	- 1	+ 2	+ 2	-	- 25	+ 90	- 115	- 1	- 114	2021 Dec.
- 8	- 7	- 1	+ 37	+ 37	-	-	-	- 64	- 41	- 23	-	- 23	2022 Jan.
- 17	- 16	-	+ 48	+ 48	-	-	-	+ 48	+ 30	+ 18	-	+ 18	Feb.
<b>Savings banks</b>													
- 8	+ 2	- 4	+ 124	+ 139	- 15	- 15	+ 1	- 94	- 88	- 6	- 6	- 1	2021 Dec.
- 25	- 23	- 2	- 148	- 146	- 2	- 2	- 1	+ 151	+ 150	+ 1	+ 2	- 1	2022 Jan.
- 32	- 35	+ 1	+ 522	+ 522	-	-	-	+ 467	+ 463	+ 4	+ 5	- 1	Feb.

and loan associations, including deposits under savings and loan contracts; see Table III.2. 3 Excluding sole proprietors; see also footnote 4. 4 Including sole proprietors; see

also footnote 3. 5 Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

### 15 Deposits and borrowing from domestic enterprises and households, by creditor group \* (b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2														
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees			
Period	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits	
			Total	of which					Total	of which	Total			of which
				for up to and including 1 year	for more than 2 years 2									
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Credit cooperatives</b>												<b>End of month *</b>		
2021 Dec.	136,867	121,413	15,454	8,862	5,547	38	93,788	92,096	1,692	1,358	233	330,121	324,858	
2022 Jan.	134,681	118,866	15,815	9,021	5,684	39	94,524	92,824	1,700	1,354	241	328,367	322,710	
Feb.	133,694	117,904	15,790	9,005	5,656	39	94,506	92,793	1,713	1,357	240	332,332	327,182	
<b>Mortgage banks</b>														
2021 Dec.	43,021	1,005	42,016	487	41,270	-	51	18	33	.	.	2,848	583	
2022 Jan.	42,976	1,071	41,905	555	41,089	-	58	20	38	.	.	2,887	604	
Feb.	42,960	1,079	41,881	614	41,043	-	56	17	39	.	.	2,911	629	
<b>Building and loan associations</b>														
2021 Dec.	3,662	313	3,349	241	3,084	12	11,965	288	11,677	86	11,580	146,367	2,623	
2022 Jan.	3,733	358	3,375	319	3,032	11	12,057	324	11,733	82	11,638	145,068	2,483	
Feb.	3,720	299	3,421	349	3,049	11	12,067	304	11,763	85	11,665	145,294	2,501	
<b>Banks with special, development and other central support tasks</b>														
2021 Dec.	60,976	25,867	35,109	3,302	31,671	1,069	16	16	-	-	-	67	67	
2022 Jan.	63,744	28,748	34,996	2,983	31,855	1,074	11	10	1	1	-	67	67	
Feb.	64,134	29,023	35,111	3,025	31,926	1,075	12	11	1	1	-	70	70	
<b>Memo item: Foreign banks</b>														
2021 Dec.	218,580	147,779	70,801	26,588	40,572	-	40,327	38,648	1,679	704	724	209,388	193,295	
2022 Jan.	227,165	156,581	70,584	26,732	40,274	-	40,626	38,948	1,678	711	718	209,266	193,349	
Feb.	226,401	156,446	69,955	26,487	40,213	-	40,658	38,894	1,764	806	715	208,326	192,543	
<b>Credit cooperatives</b>												<b>Changes *</b>		
2021 Dec.	+ 1,564	+ 1,906	- 342	- 406	+ 62	-	- 682	- 668	- 14	- 12	- 4	+ 339	+ 371	
2022 Jan.	- 2,186	- 2,547	+ 361	+ 159	+ 137	+ 1	+ 736	+ 728	+ 8	- 4	+ 8	- 1,754	- 2,148	
Feb.	- 987	- 962	- 25	- 16	- 28	-	- 18	- 31	+ 13	+ 3	- 1	+ 3,965	+ 4,472	
<b>Mortgage banks</b>														
2021 Dec.	- 117	+ 141	- 258	+ 6	- 268	-	+ 3	+ 1	+ 2	.	.	+ 17	+ 14	
2022 Jan.	- 45	+ 66	- 111	+ 68	- 181	-	+ 7	+ 2	+ 5	.	.	+ 39	+ 21	
Feb.	- 16	+ 8	- 24	+ 59	- 46	-	- 2	- 3	+ 1	.	.	+ 24	+ 25	
<b>Building and loan associations</b>														
2021 Dec.	+ 9	- 14	+ 23	+ 2	+ 21	-	+ 60	- 34	+ 94	+ 2	+ 91	+ 1,163	+ 89	
2022 Jan.	+ 71	+ 45	+ 26	+ 78	- 52	- 1	+ 77	+ 36	+ 41	+ 1	+ 38	+ 146	- 140	
Feb.	+ 13	+ 59	+ 46	+ 30	+ 17	-	+ 10	- 20	+ 30	+ 3	+ 27	+ 226	+ 18	
<b>Banks with special, development and other central support tasks</b>														
2021 Dec.	- 711	- 930	+ 219	+ 392	- 203	+ 8	+ 7	+ 7	-	-	-	- 7	- 7	
2022 Jan.	+ 2,768	+ 2,881	- 113	- 319	+ 184	+ 5	- 5	- 6	+ 1	+ 1	-	-	-	
Feb.	+ 390	+ 275	+ 115	+ 42	+ 71	+ 1	+ 1	+ 1	-	-	-	+ 3	+ 3	
<b>Memo item: Foreign banks</b>														
2021 Dec.	- 2,617	- 5,444	+ 2,827	+ 1,243	+ 1,723	-	- 228	- 215	- 13	- 20	+ 6	+ 459	+ 551	
2022 Jan.	+ 8,615	+ 8,802	- 187	+ 144	- 268	-	+ 299	+ 300	- 1	+ 7	- 6	- 122	+ 54	
Feb.	- 764	- 135	- 629	- 245	- 61	-	+ 32	- 54	+ 86	+ 95	- 3	- 940	- 806	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building



## I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits <sup>2</sup>						Time deposits <sup>2</sup>							
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	for up to and including 1 year	for more than 2 years <sup>2</sup>				for up to and including 1 year	for more than 2 years <sup>2</sup>				for up to and including 1 year	for more than 2 years <sup>2</sup>	
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of month *</b>													
<b>Credit Cooperatives</b>													
5,263	3,454	1,520	37,501	36,729	772	404	331	20,436	15,679	4,757	2,636	1,289	2021 Dec.
5,657	3,834	1,529	37,364	36,600	764	390	332	20,254	15,616	4,638	2,539	1,266	2022 Jan.
5,150	3,328	1,532	37,538	36,794	744	374	329	20,702	15,978	4,724	2,575	1,270	Feb.
<b>Mortgage banks</b>													
2,265	607	1,302	859	44	815	317	193	735	-	735	10	725	2021 Dec.
2,283	611	1,307	817	41	776	316	201	736	-	736	11	725	2022 Jan.
2,282	616	1,264	770	44	726	294	208	731	-	731	6	725	Feb.
<b>Building and loan associations</b>													
143,744	743	142,812	27,358	453	26,905	147	26,712	318	1	317	6	311	2021 Dec.
142,585	376	142,078	28,809	450	28,359	431	27,776	335	1	334	6	326	2022 Jan.
142,793	387	142,273	28,787	454	28,333	437	27,740	339	1	338	6	330	Feb.
<b>Banks with special, development and other central support tasks</b>													
-	-	-	22	22	-	-	-	594	172	422	1	421	2021 Dec.
-	-	-	22	22	-	-	-	490	69	421	1	420	2022 Jan.
-	-	-	24	24	-	-	-	508	67	441	1	440	Feb.
<b>Memo item: Foreign banks</b>													
16,093	5,113	7,843	43,202	40,155	3,047	1,234	1,321	3,563	2,786	777	87	604	2021 Dec.
15,917	5,041	7,808	42,231	39,212	3,019	1,231	1,302	3,470	2,765	705	50	585	2022 Jan.
15,783	5,008	7,750	41,368	38,358	3,010	1,245	1,285	3,327	2,625	702	49	573	Feb.
<b>Changes *</b>													
<b>Credit Cooperatives</b>													
- 32	- 69	+ 35	+ 338	+ 309	+ 29	+ 31	- 4	+ 441	+ 434	+ 7	+ 31	- 4	2021 Dec.
+ 394	+ 380	+ 9	- 137	- 129	- 8	- 14	+ 1	- 182	- 63	- 119	- 97	- 23	2022 Jan.
- 507	- 506	+ 3	+ 174	+ 194	- 20	- 16	- 3	+ 448	+ 362	+ 86	+ 36	+ 4	Feb.
<b>Mortgage banks</b>													
+ 3	- 8	+ 2	- 4	+ 2	- 6	- 12	+ 9	+ 23	-	+ 23	-	+ 23	2021 Dec.
+ 18	+ 4	+ 5	- 42	- 3	- 39	- 1	+ 8	+ 1	-	+ 1	+ 1	-	2022 Jan.
- 1	+ 5	- 43	- 47	+ 3	- 50	- 22	+ 7	- 5	-	- 5	- 5	-	Feb.
<b>Building and loan associations</b>													
+ 1,074	+ 24	+ 1,045	+ 258	- 17	+ 275	- 6	+ 281	+ 3	-	+ 3	-	+ 3	2021 Dec.
+ 286	+ 3	+ 281	+ 21	- 3	+ 24	+ 1	+ 24	+ 17	-	+ 17	-	+ 15	2022 Jan.
+ 208	+ 11	+ 195	- 22	+ 4	- 26	+ 6	- 36	+ 4	-	+ 4	-	+ 4	Feb.
<b>Banks with special, development and other central support tasks</b>													
-	-	-	- 1	- 1	-	-	-	+ 100	+ 110	- 10	-	- 10	2021 Dec.
-	-	-	-	-	-	-	-	- 104	- 103	- 1	-	- 1	2022 Jan.
-	-	-	+ 2	+ 2	-	-	-	+ 18	- 2	+ 20	-	+ 20	Feb.
<b>Memo item: Foreign banks</b>													
- 92	- 44	+ 45	- 761	- 716	- 45	- 7	- 17	+ 58	+ 107	- 49	- 21	- 23	2021 Dec.
- 176	- 72	- 35	- 971	- 943	- 28	- 3	- 19	- 93	- 21	- 72	- 37	- 19	2022 Jan.
- 134	- 33	- 58	- 863	- 854	- 9	+ 14	- 17	- 143	- 140	- 3	- 1	- 12	Feb.

and loan associations, including deposits under savings and loan contracts; see Table III.2. **3** Excluding sole proprietors; see also footnote 4. **4** Including sole proprietors; see

also footnote 3.

## I Banks (MFIs) in Germany

### 16 Deposits and borrowing from domestic government, by creditor group and by category of banks \*

€ million

Period	Deposits and borrowing from domestic government <sup>1</sup>												
	Federal Government and its special funds <sup>2</sup>						State governments						
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans	
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year			
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>All categories of banks</b>												
												<b>End of month *</b>	
2021 Dec.	210,084	43,485	4,239	3,161	36,009	76	11,669	47,395	21,700	13,835	11,295	565	14,144
2022 Jan.	233,524	45,486	4,447	4,969	35,998	72	11,693	59,253	27,146	20,219	11,333	555	13,798
Feb.	237,861	42,772	4,675	2,067	35,960	70	11,709	59,747	26,326	21,234	11,646	541	13,831
	<b>Commercial banks <sup>6</sup></b>												
2021 Dec.	57,472	1,872	990	374	491	17	59	13,842	8,676	3,353	1,664	149	105
2022 Jan.	65,995	2,117	1,205	415	480	17	58	15,477	10,009	3,707	1,612	149	105
Feb.	66,596	2,367	1,426	455	469	17	58	15,321	8,240	5,210	1,722	149	104
	<b>Big banks</b>												
2021 Dec.	36,146	1,204	878	175	138	13	59	11,712	8,278	2,436	917	81	105
2022 Jan.	43,187	1,260	885	225	137	13	58	12,033	8,275	2,790	887	81	105
Feb.	43,806	1,514	1,089	275	137	13	58	11,935	6,775	4,271	808	81	104
	<b>Regional banks and other commercial banks</b>												
2021 Dec.	19,182	646	100	198	344	4	-	1,998	371	911	648	68	-
2022 Jan.	20,656	839	313	188	334	4	-	3,327	1,717	916	626	68	-
Feb.	20,662	840	331	178	327	4	-	3,248	1,427	938	815	68	-
	<b>Branches of foreign banks</b>												
2021 Dec.	2,144	22	12	1	9	-	-	132	27	6	99	-	-
2022 Jan.	2,152	18	7	2	9	-	-	117	17	1	99	-	-
Feb.	2,128	13	6	2	5	-	-	138	38	1	99	-	-
	<b>Landesbanken</b>												
2021 Dec.	24,966	196	76	64	56	-	-	12,251	7,475	2,018	2,745	13	7,751
2022 Jan.	43,164	3,209	81	3,064	64	-	-	20,396	10,540	7,095	2,748	13	7,738
Feb.	41,521	218	79	64	75	-	-	20,710	11,369	6,754	2,574	13	7,760
	<b>All categories of banks</b>												
												<b>Changes *</b>	
2021 Dec.	- 3,633	- 2,045	- 2,414	+ 325	+ 46	- 2	+ 274	- 49	- 564	+ 852	- 335	- 2	+ 447
2022 Jan.	+ 23,410	+ 2,001	+ 208	+ 1,808	- 11	- 4	+ 24	+ 11,858	+ 5,446	+ 6,384	+ 38	- 10	- 346
Feb.	+ 4,337	- 2,714	+ 228	- 2,902	- 38	- 2	+ 16	+ 494	- 820	+ 1,015	+ 313	- 14	+ 33
	<b>Commercial banks <sup>6</sup></b>												
2021 Dec.	- 4,784	- 162	- 167	+ 7	- 2	-	- 1	+ 373	- 971	+ 1,664	- 320	-	- 1
2022 Jan.	+ 8,493	+ 245	+ 215	+ 41	- 11	-	- 1	+ 1,635	+ 1,333	+ 354	- 52	-	-
Feb.	+ 601	+ 250	+ 221	+ 40	- 11	-	-	- 156	- 1,769	+ 1,503	+ 110	-	- 1
	<b>Big banks</b>												
2021 Dec.	- 4,065	- 32	- 31	- 5	+ 4	-	- 1	+ 100	- 841	+ 1,231	- 290	-	- 1
2022 Jan.	+ 7,041	+ 56	+ 7	+ 50	- 1	-	- 1	+ 321	- 3	+ 354	- 30	-	-
Feb.	+ 619	+ 254	+ 204	+ 50	-	-	-	- 98	- 1,500	+ 1,481	- 79	-	- 1
	<b>Regional banks and other commercial banks</b>												
2021 Dec.	- 581	- 139	- 145	+ 12	- 6	-	-	+ 399	- 10	+ 428	- 19	-	-
2022 Jan.	+ 1,474	+ 193	+ 213	- 10	- 10	-	-	+ 1,329	+ 1,346	+ 5	- 22	-	-
Feb.	+ 6	+ 1	+ 18	- 10	- 7	-	-	- 79	- 290	+ 22	+ 189	-	-
	<b>Branches of foreign banks</b>												
2021 Dec.	- 138	+ 9	+ 9	-	-	-	-	- 126	- 120	+ 5	- 11	-	-
2022 Jan.	- 22	- 4	- 5	+ 1	-	-	-	- 15	- 10	- 5	-	-	-
Feb.	- 24	- 5	- 1	-	- 4	-	-	+ 21	+ 21	-	-	-	-
	<b>Landesbanken</b>												
2021 Dec.	- 1,427	- 112	- 142	+ 64	- 34	-	-	- 874	- 231	- 673	+ 30	-	+ 74
2022 Jan.	+ 18,198	+ 3,013	+ 5	+ 3,000	+ 8	-	-	+ 8,145	+ 3,065	+ 5,077	+ 3	-	- 13
Feb.	- 1,643	- 2,991	- 2	+ 3,000	+ 11	-	-	+ 314	+ 829	+ 341	- 174	-	+ 22

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Including liabilities arising from registered debt securities, registered money market paper and

non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. <sup>2</sup> Federal Railways

## I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of month *</b>												<b>All categories of banks</b>
70,880	48,476	5,992	12,044	4,368	3	48,324	7,975	18,977	20,543	829	-	2021 Dec.
64,740	41,843	6,465	12,082	4,350	3	64,045	15,052	27,589	20,588	816	-	2022 Jan.
68,787	45,409	7,019	12,020	4,339	3	66,555	15,009	30,661	20,079	806	-	Feb.
												<b>Commercial banks 6</b>
12,338	4,108	2,001	4,730	1,499	-	29,420	4,414	12,455	12,116	435	-	2021 Dec.
12,419	3,950	2,560	4,420	1,489	-	35,982	10,490	13,390	11,676	426	-	2022 Jan.
12,792	4,312	2,872	4,141	1,467	-	36,116	10,399	14,513	10,788	416	-	Feb.
												<b>Big banks</b>
5,660	1,904	1,569	2,041	146	-	17,570	3,560	8,416	5,430	164	-	2021 Dec.
5,974	1,928	2,099	1,803	144	-	23,920	9,281	9,389	5,086	164	-	2022 Jan.
6,292	2,176	2,411	1,572	133	-	24,065	9,224	10,205	4,472	164	-	Feb.
												<b>Regional banks and other commercial banks</b>
5,925	2,087	372	2,116	1,350	-	10,613	852	3,863	5,627	271	-	2021 Dec.
5,641	1,912	356	2,031	1,342	-	10,849	1,207	3,829	5,551	262	-	2022 Jan.
5,682	2,009	353	1,989	1,331	-	10,892	1,173	4,160	5,307	252	-	Feb.
												<b>Branches of foreign banks</b>
753	117	60	573	3	-	1,237	2	176	1,059	-	-	2021 Dec.
804	110	105	586	3	-	1,213	2	172	1,039	-	-	2022 Jan.
818	127	108	580	3	-	1,159	2	148	1,009	-	-	Feb.
												<b>Landesbanken</b>
4,554	2,051	88	2,410	5	.	7,965	1,169	2,292	4,504	-	-	2021 Dec.
4,482	1,971	88	2,418	5	.	15,077	1,477	8,830	4,770	-	-	2022 Jan.
4,637	2,062	81	2,489	5	.	15,956	1,572	10,053	4,331	-	-	Feb.
<b>Changes *</b>												<b>All categories of banks</b>
+ 4,884	+ 4,484	+ 556	- 163	+ 7	-	- 6,423	- 5,172	- 1,152	- 101	+ 2	-	2021 Dec.
- 6,170	- 6,633	+ 473	+ 8	- 18	-	+ 15,721	+ 7,077	+ 8,612	+ 45	- 13	-	2022 Jan.
+ 4,047	+ 3,566	+ 554	- 62	- 11	-	+ 2,510	- 43	+ 3,072	- 509	- 10	-	Feb.
												<b>Commercial banks 6</b>
- 202	- 295	+ 328	- 223	- 12	-	- 4,793	- 4,243	- 379	- 169	- 2	-	2021 Dec.
+ 51	- 158	+ 559	- 340	- 10	-	+ 6,562	+ 6,076	+ 935	- 440	- 9	-	2022 Jan.
+ 373	+ 362	+ 312	- 279	- 22	-	+ 134	- 91	+ 1,123	- 888	- 10	-	Feb.
												<b>Big banks</b>
+ 7	- 413	+ 489	- 69	-	-	- 4,140	- 4,007	+ 43	- 176	-	-	2021 Dec.
+ 314	+ 24	+ 530	- 238	- 2	-	+ 6,350	+ 5,721	+ 973	- 344	-	-	2022 Jan.
+ 318	+ 248	+ 312	- 231	- 11	-	+ 145	- 57	+ 816	- 614	-	-	Feb.
												<b>Regional banks and other commercial banks</b>
- 0	+ 0	- 0	- 0	- 0	-	- 1	- 0	- 0	- 0	- 0	-	2021 Dec.
- 0	- 0	- 0	- 0	- 0	-	+ 0	+ 0	- 0	- 0	- 0	-	2022 Jan.
+ 0	+ 0	- 0	- 0	- 0	-	+ 0	- 0	+ 0	- 0	- 0	-	Feb.
												<b>Branches of foreign banks</b>
- 34	+ 30	- 35	- 29	-	-	+ 13	-	- 14	+ 27	-	-	2021 Dec.
+ 21	- 7	+ 45	- 17	-	-	- 24	-	- 4	- 20	-	-	2022 Jan.
+ 14	+ 17	+ 3	- 6	-	-	- 54	-	- 24	- 30	-	-	Feb.
												<b>Landesbanken</b>
+ 148	+ 185	- 12	- 25	-	.	- 589	- 269	- 313	- 7	-	-	2021 Dec.
- 72	- 80	-	+ 8	-	.	+ 7,112	+ 308	+ 6,538	+ 266	-	-	2022 Jan.
+ 155	+ 91	- 7	+ 71	-	.	+ 879	+ 95	+ 1,223	- 439	-	-	Feb.

Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. 3 Including non-negotiable bearer debt securities. 4 For "All categories of banks" and "Building and loan associations", including deposits under savings and loan contracts. 5 Excluding deposits

under savings and loan contracts; see also footnote 4. 6 Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

cont'd: 16 Deposits and borrowing from domestic government, by creditor group and by category of banks \*

€ million

Period	Deposits and borrowing from domestic government 1											
	Federal Government and its special funds 2						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Savings banks</b>											
	<b>End of month *</b>											
2021 Dec.	46,978	163	163	.	-	4	4,372	2,326	990	713	343	-
2022 Jan.	42,668	139	139	.	-	4	4,654	2,238	1,305	770	341	-
Feb.	45,993	177	177	.	-	4	4,833	2,377	1,328	800	328	-
	<b>Credit cooperatives</b>											
2021 Dec.	24,724	842	411	170	202	59	135	7,564	794	5,258	1,452	60
2022 Jan.	24,685	843	415	175	198	55	136	8,245	1,229	5,457	1,507	52
Feb.	25,755	850	358	241	198	53	135	8,498	1,421	5,549	1,477	51
	<b>Mortgage banks</b>											
2021 Dec.	4,893	192	-	15	177	-	-	1,353	7	1,025	321	-
2022 Jan.	5,062	196	-	15	181	-	-	1,603	7	1,275	321	-
Feb.	5,173	190	-	15	175	-	-	1,667	5	1,100	562	-
	<b>Building and loan associations</b>											
2021 Dec.	1,708	.	-	-	-	.	-	530	.	403	.	-
2022 Jan.	1,722	.	-	-	-	.	-	524	.	428	.	-
Feb.	1,709	.	-	-	-	.	-	506	.	440	.	-
	<b>Banks with special, development and other central support tasks</b>											
2021 Dec.	49,343	40,220	2,599	2,538	35,083	-	11,471	7,483	2,422	788	4,273	-
2022 Jan.	50,228	38,982	2,607	1,300	35,075	-	11,495	8,354	3,123	952	4,279	-
Feb.	51,114	38,970	2,635	1,292	35,043	-	11,512	8,212	2,914	853	4,445	-
	<b>Savings banks</b>											
	<b>Changes *</b>											
2021 Dec.	+ 3,816	- 5	- 5	.	-	.	+ 332	+ 346	- 15	+ 1	-	-
2022 Jan.	- 4,310	- 24	- 24	.	-	.	+ 282	- 88	+ 315	+ 57	- 2	-
Feb.	+ 3,325	+ 38	+ 38	.	-	.	+ 179	+ 139	+ 23	+ 30	- 13	-
	<b>Credit cooperatives</b>											
2021 Dec.	+ 359	+ 52	+ 11	- 2	+ 45	- 2	- 4	- 149	- 178	- 69	+ 100	- 2
2022 Jan.	- 39	+ 1	+ 4	+ 5	- 4	- 4	+ 1	+ 681	+ 435	+ 199	+ 55	- 8
Feb.	+ 1,070	+ 7	- 57	+ 66	-	- 2	- 1	+ 253	+ 192	+ 92	- 30	- 1
	<b>Mortgage banks</b>											
2021 Dec.	- 275	+ 2	-	+ 15	- 13	-	-	- 145	-	- 150	+ 5	-
2022 Jan.	+ 169	+ 4	-	-	+ 4	-	-	+ 250	-	+ 250	-	-
Feb.	+ 111	- 6	-	-	- 6	-	-	+ 64	- 2	- 175	+ 241	-
	<b>Building and loan associations</b>											
2021 Dec.	+ 38	.	-	-	-	.	-	+ 20	.	+ 30	.	-
2022 Jan.	+ 14	.	-	-	-	.	-	- 6	.	+ 25	.	-
Feb.	- 13	.	-	-	-	.	-	- 18	.	+ 12	.	-
	<b>Banks with special, development and other central support tasks</b>											
2021 Dec.	- 1,360	- 1,820	- 2,111	+ 241	+ 50	-	+ 279	+ 394	+ 470	+ 65	- 141	-
2022 Jan.	+ 885	- 1,238	+ 8	- 1,238	- 8	-	+ 24	+ 871	+ 701	+ 164	+ 6	-
Feb.	+ 886	- 12	+ 28	- 8	- 32	-	+ 17	- 142	- 209	- 99	+ 166	+ 12

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities arising from registered debt securities, registered money market paper and

non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. 2 Federal Railways

## I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of month *</b>												<b>Savings banks</b>
39,764	35,234	1,539	786	2,205	-	2,679	1,162	639	627	251	-	2021 Dec.
34,166	29,555	1,480	924	2,207	-	3,709	2,168	688	612	241	-	2022 Jan.
36,842	32,096	1,572	968	2,206	-	4,141	2,067	1,229	604	241	-	Feb.
												<b>Credit cooperatives</b>
11,739	7,026	2,316	1,744	653	-	4,579	1,136	2,101	1,209	133	-	2021 Dec.
11,148	6,312	2,288	1,905	643	-	4,449	865	2,138	1,307	139	-	2022 Jan.
11,946	6,878	2,442	1,971	655	-	4,461	926	2,103	1,293	139	-	Feb.
												<b>Mortgage banks</b>
840	-	45	795	-	-	2,508	-	1,126	1,382	-	-	2021 Dec.
832	-	45	787	-	-	2,431	-	1,147	1,284	-	-	2022 Jan.
852	-	45	807	-	-	2,464	-	1,022	1,442	-	-	Feb.
												<b>Building and loan associations</b>
1,163	4	3	1,152	4	-	15	-	-	15	-	-	2021 Dec.
1,188	4	4	1,176	4	-	10	-	-	10	-	-	2022 Jan.
1,193	4	7	1,178	4	-	10	-	-	10	-	-	Feb.
												<b>Banks with special, development and other central support tasks</b>
482	53	-	427	2	3	1,158	94	364	690	10	-	2021 Dec.
505	51	-	452	2	3	2,387	52	1,396	929	10	-	2022 Jan.
525	57	-	466	2	3	3,407	45	1,741	1,611	10	-	Feb.
<b>Changes *</b>												<b>Savings banks</b>
+ 4,298	+ 4,243	+ 55	- 7	+ 7	-	- 809	- 805	+ 7	- 5	- 6	-	2021 Dec.
- 5,598	- 5,679	- 59	+ 138	+ 2	-	+ 1,030	+ 1,006	+ 49	- 15	- 10	-	2022 Jan.
+ 2,676	+ 2,541	+ 92	+ 44	- 1	-	+ 432	- 101	+ 541	- 8	-	-	Feb.
												<b>Credit cooperatives</b>
+ 641	+ 362	+ 185	+ 83	+ 11	-	- 185	+ 122	- 399	+ 82	+ 10	-	2021 Dec.
- 591	- 714	- 28	+ 161	- 10	-	- 130	- 271	+ 37	+ 98	+ 6	-	2022 Jan.
+ 798	+ 566	+ 154	+ 66	+ 12	-	+ 12	+ 61	- 35	- 14	-	-	Feb.
												<b>Mortgage banks</b>
- 14	-	-	- 14	-	-	- 118	-	- 96	- 22	-	-	2021 Dec.
- 8	-	-	- 8	-	-	- 77	-	+ 21	- 98	-	-	2022 Jan.
+ 20	-	-	+ 20	-	-	+ 33	-	- 125	+ 158	-	-	Feb.
												<b>Building and loan associations</b>
+ 18	-	-	+ 17	+ 1	-	-	-	-	-	-	-	2021 Dec.
+ 25	-	+ 1	+ 24	-	-	- 5	-	-	- 5	-	-	2022 Jan.
+ 5	-	+ 3	+ 2	-	-	-	-	-	-	-	-	Feb.
												<b>Banks with special, development and other central support tasks</b>
- 5	- 11	-	+ 6	-	-	+ 71	+ 23	+ 28	+ 20	-	-	2021 Dec.
+ 23	- 2	-	+ 25	-	-	+ 1,229	- 42	+ 1,032	+ 239	-	-	2022 Jan.
+ 20	+ 6	-	+ 14	-	-	+ 1,020	- 7	+ 345	+ 682	-	-	Feb.

Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. 3 Including non-negotiable bearer debt securities. 4 For "All categories of banks" and "Building and loan

associations", including deposits under savings and loan contracts. 5 Excluding deposits under savings and loan contracts; see also footnote 4.

## I Banks (MFIs) in Germany

### 17 Savings deposits and bank savings bonds, by category of banks \*

€ million

Savings deposits <sup>1</sup>												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households <sup>2</sup>			Domestic non-profit institutions		Domestic enterprises (non-MFIs) <sup>3</sup>		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
1	2	3	4	5	6	7	8	9	10	11	12	
<b>All categories of banks</b>												<b>End of year or month *</b>
2021	567,123	542,550	24,573	547,231	524,351	22,880	6,165	5,430	5,323	5,019	2,522	2,348
2021 Aug.	567,575	542,090	25,485	547,053	523,355	23,698	6,179	5,425	5,719	5,385	2,595	2,412
Sep.	566,700	541,438	25,262	546,266	522,775	23,491	6,169	5,417	5,745	5,415	2,539	2,361
Oct.	566,051	541,014	25,037	545,757	522,473	23,284	6,170	5,425	5,678	5,352	2,506	2,327
Nov.	565,768	540,980	24,788	545,634	522,562	23,072	6,269	5,524	5,476	5,165	2,485	2,310
Dec.	567,123	542,550	24,573	547,231	524,351	22,880	6,165	5,430	5,323	5,019	2,522	2,348
2022 Jan.	566,657	542,841	23,816	547,120	524,909	22,211	6,062	5,355	5,144	4,896	2,477	2,304
Feb.	566,686	543,115	23,571	547,205	525,206	21,999	6,042	5,343	5,156	4,910	2,455	2,298
<b>Changes *</b>												
2021	+ 284	+ 3,592	- 3,308	+ 1,508	+ 4,556	- 3,048	- 129	- 58	- 510	- 464	- 201	- 137
2021 Aug.	- 547	- 312	- 235	- 478	- 272	- 206	- 29	- 23	- 1	+ 6	+ 13	+ 22
Sep.	- 870	- 647	- 223	- 782	- 575	- 207	- 10	- 8	+ 26	+ 30	- 56	- 51
Oct.	- 649	- 424	- 225	- 509	- 302	- 207	+ 1	+ 8	- 67	- 63	- 33	- 34
Nov.	- 283	- 34	- 249	- 123	+ 89	- 212	+ 99	+ 99	- 202	- 187	- 21	- 17
Dec.	+ 1,355	+ 1,570	- 215	+ 1,597	+ 1,789	- 192	- 104	- 94	- 153	- 146	+ 37	+ 38
2022 Jan.	- 466	+ 291	- 757	- 111	+ 558	- 669	- 103	- 75	- 179	- 123	- 45	- 44
Feb.	+ 29	+ 274	- 245	+ 85	+ 297	- 212	- 20	- 12	+ 12	+ 14	- 22	- 6
<b>Big banks</b>												<b>End of year or month *</b>
2021	86,668	83,653	3,015	83,236	80,554	2,682	510	453	295	295	404	402
2021 Aug.	85,923	82,749	3,174	82,427	79,602	2,825	514	455	287	287	419	416
Sep.	85,952	82,814	3,138	82,479	79,688	2,791	513	453	286	286	409	406
Oct.	86,016	82,916	3,100	82,569	79,807	2,762	515	458	285	285	403	400
Nov.	86,178	83,107	3,071	82,732	79,996	2,736	514	457	293	293	404	402
Dec.	86,668	83,653	3,015	83,236	80,554	2,682	510	453	295	295	404	402
2022 Jan.	86,868	83,891	2,977	83,463	80,815	2,648	507	451	296	296	402	400
Feb.	87,039	84,095	2,944	83,645	81,027	2,618	502	445	314	314	391	389
<b>Changes *</b>												
2021	+ 3,120	+ 3,648	- 528	+ 3,207	+ 3,693	- 486	+ 48	+ 51	- 34	- 34	+ 31	+ 32
2021 Aug.	+ 275	+ 316	- 41	+ 291	+ 328	- 37	- 1	-	-	-	+ 2	+ 2
Sep.	+ 29	+ 65	- 36	+ 52	+ 86	- 34	- 1	- 2	- 1	- 1	- 10	- 10
Oct.	+ 64	+ 102	- 38	+ 90	+ 119	- 29	+ 2	+ 5	- 1	- 1	- 6	- 6
Nov.	+ 162	+ 191	- 29	+ 163	+ 189	- 26	- 1	- 1	+ 8	+ 8	+ 1	+ 2
Dec.	+ 490	+ 546	- 56	+ 504	+ 558	- 54	- 4	- 4	+ 2	+ 2	-	-
2022 Jan.	+ 200	+ 238	- 38	+ 227	+ 261	- 34	- 3	- 2	+ 1	+ 1	- 2	- 2
Feb.	+ 171	+ 204	- 33	+ 182	+ 212	- 30	- 5	- 6	+ 18	+ 18	- 11	- 11
<b>Regional banks and other commercial banks</b>												<b>End of year or month *</b>
2021	15,120	14,421	699	14,556	13,863	693	74	73	263	262	68	68
2021 Aug.	14,889	14,194	695	14,279	13,591	688	77	75	308	307	70	70
Sep.	14,935	14,240	695	14,324	13,635	689	76	75	310	309	70	70
Oct.	14,980	14,283	697	14,367	13,677	690	75	74	311	310	71	71
Nov.	14,994	14,300	694	14,430	13,742	688	75	74	262	261	71	71
Dec.	15,120	14,421	699	14,556	13,863	693	74	73	263	262	68	68
2022 Jan.	15,120	14,500	620	14,558	13,944	614	72	71	261	260	67	67
Feb.	15,082	14,462	620	14,528	13,913	615	72	71	253	253	67	67
<b>Changes *</b>												
2021	+ 341	+ 452	- 111	+ 399	+ 503	- 104	- 10	- 8	- 56	- 54	+ 2	+ 2
2021 Aug.	+ 71	+ 72	- 1	+ 81	+ 81	-	-	-	- 8	- 8	-	-
Sep.	+ 51	+ 51	-	+ 50	+ 49	+ 1	- 1	-	+ 2	+ 2	-	-
Oct.	+ 45	+ 43	+ 2	+ 43	+ 42	+ 1	- 1	- 1	+ 1	+ 1	+ 1	+ 1
Nov.	+ 14	+ 17	- 3	+ 63	+ 65	- 2	-	-	- 49	- 49	-	-
Dec.	+ 126	+ 121	+ 5	+ 126	+ 121	+ 5	- 1	- 1	+ 1	+ 1	- 3	- 3
2022 Jan.	-	+ 79	- 79	+ 2	+ 81	- 79	- 2	- 2	- 2	- 2	- 1	- 1
Feb.	- 38	- 38	-	- 30	- 31	+ 1	-	-	- 8	- 7	-	-

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> For "All

categories of banks" and "Building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. <sup>2</sup> Including sole proprietors; see also footnote 3. <sup>3</sup> Excluding sole proprietors; see also footnote 2.

## I Banks (MFIs) in Germany

												Bank savings bonds <sup>5</sup>				
Non-residents		Memo item Special savings facilities of domestic non-banks <sup>4</sup>		Sold to												
				domestic non-banks (non-MFIs)												
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institu- tions <sup>2</sup> )	Enterprises <sup>3</sup>	Government	Non- residents					
13	14	15	16	17	18	19	20	21	22	23	24	Period				
<b>End of year or month <sup>*</sup></b>												<b>All categories of banks</b>				
5,882	5,402	283,767	268,996	35,009	10,195	24,538	19,507	13,248	7,974	3,316	276	2021				
6,029	5,513	288,914	273,117	37,393	11,460	25,646	20,283	13,807	8,471	3,368	287	2021 Aug.				
5,981	5,470	285,799	270,230	36,929	11,232	25,488	20,170	13,681	8,452	3,355	209	Sep.				
5,940	5,437	287,185	271,834	36,333	10,822	25,298	20,015	13,564	8,404	3,330	213	Oct.				
5,904	5,419	283,003	267,885	35,257	10,206	24,782	19,624	13,417	8,017	3,348	269	Nov.				
5,882	5,402	283,767	268,996	35,009	10,195	24,538	19,507	13,248	7,974	3,316	276	Dec.				
5,854	5,377	280,641	266,340	34,497	10,071	24,150	19,187	13,015	7,819	3,316	276	2022 Jan.				
5,828	5,358	280,634	266,564	34,870	10,728	23,923	18,991	12,847	7,775	3,301	219	Feb.				
<b>Changes <sup>*</sup></b>																
- 384	- 305	- 21,787	- 18,543	- 5,603	- 381	- 3,507	- 2,335	- 1,868	- 1,252	- 387	- 1,715	2021				
- 52	- 45	- 162	+ 93	- 377	- 51	- 204	- 141	- 117	- 53	- 34	- 122	2021 Aug.				
- 48	- 43	- 3,115	- 2,887	- 457	- 228	- 158	- 113	- 126	- 19	- 13	- 71	Sep.				
- 41	- 33	+ 1,386	+ 1,604	+ 84	+ 270	- 190	- 155	- 117	- 48	- 25	+ 4	Oct.				
- 36	- 18	- 3,932	- 3,699	- 326	- 61	- 321	- 221	- 147	- 194	+ 20	+ 56	Nov.				
- 22	- 17	+ 764	+ 1,111	- 248	- 11	- 244	- 117	- 169	- 43	- 32	+ 7	Dec.				
- 28	- 25	- 3,126	- 2,656	- 512	- 124	- 388	- 320	- 233	- 155	-	-	2022 Jan.				
- 26	- 19	-	+ 224	+ 373	+ 657	- 227	- 196	- 168	- 44	- 15	- 57	Feb.				
<b>End of year or month <sup>*</sup></b>												<b>Big banks</b>				
2,223	1,949	46,409	43,686	1,186	-	1,186	1,186	10	1,176	-	-	2021				
2,276	1,989	45,883	43,016	1,189	-	1,189	1,189	13	1,176	-	-	2021 Aug.				
2,265	1,981	44,220	41,386	1,187	-	1,187	1,187	11	1,176	-	-	Sep.				
2,244	1,966	46,941	44,139	1,187	-	1,187	1,187	11	1,176	-	-	Oct.				
2,235	1,959	44,399	41,622	1,186	-	1,186	1,186	10	1,176	-	-	Nov.				
2,223	1,949	46,409	43,686	1,186	-	1,186	1,186	10	1,176	-	-	Dec.				
2,200	1,929	44,816	42,129	1,085	-	1,085	1,085	9	1,076	-	-	2022 Jan.				
2,187	1,920	45,849	43,189	1,084	-	1,084	1,084	8	1,076	-	-	Feb.				
<b>Changes <sup>*</sup></b>																
- 132	- 94	- 5,851	- 5,366	- 329	-	- 29	- 29	- 9	- 20	-	- 300	2021				
- 17	- 14	+ 1,050	+ 1,088	- 1	-	- 1	- 1	- 1	-	-	-	2021 Aug.				
- 11	- 8	- 1,663	- 1,630	- 2	-	- 2	- 2	- 2	-	-	-	Sep.				
- 21	- 15	+ 2,721	+ 2,753	-	-	-	-	-	-	-	-	Oct.				
- 9	- 7	- 2,542	- 2,517	- 1	-	- 1	- 1	- 1	-	-	-	Nov.				
- 12	- 10	+ 2,010	+ 2,064	-	-	-	-	-	-	-	-	Dec.				
- 23	- 20	- 1,593	- 1,557	- 101	-	- 101	- 101	- 1	- 100	-	-	2022 Jan.				
- 13	- 9	+ 1,033	+ 1,060	- 1	-	- 1	- 1	- 1	-	-	-	Feb.				
<b>End of year or month <sup>*</sup></b>												<b>Regional banks and other commercial banks</b>				
159	155	4,879	4,660	10,039	804	9,134	5,303	5,857	1,652	1,625	101	2021				
155	151	4,850	4,611	10,569	660	9,809	5,764	6,127	1,993	1,689	100	2021 Aug.				
155	151	4,863	4,628	10,341	536	9,712	5,688	6,062	1,967	1,683	93	Sep.				
156	151	4,869	4,638	10,449	721	9,632	5,635	6,010	1,946	1,676	96	Oct.				
156	152	4,878	4,654	10,088	742	9,250	5,332	5,929	1,685	1,636	96	Nov.				
159	155	4,879	4,660	10,039	804	9,134	5,303	5,857	1,652	1,625	101	Dec.				
162	158	4,902	4,686	9,682	617	8,963	5,196	5,742	1,612	1,609	102	2022 Jan.				
162	158	4,912	4,700	9,446	504	8,841	5,087	5,669	1,584	1,588	101	Feb.				
<b>Changes <sup>*</sup></b>																
+ 6	+ 9	- 297	- 132	- 1,069	+ 267	- 1,291	- 595	- 755	- 274	- 262	- 45	2021				
- 2	- 1	+ 4	+ 11	- 102	- 9	- 91	- 44	- 55	- 6	- 30	- 2	2021 Aug.				
-	-	+ 13	+ 17	- 221	- 124	- 97	- 76	- 65	- 26	- 6	-	Sep.				
+ 1	-	+ 6	+ 10	+ 108	+ 185	- 80	- 53	- 52	- 21	- 7	+ 3	Oct.				
-	+ 1	+ 9	+ 16	- 166	+ 21	- 187	- 108	- 81	- 68	- 38	-	Nov.				
+ 3	+ 3	+ 1	+ 6	- 49	+ 62	- 116	- 29	- 72	- 33	- 11	+ 5	Dec.				
+ 3	+ 3	+ 23	+ 26	- 357	- 187	- 171	- 107	- 115	- 40	- 16	+ 1	2022 Jan.				
-	-	+ 10	+ 14	- 236	- 113	- 122	- 109	- 73	- 28	- 21	- 1	Feb.				

<sup>4</sup> Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. <sup>5</sup> Including non-negotiable bearer debt securities.

## I Banks (MFIs) in Germany

cont'd: 17 Savings deposits and bank savings bonds, by category of banks \*

€ million

Savings deposits 1												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households 2			Domestic non-profit institutions		Domestic enterprises (non-MFIs) 3		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
1	2	3	4	5	6	7	8	9	10	11	12	
<b>Savings banks</b>												
<b>End of year or month *</b>												
2021	277,372	261,032	16,340	269,982	254,262	15,720	2,440	2,195	1,276	1,196	1,602	1,467
2021 Aug.	277,539	260,697	16,842	269,885	253,711	16,174	2,511	2,252	1,395	1,303	1,619	1,482
Sep.	277,234	260,528	16,706	269,621	253,578	16,043	2,508	2,248	1,399	1,309	1,592	1,458
Oct.	276,990	260,402	16,588	269,467	253,535	15,932	2,503	2,246	1,344	1,256	1,576	1,441
Nov.	276,977	260,541	16,436	269,554	253,749	15,805	2,457	2,206	1,323	1,238	1,563	1,430
Dec.	277,372	261,032	16,340	269,982	254,262	15,720	2,440	2,195	1,276	1,196	1,602	1,467
2022 Jan.	277,550	261,448	16,102	270,203	254,711	15,492	2,426	2,188	1,270	1,194	1,583	1,447
Feb.	277,669	261,730	15,939	270,352	254,998	15,354	2,419	2,190	1,266	1,190	1,572	1,450
<b>Changes *</b>												
2021	+ 30	+ 1,793	- 1,763	+ 639	+ 2,265	- 1,626	- 117	- 73	- 174	- 151	- 154	- 112
2021 Aug.	- 303	- 179	- 124	- 258	- 143	- 115	- 16	- 13	- 19	- 17	+ 9	+ 12
Sep.	- 305	- 169	- 136	- 264	- 133	- 131	- 3	- 4	+ 4	+ 6	- 27	- 24
Oct.	- 244	- 126	- 118	- 154	- 43	- 111	- 5	- 2	- 55	- 53	- 16	- 17
Nov.	- 13	+ 139	- 152	+ 87	+ 214	- 127	- 46	- 40	- 21	- 18	- 13	- 11
Dec.	+ 395	+ 491	- 96	+ 428	+ 513	- 85	- 17	- 11	- 47	- 42	+ 39	+ 37
2022 Jan.	+ 178	+ 416	- 238	+ 221	+ 449	- 228	- 14	- 7	- 6	- 2	- 19	- 20
Feb.	+ 119	+ 282	- 163	+ 149	+ 287	- 138	- 7	+ 2	- 4	- 4	- 11	+ 3
<b>Credit cooperatives</b>												
<b>End of year or month *</b>												
2021	181,261	176,796	4,465	173,049	169,315	3,734	3,037	2,607	3,416	3,193	423	386
2021 Aug.	182,267	177,552	4,715	173,839	169,884	3,955	2,955	2,523	3,648	3,407	456	413
Sep.	181,682	177,017	4,665	173,267	169,354	3,913	2,952	2,523	3,671	3,432	444	403
Oct.	181,219	176,625	4,594	172,825	168,980	3,845	2,960	2,532	3,659	3,422	432	391
Nov.	180,847	176,317	4,530	172,452	168,663	3,789	3,108	2,674	3,526	3,301	423	383
Dec.	181,261	176,796	4,465	173,049	169,315	3,734	3,037	2,607	3,416	3,193	423	386
2022 Jan.	180,468	176,403	4,065	172,536	169,128	3,408	2,954	2,544	3,245	3,074	400	365
Feb.	180,273	176,256	4,017	172,333	168,969	3,364	2,959	2,549	3,251	3,081	400	367
<b>Changes *</b>												
2021	- 2,873	- 1,976	- 897	- 2,503	- 1,680	- 823	- 11	+ 11	- 220	- 199	- 61	- 40
2021 Aug.	- 544	- 475	- 69	- 554	- 500	- 54	- 8	- 6	+ 26	+ 31	+ 1	+ 7
Sep.	- 585	- 535	- 50	- 572	- 530	- 42	- 3	-	+ 23	+ 25	- 12	- 10
Oct.	- 463	- 392	- 71	- 442	- 374	- 68	+ 8	+ 9	- 12	- 10	- 12	- 12
Nov.	- 372	- 308	- 64	- 373	- 317	- 56	+ 148	+ 142	- 133	- 121	- 9	- 8
Dec.	+ 414	+ 479	- 65	+ 597	+ 652	- 55	- 71	- 67	- 110	- 108	-	+ 3
2022 Jan.	- 793	- 393	- 400	- 513	- 187	- 326	- 83	- 63	- 171	- 119	- 23	- 21
Feb.	- 195	- 147	- 48	- 203	- 159	- 44	+ 5	+ 5	+ 6	+ 7	-	+ 2
<b>All remaining banks 6</b>												
<b>End of year or month *</b>												
2021	6,702	6,648	54	6,408	6,357	51	104	102	73	73	25	25
2021 Aug.	6,957	6,898	59	6,623	6,567	56	122	120	81	81	31	31
Sep.	6,897	6,839	58	6,575	6,520	55	120	118	79	79	24	24
Oct.	6,846	6,788	58	6,529	6,474	55	117	115	79	79	24	24
Nov.	6,772	6,715	57	6,466	6,412	54	115	113	72	72	24	24
Dec.	6,702	6,648	54	6,408	6,357	51	104	102	73	73	25	25
2022 Jan.	6,651	6,599	52	6,360	6,311	49	103	101	72	72	25	25
Feb.	6,623	6,572	51	6,347	6,299	48	90	88	72	72	25	25
<b>Changes *</b>												
2021	- 334	- 325	- 9	- 234	- 225	- 9	- 39	- 39	- 26	- 26	- 19	- 19
2021 Aug.	- 46	- 46	-	- 38	- 38	-	- 4	- 4	-	-	+ 1	+ 1
Sep.	- 60	- 59	- 1	- 48	- 47	- 1	- 2	- 2	- 2	- 2	- 7	- 7
Oct.	- 51	- 51	-	- 46	- 46	-	- 3	- 3	-	-	-	-
Nov.	- 74	- 73	- 1	- 63	- 62	- 1	- 2	- 2	- 7	- 7	-	-
Dec.	- 70	- 67	- 3	- 58	- 55	- 3	- 11	- 11	+ 1	+ 1	+ 1	+ 1
2022 Jan.	- 51	- 49	- 2	- 48	- 46	- 2	- 1	- 1	- 1	- 1	-	-
Feb.	- 28	- 27	- 1	- 13	- 12	- 1	- 13	- 13	-	-	-	-

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 For "All

categories of banks" and "Building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. 2 Including sole proprietors; see also footnote 3. 3 Excluding sole proprietors; see also footnote 2.



## I Banks (MFIs) in Germany

												Bank savings bonds <sup>5</sup>		
Non-residents		Memo item Special savings facilities of domestic non-banks <sup>4</sup>			Sold to									
	of which At 3 months notice		of which At 3 months notice		domestic banks (MFIs)	domestic non-banks (non-MFIs)		of which with maturities of more than 2 years	Households (including non-profit institu- tions <sup>2</sup> )	Enterprises <sup>3</sup>	Government	Non- residents		
Total		Total		Total		Total								
13	14	15	16	17	18	19	20	21	22	23	24	Period		
<b>End of year or month *</b>												<b>Savings banks</b>		
2,072	1,912	140,335	130,385	18,621	8,490	10,062	9,050	5,066	3,799	1,197	69	2021		
2,129	1,949	143,157	132,642	19,197	8,572	10,553	9,505	5,338	3,955	1,260	72	2021 Aug.		
2,114	1,935	142,391	132,020	19,027	8,509	10,449	9,418	5,290	3,904	1,255	69	2021 Sep.		
2,100	1,924	141,774	131,526	18,928	8,505	10,353	9,311	5,227	3,888	1,238	70	2021 Oct.		
2,080	1,918	141,176	131,079	18,740	8,435	10,236	9,187	5,165	3,836	1,235	69	2021 Nov.		
2,072	1,912	140,335	130,385	18,621	8,490	10,062	9,050	5,066	3,799	1,197	69	2021 Dec.		
2,068	1,908	139,440	129,632	18,552	8,523	9,961	8,954	4,981	3,774	1,206	68	2022 Jan.		
2,060	1,902	138,893	129,243	18,436	8,508	9,862	8,867	4,904	3,755	1,203	66	2022 Feb.		
<b>Changes *</b>														
- 164	- 136	- 8,515	- 6,768	- 3,073	- 963	- 2,098	- 1,766	- 911	- 971	- 216	- 12	2021		
- 19	- 18	- 649	- 494	- 190	- 67	- 124	- 116	- 47	- 71	- 6	+ 1	2021 Aug.		
- 15	- 14	- 766	- 622	- 170	- 63	- 104	- 87	- 48	- 51	- 5	- 3	2021 Sep.		
- 14	- 11	- 617	- 494	- 99	- 4	- 96	- 107	- 63	- 16	- 17	+ 1	2021 Oct.		
- 20	- 6	- 598	- 447	- 188	- 70	- 117	- 124	- 62	- 52	- 3	- 1	2021 Nov.		
- 8	- 6	- 841	- 694	- 119	+ 55	- 174	- 137	- 99	- 37	- 38	-	2021 Dec.		
- 4	- 4	- 895	- 753	- 69	+ 33	- 101	- 96	- 85	- 25	+ 9	- 1	2022 Jan.		
- 8	- 6	- 547	- 389	- 116	- 15	- 99	- 87	- 77	- 19	- 3	- 2	2022 Feb.		
<b>End of year or month *</b>												<b>Credit cooperatives</b>		
1,336	1,295	88,959	87,087	4,621	760	3,812	3,644	2,142	1,188	482	49	2021		
1,369	1,325	91,784	89,615	5,088	1,263	3,779	3,529	2,183	1,189	407	46	2021 Aug.		
1,348	1,305	91,097	88,975	5,188	1,318	3,824	3,581	2,172	1,247	405	46	2021 Sep.		
1,343	1,300	90,386	88,323	5,187	1,331	3,810	3,586	2,170	1,236	404	46	2021 Oct.		
1,338	1,296	89,355	87,342	4,605	764	3,791	3,621	2,164	1,162	465	50	2021 Nov.		
1,336	1,295	88,959	87,087	4,621	760	3,812	3,644	2,142	1,188	482	49	2021 Dec.		
1,333	1,292	88,304	86,720	4,643	790	3,803	3,633	2,116	1,198	489	50	2022 Jan.		
1,330	1,290	87,790	86,248	5,407	1,560	3,797	3,632	2,101	1,198	498	50	2022 Feb.		
<b>Changes *</b>														
- 78	- 68	- 7,062	- 6,217	+ 177	+ 264	- 83	+ 62	- 195	+ 21	+ 91	- 4	2021		
- 9	- 7	- 553	- 499	+ 34	+ 22	+ 12	+ 22	- 14	+ 24	+ 2	-	2021 Aug.		
- 21	- 20	- 687	- 640	+ 100	+ 55	+ 45	+ 52	- 11	+ 58	- 2	-	2021 Sep.		
- 5	- 5	- 711	- 652	- 1	+ 13	- 14	+ 5	- 2	- 11	- 1	-	2021 Oct.		
- 5	- 4	- 781	- 731	- 27	- 12	- 19	+ 10	- 6	- 74	+ 61	+ 4	2021 Nov.		
- 2	- 1	- 396	- 255	+ 16	- 4	+ 21	+ 23	- 22	+ 26	+ 17	- 1	2021 Dec.		
- 3	- 3	- 655	- 367	+ 22	+ 30	- 9	- 11	- 26	+ 10	+ 7	+ 1	2022 Jan.		
- 3	- 2	- 514	- 472	+ 764	+ 770	- 6	- 1	- 15	-	+ 9	-	2022 Feb.		
<b>End of year or month *</b>												<b>All remaining banks <sup>6</sup></b>		
92	91	3,185	3,178	542	141	344	324	173	159	12	57	2021		
100	99	3,240	3,233	1,350	965	316	296	146	158	12	69	2021 Aug.		
99	98	3,228	3,221	1,186	869	316	296	146	158	12	1	2021 Sep.		
97	96	3,215	3,208	582	265	316	296	146	158	12	1	2021 Oct.		
95	94	3,195	3,188	638	265	319	298	149	158	12	54	2021 Nov.		
92	91	3,185	3,178	542	141	344	324	173	159	12	57	2021 Dec.		
91	90	3,179	3,173	535	141	338	319	167	159	12	56	2022 Jan.		
89	88	3,190	3,184	497	156	339	321	165	162	12	2	2022 Feb.		
<b>Changes *</b>														
- 16	- 16	- 62	- 60	- 1,309	+ 51	- 6	- 7	+ 2	- 8	-	- 1,354	2021		
- 5	- 5	- 14	- 13	- 118	+ 3	-	- 2	-	-	-	- 121	2021 Aug.		
- 1	- 1	- 12	- 12	- 164	- 96	-	-	-	-	-	- 68	2021 Sep.		
- 2	- 2	- 13	- 13	+ 76	+ 76	-	-	-	-	-	-	2021 Oct.		
- 2	- 2	- 20	- 20	+ 56	-	+ 3	+ 2	+ 3	-	-	+ 53	2021 Nov.		
- 3	- 3	- 10	- 10	- 96	- 124	+ 25	+ 26	+ 24	+ 1	-	+ 3	2021 Dec.		
- 1	- 1	- 6	- 5	- 7	-	- 6	- 5	- 6	-	-	- 1	2022 Jan.		
- 2	- 2	+ 11	+ 11	- 38	+ 15	+ 1	+ 2	- 2	+ 3	-	- 54	2022 Feb.		

<sup>4</sup> Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. <sup>5</sup> Including non-negotiable bearer debt securities. <sup>6</sup> Branches of foreign

banks, "Landesbanken", "Mortgage banks", "Building and loan associations" and "Banks with special, development and other central support tasks".

## I Banks (MFIs) in Germany

### 18 Bearer debt securities outstanding, by maturity and by category of banks \* (maximum maturity under the terms of issue)

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1								
Period	of which				Maturity of the bearer debt securities 5			
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year		
						Total	Up to and including 2 years	More than 2 years
1	2	3	4	5	6	7	8	
<b>All categories of banks 6</b>								
	<b>End of year or month *</b>							
2021	1,208,202	106,759	13,546	331,416	106,826	1,101,376	18,031	1,083,345
2021 Nov.	1,225,702	108,962	14,323	336,425	109,835	1,115,867	17,970	1,097,897
2021 Dec.	1,208,202	106,759	13,546	331,416	106,826	1,101,376	18,031	1,083,345
2022 Jan.	1,222,011	104,776	14,603	336,144	102,594	1,119,417	17,761	1,101,656
2022 Feb.	1,233,455	102,529	13,969	330,005	101,069	1,132,386	17,576	1,114,810
	<b>Changes *</b>							
2021	+ 53,785	- 10,305	+ 804	+ 17,637	+ 12,572	+ 41,213	- 5,940	+ 47,153
2021 Nov.	+ 12,550	- 200	+ 1,475	+ 6,475	+ 8,119	+ 4,431	- 73	+ 4,504
2021 Dec.	- 17,500	- 2,203	- 777	- 5,009	- 3,009	- 14,491	+ 61	- 14,552
2022 Jan.	+ 14,109	- 1,983	+ 1,057	+ 4,728	- 4,232	+ 18,341	- 270	+ 18,611
2022 Feb.	+ 11,389	- 2,247	- 634	- 6,139	- 1,535	+ 12,924	- 230	+ 13,154
<b>Commercial banks 7</b>								
	<b>End of year or month *</b>							
2021	169,425	25,668	5,877	17,556	3,849	165,576	2,973	162,603
2021 Nov.	172,880	26,016	6,647	17,669	2,367	170,513	2,868	167,645
2021 Dec.	169,425	25,668	5,877	17,556	3,849	165,576	2,973	162,603
2022 Jan.	172,050	25,659	6,970	18,226	4,304	167,746	3,057	164,689
2022 Feb.	177,722	25,355	6,944	18,416	4,991	172,731	3,023	169,708
	<b>Changes *</b>							
2021	+ 4,849	+ 1,258	+ 75	+ 2,810	+ 1,450	+ 3,399	+ 749	+ 2,650
2021 Nov.	+ 4,727	+ 513	+ 1,224	+ 509	+ 540	+ 4,187	+ 527	+ 3,660
2021 Dec.	- 3,455	- 348	- 770	- 113	+ 1,482	- 4,937	+ 105	- 5,042
2022 Jan.	+ 2,625	- 9	+ 1,093	+ 670	+ 455	+ 2,170	+ 84	+ 2,086
2022 Feb.	+ 5,672	- 304	- 26	+ 190	+ 687	+ 4,985	- 34	+ 5,019
<b>Landesbanken</b>								
	<b>End of year or month *</b>							
2021	181,656	27,979	3,795	5,812	5,508	176,148	5,073	171,075
2021 Nov.	184,545	28,474	3,911	5,968	6,613	177,932	4,914	173,018
2021 Dec.	181,656	27,979	3,795	5,812	5,508	176,148	5,073	171,075
2022 Jan.	183,085	27,531	3,970	5,305	4,946	178,139	5,070	173,069
2022 Feb.	181,676	26,804	3,912	5,739	4,283	177,393	4,642	172,751
	<b>Changes *</b>							
2021	- 1,221	- 2,355	- 309	+ 337	+ 2,311	- 3,532	+ 749	- 4,281
2021 Nov.	- 1,390	- 463	+ 30	+ 509	- 719	- 671	- 316	- 355
2021 Dec.	- 2,889	- 495	- 116	- 156	- 1,105	- 1,784	+ 159	- 1,943
2022 Jan.	+ 1,429	- 448	+ 175	- 507	- 562	+ 1,991	- 3	+ 1,994
2022 Feb.	- 1,409	- 727	- 58	+ 434	- 663	- 746	- 428	- 318
<b>Savings banks</b>								
	<b>End of year or month *</b>							
2021	16,180	3,445	82	-	183	15,997	6	15,991
2021 Nov.	16,667	3,449	83	-	179	16,488	6	16,482
2021 Dec.	16,180	3,445	82	-	183	15,997	6	15,991
2022 Jan.	16,106	3,445	81	-	165	15,941	6	15,935
2022 Feb.	16,335	3,444	80	-	181	16,154	6	16,148
	<b>Changes *</b>							
2021	- 812	- 256	- 9	-	+ 84	- 896	- 63	- 833
2021 Nov.	- 412	- 308	+ 5	-	+ 12	- 424	- 60	- 364
2021 Dec.	- 487	- 4	- 1	-	+ 4	- 491	-	- 491
2022 Jan.	- 74	-	- 1	-	- 18	- 56	-	- 56
2022 Feb.	+ 229	- 1	- 1	-	+ 16	+ 213	-	+ 213

\* For the corpus of reporting credit institutions, the categories of banks, the classification by maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including subordinated

negotiable bearer debt securities; excluding non-negotiable (classified under bank savings bonds); registered debt securities are recorded under time deposits. 2 Including debt securities in foreign currencies. 3 Issue value when floated. 4 Securities

## I Banks (MFIs) in Germany

cont'd: 18 Bearer debt securities outstanding, by maturity and by category of banks \*  
(maximum maturity under the terms of issue)

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1								
Period	of which				Maturity of the bearer debt securities 5			
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year		
						Total	Up to and including 2 years	More than 2 years
1	2	3	4	5	6	7	8	
<b>Credit cooperatives</b>								
<b>End of year or month *</b>								
2021	9,596	2,172	-	-	8	9,588	-	9,588
2021 Nov.	9,622	2,180	-	-	8	9,614	-	9,614
Dec.	9,596	2,172	-	-	8	9,588	-	9,588
2022 Jan.	9,581	2,167	-	-	8	9,573	-	9,573
Feb.	9,035	2,120	-	-	8	9,027	-	9,027
<b>Changes *</b>								
2021	- 786	+ 193	-	-	+ 7	- 793	- 124	- 669
2021 Nov.	- 20	+ 176	-	-	+ 5	- 25	-	- 25
Dec.	- 26	- 8	-	-	-	- 26	-	- 26
2022 Jan.	- 15	- 5	-	-	-	- 15	-	- 15
Feb.	- 546	- 47	-	-	-	- 546	-	- 546
<b>Mortgage banks</b>								
<b>End of year or month *</b>								
2021	97,884	4,801	2,231	11,873	2,209	95,675	857	94,818
2021 Nov.	98,369	4,966	2,120	12,143	2,098	96,271	1,016	95,255
Dec.	97,884	4,801	2,231	11,873	2,209	95,675	857	94,818
2022 Jan.	98,452	4,866	2,012	11,715	1,989	96,463	743	95,720
Feb.	99,634	4,610	1,469	11,997	1,448	98,186	721	97,465
<b>Changes *</b>								
2021	+ 8,196	- 864	+ 1,083	+ 3,227	+ 958	+ 7,238	- 1,781	+ 9,019
2021 Nov.	- 1,115	- 248	+ 187	- 455	+ 186	- 1,301	- 432	- 869
Dec.	- 485	- 165	+ 111	- 270	+ 111	- 596	- 159	- 437
2022 Jan.	+ 868	+ 65	- 219	- 158	- 220	+ 1,088	- 114	+ 1,202
Feb.	+ 1,182	- 256	- 543	+ 282	- 541	+ 1,723	- 22	+ 1,745
<b>Banks with special, development and other central support tasks</b>								
<b>End of year or month *</b>								
2021	729,219	42,674	1,561	296,175	95,069	634,150	9,122	625,028
2021 Nov.	739,367	43,857	1,562	300,645	98,570	640,797	9,166	631,631
Dec.	729,219	42,674	1,561	296,175	95,069	634,150	9,122	625,028
2022 Jan.	738,595	41,088	1,570	300,898	91,182	647,413	8,885	638,528
Feb.	744,890	40,176	1,564	293,853	90,158	654,732	9,184	645,548
<b>Changes *</b>								
2021	+ 42,077	- 8,281	- 36	+ 11,263	+ 7,762	+ 34,315	- 5,470	+ 39,785
2021 Nov.	+ 10,760	+ 130	+ 29	+ 5,912	+ 8,095	+ 2,665	+ 208	+ 2,457
Dec.	- 10,148	- 1,183	- 1	- 4,470	- 3,501	- 6,647	- 44	- 6,603
2022 Jan.	+ 9,376	- 1,586	+ 9	+ 4,723	- 3,887	+ 13,263	- 237	+ 13,500
Feb.	+ 6,240	- 912	- 6	- 7,045	- 1,034	+ 7,274	+ 254	+ 7,020

denominated in non-euro currencies; including floating rate notes denominated in foreign currencies and zero coupon bonds. 5 According to terms of issue. 6 Including issues by building and loan associations, which are not shown under the categories of

banks. 7 Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Balance sheet items of German banks (MFIs)

### 19 Assets and liabilities denominated in foreign currencies vis-à-vis residents, by category of banks \*

€ million

end of reporting period	Assets vis-à-vis residents						Liabilities vis-à-vis residents					
	Total	of which:					Total	of which:				
		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies
	1	2	3	4	5	6	7	8	9	10	11	12
<b>All categories of banks vis-à-vis residents, total</b>												
2018	89,218	55,919	2,727	9,918	12,389	8,265	97,218	70,897	2,004	5,313	8,310	10,694
2019	85,166	50,544	2,692	9,556	13,662	8,712	93,357	65,705	2,283	5,787	8,313	11,269
2020	82,060	46,813	2,631	8,503	14,087	10,026	99,459	71,191	2,122	4,993	9,019	12,134
2021 Oct.	89,136	51,667	2,865	7,506	13,928	13,170	109,846	78,927	2,022	5,136	9,805	13,956
Nov.	91,774	53,203	2,657	7,810	13,443	14,661	114,255	82,596	2,127	5,257	9,829	14,446
Dec.	87,952	51,972	2,495	7,288	13,124	13,073	111,697	82,063	2,021	5,043	9,490	13,080
2022 Jan.	87,740	51,575	2,799	7,272	12,629	13,465	114,284	83,570	2,358	5,601	9,201	13,554
Feb.	89,768	52,690	2,752	7,428	12,964	13,934	116,584	85,196	2,521	5,788	9,162	13,917
<b>of which: vis-à-vis domestic non-banks (non-MFIs)</b>												
2018	34,243	21,279	1,522	6,007	4,099	1,336	66,540	46,733	1,809	2,695	6,550	8,753
2019	32,436	19,922	1,583	5,355	3,972	1,604	64,224	43,793	2,081	2,660	6,173	9,517
2020	26,653	15,788	1,379	4,588	3,707	1,191	71,687	49,900	1,942	2,877	6,605	10,363
2021 Oct.	28,130	16,098	1,709	4,167	4,004	2,152	82,736	58,270	1,818	3,166	7,241	12,241
Nov.	29,599	16,690	1,552	4,198	3,962	3,197	86,146	61,084	1,953	3,221	7,293	12,595
Dec.	26,802	16,074	1,323	3,971	3,659	1,775	84,979	61,652	1,859	3,163	6,982	11,323
2022 Jan.	28,978	17,211	1,534	3,989	3,998	2,246	88,313	63,956	2,186	3,587	6,931	11,653
Feb.	28,408	17,162	1,332	3,937	3,860	2,117	89,832	64,895	2,330	3,750	6,677	12,180
<b>Big banks</b>												
2018	12,145	8,851	111	936	1,332	915	30,160	23,037	479	1,110	1,685	3,849
2019	13,289	9,280	92	947	2,208	762	28,408	21,229	441	1,133	1,470	4,135
2020	12,552	8,116	199	583	2,645	1,009	33,157	24,524	430	1,096	1,900	5,207
2021 Oct.	14,242	9,483	59	624	2,818	1,258	36,157	26,258	483	1,082	2,175	6,159
Nov.	15,558	9,794	102	790	2,677	2,195	37,389	27,612	520	1,064	2,078	6,115
Dec.	13,900	9,581	76	636	2,363	1,244	38,183	28,546	519	1,146	2,236	5,736
2022 Jan.	10,808	7,092	174	729	1,594	1,219	35,959	26,973	506	1,374	1,744	5,362
Feb.	10,899	7,646	78	601	1,572	1,002	34,992	26,238	547	1,069	1,865	5,273
<b>Regional banks and other commercial banks</b>												
2018	7,378	4,721	773	611	622	651	17,954	12,129	411	715	2,774	1,925
2019	7,962	5,646	142	477	774	923	18,526	11,918	575	980	2,859	2,194
2020	7,118	4,941	126	351	893	807	19,236	12,362	623	982	3,203	2,066
2021 Oct.	7,627	5,610	140	414	724	739	22,092	15,490	326	1,030	3,184	2,062
Nov.	9,113	6,133	182	717	772	1,309	23,273	16,174	338	1,183	3,209	2,369
Dec.	7,350	5,783	66	271	652	578	22,957	16,383	332	1,036	3,218	1,988
2022 Jan.	7,913	5,710	110	405	884	804	24,657	17,742	341	1,063	3,241	2,270
Feb.	8,901	6,050	89	437	1,244	1,081	26,154	18,766	304	1,251	3,382	2,451
<b>Landesbanken</b>												
2018	15,252	9,727	388	2,731	1,987	419	11,163	7,630	234	490	1,199	1,610
2019	12,787	7,036	1,048	2,413	1,765	525	11,205	7,486	236	418	1,140	1,925
2020	9,408	4,226	1,011	2,072	1,716	383	12,087	8,541	236	591	1,057	1,662
2021 Oct.	10,392	4,403	1,240	1,755	2,046	948	14,210	9,470	292	801	1,347	2,300
Nov.	9,937	4,437	1,053	1,806	2,048	593	15,636	10,663	378	728	1,412	2,455
Dec.	9,692	4,311	1,022	1,773	2,014	572	14,149	9,830	359	655	1,122	2,183
2022 Jan.	10,202	4,816	1,044	1,752	2,075	515	15,040	10,018	640	707	1,169	2,506
Feb.	10,286	4,768	1,010	1,793	2,175	540	15,903	10,910	745	852	1,017	2,379
<b>All other categories of banks <sup>1</sup></b>												
2018	54,443	32,620	1,455	5,640	8,448	6,280	37,941	28,101	880	2,998	2,652	3,310
2019	51,128	28,582	1,410	5,719	8,915	6,502	35,218	25,072	1,031	3,256	2,844	3,015
2020	52,982	29,530	1,295	5,497	8,833	7,827	34,979	25,764	833	3,324	2,859	3,199
2021 Oct.	56,875	32,171	1,426	4,713	8,340	10,225	37,387	27,709	921	2,223	3,099	3,435
Nov.	57,166	32,839	1,320	4,497	7,946	10,564	37,957	28,147	891	2,282	3,130	3,507
Dec.	57,010	32,297	1,331	4,608	8,095	10,679	36,408	27,304	811	2,206	2,914	3,173
2022 Jan.	58,817	33,957	1,471	4,386	8,076	10,927	38,628	28,837	871	2,457	3,047	3,416
Feb.	59,682	34,226	1,575	4,597	7,973	11,311	39,535	29,282	925	2,616	2,898	3,814

\* For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> "Branches of foreign banks", "Savings banks", "Credit

cooperatives", "Mortgage banks", "Banks with special development and other central support task" and "Building and loan associations".

## I Banks (MFIs) in Germany

## 20 Interest rate and currency swaps, by category of banks \*

€ million

End of year or month	All categories of banks	Commercial banks				Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	Memo item Foreign banks
		Total	Big banks 1	Regional banks and other commercial banks 2	Branches of foreign banks							
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Interest rate swaps</b>												
2016	16,800,437	11,516,737	10,973,672	519,371	23,694	3,028,698	212,811	78,501	388,147	30,118	1,545,425	1,107,007
2017	16,796,691	11,263,316	10,711,797	525,999	25,520	3,242,317	214,510	78,194	322,764	35,509	1,640,081	1,331,342
2018	22,544,341	16,397,306	15,858,201	510,693	28,412	3,598,798	294,240	78,470	327,016	35,750	1,812,761	1,574,764
2019	32,864,683	26,260,674	25,690,006	533,562	37,106	3,967,395	288,447	80,972	350,802	36,583	1,879,810	2,392,517
2020	35,107,143	28,430,683	27,080,429	1,308,134	42,120	3,924,735	266,630	86,752	334,674	40,130	2,023,539	3,331,937
2021	48,978,856	41,814,564	31,082,209	10,695,310	37,045	4,211,166	263,822	87,110	316,605	34,872	2,250,717	12,722,141
2021 Feb.	36,857,592	30,120,227	28,590,194	1,487,926	42,107	3,939,537	266,624	85,526	337,930	40,240	2,067,508	3,509,886
Mar.	37,022,585	30,223,045	28,547,778	1,633,869	41,398	4,007,901	269,321	85,703	338,441	42,987	2,055,187	3,614,337
Apr.	37,004,348	30,121,002	28,175,376	1,905,524	40,102	4,032,382	271,595	86,035	339,930	55,528	2,097,876	3,696,632
May	36,837,772	29,961,391	28,071,857	1,849,882	39,652	4,041,244	268,482	86,629	340,583	55,303	2,084,140	3,823,831
June	37,739,087	30,833,788	28,565,556	2,229,535	38,697	4,036,979	268,463	87,569	340,911	55,224	2,116,153	3,941,071
July	38,162,805	31,203,434	29,183,655	1,982,749	37,030	4,057,232	268,432	88,080	342,156	54,973	2,148,498	4,042,138
Aug.	38,568,191	31,493,201	29,446,438	2,010,790	35,973	4,136,682	269,110	88,358	342,947	54,124	2,183,769	4,083,580
Sep.	39,020,033	31,897,338	29,494,057	2,368,294	34,987	4,200,678	271,325	88,428	337,377	49,471	2,175,416	4,457,649
Oct.	39,804,552	32,651,601	29,547,411	3,068,406	35,784	4,223,549	272,662	88,319	340,051	43,195	2,185,175	5,138,708
Nov.	48,591,900	41,434,716	30,656,860	10,741,400	36,456	4,258,324	268,503	88,898	314,456	35,520	2,191,483	12,875,459
Dec.	48,978,856	41,814,564	31,082,209	10,695,310	37,045	4,211,166	263,822	87,110	316,605	34,872	2,250,717	12,722,141
2022 Jan.	50,124,952	42,966,522	32,004,674	10,924,209	37,639	4,193,235	264,454	88,540	321,497	34,782	2,255,922	12,961,315
Feb.	52,838,454	45,540,022	34,203,898	11,299,382	36,742	4,304,663	272,221	90,931	326,397	35,050	2,269,170	13,246,504
<b>Currency swaps</b>												
2016	181,864	26,689	.	14,841	.	78,122	575	104	5,757	-	70,617	2,608
2017	179,912	54,976	.	16,939	.	50,479	339	77	4,904	-	69,137	4,886
2018	265,327	128,581	.	29,890	.	68,825	403	68	5,696	-	61,754	9,121
2019	505,805	363,892	.	121,792	.	73,165	225	166	6,322	-	62,035	10,644
2020	1,451,091	1,316,855	.	367,706	.	71,511	220	.	5,283	-	57,065	11,394
2021	1,881,220	1,761,139	.	524,551	.	72,984	1,023	-	4,509	-	41,565	83,649
2021 Feb.	1,174,999	1,042,686	.	156,261	.	69,765	900	.	4,944	-	56,539	12,208
Mar.	1,471,120	1,336,636	.	442,066	.	71,316	990	.	5,234	-	56,779	13,670
Apr.	1,646,130	1,513,564	.	617,459	.	70,381	1,009	.	4,983	-	56,028	107,339
May	1,638,875	1,505,869	.	590,604	.	69,898	885	.	4,937	-	57,121	138,578
June	1,646,491	1,521,735	.	606,533	.	70,687	975	.	4,790	-	48,139	136,069
July	1,710,718	1,585,330	.	588,952	.	71,818	1,048	.	4,638	-	47,719	149,423
Aug.	1,696,278	1,570,452	.	617,776	.	73,923	1,071	.	4,785	-	45,882	172,648
Sep.	1,756,950	1,633,681	.	570,822	.	73,725	1,060	.	4,694	-	43,625	99,682
Oct.	1,896,237	1,774,016	.	581,283	.	74,136	1,308	.	4,318	-	42,294	100,474
Nov.	1,951,614	1,829,518	.	538,917	.	74,325	1,088	.	4,542	-	42,141	90,927
Dec.	1,881,220	1,761,139	.	524,551	.	72,984	1,023	-	4,509	-	41,565	83,649
2022 Jan.	1,932,686	1,812,157	.	520,938	.	72,844	1,436	-	4,537	-	41,712	73,548
Feb.	1,835,014	1,716,299	.	411,588	.	71,785	1,335	-	4,448	-	41,147	13,417
<b>Interest rate/Currency swaps (combined)</b>												
2016	2,234,029	1,890,777	.	14,254	.	56,478	476	118	7,038	-	279,142	196,532
2017	2,021,428	1,729,422	.	16,793	.	46,471	294	162	5,694	-	239,385	183,748
2018	1,978,515	1,705,004	.	18,414	.	39,589	363	147	5,671	-	227,741	208,281
2019	1,906,019	1,634,649	.	15,575	.	40,340	435	56	5,881	-	224,658	210,040
2020	1,742,004	1,507,765	.	34,030	.	35,275	357	.	5,073	-	193,496	225,783
2021	2,683,269	2,442,618	.	1,002,875	.	34,665	400	182	4,559	-	200,845	1,202,271
2021 Feb.	1,746,779	1,503,724	.	36,561	.	35,601	344	.	4,954	-	202,126	229,304
Mar.	1,783,824	1,539,352	.	37,684	.	35,275	346	.	4,657	-	204,164	231,962
Apr.	1,765,095	1,523,985	.	37,971	.	34,959	335	.	4,602	-	201,184	227,203
May	1,761,503	1,523,564	.	41,649	.	34,894	332	.	4,599	-	198,084	233,155
June	1,748,613	1,517,448	.	47,123	.	32,586	336	.	4,818	-	193,395	245,524
July	1,765,274	1,532,011	.	46,743	.	32,160	339	.	4,808	-	195,926	246,167
Aug.	1,763,169	1,530,993	.	47,441	.	32,141	338	.	4,887	-	194,780	246,602
Sep.	1,874,917	1,637,911	.	140,490	.	32,598	379	.	4,989	-	199,010	341,772
Oct.	2,440,709	2,198,476	.	681,065	.	32,672	378	.	4,999	-	204,154	885,063
Nov.	2,481,209	2,237,971	.	767,989	.	34,164	384	.	4,270	-	204,238	965,752
Dec.	2,683,269	2,442,618	.	1,002,875	.	34,665	400	182	4,559	-	200,845	1,202,271
2022 Jan.	2,752,703	2,504,380	.	1,049,897	.	34,247	399	182	4,561	-	208,934	1,246,678
Feb.	2,738,557	2,491,582	.	1,050,971	.	34,690	399	182	4,761	-	206,943	1,245,931

\* It is the principal amounts that are listed. For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 From May 2018 including DB Privat- und Firmenkundenbank AG (created through the merger of

Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (acquiring institution) and Deutsche Postbank AG). 2 Until April 2018 including Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (see explanatory notes for banking group „Big banks“).

## I Banks (MFIs) in Germany

### 21 Changes in savings deposits, by category of banks \*

€ million

Changes in savings deposits <sup>1</sup>							
Period	Total savings deposits at the beginning of year or month <sup>2</sup>	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month <sup>2</sup>	
	1	2	3	4	5	6	
<b>All categories of banks</b>							
2018	590,331	133,807	140,814	-	7,007	2,288	585,612
2019	585,612	142,454	148,323	-	5,869	2,018	581,761
2020	581,761	133,934	150,584	-	16,650	1,802	566,844
2021	566,847	138,342	139,544	-	1,202	1,483	567,123
2021 June	569,360	11,149	11,851	-	702	63	568,721
July	568,721	11,546	12,208	-	662	63	568,122
Aug.	568,122	11,212	11,826	-	614	67	567,575
Sep.	567,570	10,695	11,632	-	937	67	566,700
Oct.	566,700	10,664	11,384	-	720	71	566,051
Nov.	566,051	11,623	11,994	-	371	88	565,768
Dec.	565,768	13,021	12,362	+	659	696	567,123
2022 Jan.	567,123	12,166	12,711	-	545	79	566,657
Feb.	566,657	10,811	10,847	-	36	65	566,686
<b>Commercial banks <sup>3</sup></b>							
2018	101,365	28,281	30,751	-	2,470	158	99,064
2019	99,064	34,780	33,980	+	800	159	100,023
2020	100,023	28,740	30,110	-	1,370	107	98,760
2021	98,760	31,104	27,737	+	3,367	93	102,215
2021 June	100,208	2,589	2,297	+	292	3	100,503
July	100,503	2,773	2,381	+	392	3	100,898
Aug.	100,898	2,707	2,369	+	338	4	101,240
Sep.	101,235	2,484	2,407	+	77	3	101,315
Oct.	101,315	2,365	2,264	+	101	3	101,419
Nov.	101,419	2,600	2,423	+	177	4	101,600
Dec.	101,600	2,813	2,250	+	563	52	102,215
2022 Jan.	102,215	2,852	2,659	+	193	6	102,414
Feb.	102,414	2,432	2,289	+	143	4	102,561
<b>of which: Big banks</b>							
2018	61,618	21,063	22,448	-	1,385	66	82,423
2019	82,423	30,750	29,410	+	1,340	89	83,852
2020	83,852	24,802	25,165	-	363	59	83,548
2021	83,548	26,856	23,787	+	3,069	51	86,668
2021 June	85,013	2,253	1,993	+	260	3	85,276
July	85,276	2,427	2,058	+	369	3	85,648
Aug.	85,648	2,340	2,069	+	271	4	85,923
Sep.	85,923	2,146	2,120	+	26	3	85,952
Oct.	85,952	2,041	1,980	+	61	3	86,016
Nov.	86,016	2,228	2,070	+	158	4	86,178
Dec.	86,178	2,388	1,909	+	479	11	86,668
2022 Jan.	86,668	2,469	2,274	+	195	5	86,868
Feb.	86,868	2,108	1,941	+	167	4	87,039
<b>Regional banks and other commercial banks</b>							
2018	39,518	7,154	8,202	-	1,048	92	16,449
2019	16,449	3,896	4,503	-	607	70	15,912
2020	15,912	3,773	4,878	-	1,105	48	14,855
2021	14,855	4,159	3,860	+	299	42	15,120
2021 June	14,768	324	296	+	28	-	14,796
July	14,796	340	318	+	22	-	14,818
Aug.	14,818	362	291	+	71	-	14,889
Sep.	14,884	332	281	+	51	-	14,935
Oct.	14,935	319	274	+	45	-	14,980
Nov.	14,980	361	347	+	14	-	14,994
Dec.	14,994	420	335	+	85	41	15,120
2022 Jan.	15,120	375	376	-	1	1	15,120
Feb.	15,120	305	343	-	38	-	15,082

\* For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** For "All categories of banks" and "All other categories of banks", excluding changes arising from deposits under savings and loan contracts. **2** For "All categories of banks" and "All other categories of banks", excluding deposits under

savings and loan contracts. Discrepancies between the level at the beginning of the period and the level at the end of preceding period and changes in the totals of turnover are mainly due to changes caused by mergers etc. **3** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

## con't: 21 Changes in savings deposits, by category of banks \*

€ million

Changes in savings deposits <sup>1</sup>						
Period	Total savings deposits at the beginning of year or month <sup>2</sup>	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month <sup>2</sup>
	1	2	3	4	5	6
<b>Savings banks</b>						
2018	290,253	52,901	56,961	-	4,060	292,508
2019	292,508	53,644	60,017	-	6,373	287,401
2020	287,401	53,441	64,613	-	11,172	277,342
2021	277,342	57,036	57,897	-	861	277,372
2021 June	278,458	4,545	4,890	-	345	278,167
July	278,167	4,696	5,075	-	379	277,842
Aug.	277,842	4,594	4,954	-	360	277,539
Sep.	277,539	4,474	4,837	-	363	277,234
Oct.	277,234	4,502	4,807	-	305	276,990
Nov.	276,990	4,894	4,982	-	88	276,977
Dec.	276,977	5,342	5,171	+	171	277,372
2022 Jan.	277,372	4,903	4,785	+	118	277,550
Feb.	277,550	4,542	4,476	+	66	277,669
<b>Credit cooperatives</b>						
2018	185,793	49,613	49,926	-	313	186,139
2019	186,139	52,566	51,901	+	665	187,396
2020	187,396	50,541	54,316	-	3,775	184,134
2021	184,137	48,891	52,266	-	3,375	181,261
2021 June	184,084	3,903	4,548	-	645	183,445
July	183,445	3,970	4,610	-	640	182,811
Aug.	182,811	3,814	4,364	-	550	182,267
Sep.	182,267	3,640	4,231	-	591	181,682
Oct.	181,682	3,695	4,165	-	470	181,219
Nov.	181,219	4,024	4,405	-	381	180,847
Dec.	180,847	4,761	4,767	-	6	181,261
2022 Jan.	181,261	4,311	5,117	-	806	180,468
Feb.	180,468	3,742	3,945	-	203	180,273
<b>All remaining bank groups <sup>4</sup></b>						
2018	12,920	3,012	3,176	-	164	7,901
2019	7,901	1,464	2,425	-	961	6,941
2020	6,941	1,212	1,545	-	333	6,608
2021	6,608	1,311	1,644	-	333	6,275
2021 June	6,610	112	116	-	4	6,606
July	6,606	107	142	-	35	6,571
Aug.	6,571	97	139	-	42	6,529
Sep.	6,529	97	157	-	60	6,469
Oct.	6,469	102	148	-	46	6,423
Nov.	6,423	105	184	-	79	6,344
Dec.	6,344	105	174	-	69	6,275
2022 Jan.	6,275	100	150	-	50	6,225
Feb.	6,225	95	137	-	42	6,183

<sup>4</sup> "Landesbanken", "Mortgage banks", "Building and loan associations" und "Banks with special, development and other central support tasks".

## II. Foreign branches and foreign subsidiaries of German banks (MFIs)

### 1. Assets and liabilities of foreign branches, by country of domicile \*

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>All foreign branches</b>															<b>End of year or month *</b>	
2018	49	183	1,401,204	403,829	392,815	192,123	200,692	11,014	516,826	427,720	20,034	407,686	89,106	480,549	308,958	
2019	52	198	1,453,045	407,270	389,170	216,017	173,153	18,100	534,270	436,087	19,692	416,395	98,183	511,505	361,746	
2020	50	206	1,552,182	376,703	363,961	213,182	150,779	12,742	504,784	409,552	14,290	395,262	95,232	670,695	523,564	
2021	51	207	1,504,502	471,199	457,827	297,889	159,938	13,372	497,200	418,782	12,913	405,869	78,418	536,103	404,468	
2021 Apr.	49	202	1,478,206	432,835	420,693	266,499	154,194	12,142	488,668	401,667	13,320	388,347	87,001	556,702	413,279	
May	49	203	1,476,112	430,580	417,936	257,905	160,031	12,644	493,848	405,221	13,070	392,151	88,627	551,683	415,467	
June	49	203	1,475,722	421,233	407,835	242,890	164,945	13,398	492,936	407,459	13,007	394,452	85,477	561,553	417,069	
July	50	204	1,524,385	444,853	431,011	266,842	164,169	13,842	494,003	410,835	13,186	397,649	83,168	585,528	436,630	
Aug.	50	204	1,537,173	448,177	434,326	273,127	161,199	13,851	489,181	407,250	13,189	394,061	81,931	599,814	437,396	
Sep.	50	205	1,518,563	452,853	439,085	279,258	159,827	13,768	485,214	404,406	13,103	391,303	80,808	580,496	415,346	
Oct.	52	207	1,552,007	495,271	481,329	310,283	171,046	13,942	497,712	417,399	13,270	404,129	80,313	559,023	402,406	
Nov.	50	204	1,594,951	495,214	481,051	306,471	174,580	14,163	506,361	425,759	13,043	412,716	80,602	593,375	436,920	
Dec.	51	207	1,504,502	471,199	457,827	297,889	159,938	13,372	497,200	418,782	12,913	405,869	78,418	536,103	404,468	
2022 Jan.	50	209	1,618,821	563,040	548,457	366,548	181,909	14,583	537,702	460,059	13,109	446,950	77,643	518,079	378,036	
															<b>Changes *</b>	
2019	+ 3	+ 15	+ 51,452	- 4,734	- 7,675	+23,894	-31,569	+ 2,941	+12,642	+ 905	- 342	+ 1,247	+11,737	+ 30,567	+ 49,647	
2020	- 2	+ 9	+104,179	- 20,342	- 15,511	- 2,835	-12,676	- 4,831	+ 223	- 987	- 5,402	+ 4,415	+ 1,210	+ 164,232	+ 179,620	
2021	+ 1	+ 1	- 48,380	+ 87,320	+ 87,068	+84,871	+ 2,197	+ 252	-26,182	- 6,472	- 1,334	- 5,138	-19,710	- 136,940	- 128,103	
2021 May	-	+ 1	- 1,649	- 2,779	- 3,288	- 9,789	+ 6,501	+ 509	+ 6,958	+ 5,024	- 250	+ 5,274	+ 1,934	- 3,379	+ 3,081	
June	-	-	- 1,628	- 11,538	- 12,206	-14,972	+ 2,766	+ 668	- 7,004	- 2,898	- 54	- 2,844	- 4,106	+ 8,632	- 1,055	
July	+ 1	+ 1	+ 48,662	+ 23,446	+ 23,019	+23,952	- 933	+ 427	+ 685	+ 3,053	+ 179	+ 2,874	- 2,368	+ 23,975	+ 19,548	
Aug.	-	-	+ 12,577	+ 3,054	+ 3,037	+ 6,285	- 3,248	+ 17	- 5,499	- 4,144	+ 3	- 4,147	- 1,355	+ 14,075	+ 335	
Sep.	-	+ 1	- 19,807	+ 2,921	+ 3,065	+ 6,131	- 3,066	- 144	- 8,780	- 6,958	- 86	- 6,872	- 1,822	- 20,427	- 24,303	
Oct.	+ 2	+ 2	+ 33,740	+ 42,614	+ 42,477	+31,026	+11,451	+ 137	+13,022	+13,352	+ 167	+ 13,185	- 330	- 21,177	- 12,579	
Nov.	- 2	- 3	+ 43,016	- 2,319	- 2,489	- 3,736	+ 1,247	+ 170	+ 4,408	+ 5,029	- 203	+ 5,232	- 621	+ 32,963	+ 32,273	
Dec.	+ 1	+ 3	- 90,449	- 24,015	- 23,224	- 8,582	-14,642	- 791	- 9,161	- 6,977	- 130	- 6,847	- 2,184	- 57,272	- 32,452	
2022 Jan.	- 1	+ 2	+113,741	+ 90,394	+ 89,189	+68,660	+20,529	+ 1,205	+36,262	+37,644	+ 196	+ 37,448	- 1,382	- 18,602	- 27,867	
<b>Foreign branches in EU countries 7</b>															<b>End of year or month *</b>	
2018	48	127	822,295	222,320	216,107	128,511	87,596	6,213	320,593	264,124	19,216	244,908	56,469	279,382	226,482	
2019	51	142	875,939	258,661	246,632	160,797	85,835	12,029	334,621	268,954	18,477	250,477	65,667	282,657	240,268	
2020	45	127	232,023	97,535	96,620	70,358	26,262	915	90,661	90,083	9,609	80,474	578	43,827	27,557	
2021	48	134	236,237	100,412	99,454	76,192	23,262	958	96,703	95,821	9,285	86,536	882	39,122	20,357	
2021 Apr.	44	126	221,576	91,431	90,548	71,682	18,866	883	90,393	89,302	9,286	80,016	1,091	39,752	22,865	
May	44	127	226,782	95,265	94,306	74,345	19,961	959	91,227	90,167	9,051	81,116	1,060	40,290	22,836	
June	44	127	229,131	96,837	95,954	73,193	22,761	883	92,138	91,726	9,102	82,624	412	40,156	22,428	
July	45	128	226,940	92,701	91,731	71,698	20,033	970	93,497	93,280	9,260	84,020	217	40,742	22,558	
Aug.	45	128	223,833	92,938	92,031	72,055	19,976	907	90,563	90,405	9,145	81,260	158	40,332	22,345	
Sep.	45	129	221,673	93,091	92,162	71,753	20,409	929	90,483	90,126	9,200	80,926	357	38,099	21,053	
Oct.	47	131	230,541	101,231	100,322	78,933	21,389	909	91,080	90,727	9,453	81,274	353	38,230	20,919	
Nov.	47	131	232,970	102,186	101,194	78,348	22,846	992	92,463	91,896	9,474	82,422	567	38,321	20,994	
Dec.	48	134	236,237	100,412	99,454	76,192	23,262	958	96,703	95,821	9,285	86,536	882	39,122	20,357	
2022 Jan.	47	137	315,835	151,699	150,750	125,062	25,688	949	123,865	122,577	9,569	113,008	1,288	40,271	19,937	
															<b>Changes *</b>	
2019	+ 3	+ 15	+ 53,343	+ 30,352	+ 28,565	+32,286	- 3,721	+ 1,787	+12,905	+ 644	- 739	+ 1,383	+12,261	+ 2,974	+ 11,568	
2020	- 6	- 15	+ 77,048	+ 21,603	+ 21,769	+11,294	+10,475	- 166	+13,546	+19,810	- 4,992	+ 24,802	- 6,264	+ 43,179	+ 42,398	
2021	+ 3	+ 7	+ 5,669	+ 2,471	+ 2,443	+ 5,921	- 3,478	+ 28	+ 5,461	+ 5,170	- 305	+ 5,475	+ 291	- 3,504	- 7,272	
2021 May	-	+ 1	+ 5,206	+ 2,683	+ 2,605	+ 1,468	+ 1,137	+ 78	+ 913	+ 942	- 235	+ 1,177	- 29	+ 1,733	- 30	
June	-	-	+ 2,349	+ 1,431	+ 1,512	- 1,109	+ 2,621	- 81	+ 670	+ 1,323	+ 60	+ 1,263	- 653	- 134	- 422	
July	+ 1	+ 1	- 2,191	- 4,146	- 4,233	- 1,495	- 2,738	+ 87	+ 1,356	+ 1,551	+ 158	+ 1,393	- 195	+ 586	+ 125	
Aug.	-	-	- 3,107	+ 221	+ 285	+ 357	- 72	- 64	- 2,969	- 2,910	- 115	- 2,795	- 59	- 410	- 214	
Sep.	-	+ 1	- 2,160	+ 41	+ 23	- 302	+ 325	+ 18	- 280	- 475	+ 55	- 530	+ 195	- 2,233	- 1,300	
Oct.	+ 2	+ 2	+ 8,868	+ 8,146	+ 8,165	+ 7,180	+ 985	- 19	+ 617	+ 619	+ 253	+ 366	- 2	+ 131	- 135	
Nov.	-	-	+ 2,407	+ 838	+ 760	- 585	+ 1,345	+ 78	+ 1,141	+ 933	+ 21	+ 912	+ 208	+ 91	+ 68	
Dec.	+ 1	+ 3	+ 3,267	- 1,774	- 1,740	- 2,156	+ 416	- 34	+ 4,240	+ 3,925	- 189	+ 4,114	+ 315	+ 801	- 637	
2022 Jan.	- 1	+ 3	+ 79,598	+ 51,188	+ 51,197	+48,870	+ 2,327	- 9	+27,020	+26,618	+ 284	+ 26,334	+ 402	+ 1,149	- 425	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. In this table

"foreign" also includes the country of domicile of the foreign branches. 1 Several branches in a given country of domicile are regarded as a single branch.



## II Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing 4										Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period
Total	from banks (MFIs)			from non-banks (non-MFIs)				Total	of which: trading portfolio derivatives					
	Total	German banks	Foreign banks	Total	German non-banks							Foreign non-banks		
					Total	Short-term	Medium and long-term							
16	17	18	18	20	21	22	23	24	25	26	27	28		
<b>End of year or month *</b>													<b>All foreign branches</b>	
897,133	607,166	428,796	178,370	289,967	11,423	9,670	1,753	278,544	91,199	53,980	358,892	302,605	2018	
894,093	613,598	453,177	160,421	280,495	12,731	10,054	2,677	267,764	94,635	53,386	410,931	361,080	2019	
872,192	588,463	431,799	156,664	283,729	11,707	10,185	1,522	272,022	61,524	49,891	568,575	523,083	2020	
950,180	638,519	461,233	177,286	311,661	8,094	6,309	1,785	303,567	65,168	51,257	437,897	403,369	2021	
911,421	612,324	438,325	173,999	299,097	8,954	7,483	1,471	290,143	73,071	50,273	443,441	412,158	2021 Apr.	
906,995	604,343	431,232	173,111	302,652	8,614	7,147	1,467	294,038	74,948	50,219	443,950	414,494	May	
904,778	607,421	437,973	169,448	297,357	8,340	6,847	1,493	289,017	72,080	51,002	447,862	415,939	June	
930,155	622,816	444,904	177,912	307,339	8,662	7,183	1,479	298,677	74,709	51,170	468,351	435,453	July	
932,942	624,625	438,741	185,884	308,317	8,483	7,004	1,479	299,834	81,556	51,333	471,342	436,046	Aug.	
937,338	618,336	432,899	185,437	319,002	9,627	7,815	1,812	309,375	81,057	51,604	448,564	414,199	Sep.	
982,833	654,593	469,182	185,411	328,240	9,006	7,195	1,811	319,234	83,669	51,736	433,769	401,302	Oct.	
987,983	655,818	458,201	197,617	332,165	8,903	7,076	1,827	323,262	82,647	51,940	472,381	435,888	Nov.	
950,180	638,519	461,233	177,286	311,661	8,094	6,309	1,785	303,567	65,168	51,257	437,897	403,369	Dec.	
1,066,825	659,090	457,272	201,818	407,735	9,527	7,711	1,816	398,208	86,126	51,820	414,050	377,564	2022 Jan.	
<b>Changes *</b>														
- 7,188	+ 2,414	+ 24,381	- 21,967	- 9,602	+ 1,308	+ 384	+ 924	- 10,910	+ 3,043	- 594	+ 52,039	+ 58,467	2019	
- 9,225	- 13,311	- 21,378	+ 8,067	+ 4,086	- 1,049	+ 336	- 1,385	+ 5,135	- 28,067	- 3,495	+ 157,644	+ 162,003	2020	
+ 71,144	+ 43,062	+ 31,046	+ 12,016	+ 28,082	- 3,593	- 3,876	+ 283	+ 31,675	+ 89	+ 1,421	- 130,763	- 119,714	2021	
- 3,391	- 7,026	- 7,093	+ 67	+ 3,635	- 340	- 336	- 4	+ 3,975	+ 2,322	- 54	+ 509	+ 2,336	2021 May	
+ 5,208	+ 285	+ 6,741	- 6,456	- 5,493	- 274	- 300	+ 26	- 5,219	- 4,107	+ 783	+ 3,912	+ 1,445	June	
+ 25,284	+ 15,276	+ 6,931	+ 8,345	+ 10,008	+ 322	+ 336	- 14	+ 9,686	+ 2,628	+ 168	+ 20,489	+ 19,514	July	
+ 2,309	+ 1,373	- 6,163	+ 7,536	+ 936	- 179	- 179	-	+ 1,115	+ 6,636	+ 163	+ 2,991	+ 593	Aug.	
+ 1,795	- 8,730	- 5,842	- 2,888	+ 10,525	+ 1,144	+ 811	+ 333	+ 9,381	- 1,609	+ 271	- 22,866	- 21,847	Sep.	
+ 45,959	+ 36,784	+ 36,283	+ 501	+ 9,175	- 621	- 620	- 1	+ 9,796	+ 2,909	+ 132	- 14,795	- 12,897	Oct.	
+ 3,432	- 427	- 9,578	+ 9,151	+ 3,859	- 103	- 119	+ 16	+ 3,962	- 2,417	+ 259	+ 38,639	+ 34,586	Nov.	
- 37,803	- 17,299	+ 3,032	- 20,331	- 20,504	- 809	- 767	- 42	- 19,695	- 17,479	- 683	- 34,484	- 32,519	Dec.	
+ 114,691	+ 18,708	- 3,961	+ 22,669	+ 95,983	+ 1,433	+ 1,402	+ 31	+ 94,550	+ 20,377	+ 563	- 23,847	- 25,805	2022 Jan.	
<b>End of year or month *</b>													<b>Foreign branches in EU countries 7</b>	
489,850	286,234	216,613	69,621	203,616	10,476	8,855	1,621	193,140	44,517	31,797	256,131	219,059	2018	
525,731	336,060	255,623	80,437	189,671	11,765	9,248	2,517	177,906	49,517	30,867	269,824	237,478	2019	
192,122	99,681	92,925	6,756	92,441	1,979	1,915	64	90,462	279	5,421	34,201	25,970	2020	
202,563	107,965	100,881	7,084	94,598	1,795	1,771	24	92,803	356	5,846	27,472	18,717	2021	
185,363	89,795	84,365	5,430	95,568	1,889	1,854	35	93,679	335	5,809	30,069	21,477	2021 Apr.	
189,627	92,575	86,241	6,334	97,052	1,587	1,553	34	95,465	371	5,949	30,835	21,532	May	
192,023	97,200	89,953	7,247	94,823	1,543	1,509	34	93,280	358	6,005	30,745	21,206	June	
189,652	97,462	89,885	7,577	92,190	1,676	1,648	28	90,514	388	6,182	30,718	21,107	July	
186,475	94,350	87,009	7,341	92,125	1,633	1,607	26	90,492	394	6,220	30,744	20,763	Aug.	
185,968	91,618	84,556	7,062	94,350	2,227	2,202	25	92,123	348	6,238	29,119	19,811	Sep.	
195,011	97,957	90,510	7,447	97,054	1,886	1,861	25	95,168	361	6,340	28,829	19,588	Oct.	
196,784	98,491	89,998	8,493	98,293	1,928	1,904	24	96,365	379	6,309	29,498	19,737	Nov.	
202,563	107,965	100,881	7,084	94,598	1,795	1,771	24	92,803	356	5,846	27,472	18,717	Dec.	
280,742	108,603	98,621	9,982	172,139	3,263	3,240	23	168,876	376	6,169	28,548	18,613	2022 Jan.	
<b>Changes *</b>														
+ 34,273	+ 48,174	+ 39,010	+ 9,164	- 13,901	+ 1,289	+ 393	+ 896	- 15,190	+ 4,695	- 930	+ 13,693	+ 18,280	2019	
+ 36,548	+ 17,480	+ 10,628	+ 6,852	+ 19,068	- 2,166	- 796	- 1,370	+ 21,234	- 1,433	- 632	+ 42,831	+ 42,386	2020	
+ 11,745	+ 8,825	+ 8,126	+ 699	+ 2,920	- 164	- 144	- 20	+ 3,084	+ 77	+ 425	- 6,714	- 7,253	2021	
+ 4,267	+ 2,784	+ 1,876	+ 908	+ 1,483	- 302	- 301	- 1	+ 1,785	+ 36	+ 140	+ 766	+ 55	2021 May	
+ 2,346	+ 4,582	+ 3,712	+ 870	- 2,236	- 44	- 44	-	- 2,192	- 13	+ 56	- 90	- 326	June	
- 2,369	+ 258	- 68	+ 326	- 2,627	+ 133	+ 139	- 6	- 2,760	+ 30	+ 177	- 27	- 99	July	
- 3,180	- 3,112	- 2,876	- 236	- 68	- 43	- 41	- 2	- 25	+ 6	+ 38	+ 26	- 344	Aug.	
- 554	- 2,774	- 2,453	- 321	+ 2,220	+ 594	+ 595	- 1	+ 1,626	- 46	+ 18	- 1,625	- 952	Sep.	
+ 9,025	+ 6,340	+ 5,954	+ 386	+ 2,685	- 341	- 341	-	+ 3,026	+ 13	+ 102	- 290	- 223	Oct.	
+ 1,721	+ 459	- 512	+ 971	+ 1,262	+ 42	+ 43	- 1	+ 1,220	+ 18	- 31	+ 669	+ 149	Nov.	
+ 5,779	+ 9,474	+ 10,883	- 1,409	- 3,695	- 133	- 133	-	- 3,562	- 23	- 463	- 2,026	- 1,020	Dec.	
+ 78,151	+ 594	- 2,260	+ 2,854	+ 77,557	+ 1,468	+ 1,469	- 1	+ 76,089	+ 20	+ 323	+ 1,076	- 104	2022 Jan.	

2 Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. 3 Including own debt securities. 4 Excluding subordinated liabilities and non-negotiable debt securities. 5 Issues of negotiable and non-negotiable debt securities

and money market paper. 6 See Table I.1, footnote 1. 7 Changing composition; from February 2020 without United Kingdom. 8 Changing composition; from February 2020 including United Kingdom.

## II. Foreign branches and foreign subsidiaries of German banks (MFIs)

further: 1. Assets and liabilities of foreign branches, by country of domicile \*

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>of which: in Luxembourg</b>															<b>End of year or month *</b>	
2019	15	15	81,066	47,178	46,881	29,287	17,594	297	29,960	27,442	13,812	13,630	2,518	3,928	-	
2020	15	15	72,638	43,964	43,879	29,538	14,341	85	24,369	22,019	9,272	12,747	2,350	4,305	-	
2021	13	13	83,376	48,786	48,760	38,230	10,530	26	30,011	27,666	8,544	19,122	2,345	4,579	9	
2021 Sep.	13	13	73,517	45,671	45,645	35,966	9,679	26	23,128	20,822	8,598	12,224	2,306	4,718	22	
Oct.	13	13	76,639	48,564	48,538	38,066	10,472	26	23,186	20,883	8,728	12,155	2,303	4,889	31	
Nov.	13	13	79,491	50,713	50,686	38,851	11,835	27	23,793	21,442	8,765	12,677	2,351	4,985	13	
Dec.	13	13	83,376	48,786	48,760	38,230	10,530	26	30,011	27,666	8,544	19,122	2,345	4,579	9	
2022 Jan.	14	14	148,782	89,602	89,586	76,857	12,729	16	52,316	49,973	8,893	41,080	2,343	6,864	318	
															<b>Changes *</b>	
2020	± 0	± 0	- 8,428	- 2,410	- 2,198	+ 251	- 2,449	- 212	- 5,163	- 5,008	- 4,540	- 468	- 155	+ 377	-	
2021	- 2	- 2	+ 12,215	+ 5,685	+ 5,744	+ 9,931	- 4,187	- 59	+ 5,517	+ 5,529	- 718	+ 6,247	- 12	+ 280	+ 9	
2021 Oct.	-	-	+ 3,122	+ 2,907	+ 2,907	+ 2,100	+ 807	-	+ 61	+ 63	+ 130	- 67	- 2	+ 171	+ 9	
Nov.	-	-	+ 2,852	+ 2,042	+ 2,041	+ 785	+ 1,256	+ 1	+ 520	+ 475	+ 37	+ 438	+ 45	+ 96	- 18	
Dec.	-	-	+ 3,885	- 1,927	- 1,926	- 621	- 1,305	- 1	+ 6,218	+ 6,224	- 221	+ 6,445	- 6	- 406	- 4	
2022 Jan.	+ 1	+ 1	+ 65,406	+ 40,729	+ 40,739	+ 38,627	+ 2,112	- 10	+ 22,249	+ 22,253	+ 349	+ 21,904	- 4	+ 2,285	+ 309	
<b>of which: in France</b>															<b>End of year or month *</b>	
2019	19	19	16,605	.	.	.	.	.	.	11,183	121	11,062	.	3,015	-	
2020	19	19	16,726	.	.	.	.	.	.	10,615	150	10,465	.	3,433	-	
2021	21	21	15,713	.	.	.	.	.	.	9,428	88	9,340	.	3,985	-	
2021 Sep.	20	20	16,010	.	.	.	.	.	.	9,549	59	9,490	.	3,820	-	
Oct.	20	20	15,939	.	.	.	.	.	.	9,501	75	9,426	.	3,835	-	
Nov.	20	20	15,999	.	.	.	.	.	.	9,716	68	9,648	.	3,809	-	
Dec.	21	21	15,713	.	.	.	.	.	.	9,428	88	9,340	.	3,985	-	
2022 Jan.	21	21	15,709	.	.	.	.	.	.	9,242	80	9,162	.	3,953	-	
															<b>Changes *</b>	
2020	± 0	± 0	+ 121	.	.	.	.	.	.	- 512	+ 29	- 541	.	+ 418	-	
2021	+ 2	+ 2	- 1,013	.	.	.	.	.	.	- 1,206	- 62	- 1,144	.	+ 552	-	
2021 Oct.	-	-	71	.	.	.	.	.	.	- 46	+ 16	- 62	.	+ 15	-	
Nov.	-	-	60	.	.	.	.	.	.	+ 207	+ 7	+ 214	.	- 26	-	
Dec.	+ 1	+ 1	- 286	.	.	.	.	.	.	- 288	+ 20	- 308	.	+ 176	-	
2022 Jan.	-	-	4	.	.	.	.	.	.	- 193	- 8	- 185	.	- 32	-	
<b>Foreign branches in non-EU countries 8</b>															<b>End of year or month *</b>	
2019	16	56	577,106	148,609	142,538	55,220	87,318	6,071	199,649	167,133	1,215	165,918	32,516	228,848	121,478	
2020	26	79	1,320,159	279,168	267,341	142,824	124,517	11,827	414,123	319,469	4,681	314,788	94,654	626,868	496,007	
2021	23	73	1,268,265	370,787	358,373	221,697	136,676	12,414	400,497	322,961	3,628	319,333	77,536	496,981	384,111	
2021 Sep.	25	76	1,296,890	359,762	346,923	207,505	139,418	12,839	394,731	314,280	3,903	310,377	80,451	542,397	394,293	
Oct.	25	76	1,321,466	394,040	381,007	231,350	149,657	13,033	406,632	326,672	3,817	322,855	79,960	520,793	381,487	
Nov.	23	73	1,361,981	393,028	379,857	228,123	151,734	13,171	413,898	333,863	3,569	330,294	80,035	555,054	415,926	
Dec.	23	73	1,268,265	370,787	358,373	221,697	136,676	12,414	400,497	322,961	3,628	319,333	77,536	496,981	384,111	
2022 Jan.	22	72	1,302,986	411,341	397,707	241,486	156,221	13,634	413,837	337,482	3,540	333,942	76,355	477,808	358,099	
															<b>Changes *</b>	
2020	+ 10	+ 23	+ 27,131	- 41,945	- 37,280	- 14,129	- 23,151	- 4,665	- 13,323	- 20,797	- 410	- 20,387	+ 7,474	+ 121,053	+ 137,222	
2021	- 3	- 6	- 54,049	+ 84,849	+ 84,625	+ 78,950	+ 5,675	+ 224	- 31,643	- 11,642	- 1,029	- 10,613	- 20,001	- 133,436	- 120,831	
2021 Oct.	-	-	+ 24,872	+ 34,468	+ 34,312	+ 23,846	+ 10,466	+ 156	+ 12,405	+ 12,733	- 86	+ 12,819	- 328	- 21,308	- 12,444	
Nov.	- 2	- 3	+ 40,609	- 3,157	- 3,249	- 3,151	- 98	+ 92	+ 3,267	+ 4,096	- 224	+ 4,320	- 829	+ 32,872	+ 32,205	
Dec.	-	-	- 93,716	- 22,241	- 21,484	- 6,426	- 15,058	- 757	- 13,401	- 10,902	+ 59	- 10,961	- 2,499	- 58,073	- 31,815	
2022 Jan.	- 1	- 1	+ 34,143	+ 39,206	+ 37,992	+ 19,790	+ 18,202	+ 1,214	+ 9,242	+ 11,026	- 88	+ 11,114	- 1,784	- 19,751	- 27,442	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. In this table

"foreign" also includes the country of domicile of the foreign branches. 1 Several branches in a given country of domicile are regarded as a single branch.

## II Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period	
from banks (MFIs)			from non-banks (non-MFIs)					Total			of which: trading portfolio derivatives			
Total	German banks	Foreign banks	Total	German non-banks		Medium and long-term	Foreign non-banks							
16	17	18	19	20	21	22	23	24	25	26	27	28		
<b>End of year or month *</b>													<b>of which: in Luxembourg</b>	
78,957	39,777	29,872	9,905	39,180	3,951	2,507	1,444	35,229	-	507	1,602	-	2019	
70,017	31,145	28,414	2,731	38,872	1,591	1,529	62	37,281	-	364	2,257	-	2020	
80,829	35,688	31,465	4,223	45,141	1,472	1,448	24	43,669	-	650	1,897	9	2021	
70,965	27,759	23,944	3,815	43,206	1,861	1,836	25	41,345	-	646	1,906	22	2021 Sep.	
74,010	29,847	25,882	3,965	44,163	1,580	1,555	25	42,583	-	646	1,983	31	Oct.	
76,729	31,482	26,674	4,808	45,247	1,607	1,583	24	43,640	-	646	2,116	13	Nov.	
80,829	35,688	31,465	4,223	45,141	1,472	1,448	24	43,669	-	650	1,897	9	Dec.	
144,641	38,359	32,509	5,850	106,282	2,870	2,847	23	103,412	-	831	3,310	185	2022 Jan.	
<b>Changes *</b>														
- 8,634	- 8,341	- 1,458	- 6,883	- 293	- 2,360	- 978	- 1,382	+ 2,067	-	- 143	+ 655	-	2020	
+ 12,130	+ 5,112	+ 3,740	+ 1,372	+ 7,018	- 99	- 81	- 18	+ 7,117	-	+ 286	- 345	+ 9	2021	
+ 3,047	+ 2,089	+ 1,938	+ 151	+ 958	- 281	- 281	-	+ 1,239	-	-	+ 77	+ 9	2021 Oct.	
+ 2,665	+ 1,585	+ 792	+ 793	+ 1,080	+ 27	+ 28	- 1	+ 1,053	-	-	+ 133	- 18	Nov.	
+ 4,100	+ 4,206	+ 4,791	- 585	- 106	- 135	- 135	-	+ 29	-	+ 4	- 219	- 4	Dec.	
+ 63,767	+ 2,628	+ 1,044	+ 1,584	+ 61,139	+ 1,398	+ 1,399	- 1	+ 59,741	-	+ 181	+ 1,413	+ 176	2022 Jan.	
<b>End of year or month *</b>													<b>of which: in France</b>	
14,364	11,623	10,966	657	2,741	57	.	.	2,684	.	1,056	1,185	1	2019	
14,235	10,772	10,226	546	3,463	118	.	.	3,345	.	1,129	1,362	-	2020	
12,852	10,135	9,679	456	2,717	73	.	.	2,644	.	1,125	1,736	-	2021	
12,820	9,969	9,442	527	2,851	104	.	.	2,747	.	1,283	1,907	-	2021 Sep.	
12,816	9,919	9,382	537	2,897	90	.	.	2,807	.	1,296	1,827	-	Oct.	
12,878	10,085	9,602	483	2,793	93	.	.	2,700	.	1,277	1,844	-	Nov.	
12,852	10,135	9,679	456	2,717	73	.	.	2,644	.	1,125	1,736	-	Dec.	
12,571	9,762	9,283	479	2,809	77	.	.	2,732	.	1,171	1,967	-	2022 Jan.	
<b>Changes *</b>														
- 128	- 851	- 740	- 111	+ 723	+ 61	.	.	+ 662	.	+ 73	+ 177	- 1	2020	
- 1,384	- 638	- 547	- 91	- 746	- 45	.	.	- 701	.	- 4	+ 374	-	2021	
- 4	- 50	- 60	+ 10	+ 46	- 14	.	.	+ 60	.	+ 13	- 80	-	2021 Oct.	
+ 62	+ 166	+ 220	- 54	- 104	+ 3	.	.	+ 107	.	- 19	+ 17	-	Nov.	
- 26	+ 50	+ 77	- 27	- 76	- 20	.	.	- 56	.	- 152	- 108	-	Dec.	
- 281	- 373	- 396	+ 23	+ 92	+ 4	.	.	+ 88	.	+ 46	+ 231	-	2022 Jan.	
<b>End of year or month *</b>													<b>Foreign branches in non-EU countries 8</b>	
368,362	277,538	197,554	79,984	90,824	966	806	160	89,858	45,118	22,519	141,107	123,602	2019	
680,070	488,782	338,874	149,908	191,288	9,728	8,270	1,458	181,560	61,245	44,470	534,374	497,113	2020	
747,617	530,554	360,352	170,202	217,063	6,299	4,538	1,761	210,764	64,812	45,411	410,425	384,652	2021	
751,370	526,718	348,343	178,375	224,652	7,400	5,613	1,787	217,252	80,709	45,366	419,445	394,388	2021 Sep.	
787,822	556,636	378,672	177,964	231,186	7,120	5,334	1,786	224,066	83,308	45,396	404,940	381,714	Oct.	
791,199	557,327	368,203	189,124	233,872	6,975	5,172	1,803	226,897	82,268	45,631	442,883	416,151	Nov.	
747,617	530,554	360,352	170,202	217,063	6,299	4,538	1,761	210,764	64,812	45,411	410,425	384,652	Dec.	
786,083	550,487	358,651	191,836	235,596	6,264	4,471	1,793	229,332	85,750	45,651	385,502	358,951	2022 Jan.	
<b>Changes *</b>														
- 45,773	- 30,791	- 32,006	+ 1,215	- 14,982	+ 1,117	+ 1,132	- 15	- 16,099	- 26,634	- 2,863	+ 114,813	+ 119,617	2020	
+ 59,399	+ 34,237	+ 22,920	+ 11,317	+ 25,162	- 3,429	- 3,732	+ 303	+ 28,591	+ 12	+ 996	- 124,049	- 112,461	2021	
+ 36,934	+ 30,444	+ 30,329	+ 115	+ 6,490	- 280	- 279	- 1	+ 6,770	+ 2,896	+ 30	- 14,505	- 12,674	2021 Oct.	
+ 1,711	- 886	+ 9,066	+ 8,180	+ 2,597	- 145	- 162	+ 17	+ 2,742	- 2,435	+ 290	+ 37,970	+ 34,437	Nov.	
- 43,582	- 26,773	- 7,851	- 18,922	- 16,809	- 676	- 634	- 42	- 16,133	- 17,456	- 220	- 32,458	- 31,499	Dec.	
+ 36,540	+ 18,114	- 1,701	+ 19,815	+ 18,426	- 35	- 67	+ 32	+ 18,461	+ 20,357	+ 240	- 24,923	- 25,701	2022 Jan.	

2 Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. 3 Including own debt securities. 4 Excluding subordinated liabilities and non-negotiable debt securities. 5 Issues of negotiable and non-negotiable debt securities

and money market paper. 6 See Table I.1, footnote 1. 7 Changing composition; from February 2020 without United Kingdom. 8 Changing composition; from February 2020 including United Kingdom.

## II. Foreign branches and foreign subsidiaries of German banks (MFIs)

further: 1. Assets and liabilities of foreign branches, by country of domicile \*

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>of which: in the United Kingdom</b>															<b>End of year or month *</b>	
2019	25	25	639,247	160,489	149,789	89,026	60,763	10,700	233,571	170,327	3,908	166,419	63,244	245,187	216,323	
2020	23	23	725,382	149,253	142,551	85,103	57,448	6,702	237,951	171,700	3,703	167,997	66,251	338,178	309,101	
2021	20	20	689,488	199,630	193,524	136,747	56,777	6,106	216,452	167,347	2,491	164,856	49,105	273,406	258,945	
2021 Sep.	22	22	697,654	189,561	183,748	127,934	55,814	5,813	220,580	168,970	2,764	166,206	51,610	287,513	266,694	
Oct.	22	22	709,925	207,528	201,609	145,332	56,277	5,919	227,101	177,029	2,741	174,288	50,072	275,296	254,068	
Nov.	20	20	733,937	206,965	200,845	141,699	59,146	6,120	229,674	178,985	2,477	176,508	50,689	297,298	282,857	
Dec.	20	20	689,488	199,630	193,524	136,747	56,777	6,106	216,452	167,347	2,491	164,856	49,105	273,406	258,945	
2022 Jan.	19	19	694,329	214,497	208,453	147,091	61,362	6,044	219,689	172,198	2,505	169,693	47,491	260,143	242,550	
															<b>Changes *</b>	
2020	-	2	+ 88,022	- 7,323	- 3,563	- 3,923	+ 360	- 3,760	+17,201	+11,489	- 205	+ 11,694	+ 5,712	+ 94,878	+ 100,726	
2021	-	3	- 35,007	+ 48,059	+ 48,812	+51,720	- 2,908	- 753	-29,917	-10,616	- 1,188	- 9,428	-19,301	- 65,280	- 54,271	
2021 Oct.	-	-	+ 12,320	+ 17,779	+ 17,726	+17,398	+ 328	+ 53	+ 6,357	+ 7,867	- 23	+ 7,890	- 1,510	- 12,168	- 12,542	
Nov.	-	2	+ 25,302	- 859	- 1,085	- 3,557	+ 2,472	+ 226	+ 1,779	+ 1,699	- 240	+ 1,939	+ 80	+ 21,809	+ 27,825	
Dec.	-	-	- 44,449	- 7,335	- 7,321	- 4,952	- 2,369	- 14	-13,222	-11,638	+ 14	- 11,652	- 1,584	- 23,892	- 23,912	
2022 Jan.	-	1	+ 4,722	+ 14,390	+ 14,452	+10,344	+ 4,108	- 62	+ 1,201	+ 3,231	+ 14	+ 3,217	- 2,030	- 13,382	- 17,070	
<b>of which: in the United States</b>															<b>End of year or month *</b>	
2019	9	9	341,262	59,421	57,015	34,920	22,095	2,406	106,951	93,789	668	93,121	13,162	174,890	108,583	
2020	9	9	381,692	56,454	55,090	29,315	25,775	1,364	93,499	85,709	233	85,476	7,790	231,739	168,816	
2021	8	8	358,576	79,993	78,013	39,895	38,118	1,980	98,151	90,265	357	89,908	7,886	180,432	110,762	
2021 Sep.	9	9	377,631	80,208	78,399	40,653	37,746	1,809	88,040	80,656	346	80,310	7,384	209,383	114,358	
Oct.	9	9	387,447	93,114	91,284	41,938	49,346	1,830	92,427	84,566	302	84,264	7,861	201,906	113,740	
Nov.	8	8	400,421	91,407	89,494	40,219	49,275	1,913	96,874	88,974	309	88,665	7,900	212,140	118,107	
Dec.	8	8	358,576	79,993	78,013	39,895	38,118	1,980	98,151	90,265	357	89,908	7,886	180,432	110,762	
2022 Jan.	8	8	371,527	94,569	92,518	45,461	47,057	2,051	104,999	97,111	252	96,859	7,888	171,959	99,704	
															<b>Changes *</b>	
2020	-	-	+ 43,040	- 266	+ 644	- 5,605	+ 6,249	- 910	- 2,016	+ 2,176	- 435	+ 2,611	- 4,192	+ 59,459	+ 69,615	
2021	-	1	- 25,934	+ 20,420	+ 19,931	+10,580	+ 9,351	+ 489	- 2,195	- 1,691	+ 124	- 1,815	- 504	- 54,125	- 62,617	
2021 Oct.	-	-	+ 10,044	+ 13,122	+ 13,092	+ 1,285	+11,807	+ 30	+ 4,775	+ 4,256	- 44	+ 4,300	+ 519	- 7,249	- 362	
Nov.	-	1	+ 11,846	- 2,949	- 2,989	- 1,719	- 1,270	+ 40	+ 2,334	+ 2,488	+ 7	+ 2,481	- 154	+ 9,106	+ 3,178	
Dec.	-	-	- 41,845	- 11,414	- 11,481	- 324	-11,157	+ 67	+ 1,277	+ 1,291	+ 48	+ 1,243	- 14	- 31,708	- 7,345	
2022 Jan.	-	-	+ 12,531	+ 14,005	+ 13,938	+ 5,566	+ 8,372	+ 67	+ 5,405	+ 5,522	- 105	+ 5,627	- 117	- 8,893	- 11,771	
<b>of which: in countries of the offshore banking centres</b>															<b>End of year or month *</b>	
2019	9	16	140,077	56,039	53,634	15,402	38,232	2,405	62,843	51,594	369	51,225	11,249	21,195	6,050	
2020	9	15	126,114	52,891	50,485	23,180	27,305	2,406	52,460	41,017	519	40,498	11,443	20,763	9,012	
2021	8	14	143,693	71,682	68,802	39,491	29,311	2,880	55,166	43,310	620	42,690	11,856	16,845	6,521	
2021 Sep.	8	14	141,689	70,487	66,773	35,005	31,768	3,714	54,874	42,733	606	42,127	12,141	16,328	6,031	
Oct.	8	14	147,972	74,797	70,938	40,387	30,551	3,859	56,427	43,949	603	43,346	12,478	16,748	6,308	
Nov.	8	14	147,323	74,584	70,990	40,552	30,438	3,594	55,859	43,585	622	42,963	12,274	16,880	6,786	
Dec.	8	14	143,693	71,682	68,802	39,491	29,311	2,880	55,166	43,310	620	42,690	11,856	16,845	6,521	
2022 Jan.	8	14	155,588	80,757	76,875	43,258	33,617	3,882	56,594	44,047	625	43,422	12,547	18,237	6,941	
															<b>Changes *</b>	
2020	-	-	- 13,433	- 913	- 1,051	+ 7,778	- 8,829	+ 138	- 6,567	- 6,985	+ 150	- 7,135	+ 418	+ 98	+ 179,620	
2021	-	1	+ 17,350	+ 17,660	+ 17,265	+16,311	+ 954	+ 395	+ 199	- 125	+ 101	- 226	+ 324	- 4,147	- 128,103	
2021 Oct.	-	-	+ 6,296	+ 4,439	+ 4,288	+ 5,382	- 1,094	+ 151	+ 1,803	+ 1,375	- 3	+ 1,378	+ 428	+ 433	- 12,579	
Nov.	-	-	- 708	- 688	- 395	+ 165	- 560	- 293	- 1,515	- 1,156	+ 19	- 1,175	- 359	+ 73	+ 32,273	
Dec.	-	-	- 3,630	- 2,902	- 2,188	- 1,061	- 1,127	- 714	- 693	- 275	- 2	- 273	- 418	- 35	- 32,452	
2022 Jan.	-	-	+ 11,859	+ 8,829	+ 7,829	+ 3,767	+ 4,062	+ 1,000	+ 887	+ 256	+ 5	+ 251	+ 631	+ 1,356	- 27,867	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. In this table

"foreign" also includes the country of domicile of the foreign branches. 1 Several branches in a given country of domicile are regarded as a single branch.

## II Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period	
from banks (MFIs)			from non-banks (non-MFIs)					Total			of which: trading portfolio derivatives			
Total	German banks	Foreign banks	Total	German non-banks		Medium and long-term	Foreign non-banks							
16	17	18	18	20	21			22	23	24	25	26	27	28
<b>End of year or month *</b>													<b>of which: in the United Kingdom</b>	
324,336	223,071	156,181	66,890	101,265	7,340	6,271	1,069	93,925	49,163	24,806	240,942	215,336	2019	
355,334	248,155	180,113	68,042	107,179	7,850	6,601	1,249	99,329	18,626	23,120	328,302	309,116	2020	
383,861	262,383	184,511	77,872	121,478	3,748	2,510	1,238	117,730	14,028	23,032	268,567	259,448	2021	
382,102	260,973	186,770	74,203	121,129	4,996	3,720	1,276	116,133	16,812	23,152	275,588	266,678	2021 Sep.	
408,511	280,645	201,974	78,671	127,866	4,540	3,261	1,279	123,326	15,301	23,159	262,954	254,381	Oct.	
403,720	272,376	186,646	85,730	131,344	4,234	2,950	1,284	127,110	15,046	23,161	292,010	283,271	Nov.	
383,861	262,383	184,511	77,872	121,478	3,748	2,510	1,238	117,730	14,028	23,032	268,567	259,448	Dec.	
404,356	272,335	190,210	82,125	132,021	3,599	2,296	1,303	128,422	13,937	23,036	253,000	243,318	2022 Jan.	
<b>Changes *</b>														
+ 35,142	+ 29,052	+ 23,932	+ 5,120	+ 6,090	+ 510	+ 560	- 50	+ 5,580	- 28,648	- 1,686	+ 87,360	+ 93,780	2020	
+ 26,364	+ 12,195	+ 5,840	+ 6,355	+ 14,169	- 4,102	- 4,091	- 11	+ 18,271	- 5,111	- 33	- 59,835	- 49,668	2021	
+ 26,435	+ 19,725	+ 15,204	+ 4,521	+ 6,710	- 456	- 459	+ 3	+ 7,166	- 1,461	+ 7	- 12,634	- 12,297	2021 Oct.	
- 4,402	- 7,874	- 13,925	+ 6,051	+ 3,472	- 306	- 311	+ 5	+ 3,778	- 454	+ 57	+ 29,083	+ 28,890	Nov.	
- 19,859	- 9,993	- 2,135	- 7,858	- 9,866	- 486	- 440	- 46	- 9,380	- 1,018	- 129	- 23,443	- 23,823	Dec.	
+ 19,760	+ 9,245	+ 5,699	+ 3,546	+ 10,515	- 149	- 214	+ 65	+ 10,664	- 213	+ 4	- 15,567	- 16,130	2022 Jan.	
<b>End of year or month *</b>													<b>of which: in the United States</b>	
168,457	128,007	98,053	29,954	40,450	185	.	.	40,265	37,266	15,507	120,032	110,383	2019	
148,545	113,642	64,075	49,567	34,903	596	.	.	34,307	38,008	14,191	180,948	169,603	2020	
176,761	142,454	92,328	50,126	34,307	660	.	.	33,647	47,500	15,106	119,209	110,793	2021	
180,093	136,494	82,718	53,776	43,599	578	.	.	43,021	60,680	14,885	121,973	114,385	2021 Sep.	
185,556	142,409	91,840	50,569	43,147	598	.	.	42,549	64,802	14,908	122,181	113,721	Oct.	
194,261	154,388	102,835	51,553	39,873	650	.	.	39,223	64,007	15,207	126,946	117,924	Nov.	
176,761	142,454	92,328	50,126	34,307	660	.	.	33,647	47,500	15,106	119,209	110,793	Dec.	
179,433	141,182	84,199	56,983	38,251	673	.	.	37,578	68,501	15,274	108,319	99,769	2022 Jan.	
<b>Changes *</b>														
- 14,070	- 9,110	- 33,978	+ 24,868	- 4,960	+ 411	.	.	- 5,371	+ 3,352	- 1,316	+ 60,916	+ 59,220	2020	
+ 24,115	+ 25,096	+ 28,253	- 3,157	- 981	+ 64	.	.	- 1,045	+ 6,674	+ 915	- 61,739	- 58,810	2021	
+ 5,726	+ 6,152	+ 9,122	- 2,970	- 426	+ 20	.	.	- 446	+ 4,350	+ 23	+ 208	- 664	2021 Oct.	
+ 7,473	+ 10,859	+ 10,995	- 136	- 3,386	+ 52	.	.	- 3,438	- 1,923	+ 299	+ 4,765	+ 4,203	Nov.	
- 17,500	- 11,934	- 10,507	- 1,427	- 5,566	+ 10	.	.	- 5,576	- 16,507	- 101	- 7,737	- 7,131	Dec.	
+ 1,906	- 1,976	- 8,129	+ 6,153	+ 3,882	+ 13	.	.	+ 3,869	+ 20,581	+ 168	- 10,890	- 11,024	2022 Jan.	
<b>End of year or month *</b>													<b>of which: in countries of the offshore banking centres</b>	
120,351	91,409	67,506	23,903	28,942	171	.	.	28,771	7,271	3,473	8,982	6,301	2019	
106,293	77,564	63,356	14,208	28,729	102	.	.	28,627	4,109	3,540	12,172	9,230	2020	
127,396	90,203	64,554	25,649	37,193	87	.	.	37,106	2,857	3,388	10,052	6,500	2021	
126,187	90,444	57,109	33,335	35,743	116	.	.	35,627	2,748	3,500	9,254	6,171	2021 Sep.	
132,618	96,111	64,409	31,702	36,507	139	.	.	36,368	2,812	3,501	9,041	6,146	Oct.	
131,014	93,358	61,411	31,947	37,656	187	.	.	37,469	2,829	3,383	10,097	6,845	Nov.	
127,396	90,203	64,554	25,649	37,193	87	.	.	37,106	2,857	3,388	10,052	6,500	Dec.	
139,116	99,363	65,661	33,702	39,753	130	.	.	39,623	2,874	3,425	10,173	6,896	2022 Jan.	
<b>Changes *</b>														
- 12,359	- 12,259	- 4,150	- 8,109	- 100	- 69	.	.	- 31	- 2,632	+ 67	+ 3,190	+ 2,929	2020	
+ 19,396	+ 11,019	+ 1,198	+ 9,821	+ 8,377	- 15	.	.	+ 8,392	- 1,481	- 152	- 2,120	- 2,730	2021	
+ 6,594	+ 5,825	+ 7,300	- 1,475	+ 769	+ 23	.	.	+ 746	+ 77	+ 1	- 213	- 25	2021 Oct.	
- 2,295	- 3,414	- 2,998	- 416	+ 1,119	+ 48	.	.	+ 1,071	- 42	- 118	+ 1,056	+ 699	Nov.	
- 3,618	- 3,155	+ 3,143	- 6,298	- 463	- 100	.	.	- 363	+ 28	+ 5	- 45	- 345	Dec.	
+ 11,379	+ 8,838	+ 1,107	+ 7,731	+ 2,541	+ 43	.	.	+ 2,498	- 19	+ 37	+ 121	+ 396	2022 Jan.	

2 Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. 3 Including own debt securities. 4 Excluding subordinated liabilities and

non-negotiable debt securities. 5 Issues of negotiable and non-negotiable debt securities and money market paper. 6 See Table I.1, footnote 1.

## II. Foreign branches and foreign subsidiaries of German banks (MFIs)

### 2. Assets and liabilities of foreign subsidiaries, by country of domicile \*

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets	
				Total	Balances and loans 1			Money market paper, securities 3 4	Total	Loans 1			Money market paper, securities 3		
					Total	German banks 2	Foreign banks			Total	Total	to German non-banks			to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>All foreign subsidiaries</b>															
<b>End of year or month *</b>															
2019	15	41	235,179	52,482	46,735	18,342	28,393	5,747	138,966	116,092	14,351	14,309	101,741	22,874	43,731
2020	12	36	229,461	44,808	39,873	17,373	22,500	4,935	139,741	114,449	13,077	12,901	101,372	25,292	44,912
2021	12	35	245,971	50,760	44,414	20,740	23,674	6,346	139,539	116,314	12,627	12,576	103,687	23,225	55,672
2021 Apr.	12	36	230,787	42,674	37,355	18,967	18,388	5,319	136,492	112,726	12,582	12,485	100,144	23,766	51,621
May	12	36	230,839	41,850	36,996	18,503	18,493	4,854	136,836	112,685	12,317	12,242	100,368	24,151	52,153
June	12	36	235,480	43,563	38,877	19,897	18,980	4,686	136,824	112,480	12,035	11,970	100,445	24,344	55,093
July	12	35	236,463	44,661	39,594	20,144	19,450	5,067	136,428	112,643	12,023	11,960	100,620	23,785	55,374
Aug.	12	35	236,590	44,049	39,081	18,870	20,211	4,968	137,703	113,538	12,056	11,993	101,482	24,165	54,838
Sep.	13	36	244,554	51,907	47,106	21,882	25,224	4,801	138,524	114,524	12,203	12,144	102,321	24,000	54,123
Oct.	12	35	246,052	50,932	45,914	24,324	21,590	5,018	138,527	115,426	12,522	12,466	102,904	23,101	56,593
Nov.	12	35	247,104	52,944	46,746	23,971	22,775	6,198	138,478	115,365	12,585	12,529	102,780	23,113	55,682
Dec.	12	35	245,971	50,760	44,414	20,740	23,674	6,346	139,539	116,314	12,627	12,576	103,687	23,225	55,672
2022 Jan.	12	35	245,095	45,937	40,901	20,071	20,830	5,036	140,643	117,494	12,665	12,613	104,829	23,149	58,515
<b>Changes *</b>															
2020	-	3	- 786	- 5,269	- 4,993	- 969	- 4,024	- 276	+ 3,269	+ 834	- 1,274	- 1,408	+ 2,108	+ 2,435	+ 1,214
2021	±	0	+ 12,022	+ 3,800	+ 2,844	+ 3,367	- 523	+ 956	- 2,528	- 451	- 450	- 325	- 1	- 2,077	+ 10,750
2021 May	-	-	+ 420	- 626	- 214	- 464	+ 250	- 412	+ 514	+ 127	- 265	- 243	+ 392	+ 387	+ 532
June	-	-	+ 3,451	+ 1,131	+ 1,446	+ 1,394	+ 52	- 315	- 619	- 807	- 282	- 272	+ 525	+ 188	+ 2,939
July	-	-	+ 848	+ 1,057	+ 678	+ 247	+ 431	+ 379	- 489	+ 70	- 12	- 10	+ 82	- 559	+ 280
Aug.	-	-	- 19	- 702	- 578	- 1,274	+ 696	- 124	+ 1,219	+ 840	+ 33	+ 33	+ 807	+ 379	- 536
Sep.	+ 1	+ 1	+ 6,984	+ 7,340	+ 7,628	+ 3,012	+ 4,616	- 288	+ 360	+ 527	+ 147	+ 151	+ 380	- 167	- 716
Oct.	- 1	- 1	+ 1,524	- 906	- 1,148	+ 2,442	- 3,590	+ 242	- 39	+ 860	+ 319	+ 322	+ 541	- 899	+ 2,469
Nov.	-	-	- 213	+ 1,328	+ 289	- 353	+ 642	+ 1,039	- 628	- 639	+ 63	+ 63	- 702	+ 11	- 913
Dec.	-	-	- 1,447	- 2,319	- 2,447	- 3,231	+ 784	+ 128	+ 883	+ 771	+ 42	+ 47	+ 729	+ 112	- 11
2022 Jan.	-	-	- 1,909	- 5,039	- 3,859	- 669	- 2,975	- 1,395	+ 717	+ 793	+ 38	+ 37	+ 755	- 76	+ 2,628
<b>Foreign subsidiaries in EU countries</b>															
<b>End of year or month *</b>															
2019	10	17	166,451	38,264	33,048	14,454	18,594	5,216	104,910	85,688	14,058	14,016	71,630	19,222	23,277
2020	8	14	157,382	31,021	26,408	13,459	12,949	4,613	104,799	83,402	12,783	12,607	70,619	21,397	21,562
2021	7	13	169,661	35,588	29,670	15,794	13,876	5,918	104,626	86,059	12,281	12,230	73,778	18,567	29,447
2021 Apr.	8	14	163,743	29,604	24,656	15,229	9,427	4,948	103,356	83,464	12,274	12,177	71,190	19,892	30,783
May	8	14	164,652	28,830	24,338	14,693	9,645	4,492	103,850	83,793	12,030	11,955	71,763	20,057	31,972
June	8	14	167,522	29,996	25,673	15,997	9,676	4,323	103,377	83,430	11,752	11,687	71,678	19,947	34,149
July	8	14	168,270	30,883	26,185	16,145	10,040	4,698	102,884	83,575	11,727	11,664	71,848	19,309	34,503
Aug.	8	14	167,592	30,306	25,715	15,012	10,703	4,591	103,793	84,266	11,743	11,680	72,523	19,527	33,493
Sep.	8	14	170,713	37,378	32,954	17,297	15,657	4,424	103,718	84,385	11,895	11,836	72,490	19,333	29,617
Oct.	7	13	171,390	35,499	30,878	18,918	11,960	4,621	104,168	85,566	12,216	12,160	73,350	18,602	31,723
Nov.	7	13	171,431	36,705	30,929	18,211	12,718	5,776	104,009	85,619	12,260	12,204	73,359	18,390	30,717
Dec.	7	13	169,661	35,588	29,670	15,794	13,876	5,918	104,626	86,059	12,281	12,230	73,778	18,567	29,447
2022 Jan.	7	13	168,530	30,734	26,114	14,932	11,182	4,620	105,852	86,954	12,313	12,261	74,641	18,898	31,944
<b>Changes *</b>															
2020	-	2	- 7,923	- 6,696	- 6,603	- 995	- 5,608	- 93	+ 483	- 1,709	- 1,275	- 1,409	- 434	+ 2,192	- 1,710
2021	-	1	+ 11,162	+ 4,074	+ 3,179	+ 2,335	+ 844	+ 895	- 797	+ 2,043	- 502	- 377	+ 2,545	- 2,840	+ 7,885
2021 May	-	-	+ 984	- 719	- 313	- 536	+ 223	- 406	+ 514	+ 347	- 244	- 222	+ 591	+ 167	+ 1,189
June	-	-	+ 2,582	+ 1,005	+ 1,310	+ 1,304	+ 6	- 305	- 600	- 485	- 278	- 268	- 207	- 115	+ 2,177
July	-	-	+ 666	+ 883	+ 506	+ 148	+ 358	+ 377	- 571	+ 67	- 25	- 23	+ 92	- 638	+ 354
Aug.	-	-	- 693	- 599	- 469	- 1,133	+ 664	- 130	+ 916	+ 699	+ 16	+ 16	+ 683	+ 217	- 1,010
Sep.	-	-	+ 2,914	+ 6,939	+ 7,217	+ 2,285	+ 4,932	- 278	- 149	+ 47	+ 152	+ 156	- 105	- 196	- 3,876
Oct.	- 1	- 1	+ 600	- 1,863	- 2,087	+ 1,621	- 3,708	+ 224	+ 357	+ 1,088	+ 321	+ 324	+ 767	- 731	+ 2,106
Nov.	-	-	- 242	+ 1,057	+ 27	- 707	+ 734	+ 1,030	- 293	- 80	+ 44	+ 44	- 124	- 213	- 1,006
Dec.	-	-	- 1,880	- 1,150	- 1,276	- 2,417	+ 1,141	+ 126	+ 540	+ 363	+ 21	+ 26	+ 342	+ 177	- 1,270
2022 Jan.	-	-	- 1,517	- 4,959	- 3,582	- 862	- 2,505	- 1,377	+ 1,160	+ 829	+ 32	+ 31	+ 797	+ 331	+ 2,282

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics; contrary to normal

practice, breaks due to changes in the reporting population are not eliminated in the flow data on foreign subsidiaries. In this table "foreign" also includes the country of domicile of the foreign subsidiaries. 1 Including bill-based lending.

## II. Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing											Money market paper and debt securities outstanding <sup>6</sup>	Equity capital	Other liabilities <sup>7</sup>	Period	
from banks (MFIs)			from non-banks (non-MFIs)												
Total	Total	German banks <sup>2</sup>	Foreign banks	Total	German non-banks (non-MFIs) <sup>5</sup>				Foreign non-banks						
					Total	Short-term		Medium and long-term							
						Total	of which: Enterprises and households	Total		of which: Enterprises and households					
16	17	18	19	20	21	22	23	24	25	26	27	28	29		
<b>End of year or month *</b>														<b>All foreign subsidiaries</b>	
165,731	68,694	36,603	32,091	97,037	6,649	3,910	3,910	2,739	2,236	90,388	15,994	22,058	31,396	2019	
163,412	59,624	34,110	25,514	103,788	6,696	4,221	4,220	2,475	2,100	97,092	16,612	20,266	29,171	2020	
178,587	64,210	32,969	31,241	114,377	7,285	4,870	4,867	2,415	2,062	107,092	16,356	20,322	30,706	2021	
166,074	59,045	33,357	25,688	107,029	6,412	3,951	3,949	2,461	2,089	100,617	17,291	20,398	27,024	2021 Apr.	
165,822	56,970	32,053	24,917	108,852	6,478	4,048	4,046	2,430	2,058	102,374	17,319	20,403	27,295	May	
167,840	58,529	32,202	26,327	109,311	6,570	4,164	4,162	2,406	2,039	102,741	17,569	20,521	29,550	June	
169,710	58,648	32,373	26,275	111,062	6,599	4,199	4,196	2,400	2,033	104,463	17,709	20,452	28,592	July	
169,771	58,166	31,086	27,080	111,605	6,619	4,218	4,215	2,401	2,034	104,986	17,515	20,751	28,553	Aug.	
175,437	61,508	30,038	31,470	113,929	6,622	4,222	4,218	2,400	2,052	107,307	18,414	20,731	29,972	Sep.	
177,624	63,783	32,750	31,033	113,841	6,922	4,507	4,505	2,415	2,062	106,919	17,905	20,387	30,136	Oct.	
177,496	62,598	31,109	31,489	114,898	7,045	4,620	4,616	2,425	2,072	107,853	17,526	20,345	31,737	Nov.	
178,587	64,210	32,969	31,241	114,377	7,285	4,870	4,867	2,415	2,062	107,092	16,356	20,322	30,706	Dec.	
179,570	64,824	33,161	31,663	114,746	7,226	4,781	4,678	2,445	2,092	107,520	15,898	19,866	29,761	2022 Jan.	
<b>Changes *</b>															
+ 1,373	- 7,332	- 2,494	- 4,838	+ 8,705	+ 47	+ 311	+ 310	- 264	- 136	+ 8,658	+ 618	- 1,792	- 985	2020	
+ 12,061	+ 3,155	- 1,141	+ 4,296	+ 8,906	+ 589	+ 649	+ 647	- 60	- 38	+ 8,317	- 256	+ 56	+ 161	2021	
+ 33	- 1,948	- 1,304	- 644	+ 1,981	+ 66	+ 97	+ 97	- 31	- 31	+ 1,915	+ 28	+ 5	+ 354	2021 May	
+ 1,155	+ 1,156	+ 149	+ 1,007	- 1	+ 92	+ 116	+ 116	- 24	- 19	- 93	+ 250	+ 118	+ 1,928	June	
+ 1,841	+ 101	+ 171	- 70	+ 1,740	+ 29	+ 35	+ 34	- 6	- 6	+ 1,711	+ 140	- 69	- 1,064	July	
- 69	- 537	- 1,287	+ 750	+ 468	+ 20	+ 19	+ 19	+ 1	+ 1	+ 448	- 194	+ 299	- 55	Aug.	
+ 4,930	+ 2,997	- 1,048	+ 4,045	+ 1,933	+ 3	+ 4	+ 3	- 1	+ 18	+ 1,930	+ 899	- 20	+ 1,175	Sep.	
+ 2,313	+ 2,320	+ 2,712	- 392	- 7	+ 300	+ 285	+ 287	+ 15	+ 10	- 307	- 509	- 344	+ 64	Oct.	
- 1,023	- 1,585	- 1,641	+ 56	+ 562	+ 123	+ 113	+ 111	+ 10	+ 10	+ 439	- 379	- 42	+ 1,231	Nov.	
+ 912	+ 1,522	+ 1,860	- 338	- 610	+ 240	+ 250	+ 251	- 10	- 10	- 850	- 1,170	- 23	- 1,166	Dec.	
+ 384	+ 351	+ 192	+ 159	+ 33	- 59	- 89	- 189	+ 30	+ 30	+ 92	- 458	- 456	- 1,164	2022 Jan.	
<b>End of year or month *</b>														<b>Foreign subsidiaries in EU countries</b>	
117,101	43,568	28,264	15,304	73,533	4,525	1,787	1,787	2,738	2,235	69,008	15,585	15,872	17,893	2019	
110,200	36,368	27,133	9,235	73,832	4,483	2,010	2,009	2,473	2,098	69,349	15,433	14,472	17,277	2020	
121,179	37,501	25,193	12,308	83,678	4,753	2,338	2,337	2,415	2,062	78,925	15,857	14,106	18,519	2021	
116,651	35,383	26,775	8,608	81,268	4,420	1,961	1,960	2,459	2,087	76,848	16,424	14,498	16,170	2021 Apr.	
117,147	33,675	25,631	8,044	83,472	4,453	2,025	2,024	2,428	2,056	79,019	16,509	14,568	16,428	May	
117,745	34,338	25,506	8,832	83,407	4,529	2,125	2,124	2,404	2,037	78,878	16,675	14,530	18,572	June	
119,090	34,263	25,546	8,717	84,827	4,410	2,012	2,011	2,398	2,031	80,417	16,727	14,511	17,942	July	
118,531	33,478	24,282	9,196	85,053	4,500	2,101	2,100	2,399	2,032	80,553	16,617	14,750	17,694	Aug.	
119,818	34,696	22,166	12,530	85,122	4,408	2,008	2,007	2,400	2,052	80,714	17,614	14,670	18,611	Sep.	
121,352	36,723	24,240	12,483	84,629	4,608	2,193	2,193	2,415	2,062	80,021	17,194	14,288	18,556	Oct.	
120,639	36,061	23,490	12,571	84,578	4,770	2,345	2,344	2,425	2,072	79,808	16,853	14,186	19,753	Nov.	
121,179	37,501	25,193	12,308	83,678	4,753	2,338	2,337	2,415	2,062	78,925	15,857	14,106	18,519	Dec.	
121,547	38,045	25,589	12,456	83,502	4,655	2,210	2,109	2,445	2,092	78,847	15,336	13,538	18,109	2022 Jan.	
<b>Changes *</b>															
- 6,113	- 6,755	- 1,132	- 5,623	+ 642	- 42	+ 223	+ 222	- 265	- 137	+ 684	- 152	- 1,400	- 258	2020	
+ 10,318	+ 825	- 1,940	+ 2,765	+ 9,493	+ 270	+ 328	+ 328	- 58	- 36	+ 9,223	+ 424	- 366	+ 786	2021	
+ 546	- 1,687	- 1,144	- 543	+ 2,233	+ 33	+ 64	+ 64	- 31	- 31	+ 2,200	+ 85	+ 70	+ 283	2021 May	
+ 421	+ 590	- 125	+ 715	- 169	+ 76	+ 100	+ 100	- 24	- 19	- 245	+ 166	- 38	+ 2,033	June	
+ 1,326	- 87	+ 40	- 127	+ 1,413	- 119	- 113	- 113	- 6	- 6	+ 1,532	+ 52	- 19	- 693	July	
- 582	- 794	- 1,264	+ 470	+ 212	+ 90	+ 89	+ 89	+ 1	+ 1	+ 122	- 110	+ 239	- 240	Aug.	
+ 1,136	+ 1,153	- 2,116	+ 3,269	- 17	- 92	- 93	- 93	+ 1	+ 20	+ 75	+ 997	- 80	+ 861	Sep.	
+ 1,533	+ 2,024	+ 2,074	- 50	- 491	+ 200	+ 185	+ 186	+ 15	+ 10	- 691	- 420	- 382	- 131	Oct.	
- 881	- 745	- 750	+ 5	- 136	+ 162	+ 152	+ 151	+ 10	+ 10	- 298	- 341	- 102	+ 1,082	Nov.	
+ 495	+ 1,418	+ 1,703	- 285	- 923	- 17	- 7	- 7	- 10	- 10	- 906	- 996	- 80	- 1,299	Dec.	
+ 263	+ 502	+ 396	+ 106	- 239	- 98	- 128	- 228	+ 30	+ 30	- 141	- 521	- 568	- 476	2022 Jan.	

<sup>2</sup> Including transactions with the parent institution. <sup>3</sup> Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. <sup>4</sup> Including own debt securities. <sup>5</sup> Excluding subordinated liabilities and non-negotiable debt securities.

<sup>6</sup> Issues of negotiable and non-negotiable debt securities and money market paper. <sup>7</sup> Including subordinated liabilities.



## II. Foreign branches and foreign subsidiaries of German banks (MFIs)

### 2. Assets and liabilities of foreign subsidiaries, by country of domicile \*

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets	
				Total	Balances and loans 1			Money market paper, securities 3 4	Total	Loans 1			Money market paper, securities 3		
					Total	German banks 2	Foreign banks			Total	Total	to German non-banks			to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>of which: Luxembourg</b>															
<b>End of year or month *</b>															
2019	7	7	78,373	28,515	24,720	10,181	14,539	.	35,334	25,459	13,855	13,813	11,604	9,875	14,524
2020	5	5	66,884	20,375	16,999	7,921	9,078	.	33,376	24,736	12,586	12,410	12,150	8,640	13,133
2021	4	4	71,046	22,205	19,379	8,497	10,882	.	31,938	24,215	12,093	12,042	12,122	7,723	16,903
2021 Apr.	5	5	69,833	17,789	14,778	9,570	5,208	.	31,963	23,648	12,079	11,982	11,569	8,315	20,081
May	5	5	69,328	17,349	14,391	9,147	5,244	.	31,577	23,347	11,832	11,757	11,515	8,230	20,402
June	5	5	71,957	17,935	15,035	9,736	5,299	.	31,065	22,941	11,553	11,488	11,388	8,124	22,957
July	5	5	72,306	18,359	15,460	10,139	5,321	.	31,152	23,081	11,522	11,459	11,559	8,071	22,795
Aug.	5	5	70,899	17,783	14,895	9,469	5,426	.	31,186	23,194	11,544	11,481	11,650	7,992	21,930
Sep.	5	5	70,701	21,316	18,431	8,761	9,670	.	31,242	23,268	11,694	11,635	11,574	7,974	18,143
Oct.	4	4	70,649	19,577	16,728	9,586	7,142	.	31,548	23,792	11,989	11,933	11,803	7,756	19,524
Nov.	4	4	70,750	20,000	17,176	9,070	8,106	.	31,657	23,915	12,063	12,007	11,852	7,742	19,093
Dec.	4	4	71,046	22,205	19,379	8,497	10,882	.	31,938	24,215	12,093	12,042	12,122	7,723	16,903
2022 Jan.	4	4	70,402	18,912	16,040	7,782	8,258	.	32,306	24,593	12,125	12,073	12,468	7,713	19,184
<b>Changes *</b>															
2020	-	2	- 10,443	- 7,609	- 7,696	- 2,260	- 5,436	.	- 1,446	- 228	- 1,269	- 1,403	+ 1,041	- 1,218	- 1,388
2021	-	1	+ 3,274	+ 1,348	+ 2,303	+ 576	+ 1,727	.	- 1,844	- 917	- 493	- 368	- 424	- 927	+ 3,770
2021 May	-	-	- 444	- 388	- 385	- 423	+ 38	.	- 377	- 294	- 247	- 225	- 47	- 83	+ 321
June	-	-	+ 2,380	+ 428	+ 620	+ 589	+ 31	.	- 603	- 492	- 279	- 269	- 213	- 111	+ 2,555
July	-	-	+ 327	+ 420	+ 419	+ 403	+ 16	.	+ 69	+ 122	- 31	- 29	+ 153	- 53	- 162
Aug.	-	-	- 1,423	- 598	- 564	- 670	+ 106	.	+ 40	+ 120	+ 22	+ 22	+ 98	- 80	- 865
Sep.	-	-	- 387	+ 3,402	+ 3,515	- 708	+ 4,223	.	- 2	+ 18	+ 150	+ 154	- 132	- 20	- 3,787
Oct.	-	1	- 68	- 1,722	- 1,713	+ 825	- 2,538	.	+ 273	+ 491	+ 295	+ 298	+ 196	- 218	+ 1,381
Nov.	-	-	- 94	+ 280	+ 428	- 516	+ 944	.	+ 57	+ 72	+ 74	+ 74	- 2	- 15	- 431
Dec.	-	-	+ 221	+ 2,173	+ 2,187	- 573	+ 2,760	.	+ 238	+ 257	+ 30	+ 35	+ 227	- 19	- 2,190
2022 Jan.	-	-	- 816	- 3,180	- 3,148	- 715	- 2,433	.	+ 298	+ 308	+ 32	+ 31	+ 276	- 10	+ 2,066
<b>Foreign subsidiaries in non-EU countries</b>															
<b>End of year or month *</b>															
2019	9	24	68,728	14,218	13,687	3,888	9,799	531	34,056	30,404	293	293	30,111	3,652	20,454
2020	8	22	72,079	13,787	13,465	3,914	9,551	.	34,942	31,047	294	294	30,753	3,895	23,350
2021	9	22	76,310	15,172	14,744	4,946	9,798	.	34,913	30,255	346	346	29,909	4,658	26,225
2021 Apr.	8	22	67,044	13,070	12,699	3,738	8,961	.	33,136	29,262	308	308	28,954	3,874	20,838
May	8	22	66,187	13,020	12,658	3,810	8,848	.	32,986	28,892	287	287	28,605	4,094	20,181
June	8	22	67,958	13,567	13,204	3,900	9,304	.	33,447	29,050	283	283	28,767	4,397	20,944
July	8	21	68,193	13,778	13,409	3,999	9,410	.	33,544	29,068	296	296	28,772	4,476	20,871
Aug.	8	21	68,998	13,743	13,366	3,858	9,508	.	33,910	29,272	313	313	28,959	4,638	21,345
Sep.	9	22	73,841	14,529	14,152	4,585	9,567	.	34,806	30,139	308	308	29,831	4,667	24,506
Oct.	9	22	74,662	15,433	15,036	5,406	9,630	.	34,359	29,860	306	306	29,554	4,499	24,870
Nov.	9	22	75,673	16,239	15,817	5,760	10,057	.	34,469	29,746	325	325	29,421	4,723	24,965
Dec.	9	22	76,310	15,172	14,744	4,946	9,798	.	34,913	30,255	346	346	29,909	4,658	26,225
2022 Jan.	9	22	76,565	15,203	14,787	5,139	9,648	.	34,791	30,540	352	352	30,188	4,251	26,571
<b>Changes *</b>															
2020	-	1	+ 7,137	+ 1,427	+ 1,610	+ 26	+ 1,584	.	+ 2,786	+ 2,543	+ 1	+ 1	+ 2,542	+ 243	+ 2,924
2021	+ 1	± 0	+ 860	- 274	- 335	+ 1,032	- 1,367	.	- 1,731	- 2,494	+ 52	+ 52	- 2,546	+ 763	+ 2,865
2021 May	-	-	- 564	+ 93	+ 99	+ 72	+ 27	.	-	- 220	- 21	- 21	- 199	+ 220	- 657
June	-	-	+ 869	+ 126	+ 136	+ 90	+ 46	.	- 19	- 322	- 4	- 4	- 318	+ 303	+ 762
July	-	-	+ 182	+ 174	+ 172	+ 99	+ 73	.	+ 82	+ 3	+ 13	+ 13	- 10	+ 79	- 74
Aug.	-	-	+ 674	- 103	- 109	- 141	+ 32	.	+ 303	+ 141	+ 17	+ 17	+ 124	+ 162	+ 474
Sep.	+ 1	+ 1	+ 4,070	+ 401	+ 411	+ 727	- 316	.	+ 509	+ 480	- 5	- 5	+ 485	+ 29	+ 3,160
Oct.	-	-	+ 924	+ 957	+ 939	+ 821	+ 118	.	- 396	- 228	- 2	- 2	- 226	- 168	+ 363
Nov.	-	-	+ 29	+ 271	+ 262	+ 354	- 92	.	- 335	- 559	+ 19	+ 19	- 578	+ 224	+ 93
Dec.	-	-	+ 433	- 1,169	- 1,171	- 814	- 357	.	+ 343	+ 408	+ 21	+ 21	+ 387	- 65	+ 1,259
2022 Jan.	-	-	- 392	- 295	- 277	+ 193	- 470	.	- 443	- 36	+ 6	+ 6	- 42	- 407	+ 346

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics; contrary to normal

practice, breaks due to changes in the reporting population are not eliminated in the flow data on foreign subsidiaries. In this table "foreign" also includes the country of domicile of the foreign subsidiaries. 1 Including bill-based lending.



## II. Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing											Money market paper and debt securities outstanding <sup>6</sup>	Equity capital	Other liabilities <sup>7</sup>	Period	
from banks (MFIs)				from non-banks (non-MFIs)											
Total	Total	German banks <sup>2</sup>	Foreign banks	Total	German non-banks (non-MFIs) <sup>5</sup>				Foreign non-banks						
					Total	Short-term		Medium and long-term							
						Total	of which: Enterprises and households	Total		of which: Enterprises and households					
16	17	18	19	20	21	22	23	24	25	26	27	28	29		
<b>End of year or month *</b>											<b>of which: Luxembourg</b>				
48,015	31,298	20,443	10,855	16,717	4,003	1,266	1,266	2,737	2,234	12,714	9,474	7,556	13,328	2019	
38,423	23,977	18,663	5,314	14,446	3,855	1,383	1,383	2,472	2,097	10,591	9,220	6,682	12,559	2020	
41,820	24,301	19,104	5,197	17,519	3,984	1,570	1,570	2,414	2,061	13,535	9,631	6,457	13,138	2021	
41,791	24,178	19,355	4,823	17,613	3,736	1,278	1,278	2,458	2,086	13,877	9,915	6,663	11,464	2021 Apr.	
41,354	22,831	18,447	4,384	18,523	3,748	1,321	1,321	2,427	2,055	14,775	10,005	6,653	11,316	May	
41,611	23,414	18,382	5,032	18,197	3,833	1,430	1,430	2,403	2,036	14,364	10,022	6,659	13,665	June	
42,522	23,675	18,756	4,919	18,847	3,559	1,162	1,162	2,397	2,030	15,288	9,989	6,662	13,133	July	
41,726	22,822	17,559	5,263	18,904	3,744	1,346	1,346	2,398	2,031	15,160	9,703	6,665	12,805	Aug.	
40,302	21,707	15,805	5,902	18,595	3,660	1,261	1,261	2,399	2,051	14,935	10,208	6,665	13,526	Sep.	
40,960	22,911	17,117	5,794	18,049	3,768	1,354	1,354	2,414	2,061	14,281	9,803	6,467	13,419	Oct.	
40,568	22,821	17,555	5,266	17,747	3,996	1,572	1,572	2,424	2,071	13,751	9,869	6,467	13,846	Nov.	
41,820	24,301	19,104	5,197	17,519	3,984	1,570	1,570	2,414	2,061	13,535	9,631	6,457	13,138	Dec.	
42,365	24,709	19,277	5,432	17,656	3,934	1,490	1,390	2,444	2,091	13,722	9,124	6,414	12,499	2022 Jan.	
<b>Changes *</b>															
- 8,990	- 6,894	- 1,780	- 5,114	- 2,096	- 148	+ 117	+ 117	- 265	- 137	- 1,948	- 254	- 874	- 325	2020	
+ 2,939	+ 42	+ 441	- 399	+ 2,897	+ 129	+ 187	+ 187	- 58	- 36	+ 2,768	+ 411	- 225	+ 149	2021	
- 406	- 1,325	- 908	- 417	+ 919	+ 12	+ 43	+ 43	- 31	- 31	+ 907	+ 90	- 10	- 118	2021 May	
+ 139	+ 511	- 65	+ 576	- 372	+ 85	+ 109	+ 109	- 24	- 19	+ 457	+ 17	+ 6	+ 2,218	June	
+ 904	+ 259	+ 374	- 115	+ 645	- 274	- 268	- 268	- 6	- 6	+ 919	- 33	+ 3	- 547	July	
- 812	- 863	- 1,197	+ 334	+ 51	+ 185	+ 184	+ 184	+ 1	+ 1	- 134	- 286	+ 3	- 328	Aug.	
- 1,532	- 1,181	- 1,754	+ 573	- 351	- 84	- 85	- 85	+ 1	+ 20	- 267	+ 505	-	+ 640	Sep.	
+ 663	+ 1,212	+ 1,312	- 100	- 549	+ 108	+ 93	+ 93	+ 15	+ 10	- 657	- 405	- 198	- 128	Oct.	
- 504	- 163	+ 438	- 601	- 341	+ 228	+ 218	+ 218	+ 10	+ 10	- 569	+ 66	-	+ 344	Nov.	
+ 1,223	+ 1,463	+ 1,549	- 86	- 240	- 12	- 2	- 2	- 10	- 10	- 228	- 238	- 10	- 754	Dec.	
+ 468	+ 362	+ 173	+ 189	+ 106	- 50	- 80	- 180	+ 30	+ 30	+ 156	- 507	- 43	- 734	2022 Jan.	
<b>End of year or month *</b>											<b>Foreign subsidiaries in non-EU countries</b>				
48,630	25,126	8,339	16,787	23,504	2,124	2,123	2,123	.	.	21,380	.	6,186	13,503	2019	
53,212	23,256	6,977	16,279	29,956	2,213	2,211	2,211	.	.	27,743	1,179	5,794	11,894	2020	
57,408	26,709	7,776	18,933	30,699	2,532	2,532	2,530	-	-	28,167	499	6,216	12,187	2021	
49,423	23,662	6,582	17,080	25,761	1,992	1,990	1,989	.	.	23,769	867	5,900	10,854	2021 Apr.	
48,675	23,295	6,422	16,873	25,380	2,025	2,023	2,022	.	.	23,355	810	5,835	10,867	May	
50,095	24,191	6,696	17,495	25,904	2,041	2,039	2,038	.	.	23,863	894	5,991	10,978	June	
50,620	24,385	6,827	17,558	26,235	2,189	2,187	2,185	.	.	24,046	982	5,941	10,650	July	
51,240	24,688	6,804	17,884	26,552	2,119	2,117	2,115	.	.	24,433	898	6,001	10,859	Aug.	
55,619	26,812	7,872	18,940	28,807	2,214	2,214	2,211	-	-	26,593	800	6,061	11,361	Sep.	
56,272	27,060	8,510	18,550	29,212	2,314	2,314	2,312	-	-	26,898	711	6,099	11,580	Oct.	
56,857	26,537	7,619	18,918	30,320	2,275	2,275	2,272	-	-	28,045	673	6,159	11,984	Nov.	
57,408	26,709	7,776	18,933	30,699	2,532	2,532	2,530	-	-	28,167	499	6,216	12,187	Dec.	
58,023	26,779	7,572	19,207	31,244	2,571	2,571	2,569	-	-	28,673	562	6,328	11,652	2022 Jan.	
<b>Changes *</b>															
+ 7,486	- 577	- 1,362	+ 785	+ 8,063	+ 89	+ 88	+ 88	.	.	+ 7,974	-	- 392	- 727	2020	
+ 1,743	+ 2,330	+ 799	+ 1,531	- 587	+ 319	+ 321	+ 319	.	.	- 906	- 680	+ 422	- 625	2021	
- 513	- 261	- 160	- 101	- 252	+ 33	+ 33	+ 33	.	.	- 285	- 57	- 65	+ 71	2021 May	
+ 734	+ 566	+ 274	+ 292	+ 168	+ 16	+ 16	+ 16	.	.	+ 152	+ 84	+ 156	- 105	June	
+ 515	+ 188	+ 131	+ 57	+ 327	+ 148	+ 148	+ 147	.	.	+ 179	+ 88	- 50	- 371	July	
+ 513	+ 257	- 23	+ 280	+ 256	- 70	- 70	- 70	.	.	+ 326	- 84	+ 60	+ 185	Aug.	
+ 3,794	+ 1,844	+ 1,068	+ 776	+ 1,950	+ 95	+ 97	+ 96	.	.	+ 1,855	- 98	+ 60	+ 314	Sep.	
+ 780	+ 296	+ 638	- 342	+ 484	+ 100	+ 100	+ 101	-	-	+ 384	- 89	+ 38	+ 195	Oct.	
- 142	- 840	- 891	+ 51	+ 698	- 39	- 39	- 40	-	-	+ 737	- 38	+ 60	+ 149	Nov.	
+ 417	+ 104	+ 157	- 53	+ 313	+ 257	+ 257	+ 258	-	-	+ 56	- 174	+ 57	+ 133	Dec.	
+ 121	- 151	- 204	+ 53	+ 272	+ 39	+ 39	+ 39	-	-	+ 233	+ 63	+ 112	- 688	2022 Jan.	

<sup>2</sup> Including transactions with the parent institution. <sup>3</sup> Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. <sup>4</sup> Including own debt securities. <sup>5</sup> Excluding subordinated liabilities and non-negotiable debt securities.

<sup>6</sup> Issues of negotiable and non-negotiable debt securities and money market paper. <sup>7</sup> Including subordinated liabilities.

## III Building and loan associations (MFIs) in Germany

## 1 Loans, building loans \*

€ million

End of year or month	Building loans to domestic households 2										Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
	Total	by debtor group		by type and maturity						Other loans			
		Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans							
				Total	of which To employees and other individuals	Total	Medium-term	Long-term	of which				
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>All building and loan associations</b>													
2017	40,807	134,400	13,608	120,792	12,218	10,961	102,625	6,820	95,335	19,557	6,079	1,080	40,865
2018	38,412	140,443	14,238	126,205	11,757	10,552	108,505	5,857	102,222	20,181	6,190	1,118	41,505
2019	32,522	147,665	14,928	132,737	11,290	10,155	115,629	5,279	109,980	20,746	8,130	1,188	42,155
2020	29,453	158,185	15,872	142,313	10,690	9,661	123,043	4,782	117,912	24,452	8,062	1,331	41,633
2021	27,096	168,019	16,828	151,191	10,005	9,066	128,295	4,205	123,784	29,719	7,818	1,473	42,191
2021 May	28,494	161,853	16,300	145,553	10,271	9,290	124,954	4,512	120,115	26,628	7,977	1,453	41,213
June	28,501	162,967	16,426	146,541	10,214	9,242	125,564	4,480	120,771	27,189	7,950	1,457	41,410
July	28,175	163,769	16,490	147,279	10,225	9,255	125,853	4,398	121,135	27,691	7,937	1,453	41,331
Aug.	28,314	164,445	16,545	147,900	10,213	9,248	126,114	4,329	121,472	28,118	7,965	1,477	41,404
Sep.	27,540	165,363	16,638	148,725	10,159	9,199	126,689	4,320	122,063	28,515	7,902	1,472	41,317
Oct.	26,961	166,214	16,717	149,497	10,129	9,176	127,133	4,352	122,452	28,952	7,866	1,472	42,212
Nov.	27,355	166,945	16,760	150,185	10,061	9,118	127,521	4,319	122,884	29,363	7,883	1,474	42,153
Dec.	27,096	168,019	16,828	151,191	10,005	9,066	128,295	4,205	123,784	29,719	7,818	1,473	42,191
2022 Jan.	27,182	168,541	17,074	151,467	9,999	9,051	128,568	4,139	124,117	29,974	7,841	1,471	42,113
Feb.	26,943	169,170	17,145	152,025	9,953	9,009	128,834	4,094	124,444	30,383	7,905	1,471	41,990
<b>Private building and loan associations</b>													
2017	25,031	107,571	10,713	96,858	9,195	8,319	79,993	5,567	73,999	18,383	4,079	523	18,494
2018	22,831	112,374	11,157	101,217	8,845	7,994	84,726	4,810	79,524	18,803	3,620	495	18,271
2019	16,903	118,276	11,655	106,621	8,437	7,639	90,641	4,401	85,895	19,198	5,126	474	18,404
2020	14,251	127,303	12,401	114,902	7,921	7,195	96,812	4,000	92,490	22,570	4,931	481	18,424
2021	12,351	135,616	13,007	122,609	7,351	6,692	100,956	3,576	97,092	27,309	4,364	590	19,413
2021 May	13,147	130,543	12,667	117,876	7,576	6,889	98,395	3,790	94,300	24,572	4,630	558	18,145
June	13,134	131,495	12,747	118,748	7,520	6,841	98,902	3,767	94,843	25,073	4,591	568	18,352
July	13,010	132,119	12,781	119,338	7,531	6,852	99,073	3,696	95,079	25,515	4,595	566	18,311
Aug.	13,274	132,671	12,812	119,859	7,528	6,853	99,232	3,640	95,301	25,911	4,610	591	18,384
Sep.	12,592	133,438	12,888	120,550	7,464	6,792	99,704	3,645	95,774	26,270	4,516	586	18,338
Oct.	12,027	134,134	12,941	121,193	7,441	6,776	100,040	3,694	96,038	26,653	4,412	585	19,228
Nov.	12,418	134,701	12,963	121,738	7,393	6,735	100,300	3,673	96,330	27,008	4,420	588	19,388
Dec.	12,351	135,616	13,007	122,609	7,351	6,692	100,956	3,576	97,092	27,309	4,364	590	19,413
2022 Jan.	11,983	136,013	13,236	122,777	7,354	6,683	101,148	3,525	97,329	27,511	4,347	588	19,327
Feb.	12,029	136,482	13,277	123,205	7,320	6,653	101,309	3,487	97,545	27,853	4,356	586	19,200
<b>Public building and loan associations</b>													
2017	15,776	26,829	2,895	23,934	3,023	2,642	22,632	1,253	21,336	1,174	2,000	557	22,371
2018	15,581	28,069	3,081	24,988	2,912	2,558	23,779	1,047	22,698	1,378	2,570	623	23,234
2019	15,619	29,389	3,273	26,116	2,853	2,516	24,988	878	24,085	1,548	3,004	714	23,751
2020	15,202	30,882	3,471	27,411	2,769	2,466	26,231	782	25,422	1,882	3,131	850	23,209
2021	14,745	32,403	3,821	28,582	2,654	2,374	27,339	629	26,692	2,410	3,454	883	22,778
2021 May	15,347	31,310	3,633	27,677	2,695	2,401	26,559	722	25,815	2,056	3,347	895	23,068
June	15,367	31,472	3,679	27,793	2,694	2,401	26,662	713	25,928	2,116	3,359	889	23,058
July	15,165	31,650	3,709	27,941	2,694	2,403	26,780	702	26,056	2,176	3,342	887	23,020
Aug.	15,040	31,774	3,733	28,041	2,685	2,395	26,882	689	26,171	2,207	3,355	886	23,020
Sep.	14,948	31,925	3,750	28,175	2,695	2,407	26,985	675	26,289	2,245	3,386	886	22,979
Oct.	14,934	32,080	3,776	28,304	2,688	2,400	27,093	658	26,414	2,299	3,454	887	22,984
Nov.	14,937	32,244	3,797	28,447	2,668	2,383	27,221	646	26,554	2,355	3,463	886	22,765
Dec.	14,745	32,403	3,821	28,582	2,654	2,374	27,339	629	26,692	2,410	3,454	883	22,778
2022 Jan.	15,199	32,528	3,838	28,690	2,645	2,368	27,420	614	26,788	2,463	3,494	883	22,786
Feb.	14,914	32,688	3,868	28,820	2,633	2,356	27,525	607	26,899	2,530	3,549	885	22,790

\* Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the

Statistical Series Banking Statistics. 1 Including unsecured loans and advances to domestic building and loan associations. 2 Including non-profit institutions.

## III Building and loan associations (MFIs) in Germany

## 2 Deposits and borrowing, by size of business \*

€ million

End of year or month	Deposits and borrowing from banks (MFIs) <sup>1</sup>			Deposits and borrowing from domestic non-banks (non-MFIs)			Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities outstanding	Memo items				
	Total	of which		Deposits under savings and loan contracts					Number of institutions	Balance sheet total <sup>3</sup>	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts	
		Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic households	Other domestic non-banks							Other <sup>2</sup>
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>All building and loan associations</b>													
2017	25,618	15,134	2,612	167,755	166,016	1,739	9,411	912	3,042	20	229,179	27,772	881,683
2018	23,213	14,221	2,797	173,372	171,350	2,022	9,943	937	3,288	20	233,433	26,941	894,949
2019	23,891	12,953	2,921	178,784	176,439	2,345	9,784	941	1,767	19	237,850	26,053	908,960
2020	29,636	15,487	2,928	180,540	178,073	2,467	8,330	947	2,760	18	244,856	24,923	910,238
2021	33,103	21,610	2,957	182,731	180,035	2,696	9,165	1,707	4,242	18	253,225	23,760	907,831
2021 Mar.	28,776	16,291	2,926	181,273	178,758	2,515	8,628	1,695	2,759	18	245,990	24,691	912,444
Apr.	28,243	16,564	2,923	181,292	178,762	2,530	8,554	1,705	3,257	18	245,887	24,612	912,681
May	28,963	17,142	2,918	181,509	178,954	2,555	8,616	1,710	3,257	18	246,944	24,536	913,652
June	29,871	17,890	2,923	181,362	178,798	2,564	8,859	1,705	3,257	18	248,248	24,426	913,248
July	30,759	18,948	2,926	181,158	178,564	2,594	8,832	1,702	3,257	18	248,867	24,321	912,718
Aug.	31,761	19,483	2,925	181,260	178,643	2,617	8,856	1,700	3,257	18	249,994	24,213	911,781
Sep.	31,516	19,867	2,923	181,477	178,841	2,636	8,808	1,699	3,256	18	250,094	24,115	911,128
Oct.	31,052	20,215	2,927	181,539	178,879	2,660	8,845	1,698	4,252	18	250,644	23,997	909,739
Nov.	32,599	20,987	2,923	181,289	178,627	2,662	9,073	1,694	4,252	18	252,112	23,870	908,524
Dec.	33,103	21,610	2,957	182,731	180,035	2,696	9,165	1,707	4,242	18	253,225	23,760	907,831
2022 Jan.	33,522	21,573	2,954	183,088	180,371	2,717	9,157	1,708	4,142	18	253,392	23,649	906,846
Feb.	33,955	21,448	3,000	183,306	180,570	2,736	9,131	1,712	4,163	18	254,053	23,539	906,105
<b>Private building and loan associations</b>													
2017	22,792	14,226	1,711	109,401	108,519	882	9,156	602	3,042	12	160,525	17,815	586,410
2018	20,262	13,211	1,734	112,756	111,807	949	9,670	601	3,288	12	162,274	17,276	593,321
2019	20,211	12,016	1,739	116,063	115,031	1,032	9,492	599	1,767	11	164,139	16,722	602,017
2020	25,711	14,625	1,735	117,063	115,999	1,064	8,017	599	2,760	10	170,006	16,018	603,598
2021	29,252	20,879	1,712	118,689	117,542	1,147	8,716	1,354	4,242	10	177,699	15,324	602,719
2021 Mar.	25,391	15,477	1,725	117,407	116,333	1,074	8,368	1,343	2,759	10	171,298	15,881	605,868
Apr.	24,889	15,752	1,717	117,336	116,258	1,078	8,296	1,352	3,257	10	171,099	15,830	606,068
May	25,437	16,331	1,713	117,630	116,540	1,090	8,309	1,358	3,257	10	171,962	15,803	607,145
June	26,135	17,054	1,714	117,626	116,537	1,089	8,544	1,352	3,257	10	173,095	15,743	607,211
July	27,111	18,164	1,711	117,449	116,346	1,103	8,532	1,350	3,257	10	173,778	15,680	606,920
Aug.	28,201	18,737	1,710	117,443	116,328	1,115	8,563	1,347	3,257	10	174,881	15,603	606,030
Sep.	27,891	19,123	1,710	117,687	116,571	1,116	8,501	1,346	3,256	10	174,943	15,542	605,540
Oct.	27,347	19,468	1,710	117,763	116,637	1,126	8,446	1,345	4,252	10	175,305	15,462	604,202
Nov.	28,786	20,240	1,707	117,789	116,659	1,130	8,600	1,343	4,252	10	176,807	15,396	603,433
Dec.	29,252	20,879	1,712	118,689	117,542	1,147	8,716	1,354	4,242	10	177,699	15,324	602,719
2022 Jan.	29,411	20,843	1,704	118,835	117,680	1,155	8,745	1,352	4,142	10	177,420	15,243	601,616
Feb.	30,034	20,746	1,741	118,903	117,737	1,166	8,723	1,355	4,163	10	178,094	15,166	600,754
<b>Public building and loan associations</b>													
2017	2,826	908	901	58,354	57,497	857	255	310	–	8	68,654	9,957	295,273
2018	2,951	1,010	1,063	60,616	59,543	1,073	273	336	–	8	71,159	9,665	301,628
2019	3,680	937	1,182	62,721	61,408	1,313	292	342	–	8	73,711	9,331	306,943
2020	3,925	862	1,193	63,477	62,074	1,403	313	348	–	8	74,850	8,905	306,640
2021	3,851	731	1,245	64,042	62,493	1,549	449	353	–	8	75,526	8,436	305,112
2021 Mar.	3,385	814	1,201	63,866	62,425	1,441	260	352	–	8	74,692	8,810	306,576
Apr.	3,354	812	1,206	63,956	62,504	1,452	258	353	–	8	74,788	8,782	306,613
May	3,526	811	1,205	63,879	62,414	1,465	307	352	–	8	74,982	8,733	306,507
June	3,736	836	1,209	63,736	62,261	1,475	315	353	–	8	75,153	8,683	306,037
July	3,648	784	1,215	63,709	62,218	1,491	300	352	–	8	75,089	8,641	305,798
Aug.	3,560	746	1,215	63,817	62,315	1,502	293	353	–	8	75,113	8,610	305,751
Sep.	3,625	744	1,213	63,790	62,270	1,520	307	353	–	8	75,151	8,573	305,588
Oct.	3,705	747	1,217	63,776	62,242	1,534	399	353	–	8	75,339	8,535	305,537
Nov.	3,813	747	1,216	63,500	61,968	1,532	473	351	–	8	75,305	8,474	305,091
Dec.	3,851	731	1,245	64,042	62,493	1,549	449	353	–	8	75,526	8,436	305,112
2022 Jan.	4,111	730	1,250	64,253	62,691	1,562	412	356	–	8	75,972	8,406	305,230
Feb.	3,921	702	1,259	64,403	62,833	1,570	408	357	–	8	75,959	8,373	305,351

\* Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Sta-

tistical Series Banking Statistics. **1** Including liabilities to domestic building and loan associations. **2** Including small amounts of savings deposits. **3** See table I. 1, footnote 1.

#### IV. Structural figures, multi-office banks

##### 1. Number of credit institutions and their branches \*

Credit institutions in Germany											
End of year	Total	Commercial banks			Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks		
		Total	Big banks	Regional banks and other commercial banks 3						Branches of foreign banks 4	
<b>Local branches in Germany - total</b>											
2018	29,670	8,014	6,302	1,433	279	246	9,878	–	9,820	55	
2019	28,384	7,876	6,223	1,369	284	242	9,351	14	9,315	48	
2020	25,779	6,723	5,149	1,293	281	216	8,695	14	8,583	47	
<b>Credit institutions *</b>											
2018	1,783	281	4	158	119	6	386	1	878	11	
2019	1,717	274	4	153	117	6	380	1	844	10	
2020	1,679	270	3	151	116	6	377	1	818	10	
<b>Branches in Germany</b>											
2018	27,887	7,732	6,298	1,274	160	240	9,492	13	8,942	44	
2019	26,667	7,601	6,219	1,215	167	236	8,971	13	8,471	38	
2020	24,100	6,453	5,146	1,142	165	210	8,318	13	7,765	37	
<b>for information only: Foreign branches of German banks 1</b>											
2018	226	181	93	88	–	21	–	4	7	8	
2019	251	207	92	115	–	21	–	4	6	8	
2020	273	230	92	138	–	21	–	4	6	8	
<b>for information only: Foreign subsidiaries of German banks 2</b>											
2018	97	83	68	15	–	5	1	8	–	–	
2019	92	78	67	11	–	5	1	8	–	–	
2020	83	72	63	9	–	3	–	8	–	–	

Credit institutions in Germany										for information only: Banks majority-owned by foreign banks 10	
End of year	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics					foreign banks	foreign non-banks
		Total	Private Building and loan associations	Public Building and loan associations 8	Total	of which: Housing enterprises with savings facilities	of which: Guarantee banks and other credit institutions	of which: Securities trading banks 9			
<b>Local branches in Germany - total</b>											
2018	47	1,377	884	493	233	62	16	155	1,079	216	
2019	31	1,297	814	483	210	62	16	132	1,049	207	
2020	24	1,277	802	475	200	62	16	121	1,008	78	
<b>Credit institutions *</b>											
2018	19	20	12	8	181	47	16	117	38	33	
2019	19	19	11	8	164	47	16	100	40	40	
2020	19	18	10	8	160	47	16	96	40	39	
<b>Branches in Germany</b>											
2018	14	1,357	872	485	53	15	–	38	1,041	183	
2019	12	1,278	803	475	47	15	–	32	1,009	167	
2020	5	1,259	792	467	40	15	–	25	968	39	
<b>for information only: Foreign branches of German banks 1</b>											
2018	1	4	4	–	–	–	–	–	–	–	
2019	1	4	4	–	–	–	–	–	–	–	
2020	1	3	3	–	–	–	–	–	–	–	
<b>for information only: Foreign subsidiaries of German banks 2</b>											
2018	–	–	–	–	–	–	–	–	–	–	
2019	–	–	–	–	–	–	–	–	–	–	
2020	–	–	–	–	–	–	–	–	–	–	

\* Credit institutions in the meaning of section 1 (1) KWG. Registered offices, second and other registered offices of credit institutions are recorded as branches if they conduct banking business. In accordance with section 53 (1) of the Banking Act, the first branch office of a foreign bank in Germany is recorded as a credit institutions and all others as branch offices. **1** Including sub-branches (e.g. city branches), if reported. **2** Participating interests of at least 50 % in credit institutions, without branches. **3** Without securities trading banks, including central securities depositories. **4** Without

securities trading banks. **5** Including DekaBank Deutsche Girozentrale. **6** Including DZ Bank AG Deutsche Zentral-Genossenschaftsbank. **7** 10 Including other credit institutions not organised in the form of a cooperative and affiliated to the Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e.V. **8** Including 2 building and loan associations operated as a unit of dependent legal status of the Landesbank concerned. **9** Including branches of foreign securities trading banks. **10** Participating interests of at least 50 % in a foreign credit institution.

## IV. Structural figures, multi-office banks

## 2 Number of banks (MFIs) in Germany, their foreign branches and foreign subsidiaries reporting for the banking statistics, by size category \*

period	Commercial banks				Landesbanken	Savings banks	Regional institutions of credit cooperatives	Credit cooperatives	Banks with special, development and other central support tasks	Building and loan associations	All domestic banks	Foreign branches 1	Foreign subsidiaries
	Total	Big banks	Regional banks and other commercial banks	Branches of foreign banks									
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Total number</b>													
2016	263	4	156	103	9	408	976	15	20	20	1,711	191	53
2017	263	4	153	106	8	391	917	13	19	20	1,631	188	50
2018	267	4	151	112	6	386	875	11	18	20	1,583	184	43
2019	259	4	147	108	6	380	842	10	18	19	1,534	199	41
2020	257	3	143	111	6	377	815	10	18	18	1,501	206	36
<b>Business volume of less than €50 million <sup>2</sup></b>													
2016	33	–	10	23	–	–	26	–	–	–	59	49	4
2017	37	–	10	27	–	–	21	–	–	–	58	47	5
2018	40	–	11	29	–	–	17	–	–	–	57	42	5
2019	28	–	5	23	–	–	12	–	–	–	40	55	6
2020	33	–	6	27	–	–	9	–	–	–	42	67	4
<b>Business volume of €50 million or more but less than €100 million <sup>2</sup></b>													
2016	15	–	8	7	–	–	77	–	–	–	92	6	4
2017	13	–	8	5	–	–	70	–	–	–	83	6	2
2018	10	–	4	6	–	–	58	–	–	–	68	5	2
2019	13	–	6	7	–	–	53	–	–	–	66	9	1
2020	9	–	3	6	–	–	42	–	–	–	51	6	2
<b>Business volume of €1 billion or more but less than €5 billion <sup>2</sup></b>													
2016	37	–	26	11	–	6	223	–	–	–	266	8	2
2017	31	–	22	9	–	5	199	–	–	–	235	9	3
2018	28	–	20	8	–	5	186	–	–	–	219	10	4
2019	31	–	21	10	–	5	175	–	–	–	211	11	4
2020	31	–	21	10	–	1	162	–	–	–	194	17	3
<b>Business volume of €250 million or more but less than €500 million <sup>2</sup></b>													
2016	19	–	14	5	–	30	222	3	–	–	274	16	4
2017	22	–	17	5	–	22	200	3	–	1	248	16	4
2018	20	–	17	3	–	20	188	2	–	1	231	18	3
2019	18	–	16	2	–	16	173	2	–	1	210	20	4
2020	20	–	18	2	–	12	158	2	–	1	193	14	2
<b>Business volume of €500 million or more but less than €1 billion <sup>2</sup></b>													
2016	37	–	27	10	–	65	199	–	–	3	304	23	9
2017	35	–	21	14	–	55	172	–	–	1	263	26	8
2018	32	–	18	14	–	49	156	–	–	1	238	28	7
2019	34	–	19	15	–	45	149	–	–	1	229	18	5
2020	32	–	17	15	–	41	151	–	–	1	225	20	5
<b>Business volume of €1 billion or more but less than €5 billion <sup>2</sup></b>													
2016	66	–	43	23	–	258	208	2	5	5	544	53	17
2017	71	–	46	25	–	252	231	4	5	6	569	50	15
2018	78	–	50	28	–	252	243	3	4	6	586	44	11
2019	74	–	51	23	–	248	251	3	4	6	586	47	11
2020	68	–	43	25	–	242	259	3	4	5	581	46	10
<b>Business volume of €5 billion or more but less than €10 billion <sup>2</sup></b>													
2016	23	–	11	12	–	33	17	3	2	5	83	14	2
2017	16	–	10	6	–	41	20	–	3	5	85	15	4
2018	23	–	13	10	–	43	19	1	3	5	94	15	3
2019	30	–	11	19	–	47	21	–	3	5	106	15	2
2020	29	–	17	12	–	58	26	–	3	5	121	14	3
<b>Business volume of more than €10 billion <sup>2</sup></b>													
2016	33	4	17	12	9	16	4	7	13	7	89	22	11
2017	38	4	19	15	8	16	4	6	11	7	90	19	9
2018	36	4	18	14	6	17	8	5	11	7	90	22	8
2019	31	4	18	9	6	19	8	5	11	6	86	24	8
2020	35	3	18	14	6	23	8	5	11	6	94	22	7

\* For the corpus of reporting credit institutions and the categories of banks, see the explanatory notes of the Statistical Series Banking Statistics. Unlike Table IV. 1, including credit institutions in liquidation. Differences from the totals owing to a reduction in the

number of categories of banks. 1 Several branches in one country of domicile count as one branch office. 2 See Table I.1, footnote 1.

#### IV. Structural figures, multi-office banks

##### 3. Assets and liabilities of multi-office banks (MFIs), by category of banks \*

€ million

End of year or month	Number of reporting credit institutions	Total assets <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
<b>All categories of banks</b>												
2019	1,534	8,725,285	43,438	567,252	7,129	5,796	1,531,720	4,065,002	1,078,522	214,643	123,825	50,141
2020	1,500	9,431,501	47,437	876,739	11,636	4,140	1,622,087	4,174,814	1,081,063	210,048	103,381	61,900
2021	1,446	9,233,348	49,690	905,741	3,149	420	2,041,155	3,964,520	941,802	228,448	95,949	64,094
2022 Jan.	1,442	9,779,456	47,743	1,066,602	5,086	347	2,169,465	4,019,587	937,515	231,753	94,861	65,234
<b>Commercial banks <sup>6</sup></b>												
2019	259	3,799,891	20,551	342,647	4,911	5,711	612,596	1,524,354	363,999	36,234	62,095	13,616
2020	256	4,160,740	21,480	549,760	9,952	4,067	596,914	1,530,332	364,505	23,523	41,356	16,905
2021	251	3,807,121	22,093	481,784	2,762	360	990,737	1,231,387	273,815	24,030	32,714	15,879
2022 Jan.	250	4,241,053	21,534	569,655	4,785	306	1,093,177	1,271,694	272,484	26,348	32,200	17,387
<b>Big banks</b>												
2019	4	2,398,650	17,276	151,882	4,022	5,349	308,159	844,511	220,864	29,877	56,306	2,436
2020	3	2,538,904	16,843	212,915	8,749	3,802	245,891	846,095	222,553	15,931	35,225	4,650
2021	3	2,016,812	16,511	128,020	1,369	53	482,608	576,573	116,983	11,713	26,853	5,136
2022 Jan.	3	2,106,220	16,097	152,398	3,163	50	533,327	592,110	110,821	11,807	26,204	5,010
<b>Regional banks and other commercial banks</b>												
2019	147	1,035,588	3,246	115,209	889	163	137,846	573,296	133,914	6,324	5,011	10,607
2020	142	1,194,068	4,614	220,599	1,203	143	161,810	578,756	133,810	7,556	5,433	11,822
2021	139	1,332,489	5,549	218,658	1,393	189	313,906	545,769	148,119	12,279	5,167	10,431
2022 Jan.	139	1,683,973	5,407	289,746	1,622	185	366,391	569,158	152,285	14,504	5,302	12,065
<b>Branches of foreign banks</b>												
2019	108	365,653	29	75,556	–	199	166,591	106,547	9,221	33	778	573
2020	111	427,768	23	116,246	–	122	189,213	105,481	8,142	36	698	433
2021	109	457,820	33	135,106	–	118	194,223	109,045	8,713	38	694	312
2022 Jan.	108	450,860	30	127,511	–	71	193,459	110,426	9,378	37	694	312
<b>Landesbanken and savings banks</b>												
2019	386	2,157,828	14,446	104,791	1,108	55	216,120	1,273,776	308,692	97,665	23,682	9,073
2020	383	2,291,834	16,726	180,951	1,142	30	230,424	1,309,957	301,114	100,406	23,323	13,022
2021	377	2,355,290	18,216	247,605	139	16	212,088	1,358,771	271,901	110,273	23,924	14,590
2022 Jan.	374	2,427,119	17,299	295,992	111	17	228,727	1,365,248	271,345	110,855	23,176	14,649
<b>Credit cooperatives</b>												
2019	842	983,036	8,289	26,678	–	30	63,989	624,739	161,269	59,491	17,601	1,561
2020	815	1,072,783	9,151	43,404	–	18	82,733	663,411	167,330	64,268	18,282	3,089
2021	773	1,140,379	9,281	61,205	200	18	79,508	708,878	165,102	71,142	18,873	3,536
2022 Jan.	773	1,139,128	8,799	57,733	200	21	79,382	711,068	164,638	71,588	19,014	3,543
<b>Mortgage banks</b>												
2019	10	230,912	–	1,792	–	–	8,912	182,949	28,277	149	154	30
2020	10	240,966	–	7,632	–	–	8,053	188,158	28,361	149	151	28
2021	9	228,891	–	10,731	–	–	9,428	177,693	24,735	149	147	26
2022 Jan.	9	231,933	–	12,305	–	–	10,997	178,128	24,285	149	147	26
<b>Building and loan associations</b>												
2019	19	238,994	–	1,467	–	–	30,752	159,980	31,858	10,307	306	1,187
2020	18	246,050	–	2,469	–	–	27,781	170,554	31,038	10,605	251	885
2021	18	253,225	–	2,910	–	–	27,096	177,310	30,729	11,462	268	466
2022 Jan.	18	253,392	–	2,971	–	–	27,182	177,853	30,621	11,492	267	299
<b>Banks with special, development and other central support tasks</b>												
2019	18	1,314,624	152	89,877	1,110	–	599,351	299,204	184,427	10,797	19,987	24,674
2020	18	1,419,128	80	92,523	542	25	676,182	312,402	188,715	11,097	20,018	27,971
2021	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	11,392	20,023	29,597
2022 Jan.	18	1,486,831	111	127,946	– 10	3	730,000	315,596	174,142	11,321	20,057	29,330

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks,

see the explanatory notes at the end of this Supplement. Including assets and liabilities of the foreign branches. <sup>1</sup> See Table I.1, footnote 1.

## IV. Structural figures, multi-office banks

Tangible assets and other assets <sup>1</sup>												Other liabilities <sup>1</sup>			End of year or month
Total	of which: trading portfolio derivatives <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Sub-ordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which: trading portfolio derivatives <sup>4</sup>	Memo items: Sureties			
13	14	15	16	17	18	19	20	21	22	23	24	25			
<b>All categories of banks</b>															
1,037,817	705,076	1,610,405	4,152,217	1,236,988	50,141	5,839	69,440	59,016	553,091	988,148	670,784	276,166	2019		
1,238,256	927,782	1,933,442	4,408,744	1,181,680	61,900	7,892	70,778	62,664	549,059	1,155,342	902,319	276,912	2020		
938,380	593,844	2,245,400	4,236,799	1,173,942	64,094	8,412	64,364	69,867	564,910	805,560	574,482	246,305	2021		
1,141,263	807,489	2,454,603	4,335,164	1,187,947	65,234	8,291	68,726	72,635	569,040	1,017,816	785,846	245,514	2022 Jan.		
<b>Commercial banks <sup>6</sup></b>															
813,177	587,964	773,502	1,800,072	201,684	13,616	2,955	21,698	30,276	200,754	755,334	559,755	153,727	2019		
1,001,946	812,524	919,153	1,882,108	187,364	16,905	4,454	23,291	33,848	183,243	910,374	793,221	153,748	2020		
731,560	509,705	1,142,129	1,644,954	150,714	15,879	3,763	19,086	41,266	188,756	600,574	496,033	123,451	2021		
931,483	724,150	1,284,947	1,710,346	153,245	17,387	3,746	20,003	44,303	192,665	814,411	708,119	121,976	2022 Jan.		
<b>Big banks</b>															
757,968	580,268	422,763	958,136	158,309	2,436	1,472	10,538	18,088	110,160	716,748	550,621	113,320	2019		
926,250	795,563	409,611	1,003,431	149,209	4,650	2,081	12,731	20,218	80,422	856,551	775,775	111,769	2020		
650,993	488,578	478,599	783,357	109,441	5,136	1,711	10,052	16,596	73,627	538,293	474,093	76,755	2021		
655,233	505,567	511,843	826,373	110,121	5,010	1,747	10,406	16,674	72,095	551,951	491,675	75,346	2022 Jan.		
<b>Regional banks and other commercial banks</b>															
49,083	.	161,555	685,343	42,745	10,607	1,329	9,772	11,710	80,728	31,799	.	16,769	2019		
68,322	.	273,060	707,879	37,718	11,822	1,866	9,099	12,987	92,501	47,136	.	15,596	2020		
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910	2021		
267,308	.	523,583	708,297	42,085	12,065	1,533	7,708	26,964	106,586	255,152	.	16,408	2022 Jan.		
<b>Branches of foreign banks</b>															
6,126	.	189,184	156,593	630	573	154	1,388	478	9,866	6,787	.	23,638	2019		
7,374	.	236,482	170,798	437	433	507	1,461	643	10,320	6,687	.	26,383	2020		
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786	2021		
8,942	.	249,521	175,676	1,039	312	466	1,889	665	13,984	7,308	.	30,222	2022 Jan.		
<b>Landesbanken and savings banks</b>															
108,420	68,925	336,639	1,267,604	222,743	9,073	1,596	24,494	16,912	165,824	112,943	62,677	75,264	2019		
114,739	65,235	410,551	1,346,377	199,557	13,022	1,607	23,869	16,112	171,027	109,712	57,846	74,918	2020		
97,767	49,271	453,571	1,387,210	188,129	14,590	2,688	20,543	16,960	175,302	96,297	43,228	71,829	2021		
99,700	48,776	497,627	1,412,558	189,493	14,649	2,550	22,679	16,930	175,246	95,387	43,129	71,758	2022 Jan.		
<b>Credit cooperatives</b>															
19,389	–	122,082	733,251	10,544	1,561	376	7,524	1,969	83,755	21,974	–	18,587	2019		
21,097	–	148,828	788,959	10,255	3,089	388	7,727	2,245	89,492	21,800	–	18,471	2020		
22,636	–	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	2	19,482	2021		
23,142	–	170,108	826,620	9,452	3,543	489	8,263	2,762	94,864	23,027	4	19,596	2022 Jan.		
<b>Mortgage banks</b>															
8,649	.	48,023	68,092	95,123	30	117	1,051	1,840	10,341	6,295	.	1,396	2019		
8,434	.	60,808	63,893	96,406	28	205	957	1,528	10,782	6,359	.	1,408	2020		
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2021		
5,896	.	63,114	53,118	97,842	26	268	1,591	964	10,345	4,665	.	823	2022 Jan.		
<b>Building and loan associations</b>															
3,137	.	23,167	190,998	1,640	1,187	178	6,483	440	12,046	2,855	.	1	2019		
2,467	.	28,885	191,407	2,634	885	237	6,234	395	12,251	3,122	.	1	2020		
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021		
2,707	.	33,480	193,697	4,016	299	195	6,526	424	12,202	2,553	.	1	2022 Jan.		
<b>Banks with special, development and other central support tasks</b>															
85,045	.	306,992	92,200	705,254	24,674	617	8,190	7,579	80,371	88,747	.	27,191	2019		
89,573	.	365,217	136,000	685,464	27,971	1,001	8,700	8,536	82,264	103,975	.	28,366	2020		
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021		
78,335	.	405,327	138,825	733,899	29,330	1,043	9,664	7,252	83,718	77,773	.	31,360	2022 Jan.		

<sup>2</sup> Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. <sup>3</sup> Subscribed capital and reserves, less published loss; including participation rights capital and fund for

general banking risks. <sup>4</sup> Trading portfolio derivatives. <sup>5</sup> Less own debt securities. <sup>6</sup> Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".



## V External position of banks

### 1 Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents \* a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents 1														
	Short-term assets							Long-term assets							
	Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to			Bonds and notes		Shares and other securities	
		Total	foreign banks 2	foreign non-banks		Total	of which: of foreign banks		Total	foreign banks	foreign non-banks		Total		of which: of foreign banks
				Total	of which: enterprises and households						Total	of which: enterprises and households			
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
<b>Assets and liabilities, total 4</b>															
2019	1,939,831	659,536	539,118	110,952	108,770	9,466	1,809	1,280,295	281,291	402,048	355,618	499,117	247,638	23,866	
2020	1,915,708	673,810	534,518	125,363	122,496	13,929	2,638	1,241,898	252,765	397,522	349,282	502,329	235,928	22,947	
2021 Q1	2,071,811	814,630	647,099	153,272	151,511	14,259	2,320	1,257,181	261,322	406,018	356,728	499,272	229,278	24,306	
Q2	2,080,963	826,574	667,001	146,620	144,277	12,953	2,480	1,254,389	263,715	404,850	355,810	494,330	225,694	25,181	
Q3	2,056,248	807,731	635,032	156,519	151,476	16,180	1,049	1,248,517	251,133	412,700	363,420	490,317	225,143	27,532	
Q4	2,039,029	775,081	615,256	151,480	149,409	8,345	361	1,263,948	262,703	420,679	371,232	484,021	221,083	29,737	
2021 Oct.	2,111,901	855,314	672,552	164,106	159,986	18,656	936	1,256,587	268,231	415,456	365,462	477,761	223,999	28,122	
Nov.	2,119,771	854,237	674,763	164,357	162,148	15,117	817	1,265,534	265,577	421,198	371,457	480,583	221,604	31,283	
Dec.	2,039,029	775,081	615,256	151,480	149,409	8,345	361	1,263,948	262,703	420,679	371,232	484,021	221,083	29,737	
2022 Jan.	2,179,143	913,382	714,941	186,999	184,833	11,442	1,185	1,265,761	263,633	423,640	373,922	479,785	219,305	32,120	
Feb.	2,211,777	937,963	735,604	191,402	189,083	10,957	1,598	1,273,814	264,400	423,657	373,878	488,075	220,171	31,075	
<b>of which: denominated in euro 4</b>															
2019	1,364,166	443,663	366,955	68,457	67,167	8,251	1,292	920,503	142,662	251,621	212,047	454,889	235,141	18,615	
2020	1,405,382	481,772	388,605	81,614	79,453	11,553	1,919	923,610	135,929	264,176	222,283	459,713	224,636	16,871	
2021 Q1	1,510,062	586,821	480,368	94,560	92,971	11,893	1,311	923,241	134,543	269,528	226,812	455,120	217,322	17,641	
Q2	1,522,624	602,283	503,564	88,357	86,358	10,362	1,111	920,341	131,671	270,538	228,086	453,268	214,583	18,305	
Q3	1,490,652	567,156	457,724	95,156	90,738	14,276	373	923,496	135,458	275,143	232,562	446,494	213,614	19,446	
Q4	1,456,527	525,612	427,421	91,316	89,484	6,875	155	930,915	140,257	279,839	237,070	442,919	209,196	21,130	
2021 Oct.	1,524,434	605,766	486,983	102,028	98,632	16,755	262	918,668	137,498	278,233	235,001	436,121	212,432	19,698	
Nov.	1,513,238	589,475	474,186	102,255	100,483	13,034	.	923,763	138,111	279,325	236,317	437,361	209,997	21,882	
Dec.	1,456,527	525,612	427,421	91,316	89,484	6,875	155	930,915	140,257	279,839	237,070	442,919	209,196	21,130	
2022 Jan.	1,533,439	608,952	481,570	118,402	116,404	8,980	177	924,487	140,881	280,857	237,938	435,005	207,245	21,529	
Feb.	1,554,188	622,903	494,378	120,597	118,464	7,928	277	931,285	142,285	281,536	238,451	440,903	208,096	20,301	
<b>denominated in US dollar 4</b>															
2019	406,863	137,645	109,225	27,925	27,915	495	384	269,218	118,530	103,078	100,947	28,999	4,823	1,917	
2020	335,810	108,779	79,148	28,240	28,221	1,391	407	227,031	96,843	87,562	85,684	26,210	4,468	1,710	
2021 Q1	376,815	135,865	97,229	37,158	37,099	1,478	.	240,950	106,333	89,325	87,258	27,708	4,565	2,285	
Q2	382,484	141,091	102,386	36,927	36,890	1,778	669	241,393	109,937	86,593	84,581	27,492	4,292	2,252	
Q3	381,573	153,363	110,278	41,749	41,680	1,336	.	228,210	94,179	87,846	85,828	28,298	4,664	2,809	
Q4	401,077	164,444	120,541	42,713	42,560	1,190	.	236,633	101,941	89,149	87,168	27,574	4,910	2,674	
2021 Oct.	402,766	162,438	118,153	43,030	42,967	1,255	.	240,328	108,913	86,358	84,361	27,441	4,538	2,535	
Nov.	418,914	175,420	133,055	41,027	40,899	1,338	.	243,494	107,115	89,734	87,709	28,064	4,666	3,253	
Dec.	401,077	164,444	120,541	42,713	42,560	1,190	.	236,633	101,941	89,149	87,168	27,574	4,910	2,674	
2022 Jan.	438,411	195,393	146,374	47,608	47,567	1,411	291	243,018	102,805	90,441	88,403	30,826	5,208	3,372	
Feb.	454,029	210,129	158,405	49,444	49,392	2,280	769	243,900	102,350	90,280	88,241	31,949	5,027	3,804	
<b>Assets and liabilities vis-à-vis industrial countries 5,6</b>															
2019	1,708,510	578,644	482,723	86,588	85,150	9,333	1,676	1,129,866	225,231	333,330	298,944	484,706	245,732	21,558	
2020	1,699,642	603,559	480,573	109,175	106,852	13,811	2,520	1,096,083	204,075	332,373	298,707	482,709	233,740	19,891	
2021 Q1	1,839,251	732,509	588,114	130,717	129,786	13,678	1,867	1,106,742	210,039	338,585	304,830	479,173	227,147	21,640	
Q2	1,843,518	740,191	603,519	124,348	122,727	12,324	1,984	1,103,327	212,597	338,992	305,626	472,017	223,399	22,392	
Q3	1,831,539	718,838	572,609	131,210	130,068	15,019	578	1,112,701	215,084	346,568	313,110	467,771	222,775	25,215	
Q4	1,817,621	698,589	556,800	133,755	132,575	8,034	361	1,119,032	217,786	353,963	320,441	462,387	218,499	26,938	
2021 Oct.	1,875,281	770,147	612,098	140,932	137,735	17,117	461	1,105,134	216,797	349,346	315,407	454,974	221,466	25,794	
Nov.	1,889,168	773,266	616,718	142,602	141,308	13,946	355	1,115,902	215,269	354,727	321,000	458,378	219,189	28,966	
Dec.	1,817,621	698,589	556,800	133,755	132,575	8,034	361	1,119,032	217,786	353,963	320,441	462,387	218,499	26,938	
2022 Jan.	1,947,323	830,551	652,277	168,128	166,791	10,146	486	1,116,772	216,485	355,780	322,230	457,541	216,883	29,353	
Feb.	1,976,464	851,869	667,619	174,443	172,905	9,807	895	1,124,595	218,415	355,753	322,353	464,819	217,702	27,992	

\* Results of the reports on the monthly external position of banks. The reports of "banks in Germany" comprise the reports of all bank branches domiciled in Germany (excluding the Bundesbank). This means that the foreign branch office networks of

German banks are excluded while the legally dependent branches of foreign banks resident in Germany are included. In December 2002 the previous exemption limit (€ 10 million) ceased to apply. The results of the external positions reports of the



## V External position of banks

			Liabilities to non-residents <sup>3</sup>											
			Short-term liabilities					Long-term liabilities						
Participating interest			Total	to foreign banks	to foreign non-banks		Total	to foreign banks	to foreign non-banks		Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period	
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities			Total	of which: enterprises and households			Total	of which: enterprises and households				
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>Assets and liabilities, total <sup>4</sup></b>														
73,973	52,661	15,078	917,957	755,257	582,215	173,042	168,980	162,700	97,987	55,972	55,063	8,741	51,943	2019
66,335	49,171	7,993	1,027,745	832,516	633,471	199,045	195,431	195,229	127,271	58,783	58,144	9,175	39,491	2020
66,263	49,715	9,990	1,288,254	1,060,668	839,029	221,639	218,368	227,586	151,756	66,629	66,046	9,201	47,986	2021 Q1
66,313	49,782	11,589	1,315,109	1,102,451	874,066	228,385	224,853	212,658	141,187	61,986	61,360	9,485	51,486	Q2
66,835	50,536	11,681	1,318,476	1,089,047	843,340	245,707	241,726	229,429	160,004	59,879	59,320	9,546	50,508	Q3
66,808	50,205	15,237	1,213,565	967,774	757,078	210,696	207,846	245,791	157,096	77,044	76,463	11,651	46,787	Q4
67,017	50,673	11,931	1,362,010	1,123,022	869,780	253,242	250,030	238,988	160,193	67,254	66,703	11,541	51,406	2021 Oct.
66,893	50,451	13,457	1,393,565	1,146,138	899,213	246,925	242,708	247,427	167,792	68,156	67,671	11,479	52,288	Nov.
66,808	50,205	15,237	1,213,565	967,774	757,078	210,696	207,846	245,791	157,096	77,044	76,463	11,651	46,787	Dec.
66,583	50,514	16,002	1,449,554	1,217,088	957,561	259,527	253,394	232,466	140,787	79,989	79,419	11,690	57,674	2022 Jan.
66,607	50,562	21,055	1,502,815	1,271,838	990,164	281,674	275,140	230,977	140,102	79,169	78,600	11,706	52,669	Feb.
<b>of which: denominated in euro <sup>4</sup></b>														
52,716	34,032	3,438	657,891	528,775	399,616	129,159	126,852	129,116	72,097	48,308	47,529	8,711	15,444	2019
46,921	32,037	1,235	803,240	635,443	485,816	149,627	146,646	167,797	105,809	52,841	52,259	9,147	7,099	2020
46,409	32,209	4,024	995,976	800,579	643,559	157,020	154,934	195,397	129,429	56,794	56,295	9,174	12,698	2021 Q1
46,559	32,333	6,654	1,014,283	833,545	675,526	158,019	155,744	180,738	115,466	55,814	55,284	9,458	14,752	Q2
46,955	32,496	7,079	984,250	790,332	623,166	167,166	164,744	193,918	129,526	54,874	54,418	9,518	13,835	Q3
46,770	32,138	7,235	888,487	689,705	548,112	141,593	140,105	198,782	114,598	72,562	72,055	11,622	8,323	Q4
47,118	32,604	5,513	1,003,350	802,737	630,077	172,660	170,619	200,613	126,716	62,384	61,924	11,513	14,088	2021 Oct.
47,084	32,552	5,005	1,016,426	810,582	643,981	166,601	163,988	205,844	130,852	63,542	63,112	11,450	12,171	Nov.
46,770	32,138	7,235	888,487	689,705	548,112	141,593	140,105	198,782	114,598	72,562	72,055	11,622	8,323	Dec.
46,215	32,211	7,824	1,033,515	846,324	677,162	169,162	164,651	187,191	103,232	72,297	71,791	11,662	14,652	2022 Jan.
46,260	32,240	12,087	1,067,922	885,086	698,638	186,448	181,438	182,836	99,415	71,743	71,252	11,678	10,556	Feb.
<b>denominated in US dollar <sup>4</sup></b>														
16,694	.	1,068	188,286	162,666	132,917	29,749	28,043	25,620	19,966	.	5,521	.	33,595	2019
14,706	.	1,576	155,117	136,132	103,160	32,972	32,366	18,985	14,459	.	4,466	.	27,350	2020
15,299	.	1,991	211,590	188,159	144,587	43,572	42,413	23,431	15,188	.	8,158	.	29,879	2021 Q1
15,119	.	2,010	222,312	199,307	150,598	48,709	47,500	23,005	18,388	.	4,534	.	30,859	Q2
15,078	.	1,857	253,795	226,720	169,954	56,766	55,301	27,075	23,593	.	3,378	.	32,439	Q3
15,295	.	2,345	231,830	193,972	144,422	49,550	48,216	37,858	34,917	.	2,885	.	32,441	Q4
15,081	.	2,625	260,194	230,631	173,898	56,733	55,663	29,563	26,227	.	3,244	.	32,536	2021 Oct.
15,328	.	2,767	268,328	235,274	181,331	53,943	52,493	33,054	29,826	.	3,172	.	34,183	Nov.
15,295	.	2,345	231,830	193,972	144,422	49,550	48,216	37,858	34,917	.	2,885	.	32,441	Dec.
15,574	.	1,742	299,495	263,144	197,541	65,603	64,058	36,351	30,095	6,256	6,202	-	36,387	2022 Jan.
15,517	.	2,653	314,153	274,795	204,489	70,306	68,834	39,358	33,398	5,960	5,901	-	36,176	Feb.
<b>Assets and liabilities vis-à-vis industrial countries <sup>5,6</sup></b>														
65,041	46,557	12,226	763,907	612,944	477,011	135,933	134,586	150,963	91,674	52,148	51,671	7,141	12,653	2019
57,035	42,511	7,183	897,436	712,314	542,107	170,207	168,769	185,122	121,928	55,673	55,299	7,521	9,319	2020
57,305	43,200	8,411	1,123,413	907,297	720,908	186,389	184,774	216,116	145,259	63,309	63,041	7,548	14,024	2021 Q1
57,329	43,231	8,202	1,139,057	937,872	746,807	191,065	189,221	201,185	134,675	58,680	58,313	7,830	15,892	Q2
58,063	43,666	8,523	1,132,532	914,254	710,075	204,179	201,836	218,278	153,325	57,077	56,763	7,876	13,713	Q3
57,958	43,396	13,426	1,060,141	825,681	648,031	177,650	175,975	234,460	149,829	74,666	74,355	9,965	11,624	Q4
58,223	43,812	8,220	1,181,748	953,991	744,206	209,785	208,319	227,757	153,416	64,470	64,147	9,871	16,630	2021 Oct.
58,562	44,056	9,872	1,211,583	975,114	768,998	206,116	203,915	236,469	160,906	65,770	65,514	9,793	15,416	Nov.
57,958	43,396	13,426	1,060,141	825,681	648,031	177,650	175,975	234,460	149,829	74,666	74,355	9,965	11,624	Dec.
57,613	43,643	12,388	1,258,040	1,036,650	819,280	217,370	212,833	221,390	133,765	77,621	77,316	10,004	15,020	2022 Jan.
57,616	43,668	16,211	1,303,786	1,083,679	846,050	237,629	232,948	220,107	133,265	76,821	76,507	10,021	12,804	Feb.

foreign branches and foreign subsidiaries are shown separately; the concept of "non-residents", as used there, also includes the country of domicile of the foreign branches or foreign subsidiaries (see Tables V 2a to d and Tables V 3a to d). Distinction

by maturity: short-term = payable on demand and with an agreed maturity or period of notice of one year or less; long-term = with an agreed maturity or period of notice of more than one year. Statistical increases and decreases are not eliminated; assets and

## V External position of banks

### 1 Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents \* (cont'd) a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents 1														
	Short-term assets						Long-term assets								
	Total	Total	Loans and advances to			Treasury bills and other money market instruments		Total	Loans and advances to			Bonds and notes		Shares and other securities	
			foreign banks 2	foreign non-banks		Total	of which: enterprises and households		Total	foreign banks	foreign non-banks		Total		of which: enterprises and households
				Total	of which: enterprises and households						Total	of which: enterprises and households			
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
	<b>of which: vis-à-vis EU Member States 6,7</b>														
2019	1,307,156	453,849	379,911	65,053	64,511	8,885	1,676	853,307	158,393	239,980	207,605	388,116	191,897	20,294	
2020	1,011,163	295,055	226,792	56,908	55,409	11,355	1,615	716,108	97,139	224,829	196,551	359,671	163,216	17,215	
2021 Q1	1,065,711	342,564	267,506	63,421	62,721	11,637	939	723,147	100,306	229,425	201,140	358,284	159,050	18,157	
Q2	1,065,588	345,533	272,374	62,630	61,445	10,529	1,221	720,055	100,222	229,101	201,306	354,804	156,487	18,788	
Q3	1,065,928	347,468	265,317	68,627	68,155	13,524	273	718,460	97,472	232,867	205,285	350,297	156,698	20,228	
Q4	1,045,979	319,273	245,959	66,685	65,786	6,629	.	726,706	102,366	235,723	208,076	349,607	153,566	21,807	
2021 Oct.	1,074,585	362,365	275,093	71,700	69,273	15,572	.	712,220	99,633	234,287	206,303	339,814	155,480	20,765	
Nov.	1,082,157	360,607	275,036	73,258	72,438	12,313	.	721,550	101,269	236,150	208,289	343,354	154,177	22,991	
Dec.	1,045,979	319,273	245,959	66,685	65,786	6,629	.	726,706	102,366	235,723	208,076	349,607	153,566	21,807	
2022 Jan.	1,108,672	388,389	295,929	83,794	82,712	8,666	244	720,283	101,820	236,502	208,887	342,761	153,073	22,547	
Feb.	1,125,293	400,627	306,737	85,790	84,546	8,100	824	724,666	102,042	237,338	209,764	347,204	154,018	21,420	
	<b>of which: vis-à-vis the euro area 6</b>														
2019	900,152	262,446	223,583	31,399	30,868	7,464	523	637,706	104,003	196,924	168,066	299,822	123,326	18,926	
2020	909,319	274,102	214,972	48,402	46,903	10,728	1,251	635,217	92,034	203,450	175,285	307,320	120,440	16,981	
2021 Q1	962,428	321,242	256,273	53,874	53,174	11,095	734	641,186	94,750	207,253	179,086	306,350	116,845	17,801	
Q2	966,104	324,450	261,467	52,828	51,643	10,155	851	641,654	95,095	207,766	180,116	305,102	116,717	18,505	
Q3	964,542	325,010	252,704	59,033	58,561	13,273	.	639,532	92,128	210,565	183,127	301,401	117,912	19,806	
Q4	940,699	292,487	227,146	58,800	57,915	6,541	.	648,212	97,169	213,624	186,124	301,527	114,961	21,436	
2021 Oct.	973,480	339,592	261,614	62,493	60,067	15,485	.	633,888	94,482	212,099	184,272	291,399	116,698	20,155	
Nov.	978,566	335,776	259,216	64,335	63,529	12,225	.	642,790	96,088	213,773	186,056	294,668	115,495	22,438	
Dec.	940,699	292,487	227,146	58,800	57,915	6,541	.	648,212	97,169	213,624	186,124	301,527	114,961	21,436	
2022 Jan.	1,003,534	361,008	278,183	74,319	73,262	8,506	87	642,526	96,762	214,532	187,064	294,989	114,644	21,987	
Feb.	1,017,991	370,867	286,943	75,984	74,777	7,940	668	647,124	96,887	215,308	187,880	299,933	116,234	20,732	
	<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 6,8</b>														
2019	220,140	80,812	56,387	.	23,568	.	.	139,328	55,052	67,079	55,465	6,003	1,901	2,308	
2020	200,506	70,152	53,874	.	15,618	.	.	130,354	47,697	63,404	49,107	6,943	2,149	3,056	
2021 Q1	216,503	81,737	58,926	.	21,696	.	.	134,766	50,324	65,809	50,525	7,055	2,044	2,666	
Q2	219,779	86,114	63,374	22,237	21,532	503	.	133,665	50,244	64,159	48,736	7,535	2,272	2,789	
Q3	203,152	85,042	62,276	22,291	21,403	475	.	118,110	35,142	64,575	48,945	7,355	2,353	2,317	
Q4	204,424	76,191	58,344	.	16,828	.	.	128,233	43,956	65,122	49,365	7,585	2,569	2,799	
2021 Oct.	217,542	83,872	60,306	23,089	22,234	477	.	133,670	50,533	64,498	48,634	7,596	2,518	2,328	
Nov.	212,563	80,222	57,934	21,698	20,822	590	.	132,341	49,382	64,852	49,029	7,538	2,399	2,317	
Dec.	204,424	76,191	58,344	.	16,828	.	.	128,233	43,956	65,122	49,365	7,585	2,569	2,799	
2022 Jan.	213,588	82,170	62,553	18,768	17,961	849	699	131,418	46,169	65,980	49,979	7,611	2,407	2,767	
Feb.	216,541	85,528	67,861	16,835	16,056	832	703	131,013	45,010	66,047	49,835	7,961	2,441	3,083	
	<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>														
2019	134,221	55,159	34,067	21,092	21,092	-	-	79,062	43,103	26,766	26,702	4,595	1,801	249	
2020	118,576	49,408	35,488	13,920	13,920	-	-	69,168	36,650	23,155	23,102	4,348	2,187	301	
2021 Q1	129,438	57,674	37,805	19,869	19,863	-	-	71,764	39,121	24,036	23,981	3,820	1,622	327	
Q2	133,306	62,162	42,028	20,134	20,126	-	-	71,144	39,121	23,365	23,314	3,905	1,819	331	
Q3	117,071	61,351	41,705	19,642	19,642	-	-	55,720	24,315	23,130	23,078	3,811	1,517	350	
Q4	122,270	56,384	41,190	15,193	15,193	-	-	65,886	33,577	24,047	23,997	3,855	1,642	343	
2021 Oct.	131,362	59,933	39,112	20,820	20,820	-	-	71,429	39,803	23,335	23,283	3,815	1,631	361	
Nov.	127,479	57,226	38,092	19,134	19,134	-	-	70,253	38,510	23,953	23,900	3,843	1,630	356	
Dec.	122,270	56,384	41,190	15,193	15,193	-	-	65,886	33,577	24,047	23,997	3,855	1,642	343	
2022 Jan.	127,054	58,750	42,482	16,266	16,266	2	.	68,304	35,958	23,938	23,887	3,863	1,635	385	
Feb.	126,388	59,135	44,550	14,583	14,583	2	.	67,253	34,927	23,958	23,907	3,865	1,628	355	

liabilities in foreign currencies are converted at the euro reference rates on the reporting date. 1 From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and

Development. 2 Including banknotes and coins in foreign currencies. 3 Excluding bearer bonds and money market instruments outstanding. 4 Including assets and liabilities vis-à-vis international organisations, which are not included in the further breakdown

## V External position of banks

			Liabilities to non-residents <sup>3</sup>											
			Short-term liabilities					Long-term liabilities						
Participating interest	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	to foreign banks	to foreign non-banks		Total	to foreign banks	to foreign non-banks		Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period	
					Total	of which: enterprises and households			Total	of which: enterprises and households				
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>of wich: vis-à-vis EU Member States <sup>6,7</sup></b>														
46,524	30,151	2,575	626,448	488,089	383,230	104,859	103,708	138,359	86,012	45,856	45,527	6,491	2,522	2019
17,254	4,784	2,557	465,918	342,738	236,645	106,093	104,806	123,180	70,289	46,528	46,291	6,363	2,012	2020
16,975	4,908	4,200	519,988	390,922	283,398	107,524	106,516	129,066	73,681	49,050	48,918	6,335	7,144	2021 Q1
17,140	5,047	5,165	541,407	413,814	297,978	115,836	114,649	127,593	72,541	48,753	48,516	6,299	8,660	Q2
17,596	5,266	5,773	545,662	418,627	301,560	117,067	115,670	127,035	71,706	48,984	48,770	6,345	8,342	Q3
17,203	4,886	9,137	517,835	381,342	274,665	106,677	105,858	136,493	69,914	60,143	59,945	6,436	6,110	Q4
17,721	5,371	4,203	560,500	434,388	315,437	118,951	118,071	126,112	70,220	49,551	49,326	6,341	10,014	2021 Oct.
17,786	5,376	4,762	572,747	444,637	328,429	116,208	115,001	128,110	70,957	50,889	50,731	6,264	6,646	Nov.
17,203	4,886	9,137	517,835	381,342	274,665	106,677	105,858	136,493	69,914	60,143	59,945	6,436	6,110	Dec.
16,653	4,965	8,441	608,385	471,930	348,496	123,434	119,859	136,455	69,962	60,031	59,829	6,462	8,007	2022 Jan.
16,662	4,992	9,688	600,478	464,420	336,952	127,468	123,714	136,058	70,086	59,493	59,288	6,479	8,372	Feb.
<b>of which: vis-à-vis the euro area <sup>6</sup></b>														
18,031	5,271	1,548	356,569	258,455	184,248	74,207	73,576	98,114	48,060	44,073	43,774	5,981	279	2019
15,432	4,618	2,006	407,986	298,918	199,746	99,172	97,898	109,068	56,458	46,400	46,174	6,210	651	2020
15,032	4,741	3,386	452,283	337,646	237,890	99,756	98,757	114,637	59,521	48,919	48,798	6,197	1,823	2021 Q1
15,186	4,869	4,508	475,443	361,714	254,027	107,687	106,511	113,729	58,988	48,585	48,359	6,156	2,578	Q2
15,632	5,078	5,430	475,501	361,709	254,801	106,908	105,570	113,792	58,772	48,818	48,615	6,202	2,460	Q3
14,456	4,722	5,801	451,559	328,402	232,892	95,510	94,740	123,157	56,921	59,943	59,761	6,293	2,884	Q4
15,753	5,179	3,116	490,506	378,305	269,503	108,802	107,983	112,201	56,620	49,383	49,171	6,198	1,400	2021 Oct.
15,823	5,189	2,404	505,681	391,300	286,229	105,071	103,920	114,381	57,539	50,721	50,576	6,121	1,753	Nov.
14,456	4,722	5,801	451,559	328,402	232,892	95,510	94,740	123,157	56,921	59,943	59,761	6,293	2,884	Dec.
14,256	4,798	5,513	537,268	413,999	302,386	111,613	108,121	123,269	57,117	59,834	59,645	6,318	3,156	2022 Jan.
14,264	4,827	6,036	552,038	429,403	315,075	114,328	110,607	122,635	57,005	59,295	59,103	6,335	3,057	Feb.
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries <sup>6,8</sup></b>														
8,886	6,104	2,728	146,672	136,041	105,040	31,001	29,596	10,631	6,297	2,734	2,596	1,600	39,290	2019
9,254	6,660	793	124,121	115,008	91,336	23,672	22,654	9,113	5,322	2,137	2,035	1,654	30,172	2020
8,912	6,515	1,574	155,520	145,106	117,355	27,751	26,865	10,414	6,469	2,292	2,191	1,653	33,962	2021 Q1
8,938	6,551	3,387	167,290	156,828	127,236	29,592	28,673	10,462	6,488	2,319	2,217	1,655	35,594	Q2
8,721	6,870	3,158	175,652	165,511	133,245	32,266	31,405	10,141	6,654	1,817	1,720	1,670	36,795	Q3
8,771	6,809	1,811	148,050	137,723	109,020	28,703	27,913	10,327	7,245	1,396	1,290	1,686	35,163	Q4
8,715	6,861	3,711	169,288	159,025	125,527	33,498	32,608	10,263	6,757	1,836	1,740	1,670	34,776	2021 Oct.
8,252	6,395	3,585	171,537	161,553	130,192	31,361	30,280	9,984	6,863	1,435	1,338	1,686	36,872	Nov.
8,771	6,809	1,811	148,050	137,723	109,020	28,703	27,913	10,327	7,245	1,396	1,290	1,686	35,163	Dec.
8,891	6,871	3,614	182,706	172,642	138,206	34,436	33,579	10,064	6,993	1,385	1,283	1,686	42,654	2022 Jan.
8,912	6,894	4,844	190,925	181,012	143,898	37,114	36,172	9,913	6,805	1,423	1,318	1,685	39,865	Feb.
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>														
4,349	3,060	-	45,468	41,507	23,951	17,556	17,553	3,961	1,453	2,508	2,508	-	1,531	2019
4,714	3,537	-	41,802	38,914	27,356	11,558	11,550	2,888	993	1,895	1,895	-	10	2020
4,460	3,299	-	58,198	55,103	39,819	15,284	15,280	3,095	1,036	2,059	2,059	-	253	2021 Q1
4,422	3,269	-	65,490	62,298	44,635	17,663	17,657	3,192	1,115	2,077	2,077	-	471	Q2
4,114	3,496	-	71,540	68,680	49,665	19,015	19,009	2,860	1,252	1,608	1,608	-	371	Q3
4,064	3,384	-	58,437	55,650	40,779	14,871	14,866	2,787	1,607	1,180	1,180	-	266	Q4
4,115	3,498	-	70,052	67,064	46,789	20,275	20,270	2,988	1,344	1,644	1,644	-	395	2021 Oct.
3,591	2,970	-	68,021	65,429	47,666	17,763	17,758	2,592	1,373	1,219	1,219	-	211	Nov.
4,064	3,384	-	58,437	55,650	40,779	14,871	14,866	2,787	1,607	1,180	1,180	-	266	Dec.
4,160	3,422	-	75,632	72,839	51,952	20,887	20,883	2,793	1,630	1,163	1,163	-	393	2022 Jan.
4,148	3,412	-	79,545	76,666	54,312	22,354	22,349	2,879	1,693	1,186	1,186	-	446	Feb.

by group of countries. **5** EU Member States, Andorra, Australia, Canada, Faroe Islands, Gibraltar, Greenland, Guernsey, Holy See, Iceland, Isle of Man, Japan, Jersey, Liechtenstein, New Zealand, Norway, San Marino, Switzerland, Turkey, United King-

dom, United States of America. **6** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **7** Including EU institutions. **8** All countries not recorded under "industrial countries".

## V. External position of banks

### 1 Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents \* b Breakdown by country

End of reporting period; € million

Country/group of countries	Claims on non-residents 1											
	December 2020	December 2021	January 2022	February 2022								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term 2	long-term	foreign banks 2	foreign non-banks	loans and advances 2	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	1,915,708	2,039,029	2,179,143	2,211,777	1,554,188	454,029	937,963	1,273,814	1,288,380	923,397	1,615,063	596,714
Countries in Europe	1,465,905	1,541,873	1,649,720	1,671,915	1,371,083	134,684	732,776	939,139	972,862	699,053	1,202,612	469,303
EU Member States 5	1,011,163	1,045,979	1,108,672	1,125,293	1,001,579	75,976	400,627	724,666	580,283	545,010	731,907	393,386
Euro area 5	909,319	940,699	1,003,534	1,017,991	921,053	71,057	370,867	647,124	514,996	502,995	675,122	342,869
Austria	56,036	59,832	59,377	60,970	58,755	1,589	11,993	48,977	26,456	34,514	37,522	23,448
Belgium	29,714	31,700	35,607	33,529	29,046	3,919	10,311	23,218	14,837	18,692	18,653	14,876
Cyprus	2,086	2,043	2,022	1,761	946	746	257	1,504	.	.	1,650	111
Estonia	297	349	369	331	329	2	21	310	45	286	182	149
Finland	22,807	20,224	20,753	20,626	20,346	169	1,947	18,679	10,966	9,660	6,101	14,525
France	227,983	254,846	292,499	305,409	290,910	11,395	160,534	144,875	216,362	89,047	231,210	74,199
Greece	19,901	18,894	19,027	19,080	17,412	1,662	1,907	17,173	843	18,237	17,650	1,430
Ireland	36,790	41,388	42,312	42,740	32,372	7,742	16,772	25,968	10,834	31,906	26,363	16,377
Italy	78,715	73,890	73,625	74,348	66,207	6,932	28,497	45,851	41,161	33,187	48,196	26,152
Latvia	1,519	1,286	1,342	1,407	883	.	616	791	.	.	745	662
Lithuania	1,025	1,159	1,173	1,182	1,182	.	92	1,090	.	1,182	261	921
Luxembourg 6	167,050	190,845	195,235	197,324	164,553	19,283	52,451	144,873	75,563	121,761	128,742	68,582
Malta	1,717	2,210	2,382	2,310	1,330	974	1,264	1,046	1,493	817	1,944	366
Netherlands	162,705	147,852	161,039	160,891	149,764	8,252	59,111	101,780	77,500	83,391	109,108	51,783
Portugal	7,802	6,627	6,298	6,534	6,295	182	2,340	4,194	2,962	3,572	4,004	2,530
Slovakia	4,502	4,032	4,096	4,011	3,236	775	1,138	2,873	1,621	2,390	1,774	2,237
Slovenia	2,253	1,672	1,760	1,811	1,809	2	103	1,708	95	1,716	406	1,405
Spain	70,246	67,216	68,758	68,987	61,104	6,743	20,378	48,609	32,601	36,386	39,277	29,710
Other EU Member States 5	101,844	105,280	105,138	107,302	80,526	4,919	29,760	77,542	65,287	42,015	56,785	50,517
Bulgaria	804	979	834	861	643	24	.	.	496	.	388	473
Croatia	747	739	806	1,141	1,067	15	569	572	.	645	788	353
Czechia	8,504	11,863	9,230	9,579	7,022	61	6,232	3,347	6,775	2,804	8,525	1,054
Denmark	15,505	13,041	15,006	15,740	12,864	1,173	6,011	9,729	7,416	8,324	9,185	6,555
Hungary	2,916	3,271	4,022	4,432	3,183	518	2,101	2,331	2,192	2,240	3,242	1,190
Poland	20,909	24,559	23,240	23,771	18,003	405	6,338	17,433	9,494	14,277	17,238	6,533
Romania	2,612	1,978	1,959	1,846	1,729	17	303	1,543	189	1,657	765	1,081
Sweden	32,310	33,400	34,590	34,914	25,792	1,836	7,940	26,974	23,590	11,324	15,995	18,919
EU institutions	17,537	15,450	15,451	15,018	10,223	870	.	.	.	.	659	14,359
Other European countries 5	454,742	495,894	541,048	546,622	369,504	58,708	332,149	214,473	392,579	154,043	470,705	75,917
Guernsey	2,483	1,806	1,765	1,923	530	219	847	1,076	46	1,877	1,782	141
Iceland	469	440	438	437	187	241	10	427	32	405	254	183
Isle of Man	1,095	1,431	1,418	1,434	969	396	59	1,375	.	1,434	1,418	16
Jersey	6,346	7,125	7,082	7,112	2,655	200	1,905	5,207	4	7,108	6,639	473
Liechtenstein	709	617	637	641	433	178	145	496	31	610	463	178
Norway	27,280	27,245	26,452	28,961	23,362	3,444	5,763	23,198	23,791	5,170	8,802	20,159
Russian Federation	6,864	6,028	6,770	8,955	5,830	1,608	3,073	5,882	3,938	5,017	8,197	758
Switzerland	49,825	56,782	58,611	57,097	19,629	7,794	30,687	26,410	27,868	29,229	52,511	4,586
Turkey	15,553	15,399	15,715	15,740	11,619	3,880	2,363	13,377	4,150	11,590	14,935	805
Ukraine	621	553	563	546	541	5	74	472	74	472	540	6
United Kingdom	341,837	376,946	419,839	422,053	302,045	40,732	286,811	135,242	331,869	90,184	373,510	48,543
Remaining European countries	1,660	1,522	1,758	1,723	1,704	11	412	1,311	776	947	1,654	69
Countries in Africa	16,495	18,059	18,121	18,143	9,383	.	.	.	.	.	.	.
Algeria	39	53	62	49	45	4	49	0	49	0	49	.
Cameroon	68	138	138	136	91	.	19	117	.	.	136	.
Cote d'Ivoire	752	925	896	880	879	.	651	229	17	863	.	.
Egypt	4,547	4,459	4,426	4,500	3,200	1,299	675	3,825	505	3,995	3,640	860
Ghana	365	684	664	621	405	216	420	201	52	569	621	.
Kenya	223	245	240	221	196	25	23	198	27	194	221	.
Liberia	3,332	3,929	3,963	3,964	106	3,858	5	3,959	.	3,964	3,964	0
Libya	3	18	11	20	8	.	.	.	.	.	20	.
Morocco	1,527	1,671	1,598	1,606	1,521	80	47	1,559	88	1,518	1,597	9
Nigeria	821	833	858	845	267	565	414	431	627	218	845	0
South Africa	2,043	1,733	1,751	1,784	417	369	226	1,558	606	1,178	1,638	146
Tunisia	582	712	825	828	825	.	11	817	8	820	828	.
Zimbabwe	84	87	89	89	80	.	88	1	.	89	89	.
Remaining countries in Africa	2,109	2,572	2,600	2,600	1,343	1,045	530	2,070	489	2,111	2,581	19

\* See footnote \* to Table V 1a. 1 From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. 2 Including banknotes and coins in foreign currencies. 3 Excluding

bearer bonds and money market instruments outstanding. 4 Including the working capital of the branches of foreign banks. 5 The historical statistics for the groups of

## V. External position of banks

Liabilities to non-residents 1											Country/group of countries	
December 2020	December 2021	January 2022	February 2022									Memo item: saving deposits
			Liabilities total	of which:		broken down by maturity		broken down by sector				
				Euro	US dollar	short-term	long-term 4	foreign banks 4	foreign non-banks			
13	14	15	16	17	18	19	20	21	22	23		
1,027,745	1,213,565	1,449,554	1,502,815	1,067,922	314,153	1,271,838	230,977	1,141,972	360,843	5,783	All countries	
831,624	953,566	1,138,805	1,171,636	919,981	148,857	990,960	180,676	894,807	276,829	4,123	Countries in Europe	
465,918	517,835	608,385	600,478	480,838	84,143	464,420	136,058	413,517	186,961	2,802	EU Member States 5	
407,986	451,559	537,268	552,038	443,996	78,019	429,403	122,635	378,415	173,623	2,391	Euro area 5	
21,764	16,584	17,362	18,087	16,402	1,351	14,560	3,527	9,047	9,040	302	Austria	
33,455	28,748	30,823	30,623	26,291	2,861	22,654	7,969	24,967	5,656	150	Belgium	
1,860	1,770	1,831	2,055	1,026	914	2,054	1	350	1,705	21	Cyprus	
94	107	113	116	93	20	116	0	34	82	1	Estonia	
1,352	1,557	2,023	2,109	1,807	276	2,094	15	418	1,691	10	Finland	
86,740	91,986	117,943	127,095	121,307	4,637	101,294	25,801	108,266	18,829	398	France	
7,945	7,070	7,308	5,970	4,896	949	5,896	74	2,277	3,693	689	Greece	
39,274	50,463	62,049	66,739	58,209	4,338	62,570	4,169	52,173	14,566	30	Ireland	
28,807	35,239	34,902	32,417	30,343	1,646	28,780	3,637	26,038	6,379	221	Italy	
107	129	145	137	118	16	136	1	5	132	3	Latvia	
134	153	172	203	181	9	203	0	20	183	4	Lithuania	
104,783	128,120	158,577	158,832	95,000	46,483	116,651	42,181	89,788	69,044	81	Luxembourg 6	
625	1,148	1,222	1,425	1,105	242	1,417	8	219	1,206	6	Malta	
60,760	65,043	73,856	76,585	62,698	10,677	43,708	32,877	41,732	34,853	187	Netherlands	
1,901	2,154	2,194	2,369	1,844	236	2,364	5	1,626	743	59	Portugal	
219	193	209	413	372	23	408	5	35	378	7	Slovakia	
780	464	1,494	1,345	1,324	11	1,312	33	103	1,242	16	Slovenia	
17,386	20,615	23,310	23,581	19,467	2,906	21,249	2,332	19,818	3,763	206	Spain	
57,932	66,276	71,117	48,440	36,842	6,124	35,017	13,423	35,102	13,338	411	Other EU Member States 5	
584	487	1,574	1,990	1,805	105	1,982	8	1,681	309	21	Bulgaria	
919	750	1,516	1,510	1,235	237	1,508	2	1,166	344	61	Croatia	
2,408	1,935	2,337	3,037	2,733	114	2,791	246	690	2,347	88	Czechia	
30,531	33,865	36,673	13,098	10,474	2,299	12,425	673	7,840	5,258	43	Denmark	
1,459	1,659	1,711	1,737	1,248	123	1,578	159	948	789	39	Hungary	
1,944	4,926	5,288	5,180	2,665	154	5,166	14	3,773	1,407	59	Poland	
1,135	824	1,187	1,492	1,237	148	1,490	2	.	.	15	Romania	
9,322	12,994	11,956	11,606	7,649	1,950	7,198	4,408	8,987	2,619	85	Sweden	
9,630	8,836	8,875	8,790	7,796	994	879	7,911	.	.	-	EU institutions	
365,706	435,731	530,420	571,158	439,143	64,714	526,540	44,618	481,290	89,868	1,321	Other European countries 5	
350	261	398	395	128	100	.	.	234	161	0	Guernsey	
212	67	146	134	46	47	134	0	112	22	4	Iceland	
224	94	249	552	56	472	.	.	463	89	0	Isle of Man	
195	259	245	247	135	40	247	-	35	212	0	Jersey	
1,148	907	1,091	1,120	655	337	1,080	40	496	624	5	Liechtenstein	
2,835	1,231	3,160	3,388	2,476	585	3,366	22	2,023	1,365	19	Norway	
5,563	4,478	8,694	6,439	3,938	1,751	5,347	1,092	3,873	2,566	106	Russian Federation	
36,432	40,028	45,424	50,885	29,420	17,718	46,651	4,234	21,968	28,917	789	Switzerland	
2,841	3,011	3,481	3,634	2,043	1,396	2,987	647	1,242	2,392	39	Turkey	
1,403	1,282	1,892	1,747	1,288	435	1,746	1	1,550	197	18	Ukraine	
311,912	381,782	462,377	499,653	396,434	41,586	461,108	38,545	446,739	52,914	264	United Kingdom	
2,591	2,331	3,263	2,964	2,524	247	2,936	28	2,555	409	77	Remaining European countries	
11,733	11,084	14,298	15,039	4,093	10,159	14,891	148	11,724	3,315	232	Countries in Africa	
307	281	311	303	221	82	303	0	229	74	5	Algeria	
40	31	32	38	38	-	38	0	16	22	3	Cameroon	
22	44	57	87	84	3	.	.	83	4	1	Cote d'Ivoire	
1,601	1,348	1,529	1,595	541	1,002	1,477	118	823	772	29	Egypt	
143	150	82	89	72	14	89	0	68	21	1	Ghana	
480	398	702	584	222	5	583	1	554	30	4	Kenya	
351	531	516	572	75	491	.	.	9	563	0	Liberia	
1,741	1,912	3,342	4,081	136	3,877	4,081	0	3,416	665	3	Libya	
264	245	407	236	225	9	236	0	171	65	5	Morocco	
316	462	523	582	230	290	574	8	526	56	5	Nigeria	
2,682	3,030	2,892	3,080	956	2,069	3,073	7	2,588	492	120	South Africa	
364	249	331	196	189	5	196	0	92	104	13	Tunisia	
42	63	58	59	27	32	.	.	51	8	1	Zimbabwe	
3,380	2,340	3,516	3,537	1,077	2,280	3,525	12	3,098	439	42	Remaining countries in Africa	

countries are calculated on the basis of the respective (historical) status membership of the group. 6 Up to June 2020 including European Financial Stability Facility (EFSF). 7 Up

to December 2010 Netherlands Antilles. 8 Excluding Hong Kong. 9 Excluding EU institutions.

## V. External position of banks

### 1 Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents \* (cont'd) b Breakdown by country

End of reporting period; € million

Country/group of countries	Claims on non-residents 1											
	December 2020	December 2021	January 2022	February 2022								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term 2	long-term	foreign banks 2	foreign non-banks	loans and advances 2	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
Countries in America	268,769	317,106	342,186	348,509	71,608	267,374	132,100	216,409	212,307	136,202	265,552	82,957
Argentina	603	609	608	600	35	563	36	564	10	590	590	10
Bahamas	985	1,286	1,301	1,323	180	1,140	1,211	112	.	.	1,323	-
Bermuda	3,425	3,566	3,695	3,686	131	3,112	141	3,545	-	3,686	3,675	11
Bolivia, Plurinational State of	78	30	31	19	4	15	15	4	.	.	19	-
Brazil	2,727	2,390	2,284	2,337	717	1,599	687	1,650	1,171	1,166	2,090	247
British Virgin Islands	1,384	1,376	1,397	1,434	416	704	69	1,365	.	.	851	583
Canada	31,004	31,823	33,761	33,484	23,394	4,423	2,496	30,988	21,636	11,848	7,096	26,388
Cayman Islands	49,534	47,797	50,369	48,058	10,018	37,532	16,330	31,728	36,566	11,492	45,672	2,386
Chile	1,762	1,964	2,022	2,010	518	1,490	115	1,895	227	1,783	1,602	408
Columbia	1,471	1,619	1,617	1,767	1,194	573	113	1,654	121	1,646	1,757	10
Cuba	68	58	58	58	58	-	7	51	37	21	58	-
Curacao 7	618	225	253	260	73	167	19	241	.	.	35	225
Ecuador	79	457	296	454	9	445	409	45	.	.	454	-
Guatemala	193	215	213	212	12	198	190	22	.	.	212	-
Mexico	2,935	2,890	2,972	2,941	794	2,082	272	2,669	970	1,971	2,430	511
Panama	1,198	1,189	1,189	1,190	571	613	71	1,119	45	1,145	1,186	4
Paraguay	64	94	98	108	20	87	73	35	.	.	108	-
Peru	903	1,008	1,049	1,094	336	748	142	952	265	829	1,062	32
United States of America	168,561	217,269	237,681	246,115	32,894	210,819	109,307	136,808	148,906	97,209	194,010	52,105
Uruguay	432	425	431	432	57	375	6	426	.	.	.	.
Venezuela, Bolivarian Republic	16	22	21	56	46	10	7	49	.	.	20	36
Remaining countries in America	729	794	840	871	131	679	384	487	348	523	.	.
Countries in Asia	125,474	122,275	127,272	130,490	71,528	36,523	66,682	63,808	84,446	46,044	113,450	17,040
Bahrain	1,346	1,174	1,190	1,160	128	1,031	110	1,050	598	562	1,160	-
China, People's Republic of 8	12,397	13,672	15,682	16,844	9,624	3,043	10,343	6,501	11,661	5,183	14,522	2,322
Hong Kong	20,085	20,132	20,462	20,780	11,830	4,895	13,676	7,104	18,059	2,721	19,774	1,006
India	9,170	9,051	9,289	9,224	4,215	2,166	934	8,290	4,092	5,132	6,935	2,289
Indonesia	3,863	4,077	4,205	4,272	2,963	934	401	3,871	550	3,722	4,115	157
Iran	490	557	550	543	528	.	316	227	335	208	.	.
Iraq	336	414	408	443	404	.	3	440	.	.	443	-
Israel	842	887	1,152	1,043	766	137	274	769	168	875	815	228
Japan	22,339	14,914	14,631	15,234	10,145	2,152	8,261	6,973	8,568	6,666	12,673	2,561
Jordan	611	689	693	693	625	65	42	651	34	659	.	.
Kazakhstan	169	132	133	126	126	0	2	124	5	121	121	5
Korea, Republic of	4,189	3,902	4,122	4,698	1,235	2,409	1,943	2,755	3,527	1,171	2,836	1,862
Kuwait	1,254	1,158	1,208	1,222	130	1,049	210	1,012	226	996	1,222	-
Lebanon	7	7	7	7	5	.	.	.	1	6	7	-
Malaysia	348	367	430	393	168	211	46	347	233	160	220	173
Myanmar	36	24	24	21	21	.	.	.	.	.	21	-
Pakistan	61	117	135	114	53	47	54	60	83	31	.	.
Philippines	377	369	491	447	63	276	259	188	302	145	391	56
Qatar	3,193	2,665	2,545	2,586	605	1,973	823	1,763	1,608	978	.	.
Saudi Arabia	1,618	1,920	1,927	1,808	410	1,328	480	1,328	458	1,350	1,658	150
Singapore	26,538	31,019	32,750	33,826	23,349	6,985	24,687	9,139	28,590	5,236	30,302	3,524
Sri Lanka	279	114	120	122	22	.	31	91	103	19	.	.
Syria	1	0	0	0	0	-	0	0	-	0	0	-
Taiwan	3,710	3,162	2,957	2,863	206	305	616	2,247	321	2,542	652	2,211
Thailand	1,092	745	769	754	102	120	636	118	655	99	746	8
Turkmenistan	292	242	243	243	231	.	.	.	.	.	243	-
United Arab Emirates	3,954	3,465	3,641	3,441	531	2,775	925	2,516	923	2,518	3,274	167
Uzbekistan	942	1,357	1,372	950	422	436	436	936	1,290	82	.	.
Vietnam	1,282	1,523	1,587	1,604	552	1,044	359	1,245	564	1,040	.	.
Remaining countries in Asia	4,653	4,420	4,561	4,607	1,541	3,061	812	3,795	1,464	3,143	4,601	6
Countries in Oceania	23,502	22,732	23,610	23,945	15,611	4,534	2,658	21,287	15,062	8,883	13,258	10,687
Australia	18,963	17,553	18,459	18,766	13,826	1,376	2,513	16,253	14,739	4,027	9,737	9,029
Marshall Islands	2,741	3,099	3,166	3,203	47	3,156	87	3,116	-	3,203	.	.
New Zealand	1,796	2,079	1,984	1,975	1,738	.	57	1,918	.	.	319	1,656
Papua New Guinea	0	0	0	0	0	-	0	0	0	0	0	0
Remaining countries in Oceania	2	1	1	1	0	.	1	0	.	.	.	.
Countries not identifiable	1	1	5	19	9	.	.	.	.	.	.	.
International organisations 9	15,562	16,983	18,229	18,756	14,966	3,377	560	18,196	1,197	17,559	3,064	15,692

For footnotes see p. 112 and 113

## V. External position of banks

Liabilities to non-residents 1											Country/group of countries	
December 2020	December 2021	January 2022	February 2022									Memo item: saving deposits
			Liabilities total	of which:		broken down by maturity		broken down by sector				
				Euro	US dollar	short-term	long-term 4	foreign banks 4	foreign non-banks			
13	14	15	16	17	18	19	20	21	22	23		
90,522	140,631	161,372	172,077	87,925	82,812	131,836	40,241	114,752	57,325	981	Countries in America	
411	381	369	394	236	152	391	3	54	340	31	Argentina	
428	302	256	424	312	100	416	8	350	74	0	Bahamas	
140	176	299	311	221	71	.	.	190	121	0	Bermuda	
103	89	104	120	51	69	120	0	39	81	5	Bolivia, Plurinational State of	
1,162	750	929	987	913	47	880	107	622	365	54	Brazil	
778	1,150	1,202	1,253	251	947	.	.	.	.	.	British Virgin Islands	
2,534	1,235	1,488	1,717	1,469	117	1,706	11	789	928	104	Canada	
19,016	30,476	35,522	37,199	22,630	14,533	36,932	267	19,201	17,998	0	Cayman Islands	
336	389	473	432	250	179	424	8	245	187	19	Chile	
124	104	128	128	118	9	128	0	59	69	8	Columbia	
93	115	106	77	73	-	77	0	.	.	0	Cuba	
811	137	135	138	55	81	128	10	126	12	0	Curacao 7	
158	797	912	804	36	768	803	1	760	44	5	Ecuador	
81	60	148	94	41	53	.	.	45	49	.	Guatemala	
705	663	738	747	446	233	736	11	191	556	29	Mexico	
321	761	740	454	127	324	454	0	79	375	0	Panama	
127	62	105	130	56	74	130	0	70	60	7	Paraguay	
105	157	181	166	120	42	166	0	74	92	5	Peru	
62,252	102,098	116,749	125,699	60,107	64,652	86,413	39,286	91,402	34,297	683	United States of America	
313	259	287	281	86	184	281	0	106	175	3	Uruguay	
106	92	92	82	61	21	82	0	5	77	13	Venezuela, Bolivarian Republic	
418	378	409	440	266	156	438	2	270	170	13	Remaining countries in America	
82,645	95,988	116,781	126,329	48,593	66,565	117,436	8,893	115,995	10,334	371	Countries in Asia	
216	216	783	1,178	202	975	1,154	24	1,161	17	2	Bahrain	
13,912	17,058	19,080	22,850	12,442	7,917	19,013	3,837	21,465	1,385	62	China, People's Republic of 8	
9,764	11,018	19,967	18,883	9,450	6,898	18,050	833	17,746	1,137	10	Hong Kong	
1,647	1,302	1,755	1,898	1,008	887	1,513	385	1,642	256	13	India	
313	310	434	452	383	59	451	1	368	84	5	Indonesia	
2,877	2,408	2,383	2,322	2,313	6	2,024	298	2,134	188	19	Iran	
951	764	1,263	1,463	373	1,089	1,463	0	1,391	72	1	Iraq	
674	562	842	969	687	112	946	23	556	413	48	Israel	
6,090	5,492	6,211	7,371	2,791	743	6,178	1,193	5,519	1,852	56	Japan	
731	804	784	892	396	485	892	0	834	58	4	Jordan	
272	270	636	663	181	464	663	0	563	100	8	Kazakhstan	
1,237	1,016	1,473	2,607	1,551	1,035	2,485	122	2,476	131	8	Korea, Republic of	
682	247	913	542	331	187	518	24	387	155	5	Kuwait	
477	829	656	612	202	382	612	0	512	100	4	Lebanon	
190	261	200	401	199	197	399	2	306	95	8	Malaysia	
7	3	4	3	3	-	.	.	1	2	0	Myanmar	
139	183	184	189	152	35	.	.	105	84	2	Pakistan	
483	381	455	546	466	72	545	1	465	81	6	Philippines	
469	294	391	694	210	424	694	0	636	58	2	Qatar	
707	598	923	1,355	623	641	1,349	6	1,211	144	8	Saudi Arabia	
8,687	12,159	14,593	17,250	7,599	9,338	16,051	1,199	15,860	1,390	16	Singapore	
49	36	88	81	49	32	81	0	66	15	1	Sri Lanka	
66	65	63	62	62	0	62	0	34	28	3	Syria	
873	2,704	2,869	1,955	769	366	1,749	206	1,839	116	10	Taiwan	
623	545	625	583	552	15	531	52	309	274	27	Thailand	
23,799	27,696	28,624	28,502	1,027	27,409	.	.	28,495	7	1	Turkmenistan	
1,540	3,695	4,496	5,058	2,301	2,730	4,593	465	3,340	1,718	23	United Arab Emirates	
926	1,062	1,060	1,150	114	912	1,150	0	1,115	35	0	Uzbekistan	
938	830	901	928	530	398	765	163	862	66	3	Vietnam	
3,306	3,180	4,125	4,870	1,627	2,757	4,821	49	4,597	273	16	Remaining countries in Asia	
5,033	6,921	9,490	9,605	3,136	2,275	9,543	62	4,446	5,159	.	Countries in Oceania	
3,935	5,421	7,819	7,851	2,961	780	7,790	61	4,346	3,505	64	Australia	
914	1,366	1,519	1,540	50	1,488	1,540	-	-	1,540	-	Marshall Islands	
171	123	141	201	113	6	.	.	.	.	11	New Zealand	
1	0	0	0	0	-	0	0	-	0	0	Papua New Guinea	
12	11	11	13	12	1	.	.	.	.	.	Remaining countries in Oceania	
60	47	57	65	58	6	33	32	65	0	0	Countries not identifiable	
6,128	5,328	8,751	8,064	4,136	3,479	7,139	925	183	7,881	.	International organisations 9	



## V External position of banks

### 2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents \* a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
		1	2	3	4				5	6	7	8
<b>Assets and liabilities, total 2</b>												
2019	799,634	227,973	218,916	26,940	199,501	103,714	22,590	429,650	142,769	249,326	18,557	18,998
2020	734,507	211,080	216,467	18,753	179,880	94,934	13,393	430,405	146,606	251,563	10,919	21,317
2021 Q1	758,211	244,733	213,097	18,321	178,603	90,856	12,601	464,639	161,260	271,400	11,431	20,548
Q2	758,658	243,700	220,162	17,212	175,242	89,067	13,275	460,398	157,465	268,756	12,555	21,622
Q3	767,646	256,412	218,253	19,903	174,243	85,705	13,130	497,170	163,726	289,794	22,171	21,479
Q4	750,721	232,217	232,831	18,525	174,169	82,654	10,325	483,405	158,546	283,945	19,088	21,826
2021 Aug.	768,764	250,956	220,210	21,560	175,179	87,127	13,732	487,873	162,455	280,262	23,907	21,249
Sep.	767,646	256,412	218,253	19,903	174,243	85,705	13,130	497,170	163,726	289,794	22,171	21,479
Oct.	786,451	265,878	229,938	17,652	175,380	85,323	12,280	507,170	166,618	299,807	19,251	21,494
Nov.	798,773	269,233	239,177	18,954	174,671	85,764	10,974	523,451	178,829	303,750	19,163	21,709
Dec.	750,721	232,217	232,831	18,525	174,169	82,654	10,325	483,405	158,546	283,945	19,088	21,826
2022 Jan.	818,929	260,624	266,802	18,405	181,171	82,639	9,288	602,728	183,193	376,470	18,933	24,132
<b>of which: denominated in euro 2</b>												
2019	222,976	43,966	79,646	3,146	65,480	28,857	1,881	133,417	36,249	83,005	4,699	9,464
2020	199,181	44,497	58,600	2,639	66,053	25,416	1,976	130,077	36,025	79,677	1,897	12,478
2021 Q1	200,092	48,838	58,268	2,296	65,528	23,120	2,042	129,889	36,214	81,654	1,144	10,877
Q2	201,117	49,453	59,764	2,815	66,103	20,979	2,003	125,651	32,503	80,938	1,040	11,170
Q3	186,921	41,653	56,667	2,621	66,304	17,134	2,542	127,513	33,721	81,824	1,141	10,827
Q4	175,419	40,383	50,045	2,140	65,893	15,015	1,943	125,853	32,155	81,377	1,053	11,268
2021 Aug.	191,251	41,493	59,351	2,705	66,164	19,108	2,430	124,420	32,453	79,947	1,172	10,848
Sep.	186,921	41,653	56,667	2,621	66,304	17,134	2,542	127,513	33,721	81,824	1,141	10,827
Oct.	189,892	41,555	60,466	2,623	66,938	16,008	2,302	128,615	32,124	84,639	1,204	10,648
Nov.	187,519	40,677	60,011	2,347	67,125	15,521	1,838	133,577	35,530	86,053	902	11,092
Dec.	175,419	40,383	50,045	2,140	65,893	15,015	1,943	125,853	32,155	81,377	1,053	11,268
2022 Jan.	190,088	45,283	57,501	2,121	68,997	14,189	1,997	154,852	36,109	106,462	1,068	11,213
<b>denominated in US dollar 2</b>												
2019	371,577	111,874	83,599	20,062	101,070	39,447	15,525	195,657	59,930	117,592	11,834	6,301
2020	343,954	97,618	103,522	13,422	82,005	38,118	9,269	208,794	74,408	120,863	7,722	5,801
2021 Q1	361,031	123,422	98,891	13,296	80,256	37,071	8,095	229,755	81,635	132,722	8,904	6,494
Q2	365,631	128,549	104,765	11,958	76,832	35,819	7,708	232,473	86,278	128,960	10,311	6,924
Q3	397,008	152,042	110,270	15,022	76,193	35,567	7,914	267,274	92,833	147,747	19,894	6,800
Q4	395,992	133,334	127,918	13,818	77,868	36,112	6,942	255,923	88,733	144,015	16,497	6,678
2021 Aug.	384,463	140,552	108,625	16,389	76,205	34,914	7,778	261,608	89,683	143,860	21,474	6,591
Sep.	397,008	152,042	110,270	15,022	76,193	35,567	7,914	267,274	92,833	147,747	19,894	6,800
Oct.	408,204	160,611	115,021	13,003	76,262	35,907	7,400	277,626	98,179	155,839	16,652	6,956
Nov.	426,950	168,315	123,478	14,386	76,522	36,837	7,412	279,770	100,968	155,191	16,757	6,854
Dec.	395,992	133,334	127,918	13,818	77,868	36,112	6,942	255,923	88,733	144,015	16,497	6,678
2022 Jan.	434,922	149,618	149,352	13,729	80,608	35,001	6,614	325,171	105,410	194,716	16,358	8,687
<b>Assets and liabilities vis-à-vis industrial countries 3,4</b>												
2019	650,264	189,177	165,494	16,527	174,041	84,347	20,678	327,450	94,218	204,725	12,700	15,807
2020	620,426	186,750	174,181	12,353	159,437	73,405	14,300	338,726	103,536	207,624	8,948	18,618
2021 Q1	639,005	216,808	169,684	11,977	158,030	69,111	13,395	359,263	107,539	224,469	9,470	17,785
Q2	639,192	217,038	176,603	12,334	155,182	65,414	12,621	350,342	102,385	217,861	11,157	18,939
Q3	639,349	229,058	173,230	10,010	153,216	61,206	12,629	383,894	108,499	236,140	20,829	18,426
Q4	622,958	204,061	186,105	9,868	152,239	59,975	10,710	374,435	111,669	227,200	17,012	18,554
2021 Aug.	640,895	224,986	174,067	11,444	154,543	62,813	13,042	374,849	106,303	227,660	22,612	18,274
Sep.	639,349	229,058	173,230	10,010	153,216	61,206	12,629	383,894	108,499	236,140	20,829	18,426
Oct.	660,741	238,671	186,595	9,150	153,944	60,360	12,021	390,750	110,685	244,157	17,573	18,335
Nov.	668,916	241,083	193,724	8,936	152,826	61,394	10,953	407,762	124,030	247,846	17,269	18,617
Dec.	622,958	204,061	186,105	9,868	152,239	59,975	10,710	374,435	111,669	227,200	17,012	18,554
2022 Jan.	679,544	229,240	213,199	9,645	159,097	58,665	9,698	465,163	121,141	306,650	16,992	20,380

\* See footnote \* to Table V 1a. 1 Excluding bearer bonds and money market instruments outstanding. 2 Including assets and liabilities vis-à-vis international organisations, which are not included in the further breakdown by group of countries. 3 EU Member

States, Andorra, Australia, Canada, Faroe Islands, Gibraltar, Greenland, Guernsey, Holy See, Iceland, Isle of Man, Japan, Jersey, Liechtenstein, New Zealand, Norway, San



## V External position of banks

2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents \* (cont'd)  
a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
		1	2	3	4				5	6	7	8
<b>of which: vis-à-vis EU Member States 4,5</b>												
2019	292,247	56,960	87,003	11,333	85,893	44,524	6,534	176,711	57,617	98,945	7,366	12,783
2020	166,436	26,371	48,753	3,857	62,735	23,518	1,202	127,932	21,547	89,640	2,430	14,315
2021 Q1	159,880	22,431	47,706	3,628	62,181	22,663	1,271	126,184	18,050	93,340	1,775	13,019
Q2	159,479	26,057	46,655	4,246	61,779	19,508	1,234	123,628	16,754	91,594	1,681	13,599
Q3	149,922	23,868	42,887	3,725	62,272	15,468	1,702	120,706	15,841	90,052	1,570	13,243
Q4	147,757	26,451	41,953	3,217	60,871	14,133	1,132	120,156	14,409	90,612	1,515	13,620
2021 Aug.	153,235	23,976	45,012	3,814	61,758	17,350	1,325	120,275	16,530	88,619	1,806	13,320
Sep.	149,922	23,868	42,887	3,725	62,272	15,468	1,702	120,706	15,841	90,052	1,570	13,243
Oct.	149,630	25,567	41,968	3,537	62,565	14,577	1,416	123,486	16,451	92,224	1,649	13,162
Nov.	148,798	24,674	42,184	3,266	62,790	14,673	1,211	127,235	16,797	95,360	1,570	13,508
Dec.	147,757	26,451	41,953	3,217	60,871	14,133	1,132	120,156	14,409	90,612	1,515	13,620
2022 Jan.	161,557	26,216	54,740	3,016	63,618	13,144	823	173,494	15,600	142,750	1,522	13,622
<b>of which: vis-à-vis the euro area 4</b>												
2019	165,501	19,510	50,264	7,256	62,697	23,267	2,507	119,681	25,563	78,570	4,294	11,254
2020	154,184	20,255	47,235	3,851	60,284	21,369	1,190	123,185	19,762	87,388	2,268	13,767
2021 Q1	151,306	19,650	46,285	3,627	59,809	20,825	1,110	121,486	16,345	91,099	1,569	12,473
Q2	149,856	22,025	45,140	4,236	59,436	17,879	1,140	119,161	15,187	89,464	1,450	13,060
Q3	140,708	19,855	41,262	3,725	60,062	14,118	1,686	116,617	14,710	87,871	1,334	12,702
Q4	134,679	18,707	40,163	3,217	58,887	12,564	1,141	116,372	13,689	88,272	1,329	13,082
2021 Aug.	144,012	20,466	43,387	3,811	59,541	15,662	1,145	116,190	15,342	86,491	1,571	12,786
Sep.	140,708	19,855	41,262	3,725	60,062	14,118	1,686	116,617	14,710	87,871	1,334	12,702
Oct.	139,763	21,109	40,352	3,537	60,361	13,032	1,372	119,243	15,181	90,036	1,408	12,618
Nov.	138,576	19,684	40,663	3,266	60,708	13,036	1,219	123,039	15,786	92,928	1,378	12,947
Dec.	134,679	18,707	40,163	3,217	58,887	12,564	1,141	116,372	13,689	88,272	1,329	13,082
2022 Jan.	150,420	20,637	52,763	3,016	61,624	11,544	836	163,622	14,481	134,723	1,342	13,076
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6</b>												
2019	148,402	38,649	53,373	10,290	25,276	18,902	1,912	101,562	48,440	44,074	5,857	3,191
2020	112,609	24,199	42,272	6,307	20,265	20,473	-907	90,309	42,814	42,825	1,971	2,699
2021 Q1	117,219	27,791	43,411	6,250	20,395	20,166	-794	104,239	53,662	45,853	1,961	2,763
Q2	117,876	26,532	43,559	4,785	20,010	22,336	654	109,021	55,038	49,902	1,398	2,683
Q3	126,800	27,220	45,023	9,799	20,977	23,280	501	112,222	55,227	52,600	1,342	3,053
Q4	126,389	28,005	46,726	8,535	21,880	21,628	-385	108,159	46,877	55,934	2,076	3,272
2021 Aug.	126,380	25,839	46,143	10,023	20,586	23,099	690	111,877	56,152	51,455	1,295	2,975
Sep.	126,800	27,220	45,023	9,799	20,977	23,280	501	112,222	55,227	52,600	1,342	3,053
Oct.	124,328	27,073	43,343	8,408	21,386	23,859	259	115,234	55,933	54,464	1,678	3,159
Nov.	128,443	27,969	45,453	9,918	21,795	23,287	21	114,634	54,799	54,849	1,894	3,092
Dec.	126,389	28,005	46,726	8,535	21,880	21,628	-385	108,159	46,877	55,934	2,076	3,272
2022 Jan.	137,909	31,203	53,603	8,637	22,024	22,852	-410	136,585	62,052	68,840	1,941	3,752
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>												
2019	89,311	17,764	43,873	5,900	15,151	6,367	256	60,144	21,276	34,123	2,958	1,787
2020	60,103	11,873	30,296	3,058	11,241	5,682	-2,047	57,508	24,764	30,245	911	1,588
2021 Q1	64,359	14,636	31,190	3,482	11,243	5,821	-2,013	69,030	33,480	32,966	923	1,661
Q2	65,095	13,379	31,528	3,059	10,937	7,345	-1,153	70,957	34,977	33,618	751	1,611
Q3	74,074	15,296	33,553	7,425	11,241	7,312	-753	71,782	32,273	36,766	841	1,902
Q4	72,690	15,097	34,560	6,290	11,421	5,936	-614	72,439	28,013	40,737	1,601	2,088
2021 Aug.	73,998	13,741	34,879	7,609	11,054	7,555	-840	70,780	33,726	34,432	783	1,839
Sep.	74,074	15,296	33,553	7,425	11,241	7,312	-753	71,782	32,273	36,766	841	1,902
Oct.	72,004	15,203	32,586	6,117	11,729	7,228	-859	72,265	32,227	36,852	1,185	2,001
Nov.	73,379	15,129	33,599	7,378	11,168	6,815	-710	72,803	30,894	38,563	1,447	1,899
Dec.	72,690	15,097	34,560	6,290	11,421	5,936	-614	72,439	28,013	40,737	1,601	2,088
2022 Jan.	81,243	16,164	41,328	6,450	11,806	6,303	-808	92,377	36,085	52,005	1,428	2,859

Marino, Switzerland, Turkey, United Kingdom, United States of America. 4 The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. 5 Including EU institutions. 6 All countries not recorded under "industrial countries".

## V External position of banks

### 2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents \* b Breakdown by country of the domicile of the foreign branches

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>All foreign branches</b>														
2019	799,634	222,976	371,577	46,281	66,082	133,833	94,140	92,077	126,839	6,882	20,058	131,300	68,201	103,714
2020	734,507	199,181	343,954	40,412	67,813	126,480	84,600	90,062	126,405	5,421	13,332	128,509	51,371	94,934
2021 Q1	758,211	200,092	361,031	42,822	71,310	146,768	97,965	91,245	121,852	5,416	12,905	130,192	48,411	90,856
Q2	758,658	201,117	365,631	35,169	69,463	149,122	94,578	85,120	135,042	4,915	12,297	128,377	46,865	89,067
Q3	767,646	186,921	397,008	34,081	66,358	165,817	90,595	78,588	139,665	4,685	15,218	126,933	47,310	85,705
Q4	750,721	175,419	395,992	28,534	62,045	134,228	97,989	84,116	148,715	4,832	13,693	127,349	46,820	82,654
2021 Oct.	786,451	189,892	408,204	33,835	70,038	168,727	97,151	83,068	146,870	4,345	13,307	126,975	48,405	85,323
Nov.	798,773	187,519	426,950	33,330	64,749	167,916	101,317	86,776	152,401	4,454	14,500	126,871	47,800	85,764
Dec.	750,721	175,419	395,992	28,534	62,045	134,228	97,989	84,116	148,715	4,832	13,693	127,349	46,820	82,654
2022 Jan.	818,929	190,088	434,922	29,806	70,288	149,092	111,532	101,161	165,641	4,970	13,435	131,128	50,043	82,639
<b>Foreign branches in the euro area <sup>2</sup></b>														
2019	110,239	84,208	20,953	477	1,805	6,117	14,205	18,319	6,455	1,672	3,149	43,120	13,801	3,275
2020	106,340	83,933	16,757	683	2,232	10,828	12,387	15,750	5,383	1,308	2,045	44,929	12,202	1,204
2021 Q1	105,363	83,559	15,946	837	1,722	10,799	10,348	16,734	5,643	1,328	1,736	45,200	11,522	1,741
Q2	106,940	84,808	15,913	531	2,162	12,643	9,696	17,232	6,115	1,330	1,445	45,997	11,189	951
Q3	102,323	80,700	16,702	386	1,877	11,017	8,905	15,381	6,285	1,071	1,163	46,492	10,717	884
Q4	109,461	80,092	19,315	566	1,781	11,136	10,033	15,404	13,398	1,114	944	45,714	9,949	1,425
2021 Oct.	103,430	82,619	16,037	366	1,619	12,489	8,481	16,019	6,356	1,096	1,065	46,353	10,492	817
Nov.	105,887	84,146	16,648	417	1,588	10,588	11,209	16,625	6,680	1,019	1,179	46,813	10,337	1,137
Dec.	109,461	80,092	19,315	566	1,781	11,136	10,033	15,404	13,398	1,114	944	45,714	9,949	1,425
2022 Jan.	141,377	93,230	34,457	692	3,419	12,548	13,804	25,006	26,017	1,139	832	47,552	12,335	1,795
<b>of which: in Luxembourg</b>														
2019	36,120	19,442	13,093	345	1,111	3,303	12,238	1,252	3,409	1,314	2,986	1,863	7,090	2,586
2020	31,991	17,529	10,049	519	1,658	3,137	10,645	1,265	2,807	967	1,903	1,988	6,682	2,404
2021 Q1	29,838	15,855	9,555	660	1,186	3,324	8,703	1,597	3,061	.	1,598	1,786	6,189	2,415
Q2	29,174	14,949	9,401	378	1,539	3,893	7,864	1,305	3,475	.	1,319	1,983	5,786	2,380
Q3	27,091	14,185	9,423	286	1,252	3,163	7,091	1,438	3,385	.	1,038	1,969	5,428	2,314
Q4	34,833	14,238	11,928	408	1,407	3,169	8,106	1,553	10,221	.	840	2,087	5,259	2,356
2021 Oct.	27,842	15,024	9,244	274	1,292	4,258	7,040	1,515	3,225	.	940	1,997	5,417	2,311
Nov.	29,855	16,159	10,086	273	1,181	3,502	9,144	1,561	3,632	.	1,068	2,020	5,460	2,362
Dec.	34,833	14,238	11,928	408	1,407	3,169	8,106	1,553	10,221	.	840	2,087	5,259	2,356
2022 Jan.	60,246	22,900	25,453	519	2,847	4,587	10,250	8,320	22,913	.	720	2,164	7,670	2,344
<b>Foreign branches in the United Kingdom</b>														
2019	300,950	115,416	92,645	11,659	60,473	18,230	33,404	31,522	91,922	2,277	6,980	19,505	23,468	63,032
2020	296,335	94,948	112,826	9,877	62,528	24,068	28,824	32,903	93,716	1,946	6,985	23,245	18,124	60,675
2021 Q1	295,356	95,463	107,701	8,786	66,414	28,384	33,674	34,269	89,213	1,426	6,624	24,621	16,041	55,718
Q2	295,273	95,770	106,616	10,532	63,998	29,517	31,126	28,357	100,909	.	6,617	23,576	15,213	52,681
Q3	283,983	85,476	112,451	10,009	60,845	25,152	29,552	23,851	104,912	927	6,609	22,171	15,251	49,174
Q4	276,670	75,025	125,241	7,833	56,755	18,692	34,757	21,322	106,571	1,197	6,432	21,980	14,978	46,692
2021 Oct.	291,572	87,061	115,058	9,797	64,570	25,900	30,912	24,128	111,913	760	6,267	22,465	15,761	47,661
Nov.	292,643	83,265	124,583	10,556	59,488	20,321	34,787	22,894	116,651	843	7,071	21,837	15,114	48,332
Dec.	276,670	75,025	125,241	7,833	56,755	18,692	34,757	21,322	106,571	1,197	6,432	21,980	14,978	46,692
2022 Jan.	286,361	74,928	128,329	7,021	63,196	25,651	35,851	22,509	108,623	1,213	6,410	22,529	16,018	44,667
<b>Foreign branches in the United States of America</b>														
2019	185,266	4,503	175,631	909	1,452	64,393	6,238	21,673	7,833	.	5,963	55,361	8,257	14,952
2020	166,024	3,417	157,437	878	1,548	53,130	14,728	22,502	7,694	.	2,590	48,799	6,480	9,017
2021 Q1	185,416	3,611	176,594	858	1,543	70,055	18,053	21,293	6,399	.	2,807	48,959	6,863	9,662
Q2	191,188	3,251	182,582	717	1,615	77,069	19,341	21,575	6,162	.	2,525	47,635	6,790	9,016
Q3	215,253	3,278	206,124	864	1,771	99,668	19,449	21,073	5,105	.	5,522	47,070	7,057	9,083
Q4	202,350	3,499	192,721	920	2,089	74,930	22,186	29,281	5,383	.	4,208	47,980	7,257	9,672
2021 Oct.	226,062	3,435	216,274	1,083	2,068	100,844	26,112	25,019	5,023	.	4,048	46,971	7,250	9,579
Nov.	236,128	3,446	226,372	1,019	2,076	107,835	24,381	28,931	5,643	.	4,203	46,587	7,502	9,743
Dec.	202,350	3,499	192,721	920	2,089	74,930	22,186	29,281	5,383	.	4,208	47,980	7,257	9,672
2022 Jan.	220,331	3,463	210,668	878	2,185	83,565	24,588	32,618	7,552	.	4,082	49,557	7,132	9,681

\* See footnote \* to Table V 1a. 1 Excluding bearer bonds and money market instruments outstanding. 2 The historical statistics for the country of domicile groups of

foreign branches are calculated according to the respective (historical) status of membership of the group.

## V External position of banks

Liabilities to non-residents 1														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>All foreign branches</b>														
22,590	429,650	133,417	195,657	18,774	27,263	44,893	97,876	130,899	118,427	5,762	12,795	9,594	9,404	2019
13,393	430,405	130,077	208,794	15,748	29,977	51,198	95,408	133,873	117,690	4,009	6,910	13,468	7,849	2020
12,601	464,639	129,889	229,755	19,897	34,589	61,839	99,421	148,508	122,892	4,142	7,289	13,014	7,534	2021 Q1
13,275	460,398	125,651	232,473	17,903	32,792	60,830	96,635	143,411	125,345	4,071	8,484	13,605	8,017	Q2
13,130	497,170	127,513	267,274	14,901	34,581	65,412	98,314	151,175	138,619	4,427	17,744	13,598	7,881	Q3
10,325	483,405	125,853	255,923	17,311	35,909	65,284	93,262	139,577	144,368	4,228	14,860	13,836	7,990	Q4
12,280	507,170	128,615	277,626	15,269	33,817	60,937	105,681	152,698	147,109	4,447	14,804	13,658	7,836	2021 Oct.
10,974	523,451	133,577	279,770	19,983	36,730	73,758	105,071	151,427	152,323	4,197	14,966	14,020	7,689	Nov.
10,325	483,405	125,853	255,923	17,311	35,909	65,284	93,262	139,577	144,368	4,228	14,860	13,836	7,990	Dec.
9,288	602,728	154,852	325,171	18,554	43,998	72,867	110,326	170,281	206,189	4,317	14,616	14,768	9,364	2022 Jan.
<b>Foreign branches in the Euro area 2</b>														
126	94,902	68,086	19,659	815	2,602	5,790	2,998	64,100	9,962	3,312	1,332	4,817	2,591	2019
304	94,245	67,891	18,751	705	2,878	2,347	2,089	68,301	8,293	1,195	933	8,308	2,779	2020
312	96,742	67,203	21,477	872	2,710	2,479	2,581	71,437	8,681	647	813	7,354	2,750	2021 Q1
342	97,564	66,539	21,923	831	3,323	2,972	2,711	69,292	10,913	598	765	7,420	2,893	Q2
408	96,208	65,810	22,189	774	3,246	3,496	2,016	65,251	14,078	604	743	7,267	2,753	Q3
344	96,769	64,083	24,010	859	3,443	3,232	2,320	64,259	15,336	608	636	7,577	2,801	Q4
262	99,406	68,339	23,058	709	3,112	3,505	2,178	66,782	15,494	713	720	7,258	2,756	2021 Oct.
300	101,735	69,037	23,686	872	3,248	3,248	4,452	67,405	15,747	664	625	7,582	2,748	Nov.
344	96,769	64,083	24,010	859	3,443	3,232	2,320	64,259	15,336	608	636	7,577	2,801	Dec.
349	175,308	91,082	60,420	1,697	10,557	4,383	4,067	89,220	64,599	605	627	7,519	4,288	2022 Jan.
<b>of which: in Luxembourg</b>														
79	45,088	23,979	15,409	621	2,164	4,509	2,163	23,913	7,449	2,580	643	3,565	266	2019
193	39,991	18,801	15,260	458	2,419	471	1,408	28,540	4,823	.	446	3,637	.	2020
.	41,560	17,900	17,478	584	2,314	480	1,862	29,661	5,605	.	361	2,956	.	2021 Q1
.	43,379	18,352	17,460	611	2,846	842	1,994	30,803	5,811	.	389	2,952	.	Q2
.	45,129	20,514	17,907	631	2,734	1,402	1,608	28,080	10,066	.	394	2,952	.	Q3
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	Q4
.	46,526	22,382	17,545	578	2,650	1,396	1,778	28,986	10,405	.	381	2,949	.	2021 Oct.
.	48,426	22,710	18,469	681	2,725	2,038	1,973	28,473	11,969	.	385	2,952	.	Nov.
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	Dec.
.	109,230	37,658	52,257	1,365	8,170	1,499	3,548	43,336	55,394	.	.	2,968	1,690	2022 Jan.
<b>Foreign branches in the United Kingdom</b>														
10,610	160,797	49,614	73,016	.	22,229	16,745	46,343	11,409	78,771	.	.	729	3,000	2019
5,849	167,344	49,010	78,530	.	25,150	24,310	42,053	15,613	81,372	.	1,480	.	1,568	2020
5,386	177,501	50,458	82,102	.	29,253	30,644	40,697	18,768	83,736	.	.	713	1,019	2021 Q1
.	181,099	49,298	88,473	.	27,292	28,780	41,209	19,811	84,657	.	.	.	1,033	Q2
6,384	190,319	49,794	96,408	.	28,613	30,888	39,885	22,824	91,429	.	.	896	971	Q3
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	Q4
5,805	201,976	49,760	109,377	.	27,869	28,713	47,275	23,564	98,125	.	.	748	878	2021 Oct.
4,793	212,811	53,663	111,671	.	30,656	38,875	44,388	24,610	100,853	.	.	611	1,020	Nov.
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	Dec.
2,890	210,524	50,610	116,194	6,061	30,338	36,431	43,437	22,577	103,945	.	.	1,021	864	2022 Jan.
<b>Foreign branches in the United States of America</b>														
.	71,884	2,340	66,054	.	1,241	4,497	23,774	30,583	6,679	.	1,630	2,552	.	2019
.	85,767	4,332	78,787	.	1,170	12,404	34,585	25,968	5,335	2,057	1,423	3,134	861	2020
.	92,587	3,310	85,553	.	1,974	13,969	33,349	31,063	5,445	2,681	1,477	3,704	899	2021 Q1
.	86,911	2,370	81,350	.	1,585	13,589	32,633	27,461	4,625	2,440	1,072	4,208	883	Q2
.	99,313	3,356	92,117	.	2,120	16,668	34,041	35,238	4,971	2,533	1,038	3,963	861	Q3
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	Q4
.	95,770	2,632	89,423	.	2,180	14,558	32,991	34,964	4,813	.	1,139	4,090	.	2021 Oct.
.	93,528	2,606	87,145	.	2,227	15,018	33,528	31,344	5,146	.	1,169	4,175	.	Nov.
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	Dec.
.	97,429	3,837	89,699	.	2,332	17,209	36,576	29,545	5,288	.	1,212	4,366	.	2022 Jan.

## V External position of banks

### 2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents \* (cont'd) b Breakdown by country of the domicile of the foreign branches

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>Foreign branches in the Cayman Islands</b>														
2019	40,505	1,169	38,789	95	359	23	11,305	3,319	911	-	2,036	-	11,552	6
2020	25,685	1,906	23,415	16	247	14	8,079	2,630	2,174	329	503	-	5,092	5
2021 Q1	25,185	1,670	23,044	68	282	15	9,182	2,058	1,994	735	550	-	4,141	4
Q2	24,755	2,194	22,282	26	185	16	9,523	1,647	2,190	951	441	-	3,806	3
Q3	24,581	2,000	22,213	50	278	9	9,744	1,278	2,396	999	451	-	3,778	10
Q4	22,153	1,643	20,276	80	136	5	8,419	1,460	2,197	665	457	-	3,371	9
2021 Oct.	23,966	1,875	21,670	99	286	6	9,037	1,436	2,639	724	453	-	3,877	10
Nov.	22,352	1,549	20,425	143	211	4	8,403	1,065	2,506	802	462	-	3,635	10
Dec.	22,153	1,643	20,276	80	136	5	8,419	1,460	2,197	665	457	-	3,371	9
2022 Jan.	24,971	2,360	22,469	39	84	3	10,587	1,714	2,366	727	466	-	3,410	6
<b>Foreign branches in Japan</b>														
2019	27,138	1,338	1,397	24,358	9	20,069	3,248	1,396	375	-	57	1,557	250	78
2020	24,584	881	1,387	22,273	12	17,558	2,425	2,637	252	-	25	1,295	252	36
2021 Q1	26,269	843	1,727	23,657	12	18,871	2,976	2,519	233	0	22	1,243	263	35
Q2	18,791	809	1,503	16,444	7	11,756	2,746	2,383	211	22	21	1,268	254	33
Q3	18,491	772	1,450	16,234	9	11,761	2,231	2,559	326	38	24	1,165	259	39
Q4	14,588	499	1,349	12,705	4	8,457	1,953	2,314	265	2	27	1,188	252	51
2021 Oct.	17,510	760	1,384	15,324	7	10,891	2,171	2,476	342	73	25	1,154	255	37
Nov.	16,004	716	1,404	13,846	7	10,153	1,731	2,169	307	70	26	1,174	255	36
Dec.	14,588	499	1,349	12,705	4	8,457	1,953	2,314	265	2	27	1,188	252	51
2022 Jan.	16,495	486	1,895	14,077	7	9,008	2,012	3,677	255	2	25	1,155	255	29
<b>Foreign branches in Hong Kong</b>														
2019	21,259	3,824	7,196	6,194	155	739	7,611	544	3,150	.	209	1,532	2,922	4,460
2020	21,072	3,409	7,735	5,589	104	498	7,014	523	3,716	.	143	932	2,452	5,717
2021 Q1	25,046	3,634	9,009	7,206	47	901	10,459	846	3,820	.	144	839	2,706	5,251
Q2	22,560	3,100	7,970	6,088	37	600	7,866	541	3,638	.	141	522	2,654	6,523
Q3	21,532	3,708	7,986	5,651	40	597	7,060	667	3,820	.	176	260	2,436	6,447
Q4	21,487	3,153	8,849	5,598	42	366	7,383	386	4,390	.	191	252	2,457	6,009
2021 Oct.	21,903	3,209	8,092	6,239	43	706	7,216	661	4,026	.	175	324	2,461	6,264
Nov.	22,473	3,198	8,610	6,382	39	497	7,565	706	4,270	.	180	306	2,482	6,413
Dec.	21,487	3,153	8,849	5,598	42	366	7,383	386	4,390	.	191	252	2,457	6,009
2022 Jan.	24,272	3,004	9,536	6,265	50	382	9,343	970	4,412	.	191	223	2,398	6,299
<b>Foreign branches in Singapore</b>														
2019	54,678	7,500	28,808	2,325	710	4,762	10,419	4,231	14,863	.	1,512	2,231	7,433	9,019
2020	44,180	6,265	21,198	785	556	5,114	6,416	3,289	12,081	71	920	1,869	6,395	8,025
2021 Q1	46,961	7,175	22,380	847	586	5,559	7,334	4,038	13,293	.	899	1,854	6,613	7,327
Q2	51,160	8,213	23,958	340	599	5,104	9,097	3,908	14,373	.	986	1,735	6,729	9,187
Q3	51,969	7,797	24,848	365	592	5,882	7,529	3,740	15,115	.	1,153	1,612	7,594	9,304
Q4	51,186	7,718	24,473	330	617	5,122	7,343	3,498	14,919	.	1,336	1,881	8,329	8,678
2021 Oct.	52,792	7,604	24,982	328	620	5,482	7,607	3,759	15,028	.	1,117	1,638	8,082	9,995
Nov.	52,480	7,917	24,760	366	592	5,647	7,573	3,567	15,005	.	1,264	1,730	8,219	9,388
Dec.	51,186	7,718	24,473	330	617	5,122	7,343	3,498	14,919	.	1,336	1,881	8,329	8,678
2022 Jan.	53,265	8,553	23,389	348	632	4,697	8,815	3,418	14,778	.	1,347	1,811	8,275	10,042
<b>Foreign branches in emerging market economies and developing countries (other than offshore banking centres) <sup>2</sup></b>														
2019	32,709	3,525	3,783	72	30	9,389	3,524	8,306	610	222	19	3,846	106	6,632
2020	27,446	2,857	1,856	29	24	4,250	2,855	7,943	480	121	16	3,238	103	8,390
2021 Q1	28,332	2,747	3,234	90	184	4,289	3,779	7,478	453	77	17	2,947	104	9,135
Q2	27,899	1,799	3,356	98	291	4,497	3,185	7,379	554	59	17	2,910	117	9,130
Q3	29,086	1,888	3,676	212	373	3,609	3,950	7,841	631	11	18	3,281	116	9,576
Q4	29,103	2,416	2,758	209	104	3,440	3,866	8,540	658	3	.	3,470	124	8,997
2021 Oct.	28,949	2,005	3,440	311	242	3,838	3,653	7,683	544	3	17	3,224	126	9,808
Nov.	29,894	2,074	2,913	344	147	3,519	3,867	8,741	558	1	21	3,396	150	9,587
Dec.	29,103	2,416	2,758	209	104	3,440	3,866	8,540	658	3	.	3,470	124	8,997
2022 Jan.	30,626	2,695	2,869	189	144	3,532	4,517	9,361	608	3	0	3,482	119	9,001

For footnotes see p. 118 and 119.

## V External position of banks

Liabilities to non-residents <sup>1</sup>														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries			
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>Foreign branches in the Cayman Islands</b>														
11,353	13,031	2,403	10,004	92	376	1,056	1,753	156	6,024	–	4,031	–	11	2019
6,859	5,483	1,190	4,122	18	104	75	513	49	2,887	–	1,959	–	–	2020
6,506	6,686	1,377	5,252	4	27	17	250	70	4,173	–	2,176	–	–	2021 Q1
6,178	5,815	1,298	4,488	2	8	6	157	47	4,111	–	1,494	–	–	Q2
5,916	20,108	1,358	18,618	52	41	14	940	127	6,451	–	12,576	–	–	Q3
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	Q4
5,784	17,285	1,598	15,476	101	75	45	660	130	6,259	–	10,191	–	–	2021 Oct.
5,465	18,168	1,915	16,100	82	45	32	704	130	6,795	–	10,507	–	–	Nov.
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	Dec.
5,692	16,987	1,528	15,246	80	113	19	1,069	125	5,522	–	10,252	–	–	2022 Jan.
<b>Foreign branches in Japan</b>														
108	11,084	1,752	506	8,793	3	1,012	6,564	2,635	229	41	562	41	0	2019
104	9,171	1,218	344	7,574	7	1,084	4,606	2,797	208	40	396	40	0	2020
107	12,718	1,439	417	10,831	7	1,277	6,235	4,522	202	39	404	39	0	2021 Q1
97	9,959	815	351	8,767	3	1,160	4,218	3,863	246	38	396	38	0	Q2
89	7,592	1,274	380	5,910	6	967	3,330	2,675	234	39	308	39	0	Q3
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	Q4
86	7,778	941	361	6,441	4	1,070	3,596	2,517	230	38	289	38	0	2021 Oct.
83	11,477	702	457	10,292	3	3,288	4,445	3,125	245	39	296	39	0	Nov.
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	Dec.
77	10,847	1,040	408	9,369	3	2,281	4,077	3,915	198	39	298	39	0	2022 Jan.
<b>Foreign branches in Hong Kong</b>														
.	8,779	661	4,634	62	.	754	3,047	2,156	1,836	–	.	.	.	2019
.	9,798	473	6,258	362	.	499	2,686	3,168	2,942	–	.	.	.	2020
.	12,380	604	7,764	75	.	1,142	4,368	3,423	2,924	–	.	.	.	2021 Q1
.	12,654	510	8,272	20	.	1,924	4,275	2,852	3,079	–	.	.	.	Q2
.	12,286	325	7,520	26	.	1,394	3,652	3,155	3,313	–	.	.	.	Q3
.	10,258	328	5,998	19	.	1,119	1,639	3,260	3,213	–	.	.	.	Q4
.	12,428	321	8,164	25	.	1,207	4,332	2,990	3,122	–	.	.	.	2021 Oct.
.	11,231	294	6,969	48	.	1,032	3,616	2,929	2,892	–	.	.	.	Nov.
.	10,258	328	5,998	19	.	1,119	1,639	3,260	3,213	–	.	.	.	Dec.
.	17,181	780	9,824	18	.	1,912	5,795	3,715	4,634	–	.	.	.	2022 Jan.
<b>Foreign branches in Singapore</b>														
.	30,824	5,182	17,427	500	720	1,603	9,920	5,499	11,842	.	.	181	842	2019
–	27,512	2,417	18,463	363	586	.	5,575	4,919	13,479	–	.	99	895	2020
.	32,779	2,229	22,227	261	537	3,142	8,605	5,820	14,185	.	.	99	922	2021 Q1
.	33,379	1,605	23,202	226	483	4,174	8,332	5,405	14,477	.	.	82	902	Q2
.	36,536	2,077	25,574	256	445	3,454	10,912	5,793	15,319	–	.	.	.	Q3
.	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	.	.	.	.	Q4
.	38,325	1,451	28,004	262	462	3,346	11,361	5,983	16,307	.	.	.	.	2021 Oct.
.	39,986	1,607	29,597	244	455	3,412	12,021	6,042	17,213	.	.	.	.	Nov.
.	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	.	.	.	.	Dec.
.	39,138	1,931	28,663	303	527	3,152	10,751	6,127	17,661	.	.	.	.	2022 Jan.
<b>Foreign branches in emerging market economies and developing countries (other than offshore banking centres) <sup>2</sup></b>														
55	24,853	1,832	3,353	42	23	8,474	2,720	9,358	2,003	.	.	1,131	258	2019
50	19,402	1,840	2,293	5	17	5,459	2,670	7,821	1,620	409	178	996	249	2020
53	21,641	1,699	3,607	25	20	6,873	2,811	8,170	2,005	396	171	970	245	2021 Q1
51	21,431	1,708	3,353	24	29	6,120	2,585	9,179	1,959	304	113	939	232	Q2
53	22,711	2,019	2,981	26	20	6,507	2,621	10,313	1,717	211	121	986	235	Q3
.	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	Q4
53	22,581	2,184	2,727	27	25	6,449	2,579	10,340	1,591	204	189	996	233	2021 Oct.
54	23,033	2,280	3,101	23	12	5,790	3,104	10,364	2,215	124	203	1,029	204	Nov.
.	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	Dec.
3	23,271	2,255	3,512	15	29	5,658	3,984	9,382	2,567	172	239	1,033	236	2022 Jan.

## V External position of banks

## 2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents \*

## c Assets broken down by country

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2019	December 2020	December 2021	January 2022								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	799,634	734,507	750,721	818,929	190,088	434,922	537,960	280,969	299,773	519,156	727,002	91,927
Countries in Europe	330,694	322,320	291,756	325,935	159,168	78,969	204,328	121,607	112,647	213,288	301,978	23,957
EU Member States 1	292,247	166,436	147,757	161,557	120,508	25,637	82,577	78,980	32,020	129,537	147,590	13,967
Euro area 1	165,501	154,184	134,679	150,420	117,529	24,629	74,954	75,466	25,294	125,126	138,040	12,380
Austria	6,078	7,643	3,736	3,661	3,450	135	1,146	2,515	486	3,175	3,621	40
Belgium	2,382	3,858	3,409	4,403	3,038	523	2,780	1,623	1,934	2,469	3,668	735
Cyprus	956	769	343	850	108	717	507	343	-	-	-	-
Estonia	1	-	1	-	-	-	-	-	-	-	-	-
Finland	1,596	1,972	511	455	444	101	398	57	80	375	441	14
France	26,131	21,519	16,715	16,809	15,053	1,465	6,517	10,292	2,697	14,112	14,445	2,364
Greece	780	626	563	691	627	34	408	283	297	394	-	-
Ireland	14,329	11,406	11,146	12,014	7,315	4,114	7,685	4,329	564	11,450	8,087	3,927
Italy	27,216	26,166	26,132	29,606	28,229	994	13,826	15,780	7,333	22,273	29,125	481
Latvia	151	147	129	129	108	-	-	-	-	-	129	-
Lithuania	25	-	3	-	-	1	0	-	-	1	0	-
Luxembourg 2	33,714	28,584	23,767	31,070	14,213	12,011	21,265	9,805	7,424	23,646	26,794	4,276
Malta	518	322	139	200	25	151	59	141	-	-	-	-
Netherlands	30,739	32,607	32,004	33,912	29,254	3,731	16,363	17,549	3,686	30,226	32,821	1,091
Portugal	1,809	1,778	1,594	1,510	1,507	2	533	977	168	1,342	-	-
Slovakia	581	553	414	376	283	81	170	206	128	248	327	49
Slovenia	234	240	33	31	-	8	12	19	3	28	31	-
Spain	18,261	15,985	14,040	14,701	13,852	539	3,263	11,438	467	14,234	15,372	-671
Other EU Member States 1	126,746	12,252	13,078	11,137	2,979	1,008	7,623	3,514	6,726	4,411	9,550	1,587
Czechia	3,775	4,992	7,135	4,201	507	43	3,781	420	3,451	750	-	-
Denmark	1,755	1,351	1,008	1,192	556	237	918	274	591	601	-	-
Hungary	644	573	352	805	88	72	727	78	633	172	728	77
Poland	1,949	1,756	1,408	1,460	266	142	571	889	328	1,132	1,349	111
Sweden	2,380	2,161	2,212	2,468	880	363	1,553	915	824	1,644	2,162	306
Remaining EU countries 3, 4	3,527	1,419	963	1,011	682	151	73	938	899	112	-	-
Other European countries 1	38,447	155,884	143,999	164,378	38,660	53,332	121,751	42,627	80,627	83,751	154,388	9,990
Guernsey	8,457	3,747	4,465	5,123	1,221	3,334	4,824	299	-	-	-	-
Jersey	4,067	3,523	2,786	3,774	820	486	2,131	1,643	-	-	-	-
Norway	5,079	2,239	2,291	2,035	497	584	753	1,282	954	1,081	1,522	513
Russian Federation	2,540	2,147	1,918	2,017	1,006	952	625	1,392	376	1,641	-	-
Switzerland	12,292	10,423	19,021	21,512	4,595	6,526	20,016	1,496	9,239	12,273	-	-
Turkey	4,054	3,934	4,030	3,821	1,994	1,817	2,926	895	3,007	814	-	-
United Kingdom	112,716	128,039	107,725	123,923	27,537	39,393	89,392	34,531	66,884	57,039	114,901	9,022
Remaining European countries 5	1,958	1,832	1,763	2,173	990	240	1,084	1,089	162	2,011	-	-
Countries in Africa	6,519	5,384	5,031	5,648	673	3,679	-	-	1,966	3,682	5,144	504
South Africa	1,173	1,149	876	1,320	18	242	-	-	446	874	-	-
Remaining countries in Africa	5,346	4,235	4,155	4,328	655	3,437	2,098	2,230	1,520	2,808	-	-
Countries in America	299,970	276,509	326,437	350,331	15,227	313,215	239,210	111,121	130,848	219,483	314,322	36,009
Bahamas	238	-	305	8	-	236	-	-	-	-	-	-
Bermuda	2,390	2,096	1,619	1,694	-	1,461	536	1,158	6	1,688	-	-
Brazil	1,574	1,608	1,227	1,621	23	812	931	690	428	1,193	-	-
British Virgin Islands	8,782	7,891	8,344	9,308	1,008	6,221	8,216	1,092	-	-	-	-
Canada	6,561	7,085	7,746	7,944	687	3,273	3,070	4,874	2,580	5,364	5,495	2,449
Cayman Islands	23,337	10,794	17,490	20,089	1,063	18,007	12,320	7,769	6,632	13,457	20,733	-644
Curacao 6	-22	-	-	-12	-	-12	-	-	-	-12	-	-
Mexico	1,987	1,757	1,853	2,020	141	1,599	1,401	619	377	1,643	1,757	263
United States of America	252,382	242,593	285,940	305,085	12,078	279,478	211,459	93,626	120,538	184,547	272,048	33,037
Remaining countries in America	2,741	2,484	2,082	2,277	155	2,140	1,101	1,176	278	1,999	-	-
Countries in Asia	142,927	114,974	112,414	121,350	13,602	35,375	84,382	36,968	48,938	72,412	94,660	26,690
China, People's Republic of 7	7,718	7,557	5,093	6,779	329	1,773	5,448	1,331	4,460	2,319	-	-
Hong Kong	14,010	10,308	13,135	15,293	3,330	6,298	12,322	2,971	3,700	11,593	13,756	1,537
Japan	46,560	38,191	26,857	29,523	2,695	3,685	22,062	7,461	14,425	15,098	24,275	5,248
Korea, Republic of	9,680	7,472	10,721	10,889	942	2,093	4,461	6,428	2,994	7,895	4,383	6,506
Singapore	25,378	19,536	22,929	23,376	2,234	9,942	20,278	3,098	14,636	8,740	19,184	4,192
Taiwan	2,972	1,673	1,419	1,554	569	231	1,020	534	638	916	-	-
Remaining countries in Asia	36,609	30,237	32,260	33,936	3,503	11,353	18,791	15,145	8,085	25,851	25,730	8,206
Countries in Oceania	18,556	13,848	13,709	14,189	1,250	2,742	6,791	7,398	5,058	9,131	10,544	3,645
Australia	16,370	12,175	12,468	12,920	1,202	2,129	5,967	6,953	4,437	8,483	9,354	3,566
New Zealand	846	821	631	717	34	90	559	158	621	96	-	-
Remaining countries in Oceania	1,340	852	610	552	14	523	265	287	-	552	-	-
Countries not identifiable	-	-	-	-	-	-	-	-	-	-	-	-
International organisations 8	968	1,472	1,374	1,476	168	942	-	-	316	1,160	354	1,122

\* See footnote \* to Table V 1a. 1 The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. 2 Up to June 2020 including European Financial Stability Facility (EFSF). 3 Including EU institutions. 4 Up to December 2007 including Malta and Cyprus. Up to December

2008 including Slovakia. Up to December 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. 5 Up to June 2013 including Croatia. 6 Up to December 2010 Netherlands Antilles. 7 Excluding Hong Kong. 8 Excluding EU institutions.



## V External position of banks

### 2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents \* d Liabilities broken down by country

End of reporting period; € million

Country/group of countries	Liabilities to non-residents 1									
	December 2019	December 2020	December 2021	January 2022						
				Liabilities total	of which:		broken down by maturity		broken down by sector	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
1	2	3	4	5	6	7	8	9	10	
All countries	429,650	430,405	483,405	602,728	154,852	325,171	559,663	43,065	202,126	400,602
Countries in Europe	197,600	205,365	215,188	284,277	123,941	96,262	264,491	19,786	78,342	205,935
EU Member States 2	176,711	127,932	120,156	173,494	99,234	47,655	158,350	15,144	17,122	156,372
Euro area 2	119,681	123,185	116,372	163,622	96,683	44,816	149,204	14,418	15,823	147,799
Austria	10,180	10,268	1,822	1,870	1,543	163	1,677	193	279	1,591
Belgium	11,343	10,841	10,367	14,528	10,444	2,325	14,483	45	1,405	13,123
Cyprus	193	162	849	2,333	159	1,486	2,328	5	-	-
Estonia	1	146	0	35	23	12	-	-	-	35
Finland	874	670	638	2,018	1,547	233	2,018	-	-	-
France	10,268	11,786	9,648	11,438	7,689	2,749	10,686	752	4,975	6,463
Greece	1,281	2,259	1,507	1,449	1,387	55	-	-	1,246	203
Ireland	4,910	5,474	8,647	14,809	7,137	3,450	14,288	521	181	14,628
Italy	18,300	20,085	19,030	24,191	21,677	1,464	22,105	2,086	3,321	20,870
Latvia	0	1	3	8	6	-	8	-	-	8
Lithuania	1	11	3	163	150	-	163	-	-	163
Luxembourg 3	41,950	38,667	38,131	52,756	21,551	23,363	49,352	3,404	2,657	50,099
Malta	286	222	355	526	265	204	-	-	-	526
Netherlands	15,355	15,470	19,701	30,554	16,963	8,680	25,058	5,496	1,034	29,520
Portugal	469	652	437	753	538	170	747	6	124	629
Slovakia	377	422	339	379	304	72	379	-	-	-
Slovenia	295	711	567	536	536	0	-	-	1	535
Spain	3,598	5,338	4,328	5,276	4,764	388	3,376	1,900	270	5,006
Other EU Member States 2	57,030	4,747	3,784	9,872	2,551	2,839	9,146	726	1,299	8,573
Czechia	1,236	1,413	1,041	1,215	500	124	1,189	26	228	987
Denmark	2,218	1,538	1,093	4,795	1,144	1,869	4,379	416	533	4,262
Hungary	252	330	451	541	212	51	-	-	180	361
Poland	480	632	484	604	112	47	598	6	116	488
Sweden	1,463	774	657	2,625	524	745	2,508	117	183	2,442
Remaining EU countries 4, 5	57	60	58	92	59	3	-	-	59	33
Other European countries 2	20,889	77,433	95,032	110,783	24,707	48,607	106,141	4,642	61,220	49,563
Guernsey	3,599	2,191	3,336	3,661	1,201	2,259	3,661	-	117	3,544
Jersey	496	340	351	1,648	129	1,143	-	-	125	1,523
Norway	902	263	271	1,660	329	397	1,655	5	355	1,305
Russian Federation	779	777	981	1,082	80	981	1,080	2	801	281
Switzerland	13,426	6,025	6,342	9,978	2,399	4,690	9,519	459	2,444	7,534
Turkey	198	387	373	473	93	374	-	-	360	113
United Kingdom	51,324	66,387	82,745	91,369	20,154	38,360	87,660	3,709	56,665	34,704
Remaining European countries 6	1,489	1,063	633	912	322	403	903	9	353	559
Countries in Africa	1,221	1,500	2,695	3,523	226	1,899	3,468	55	1,354	2,169
South Africa	605	978	1,087	1,705	27	429	-	-	1,048	657
Remaining countries in Africa	616	522	1,608	1,818	199	1,470	-	-	306	1,512
Countries in America	143,227	150,481	181,472	208,055	14,383	179,885	188,869	19,186	72,688	135,367
Bahamas	116	101	83	584	356	183	490	94	-	-
Bermuda	725	1,002	1,185	2,237	27	1,282	2,196	41	4	2,233
Brazil	69	242	261	607	17	319	607	-	326	281
British Virgin Islands	6,869	6,522	8,094	9,206	172	6,620	8,672	534	-	-
Canada	3,090	2,918	2,952	2,538	163	1,323	2,521	17	1,448	1,090
Cayman Islands	17,712	16,456	19,998	22,123	1,863	19,852	21,117	1,006	14,629	7,494
Curacao 7	64	76	62	32	13	18	-	-	-	-
Mexico	3,329	2,431	2,673	2,803	18	2,695	-	-	2,668	135
United States of America	110,171	119,330	144,496	165,384	11,739	145,129	147,941	17,443	52,313	113,071
Remaining countries in America	1,082	1,403	1,668	2,541	15	2,464	2,501	40	1,294	1,247
Countries in Asia	77,865	67,225	79,182	101,335	15,169	46,388	97,350	3,985	47,066	54,269
China, People's Republic of 8	5,068	4,481	5,245	8,483	3,571	3,867	8,167	316	4,885	3,598
Hong Kong	14,923	15,337	20,337	24,904	5,580	12,705	24,353	551	10,366	14,538
Japan	8,524	7,937	8,945	9,831	102	259	9,753	78	4,297	5,534
Korea, Republic of	1,914	3,411	3,192	5,002	519	3,101	-	-	2,351	2,651
Singapore	14,698	14,260	17,647	25,959	4,001	14,553	24,339	1,620	11,698	14,261
Taiwan	2,053	2,689	2,932	2,676	178	1,587	-	-	1,256	1,420
Remaining countries in Asia	30,685	19,110	20,884	24,480	1,218	10,316	23,155	1,325	12,213	12,267
Countries in Oceania	9,099	4,464	4,057	4,558	626	-	4,505	53	2,676	1,882
Australia	8,848	4,268	3,948	4,322	608	313	4,272	50	2,660	1,662
New Zealand	170	127	39	52	3	-	-	-	-	-
Remaining countries in Oceania	81	69	70	184	15	149	-	-	-	-
Countries not identifiable	0	-	-	-	-	-	-	-	-	-
International organisations 9	638	1,370	811	980	507	-	980	-	-	980

\* See footnote \* to Table V 1a. 1 Excluding bearer bonds and money market instruments outstanding. 2 The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. 3 Up to June 2020 including European Financial Stability Facility (EFSF). 4 Including EU institutions. 5 Up to December 2007 including Malta and Cyprus. Up to December

2008 including Slovakia. Up to December 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. 6 Up to June 2013 including Croatia. 7 Up to December 2010 Netherlands Antilles. 8 Excluding Hong Kong. 9 Excluding EU institutions.

## V External position of banks

### 3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents \* a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents <sup>1</sup>				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
		1	2	3	4				5	6	7	8
<b>Assets and liabilities, total <sup>2</sup></b>												
2019	178,493	45,214	20,363	3,981	81,348	26,093	1,494	124,387	26,524	86,076	6,535	5,252
2020	176,392	41,697	21,514	4,160	79,832	27,997	1,192	124,458	20,148	93,577	6,272	4,461
2021 Q1	171,978	38,774	20,354	4,382	80,041	27,390	1,037	125,526	20,033	95,221	5,736	4,536
Q2	178,622	45,624	19,062	4,398	81,351	27,122	1,065	130,761	21,042	99,016	6,070	4,633
Q3	185,478	50,860	19,335	4,337	82,955	26,924	1,067	140,701	23,128	103,660	9,325	4,588
Q4	187,520	50,160	20,348	4,981	83,315	27,683	1,033	140,085	22,344	103,645	9,710	4,386
2021 Aug.	180,809	46,790	19,219	4,268	82,219	27,241	1,072	133,737	21,537	101,323	6,288	4,589
Sep.	185,478	50,860	19,335	4,337	82,955	26,924	1,067	140,701	23,128	103,660	9,325	4,588
Oct.	183,148	48,350	20,086	4,667	82,794	26,223	1,028	139,735	22,499	103,263	9,380	4,593
Nov.	184,870	48,844	20,198	4,856	82,559	27,411	1,002	141,455	22,830	104,212	9,813	4,600
Dec.	187,520	50,160	20,348	4,981	83,315	27,683	1,033	140,085	22,344	103,645	9,710	4,386
2022 Jan.	186,676	49,688	21,219	4,919	83,582	26,240	1,028	140,905	22,685	104,143	9,760	4,317
<b>of which: denominated in euro <sup>2</sup></b>												
2019	61,638	12,189	5,218	120	38,075	5,713	323	47,853	4,268	37,510	3,605	2,470
2020	59,827	10,220	5,755	175	38,425	4,910	342	44,946	1,699	37,253	4,076	1,918
2021 Q1	63,194	13,895	5,337	268	38,755	4,603	336	45,868	1,540	38,876	3,464	1,988
Q2	69,492	20,787	4,891	204	38,906	4,358	346	49,286	1,736	41,792	3,721	2,037
Q3	71,134	21,382	5,357	90	39,668	4,290	347	53,382	2,018	42,616	6,655	2,093
Q4	70,271	20,804	5,316	136	39,637	4,045	333	52,865	1,753	42,192	7,094	1,826
2021 Aug.	69,811	20,327	5,232	95	39,466	4,347	344	50,046	1,593	42,521	3,922	2,010
Sep.	71,134	21,382	5,357	90	39,668	4,290	347	53,382	2,018	42,616	6,655	2,093
Oct.	69,141	19,608	5,567	88	39,389	4,165	324	53,643	1,964	42,878	6,754	2,047
Nov.	68,814	19,527	5,324	86	39,506	4,057	314	54,014	1,863	42,790	7,289	2,072
Dec.	70,271	20,804	5,316	136	39,637	4,045	333	52,865	1,753	42,192	7,094	1,826
2022 Jan.	69,805	20,193	5,464	91	39,785	3,945	327	52,662	1,349	42,438	7,158	1,717
<b>denominated in US dollar <sup>2</sup></b>												
2019	49,670	14,956	5,544	.	20,237	6,056	.	35,975	18,076	15,845	1,642	412
2020	50,094	15,945	7,234	3,058	17,697	5,944	216	36,413	14,335	21,377	592	109
2021 Q1	45,759	13,347	5,518	3,095	17,632	6,096	71	32,192	14,353	17,228	518	93
Q2	45,813	14,324	4,437	3,040	17,967	5,985	60	32,756	14,947	17,216	516	77
Q3	49,766	17,996	4,203	3,090	18,471	5,946	60	37,889	16,527	20,559	730	73
Q4	51,942	18,854	5,499	3,370	18,317	5,870	32	37,322	15,529	21,294	425	74
2021 Aug.	46,232	15,350	4,162	3,026	17,749	5,887	58	33,937	15,507	17,888	472	70
Sep.	49,766	17,996	4,203	3,090	18,471	5,946	60	37,889	16,527	20,559	730	73
Oct.	49,241	17,502	4,527	3,099	18,298	5,774	41	36,332	15,987	19,682	576	87
Nov.	50,787	18,210	5,103	3,291	18,291	5,862	30	37,138	15,868	20,715	481	74
Dec.	51,942	18,854	5,499	3,370	18,317	5,870	32	37,322	15,529	21,294	425	74
2022 Jan.	52,791	19,258	5,749	3,372	18,455	5,927	30	39,195	16,439	22,220	463	73
<b>Assets and liabilities vis-à-vis industrial countries <sup>3,4</sup></b>												
2019	155,348	38,095	14,976	3,140	75,320	22,408	1,409	100,483	13,979	75,177	6,242	5,085
2020	154,685	35,292	16,090	3,751	73,884	24,544	1,124	105,018	12,169	82,684	6,007	4,158
2021 Q1	149,924	32,541	14,780	3,956	73,807	23,871	969	104,807	12,050	83,118	5,414	4,225
Q2	156,825	39,413	13,655	3,947	75,589	23,210	1,011	109,893	12,278	87,544	5,730	4,341
Q3	163,492	44,678	13,726	3,879	77,416	22,781	1,012	118,988	13,667	92,127	8,900	4,294
Q4	165,291	44,125	14,736	4,143	77,724	23,586	977	117,630	12,758	91,601	9,253	4,018
2021 Aug.	159,060	40,828	13,677	3,825	76,609	23,103	1,018	112,471	12,562	89,717	5,897	4,295
Sep.	163,492	44,678	13,726	3,879	77,416	22,781	1,012	118,988	13,667	92,127	8,900	4,294
Oct.	160,990	42,340	14,282	3,872	77,301	22,223	972	118,421	13,479	91,781	8,884	4,277
Nov.	162,769	42,684	14,477	4,043	77,363	23,256	946	119,313	13,423	92,251	9,362	4,277
Dec.	165,291	44,125	14,736	4,143	77,724	23,586	977	117,630	12,758	91,601	9,253	4,018
2022 Jan.	164,688	43,726	15,683	4,098	77,652	22,560	969	118,086	12,789	92,071	9,282	3,944

\* See footnote \* to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** Including assets and liabilities vis-à-vis international organisations, which are not included in the further breakdown by group of countries. **3** EU Member

States, Andorra, Australia, Canada, Faroe Islands, Gibraltar, Greenland, Guernsey, Holy See, Iceland, Isle of Man, Japan, Jersey, Liechtenstein, New Zealand, Norway, San



## V External position of banks

3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents \* (cont'd)  
a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
<b>of which: vis-à-vis EU Member States 4,5</b>												
2019	101,538	16,774	9,776	1,126	57,785	15,360	717	80,189	4,223	65,463	5,575	4,928
2020	95,032	11,244	8,375	1,235	55,828	17,651	699	78,467	3,109	66,308	5,003	4,047
2021 Q1	98,739	14,885	8,969	1,423	55,794	16,974	694	82,764	2,584	71,680	4,400	4,100
Q2	106,649	22,150	8,668	1,496	57,092	16,519	724	87,385	2,726	75,917	4,518	4,224
Q3	108,562	23,546	8,865	1,384	58,009	16,029	729	92,415	2,973	77,742	7,500	4,200
Q4	108,905	22,019	9,316	1,433	58,546	16,886	705	90,797	2,601	76,479	7,795	3,922
2021 Aug.	107,840	22,608	8,800	1,378	57,896	16,425	733	89,109	2,829	77,389	4,715	4,176
Sep.	108,562	23,546	8,865	1,384	58,009	16,029	729	92,415	2,973	77,742	7,500	4,200
Oct.	106,508	21,230	9,506	1,371	58,090	15,620	691	92,306	3,015	77,555	7,553	4,183
Nov.	107,278	21,074	9,406	1,366	58,201	16,557	674	92,152	2,568	77,695	7,706	4,183
Dec.	108,905	22,019	9,316	1,433	58,546	16,886	705	90,797	2,601	76,479	7,795	3,922
2022 Jan.	107,900	21,342	10,037	1,348	58,602	15,871	700	90,771	2,426	76,527	7,941	3,877
<b>of which: vis-à-vis the euro area 4</b>												
2019	54,723	12,524	3,995	340	34,030	3,670	164	46,100	2,334	36,570	4,439	2,757
2020	51,524	9,189	4,687	.	33,858	3,062	.	44,936	2,746	35,919	4,210	2,061
2021 Q1	55,751	12,930	4,766	660	34,246	2,972	177	46,521	2,337	38,161	3,927	2,096
Q2	62,597	20,032	4,228	591	34,690	2,871	185	49,668	2,471	41,005	4,026	2,166
Q3	63,968	20,664	4,413	469	35,507	2,728	187	53,888	2,730	41,957	7,007	2,194
Q4	63,746	20,050	4,764	523	35,666	2,587	156	52,873	2,216	41,418	7,278	1,961
2021 Aug.	62,830	19,786	4,491	478	35,110	2,782	183	50,008	2,551	41,135	4,215	2,107
Sep.	63,968	20,664	4,413	469	35,507	2,728	187	53,888	2,730	41,957	7,007	2,194
Oct.	62,118	18,737	4,711	472	35,402	2,649	147	53,577	2,749	41,595	7,058	2,175
Nov.	62,204	18,864	4,679	469	35,480	2,575	137	53,343	2,169	41,767	7,200	2,207
Dec.	63,746	20,050	4,764	523	35,666	2,587	156	52,873	2,216	41,418	7,278	1,961
2022 Jan.	63,549	19,491	4,931	.	35,901	2,594	.	52,914	2,072	41,534	7,429	1,879
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6</b>												
2019	22,864	7,119	5,387	841	6,028	3,404	85	23,779	12,545	10,834	293	107
2020	21,303	6,405	5,424	.	5,948	3,049	.	19,387	7,979	10,860	.	.
2021 Q1	21,622	6,233	5,574	.	6,234	3,087	.	20,421	7,983	11,825	.	.
Q2	21,359	6,211	5,407	451	5,762	3,474	54	20,589	8,764	11,193	340	292
Q3	21,572	6,182	5,609	458	5,539	3,729	55	21,430	9,461	11,250	425	294
Q4	21,869	6,035	5,612	838	5,591	3,737	56	22,110	9,586	11,699	457	368
2021 Aug.	21,317	5,962	5,542	443	5,610	3,706	54	20,981	8,975	11,321	391	294
Sep.	21,572	6,182	5,609	458	5,539	3,729	55	21,430	9,461	11,250	425	294
Oct.	21,747	6,010	5,804	795	5,493	3,589	56	21,027	9,020	11,195	496	316
Nov.	21,742	6,160	5,721	813	5,196	3,796	56	21,838	9,407	11,657	451	323
Dec.	21,869	6,035	5,612	838	5,591	3,737	56	22,110	9,586	11,699	457	368
2022 Jan.	21,623	5,962	5,536	821	5,930	3,315	59	22,377	9,896	11,630	478	373
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>												
2019	5,211	671	1,152	832	2,358	172	26	8,949	6,470	2,460	.	.
2020	5,400	952	1,558	.	2,297	172	.	4,177	1,960	2,213	-	4
2021 Q1	5,360	1,103	1,348	.	2,394	77	.	4,537	2,073	2,457	-	7
Q2	5,323	1,119	1,360	.	2,348	.	.	4,207	2,232	1,971	.	.
Q3	5,326	1,063	1,572	.	2,189	.	.	4,846	2,845	1,998	.	.
Q4	5,042	466	1,369	.	2,389	.	.	4,695	2,457	2,235	.	.
2021 Aug.	5,106	1,090	1,412	.	2,117	.	.	4,462	2,616	1,843	.	.
Sep.	5,326	1,063	1,572	.	2,189	.	.	4,846	2,845	1,998	.	.
Oct.	5,206	522	1,592	.	2,253	.	.	4,676	2,636	2,036	.	.
Nov.	5,052	615	1,438	.	2,142	.	.	4,984	2,816	2,164	.	.
Dec.	5,042	466	1,369	.	2,389	.	.	4,695	2,457	2,235	.	.
2022 Jan.	5,204	563	1,403	.	2,401	.	.	4,882	2,507	2,372	.	.

Marino, Switzerland, Turkey, United Kingdom, United States of America. 4 The historical statistics for the groups of countries are calculated according to the respective

(historical) status of membership of the group. 5 Including EU institutions. 6 All countries not recorded under "industrial countries".

## V External position of banks

### 3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents \* b Breakdown by country of the domicile of the foreign subsidiaries

€ million

End of reporting period	Claims on non-residents														Money market instruments, bond and notes
	Total	of which:				Short-term loans and advances				Long-term loans and advances					
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries		
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
<b>All foreign subsidiaries</b>															
2019	178,493	61,638	49,670	225	6,016	32,279	12,935	15,345	5,018	3,459	522	68,553	12,795	26,093	
2020	176,392	59,827	50,094	213	6,325	31,646	10,051	14,776	6,738	3,692	468	67,754	12,078	27,997	
2021 Q1	171,978	63,194	45,759	237	6,398	32,728	6,046	13,767	6,587	3,891	491	67,406	12,635	27,390	
Q2	178,622	69,492	45,813	158	6,456	40,312	5,312	13,107	5,955	3,886	512	68,665	12,686	27,122	
Q3	185,478	71,134	49,766	161	6,666	44,212	6,648	12,727	6,608	3,860	477	70,466	12,489	26,924	
Q4	187,520	70,271	51,942	132	6,890	44,418	5,742	13,672	6,676	4,382	599	70,707	12,608	27,683	
2021 Aug.	180,809	69,811	46,232	158	6,575	40,420	6,370	12,884	6,335	3,803	465	69,574	12,645	27,241	
Sep.	185,478	71,134	49,766	161	6,666	44,212	6,648	12,727	6,608	3,860	477	70,466	12,489	26,924	
Oct.	183,148	69,141	49,241	150	6,761	42,209	6,141	13,164	6,922	4,189	478	70,282	12,512	26,223	
Nov.	184,870	68,814	50,787	138	6,578	42,460	6,384	13,655	6,543	4,354	502	70,241	12,318	27,411	
Dec.	187,520	70,271	51,942	132	6,890	44,418	5,742	13,672	6,676	4,382	599	70,707	12,608	27,683	
2022 Jan.	186,676	69,805	52,791	145	6,903	44,329	5,359	14,374	6,845	4,395	524	70,707	12,875	26,240	
<b>Foreign subsidiaries in the euro area <sup>2</sup></b>															
2019	78,771	54,399	12,685	178	2,856	11,946	9,839	2,791	2,431	.	.	30,458	8,715	11,390	
2020	71,506	52,774	10,156	167	2,923	8,644	6,787	2,413	3,894	.	.	30,517	7,920	10,001	
2021 Q1	71,670	55,981	10,790	172	2,882	12,330	3,031	2,712	3,546	.	.	30,618	8,108	9,861	
Q2	76,307	62,437	10,118	102	2,878	19,279	1,907	2,540	2,867	.	.	30,969	8,050	9,314	
Q3	77,098	63,673	9,530	102	2,932	19,551	2,001	2,586	3,020	.	.	31,809	7,678	9,182	
Q4	77,729	63,518	10,226	102	3,115	19,487	2,034	2,834	3,380	523	496	32,120	7,647	8,875	
2021 Aug.	76,219	62,634	9,728	101	2,950	18,831	1,963	2,733	2,941	.	.	31,371	7,934	9,189	
Sep.	77,098	63,673	9,530	102	2,932	19,551	2,001	2,586	3,020	.	.	31,809	7,678	9,182	
Oct.	75,564	62,094	9,588	106	2,987	17,977	1,986	2,685	3,429	470	442	31,666	7,663	8,922	
Nov.	76,018	61,880	10,013	105	2,944	18,005	2,399	2,820	3,303	468	463	31,831	7,535	8,880	
Dec.	77,729	63,518	10,226	102	3,115	19,487	2,034	2,834	3,380	523	496	32,120	7,647	8,875	
2022 Jan.	77,512	63,052	10,365	117	3,133	18,989	1,927	2,889	3,518	.	.	32,229	7,844	8,851	
<b>of which: in Luxembourg</b>															
2019	42,667	19,187	11,952	144	2,850	8,917	9,780	812	2,179	.	.	616	7,986	11,291	
2020	35,410	17,733	9,263	125	2,920	5,474	6,720	1,016	3,371	.	.	659	7,099	9,902	
2021 Q1	35,190	20,926	9,573	140	2,878	9,265	2,912	974	3,059	.	.	700	7,209	9,762	
Q2	39,793	27,245	8,929	80	2,874	16,118	1,860	1,176	2,589	.	.	.	6,891	9,215	
Q3	39,597	27,011	8,781	82	2,928	15,879	1,965	1,160	2,844	.	.	.	6,716	9,082	
Q4	39,753	26,609	9,313	76	3,056	15,709	1,968	.	3,085	523	496	.	6,584	8,775	
2021 Aug.	39,266	26,680	8,851	81	2,944	15,522	1,927	1,252	2,746	.	.	.	6,841	9,089	
Sep.	39,597	27,011	8,781	82	2,928	15,879	1,965	1,160	2,844	.	.	.	6,716	9,082	
Oct.	38,422	25,980	8,652	83	2,983	14,810	1,921	1,247	2,942	470	442	.	6,774	8,822	
Nov.	38,864	25,802	9,030	82	2,938	14,816	2,328	1,339	2,944	468	463	.	6,522	8,780	
Dec.	39,753	26,609	9,313	76	3,056	15,709	1,968	.	3,085	523	496	.	6,584	8,775	
2022 Jan.	39,674	26,148	9,566	93	3,082	15,485	1,869	.	3,202	.	.	.	6,891	8,751	
<b>Foreign subsidiaries outside the euro area <sup>2</sup></b>															
2019	99,722	7,239	36,985	47	3,160	20,333	3,096	12,554	2,587	.	.	38,095	4,080	14,703	
2020	104,886	7,053	39,938	46	3,402	23,002	3,264	12,363	2,844	.	.	37,237	4,158	17,996	
2021 Q1	100,308	7,213	34,969	65	3,516	20,398	3,015	11,055	3,041	.	.	36,788	4,527	17,529	
Q2	102,315	7,055	35,695	56	3,578	21,033	3,405	10,567	3,088	.	.	37,696	4,636	17,808	
Q3	108,380	7,461	40,236	59	3,734	24,661	4,647	10,141	3,588	.	.	38,657	4,811	17,742	
Q4	109,791	6,753	41,716	30	3,775	24,931	3,708	10,838	3,296	3,859	103	38,587	4,961	18,808	
2021 Aug.	104,590	7,177	36,504	57	3,625	21,589	4,407	10,151	3,394	.	.	38,203	4,711	18,052	
Sep.	108,380	7,461	40,236	59	3,734	24,661	4,647	10,141	3,588	.	.	38,657	4,811	17,742	
Oct.	107,584	7,047	39,653	44	3,774	24,232	4,155	10,479	3,493	3,719	36	38,616	4,849	17,301	
Nov.	108,852	6,934	40,774	33	3,634	24,455	3,985	10,835	3,240	3,886	39	38,410	4,783	18,531	
Dec.	109,791	6,753	41,716	30	3,775	24,931	3,708	10,838	3,296	3,859	103	38,587	4,961	18,808	
2022 Jan.	109,164	6,753	42,426	28	3,770	25,340	3,432	11,485	3,327	.	.	38,478	5,031	17,389	

\* See footnote \* to Table V 1a. 1 Excluding bearer bonds and money market instruments outstanding. 2 The historical statistics for the country of domicile groups of

foreign subsidiaries are calculated according to the respective (historical) status of membership of the group.

## V External position of banks

Liabilities to non-residents 1														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>All foreign subsidiaries</b>														
1,494	124,387	47,853	35,975	165	2,483	11,461	15,063	75,088	10,988	4,942	1,593	4,646	606	2019
1,192	124,458	44,946	36,413	125	2,761	10,725	9,423	82,768	10,809	5,239	1,033	4,085	376	2020
1,037	125,526	45,868	32,192	293	3,230	9,825	10,208	83,395	11,826	4,947	789	4,168	368	2021 Q1
1,065	130,761	49,286	32,756	258	3,064	10,310	10,732	87,317	11,699	5,066	1,004	4,296	337	Q2
1,067	140,701	53,382	37,889	233	3,194	11,504	11,624	91,590	12,070	8,354	971	4,276	312	Q3
1,033	140,085	52,865	37,322	185	3,499	10,047	12,297	90,804	12,841	8,426	1,284	4,040	346	Q4
1,072	133,737	50,046	33,937	201	3,227	10,866	10,671	89,737	11,586	5,264	1,024	4,286	303	2021 Aug.
1,067	140,701	53,382	37,889	233	3,194	11,504	11,624	91,590	12,070	8,354	971	4,276	312	Sep.
1,028	139,735	53,643	36,332	195	3,252	10,830	11,669	90,797	12,466	8,328	1,052	4,266	327	Oct.
1,002	141,455	54,014	37,138	170	3,383	10,499	12,331	91,117	13,095	8,397	1,416	4,254	346	Nov.
1,033	140,085	52,865	37,322	185	3,499	10,047	12,297	90,804	12,841	8,426	1,284	4,040	346	Dec.
1,028	140,905	52,662	39,195	216	3,524	11,121	11,564	90,638	13,505	8,602	1,158	3,986	331	2022 Jan.
<b>Foreign subsidiaries in the euro area 2</b>														
356	51,601	40,833	8,598	84	988	1,515	7,886	32,714	1,896	4,288	471	2,420	411	2019
371	45,330	38,709	4,961	65	842	1,845	2,360	32,612	2,201	4,164	167	.	.	2020
367	47,005	39,874	5,075	143	1,005	1,454	2,438	34,676	2,328	3,880	169	.	.	2021 Q1
363	50,073	42,695	5,292	98	879	1,497	2,566	37,374	2,206	3,979	358	.	.	Q2
365	54,839	46,515	6,267	88	906	1,761	3,143	38,245	2,298	6,959	309	1,947	177	Q3
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	Q4
361	50,782	42,943	5,729	74	953	1,675	2,569	37,631	2,316	4,168	361	.	.	2021 Aug.
365	54,839	46,515	6,267	88	906	1,761	3,143	38,245	2,298	6,959	309	1,947	177	Sep.
324	53,901	46,406	5,466	83	873	1,614	3,135	37,517	2,166	7,009	367	1,914	179	Oct.
314	53,868	46,367	5,397	68	940	910	3,449	37,380	2,158	7,153	713	1,926	179	Nov.
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	Dec.
327	53,690	45,325	6,005	124	1,058	1,211	3,173	37,426	2,311	7,364	454	1,586	165	2022 Jan.
<b>of which: in Luxembourg</b>														
241	24,544	15,116	7,393	72	929	1,442	7,737	10,030	1,452	1,479	197	.	.	2019
210	16,885	11,300	4,026	43	802	1,779	2,196	8,202	1,591	1,270	71	.	.	2020
212	18,049	12,021	4,114	123	967	1,363	2,276	9,715	1,690	1,025	73	.	.	2021 Q1
198	20,385	13,944	4,444	92	833	1,396	2,505	11,727	1,668	1,015	111	.	.	Q2
199	21,808	14,316	5,504	84	862	1,649	3,120	12,150	1,772	1,021	102	.	.	Q3
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138	.	.	Q4
198	21,400	14,385	4,986	70	909	1,610	2,530	12,427	1,784	1,016	101	.	.	2021 Aug.
199	21,808	14,316	5,504	84	862	1,649	3,120	12,150	1,772	1,021	102	.	.	Sep.
.	21,059	14,291	4,789	80	843	1,544	3,115	11,653	1,653	1,024	107	.	.	Oct.
.	20,022	13,477	4,564	59	879	798	3,378	11,171	1,614	982	104	.	.	Nov.
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138	.	.	Dec.
.	20,140	12,804	5,068	118	1,007	1,094	3,153	11,316	1,774	1,087	95	.	.	2022 Jan.
<b>Foreign subsidiaries outside the euro area 2</b>														
1,138	72,786	7,020	27,377	81	1,495	9,946	7,177	42,374	9,092	654	1,122	2,226	195	2019
821	79,128	6,237	31,452	60	1,919	8,880	7,063	50,156	8,608	1,075	866	.	.	2020
670	78,521	5,994	27,117	150	2,225	8,371	7,770	48,719	9,498	1,067	620	.	.	2021 Q1
702	80,688	6,591	27,464	160	2,185	8,813	8,166	49,943	9,493	1,087	646	.	.	Q2
702	85,862	6,867	31,622	145	2,288	9,743	8,481	53,345	9,772	1,395	662	2,329	135	Q3
700	86,613	7,037	31,913	97	2,557	9,208	8,917	53,290	10,672	1,213	787	2,359	167	Q4
711	82,955	7,103	28,208	127	2,274	9,191	8,102	52,106	9,270	1,096	663	.	.	2021 Aug.
702	85,862	6,867	31,622	145	2,288	9,743	8,481	53,345	9,772	1,395	662	2,329	135	Sep.
704	85,834	7,237	30,866	112	2,379	9,216	8,534	53,280	10,300	1,319	685	2,352	148	Oct.
688	87,587	7,647	31,741	102	2,443	9,589	8,882	53,737	10,937	1,244	703	2,328	167	Nov.
700	86,613	7,037	31,913	97	2,557	9,208	8,917	53,290	10,672	1,213	787	2,359	167	Dec.
701	87,215	7,337	33,190	92	2,466	9,910	8,391	53,212	11,194	1,238	704	2,400	166	2022 Jan.

## V External position of banks

### 3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents \* c Assets broken down by country

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2019	December 2020	December 2021	January 2022								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	178,493	176,392	187,520	186,676	69,805	52,791	72,131	114,545	59,320	127,356	159,408	27,268
Countries in Europe	117,920	114,044	124,284	123,145	67,874	4,831	41,592	81,553	33,223	89,922	105,532	17,613
EU Member States 1	101,538	95,032	108,905	107,900	65,571	2,352	31,916	75,984	26,254	81,646	91,329	16,571
Euro area 1	54,723	51,524	63,746	63,549	60,964	1,752	24,523	39,026	20,847	42,702	60,805	2,744
Austria	459	354	309	372	248	69	44	328	91	281	218	154
Belgium	270	226	216	197	153	35	156	41	57	140	173	24
Cyprus	269	94	257	278	7	–	–	–	–	278	278	–
Estonia	0	0	–	–	–	–	–	–	–	–	–	–
Finland	368	459	354	354	339	–	52	302	162	192	–	–
France	1,457	2,246	2,032	2,057	1,953	79	1,038	1,019	342	1,715	1,831	226
Greece	29	19	19	19	19	–	–	–	–	–	19	–
Ireland	1,009	734	599	622	468	150	19	603	–	–	622	–
Italy	22,107	21,873	22,747	23,026	22,702	288	2,318	20,708	1,908	21,118	22,116	910
Latvia	0	0	0	0	0	–	–	0	–	0	0	–
Lithuania	2	–	–	–	–	–	–	–	–	–	–	–
Luxembourg 2	11,640	8,356	19,161	18,790	17,769	527	16,982	1,808	16,175	2,615	18,520	270
Malta	28	–	4	4	1	3	–	–	–	4	4	–
Netherlands	1,518	1,631	1,269	1,370	902	331	254	1,116	271	1,099	1,096	274
Portugal	310	313	378	388	387	–	63	325	0	388	–	–
Slovakia	287	454	650	652	652	–	–	–	–	–	–	–
Slovenia	0	0	0	0	0	–	0	0	–	0	0	–
Spain	14,930	14,546	15,613	15,282	15,235	16	3,312	11,970	1,840	13,442	–	–
Other EU Member States 1	46,815	43,508	45,159	44,351	4,607	600	7,393	36,958	5,407	38,944	30,524	13,827
Czechia	1,837	2,596	2,768	2,606	30	–	1,111	1,495	1,060	1,546	–	–
Denmark	126	98	142	209	81	114	129	80	53	156	171	38
Hungary	2,964	2,721	2,603	2,755	207	–	649	2,106	441	2,314	–	–
Poland	34,399	36,754	38,343	37,438	3,903	289	5,380	32,058	2,769	34,669	25,215	12,223
Sweden	634	566	524	502	313	131	121	381	250	252	253	249
Remaining EU countries 3, 4	684	773	779	841	73	–	3	838	834	7	9	832
Other European countries 1	16,382	19,012	15,379	15,245	2,303	2,479	9,676	5,569	6,969	8,276	14,203	1,042
Guernsey	142	340	–	–	–	–	–	–	–	–	–	–
Jersey	462	573	591	498	–	–	277	221	0	498	498	–
Norway	556	502	439	481	314	129	174	307	226	255	247	234
Russian Federation	2,712	2,018	2,078	1,985	140	26	865	1,120	601	1,384	1,832	153
Switzerland	11,439	8,277	4,440	4,855	603	1,065	3,780	1,075	3,193	1,662	4,421	434
Turkey	550	681	629	602	423	177	467	135	205	397	–	–
United Kingdom	6,171	6,173	6,651	6,268	756	953	3,706	2,562	2,691	3,577	6,083	185
Remaining European countries 5	521	448	–	–	30	40	–	–	53	–	389	–
Countries in Africa	529	–	–	–	–	–	184	–	11	–	356	–
South Africa	182	–	–	–	–	–	15	–	–	–	18	–
Remaining countries in Africa	347	358	410	338	216	56	169	169	–	–	338	–
Countries in America	44,665	47,207	48,274	48,437	832	45,323	21,863	26,574	21,068	27,369	42,187	6,250
Bahamas	21	–	–	–	–	–	–	–	–	–	58	–
Bermuda	94	–	–	–	–	–	–	–	–	–	–	–
Brazil	1,454	1,594	1,801	1,544	–	457	1,040	504	–	848	–	–
British Virgin Islands	1,113	1,316	1,466	1,483	239	–	610	873	–	1,483	1,483	–
Canada	1,051	857	747	739	250	470	9	730	241	498	9	730
Cayman Islands	1,407	1,324	1,430	1,422	18	1,373	219	1,203	–	–	1,422	–
Curacao 6	28	–	–	–	–	–	–	–	–	–	–	–
Mexico	238	189	141	140	43	37	130	10	4	136	–	–
United States of America	38,567	41,241	41,901	42,315	155	42,085	19,418	22,897	19,312	23,003	37,322	4,993
Remaining countries in America	692	638	716	716	123	584	405	311	–	–	716	–
Countries in Asia	14,256	13,450	13,727	13,915	585	2,211	8,304	5,611	4,778	9,137	11,120	2,795
China, People's Republic of 7	7,391	7,486	8,117	7,953	1	–	–	2,533	5,420	–	–	–
Hong Kong	110	69	88	104	34	1	25	79	16	88	104	–
Japan	151	145	134	146	109	–	26	120	41	105	–	–
Korea, Republic of	12	29	33	32	27	1	5	27	1	31	–	–
Singapore	1,355	1,343	923	1,123	150	572	486	637	839	284	1,046	77
Taiwan	34	42	60	56	0	4	–	–	52	4	56	–
Remaining countries in Asia	5,203	4,336	4,372	4,501	264	1,630	2,431	2,070	1,296	3,205	–	–
Countries in Oceania	842	763	446	458	237	49	188	270	240	218	213	245
Australia	419	463	379	390	208	12	172	218	238	152	174	216
New Zealand	50	53	30	31	–	–	–	–	–	–	–	–
Remaining countries in Oceania	373	247	37	37	–	37	–	–	–	–	–	–
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations 8	281	–	–	–	–	–	–	–	–	–	–	–

\* See footnote \* to Table V 1a. 1 The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. 2 Up to June 2020 including European Financial Stability Facility (EFSF). 3 Including EU institutions. 4 Up to December 2007 including Malta and Cyprus. Up to December

2008 including Slovakia. Up to December 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. 5 Up to June 2013 including Croatia. 6 Up to December 2010 Netherlands Antilles. 7 Excluding Hong Kong. 8 Excluding EU institutions.

## V External position of banks

### 3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents \* d Liabilities broken down by country

End of reporting period; € million

Country/group of countries	Liabilities to non-residents 1									
	December 2019	December 2020	December 2021	January 2022						
				Liabilities total	of which:		broken down by maturity		broken down by sector	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
1	2	3	4	5	6	7	8	9	10	
All countries	124,387	124,458	140,085	140,905	52,662	39,195	126,828	14,077	32,445	108,460
Countries in Europe	89,047	87,611	102,436	102,145	51,561	11,053	88,830	13,315	16,973	85,172
EU Member States 2	80,189	78,467	90,797	90,771	49,726	6,521	78,953	11,818	10,367	80,404
Euro area 2	46,100	44,936	52,873	52,914	45,599	5,199	43,606	9,308	9,501	43,413
Austria	221	127	164	140	33	83	.	.	30	110
Belgium	271	241	143	135	54	52	.	.	62	73
Cyprus	175	253	359	569	216	308	.	.	.	.
Estonia	7	18	9	13	6	6	13	.	.	.
Finland	6	7	19	19	12	6	19	.	.	.
France	1,755	696	1,128	623	314	226	.	.	234	389
Greece	41	100	145	94	7	87	94	.	.	.
Ireland	361	515	689	710	49	589	.	.	76	634
Italy	17,582	18,521	23,482	23,273	22,886	333	.	.	6,302	16,971
Latvia	47	22	32	44	.	43	44	.	.	.
Lithuania	2	2	3	2	.	1	2	.	.	.
Luxembourg 3	15,025	13,087	14,870	15,416	11,507	2,461	12,872	2,544	2,217	13,199
Malta	124	128	173	189	142	16	.	.	.	.
Netherlands	526	747	666	610	188	186	431	179	68	542
Portugal	130	93	109	153	69	69	.	.	58	95
Slovakia	780	929	1,049	1,054	1,052	1	1,054	.	.	.
Slovenia	23	7	24	22	0	22	22	.	22	0
Spain	9,024	9,443	9,809	9,848	9,062	710	.	.	297	9,551
Other EU Member States 2	34,089	33,531	37,924	37,857	4,127	1,322	35,347	2,510	866	36,991
Czechia	1,748	2,104	2,440	2,444	8	3	2,444	.	1	2,443
Denmark	28	40	31	21	15	1	21	.	12	9
Hungary	2,223	2,290	2,342	2,325	170	48	.	.	113	2,212
Poland	26,231	28,214	32,550	32,504	3,895	1,200	.	.	287	32,217
Sweden	96	83	98	101	24	31	101	.	7	94
Remaining EU countries 4, 5	800	800	463	462	15	39	.	.	446	16
Other European countries 2	8,858	9,144	11,639	11,374	1,835	4,532	9,877	1,497	6,606	4,768
Guernsey	28	102	89	81	.	44	81	.	.	.
Jersey	32	139	132	178	11	71	178	.	.	.
Norway	16	20	13	14	.	4	14	.	.	.
Russian Federation	2,491	1,949	2,305	2,256	316	445	1,846	410	647	1,609
Switzerland	5,061	2,733	3,752	3,604	481	2,440	3,514	90	2,544	1,060
Turkey	302	269	183	209	155	50	209	.	25	184
United Kingdom	2,963	3,163	3,995	3,851	701	625	2,854	997	2,538	1,313
Remaining European countries 6	928	769	1,170	1,181	149	853	1,181	.	843	338
Countries in Africa	981	870	1,107	1,167	26	1,113	1,167	.	730	437
South Africa	50	62	55	52	2	49	52	.	.	.
Remaining countries in Africa	931	808	1,052	1,115	24	1,064	1,115	.	.	.
Countries in America	17,408	22,940	21,741	22,434	406	21,048	22,131	303	7,447	14,987
Bahamas	41	41	46	55	4	49	55	.	.	.
Bermuda	25	20	19	16	.	12	16	.	.	.
Brazil	718	1,055	943	797	3	111	797	.	.	.
British Virgin Islands	608	439	543	522	71	338	522	.	.	522
Canada	252	182	329	247	3	244	247	.	.	.
Cayman Islands	1,457	1,188	1,787	1,888	28	1,840	.	.	.	.
Curacao 7	7	0	0	0	0	0	0	.	.	0
Mexico	92	57	62	71	6	65	71	.	.	.
United States of America	13,641	19,203	17,262	17,981	257	17,575	17,681	300	5,710	12,271
Remaining countries in America	567	755	750	857	34	814	.	.	.	.
Countries in Asia	16,684	12,898	14,243	14,552	305	5,822	14,093	459	7,284	7,268
China, People's Republic of 8	6,486	7,078	8,129	8,138	5	988	.	.	.	.
Hong Kong	148	182	140	137	20	109	137	.	94	43
Japan	355	320	494	415	4	386	.	.	340	75
Korea, Republic of	123	114	213	306	1	300	306	.	302	4
Singapore	6,235	1,801	1,589	1,646	66	1,372	1,646	.	1,416	230
Taiwan	57	140	173	171	7	164	171	.	.	.
Remaining countries in Asia	3,280	3,263	3,505	3,739	202	2,503	3,699	40	2,073	1,666
Countries in Oceania	142	.	.	.	.	159	.	.	11	.
Australia	87	12	15	12	2	.	12	.	.	.
New Zealand	6	.	.	.	.	.	.	.	.	6
Remaining countries in Oceania	49	66	191	145	2	143	145	.	.	145
Countries not identifiable	.	.	.	.	.	.	.	.	.	.
International organisations 9	125	.	.	.	.	.	.	.	.	.

\* See footnote \* to Table V 1a. 1 Excluding bearer bonds and money market instruments outstanding. 2 The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. 3 Up to June 2020 including European Financial Stability Facility (EFSF). 4 Including EU institutions. 5 Up to December 2007 including Malta and Cyprus. Up to December

2008 including Slovakia. Up to December 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. 6 Up to June 2013 including Croatia. 7 Up to December 2010 Netherlands Antilles. 8 Excluding Hong Kong. 9 Excluding EU institutions.

## VI German contribution to the consolidated banking statistics of the BIS

### 1 Claims of German banks, including their foreign branches and subsidiaries vis-à-vis non-residents \*

End of reporting period; € million

Country/group of countries	Claims on non-residents <sup>1</sup>									
	December 2016	December 2017	December 2018	December 2019	December 2020	December 2021	Claims, total	January 2022		
								Euro	US dollar	Currency of debtor country <sup>2</sup>
1	2	3	4	5	6	7	8	9	10	
All countries	1,980,067	1,851,984	1,826,043	1,827,368	1,801,114	1,812,734	1,885,336	989,322	557,314	261,791
Countries in Europe	1,255,252	1,142,388	1,086,069	1,145,097	1,162,304	1,127,567	1,161,231	856,718	71,741	181,631
EU Member States <sup>5</sup>	1,130,624	1,003,277	959,506	1,004,617	829,922	811,137	825,254	686,509	48,254	43,999
Euro area <sup>5</sup>	677,125	608,102	624,840	671,124	700,199	682,610	698,606	617,127	44,365	.
Austria	48,086	43,908	42,867	45,301	47,968	48,555	49,491	48,349	609	.
Belgium	24,420	21,258	20,688	20,750	23,535	22,966	23,221	21,435	1,216	.
Cyprus	3,784	2,854	2,995	2,037	1,708	1,461	1,477	613	806	.
Estonia	217	185	154	146	284	335	313	312	0	.
Finland	17,787	18,118	20,299	19,711	21,687	17,803	17,461	17,381	112	.
France	139,945	128,251	135,579	155,879	158,082	146,438	160,899	153,971	5,214	.
Greece	23,171	18,642	19,855	20,369	19,601	18,344	18,290	16,690	1,593	.
Ireland	39,054	35,077	32,497	33,288	32,254	32,673	32,897	22,289	7,739	.
Italy	74,655	70,089	72,330	73,783	73,733	70,779	70,402	64,865	5,002	.
Latvia	437	575	654	737	842	796	840	819	21	.
Lithuania	464	715	611	735	993	1,117	1,134	1,113	23	.
Luxembourg <sup>6</sup>	125,517	110,953	112,318	119,360	120,509	132,899	134,438	106,178	14,863	.
Malta	2,404	1,578	1,256	1,070	1,181	1,550	1,632	972	658	.
Netherlands	92,754	84,066	89,094	99,377	104,850	99,043	98,699	91,314	5,224	.
Portugal	12,342	10,489	9,367	7,576	7,922	6,800	6,714	6,597	67	.
Slovakia	2,704	2,514	3,656	4,204	3,687	3,757	3,804	3,573	218	.
Slovenia	1,625	1,663	1,618	1,590	2,254	1,641	1,676	1,666	9	.
Spain	62,528	52,357	54,688	60,880	65,045	62,368	61,295	58,990	991	.
Other EU Member States <sup>5</sup>	453,499	395,175	334,666	333,493	129,723	128,527	126,648	69,382	3,889	43,999
Bulgaria	289	480	404	505	528	675	614	528	0	85
Croatia	1,613	1,338	1,153	1,090	689	658	667	579	18	70
Czechia	5,777	8,335	7,497	8,583	10,391	12,442	9,318	5,522	57	3,726
Denmark	14,770	14,081	12,420	12,445	13,193	11,416	12,955	11,034	911	922
Hungary	5,028	4,264	3,729	4,549	4,514	4,790	5,549	1,974	114	3,459
Poland	47,813	50,077	46,473	47,656	51,873	52,977	51,794	16,398	531	31,050
Romania	1,151	1,163	970	1,091	1,525	1,438	1,367	1,316	15	36
Sweden	30,678	33,673	29,124	28,838	29,510	28,297	28,824	21,993	1,343	4,651
EU institutions	27,279	24,695	23,073	22,149	17,500	15,834	15,560	10,038	900	.
Other European countries <sup>5</sup>	124,628	139,111	126,563	140,480	332,382	316,430	335,977	170,209	23,487	137,632
Guernsey	4,166	4,168	5,121	10,385	5,911	5,659	5,682	1,406	3,285	951
Iceland	566	655	818	750	691	542	554	277	245	9
Isle of Man	3,341	1,612	1,211	1,665	1,889	2,316	2,322	936	497	887
Jersey	9,356	9,227	10,194	10,149	9,146	9,187	9,077	2,189	198	6,644
Liechtenstein	825	735	879	706	635	555	566	371	171	23
Norway	24,335	25,877	26,032	28,218	25,969	25,925	24,371	20,221	2,579	1,449
Russian Federation	6,990	5,745	5,226	7,140	7,305	6,483	7,112	3,671	1,460	1,928
Switzerland	59,096	73,923	61,629	66,941	55,649	67,421	69,710	19,770	10,653	36,185
Turkey	13,379	14,579	12,417	11,444	11,884	11,872	11,630	8,386	3,114	113
Ukraine	674	662	936	1,038	1,071	969	998	853	14	128
United Kingdom	319,101	257,069	209,823	206,587	210,297	183,656	202,118	110,592	1,250	89,314
Remaining European countries	1,900	1,928	2,100	2,044	1,935	1,845	1,837	1,537	21	1
Countries in Africa	19,444	19,440	17,796	19,654	18,892	19,697	20,051	8,606	9,447	1,470
Algeria	89	45	253	18	44	37	56	56	0	0
Cameroon	66	55	105	118	140	208	211	132	80	0
Cote d'Ivoire	10	2	79	541	790	923	891	892	- 3	0
Egypt	2,193	2,909	3,520	4,345	4,346	4,256	4,253	2,306	1,926	19
Ghana	1,142	865	862	909	954	1,271	1,236	667	522	9
Kenya	258	228	268	277	227	216	227	124	99	0
Liberia	6,438	4,574	3,690	3,721	3,084	3,293	3,315	27	3,281	0
Libya	6	0	0	0	0	0	0	0	0	0
Morocco	1,299	1,457	1,492	1,404	1,674	1,780	1,688	1,516	167	3
Nigeria	376	615	750	969	1,254	1,330	1,314	380	892	10
South Africa	4,017	4,966	3,250	2,936	2,836	2,110	2,475	365	497	1,402
Tunisia	198	229	305	494	645	765	903	863	- 1	22
Zimbabwe	162	149	74	79	83	86	88	79	9	0
Remaining countries in Africa	3,190	3,346	3,148	3,843	2,815	3,422	3,394	1,199	1,978	5

\* Foreign assets of banks domiciled in Germany, including the foreign assets of their branches abroad and of their foreign subsidiaries operating as banks. The reporting banks do not include foreign banks resident in Germany. Intra-group claims between

the domestic part of the institutions, their foreign branches and subsidiaries have been excluded as far as possible, the statistics are therefore broadly consolidated. The definition of figures reported here corresponds to that of the "Consolidated foreign claims

## VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities <sup>3</sup>					Country/group of countries
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares <sup>4</sup>		
11	12	13	14	15	16	17	18	19	20	
1,369,914	854,664	419,900	892,261	57,753	515,422	211,320	147,564	15,493	156,538	All countries
789,211	453,638	235,999	514,933	38,279	372,020	172,711	101,409	16,050	97,900	Countries in Europe
506,365	245,582	122,887	352,439	31,039	318,889	137,946	84,715	12,669	96,228	EU Member States <sup>5</sup>
439,141	214,900	109,926	298,349	30,866	259,465	98,640	82,150	12,643	78,675	Euro area <sup>5</sup>
29,040	7,529	5,384	16,798	6,858	20,451	13,093	1,351	88	6,007	Austria
11,313	5,850	3,588	6,556	1,169	11,908	3,061	1,759	910	7,088	Belgium
1,387	697	0	1,387	-	90	-	10	0	80	Cyprus
172	89	0	172	-	141	30	13	0	98	Estonia
4,705	2,061	316	4,268	121	12,756	9,923	931	256	1,902	Finland
98,651	60,985	45,657	48,825	4,169	62,248	40,774	9,962	331	11,512	France
17,267	1,944	346	2,525	14,396	1,023	2	15	0	1,006	Greece
20,674	12,870	1,808	18,866	0	12,223	260	8,770	402	3,193	Ireland
50,984	15,098	10,097	40,130	757	19,418	1,988	2,859	63	14,571	Italy
184	53	0	41	143	656	1	-	-	655	Latvia
182	45	0	167	15	952	-	14	0	938	Lithuania
91,337	46,413	25,595	65,741	1	43,101	6,618	35,432	9,413	1,051	Luxembourg <sup>6</sup>
1,424	990	931	493	-	208	-	30	18	178	Malta
62,294	30,124	7,577	53,793	924	36,405	15,382	18,444	1,201	2,579	Netherlands
3,793	1,737	1,054	2,478	261	2,921	304	254	1	2,363	Portugal
1,583	800	131	1,428	24	2,221	779	126	-	1,316	Slovakia
356	108	22	334	0	1,320	56	-	-	1,264	Slovenia
42,582	26,611	6,524	34,347	1,711	18,713	6,369	2,128	-40	10,216	Spain
67,224	30,682	12,961	54,090	173	59,424	39,306	2,565	26	17,553	Other EU Member States <sup>5</sup>
167	127	82	85	-	447	-	6	0	441	Bulgaria
330	143	67	263	0	337	6	0	-	331	Croatia
8,386	5,299	4,524	3,862	0	932	388	232	0	312	Czechia
6,718	4,514	1,069	5,649	-	6,237	5,632	488	-1	117	Denmark
3,911	2,031	1,486	2,405	20	1,638	58	10	0	1,570	Hungary
35,738	13,615	2,126	33,494	118	16,056	2,291	480	32	13,285	Poland
375	131	50	323	2	992	-	0	0	992	Romania
11,078	4,822	3,036	8,009	33	17,746	15,892	1,349	-5	505	Sweden
521	-	521	-	-	15,039	15,039	-	-	-	EU institutions
282,846	208,056	113,112	162,494	7,240	53,131	34,765	16,694	3,381	1,672	Other European countries <sup>5</sup>
5,569	4,520	7	5,562	-	113	30	83	2	-	Guernsey
368	12	126	242	0	186	-	78	0	108	Iceland
2,316	926	-	2,316	-	6	-	6	0	-	Isle of Man
8,678	4,312	0	8,678	-	399	-	399	-6	-	Jersey
390	176	8	382	-	176	-	176	169	-	Liechtenstein
5,343	2,524	2,408	2,930	5	19,028	18,101	890	95	37	Norway
6,979	3,162	2,269	4,710	-	133	-	16	-19	117	Russian Federation
65,872	48,640	34,406	30,059	1,407	3,838	1,871	1,638	381	329	Switzerland
11,551	5,416	4,680	5,803	1,068	79	26	15	0	38	Turkey
989	657	151	236	602	9	-	-	-	9	Ukraine
172,965	136,900	68,502	100,765	3,698	29,153	14,737	13,393	2,759	1,023	United Kingdom
1,826	811	555	811	460	11	-	0	0	11	Remaining European countries
18,871	6,902	3,408	10,618	4,845	1,180	-	463	0	717	Countries in Africa
56	56	56	0	-	-	-	-	-	-	Algeria
211	72	4	1	206	-	-	-	-	-	Cameroon
897	645	1	461	435	-6	-	-	-	-6	Cote d'Ivoire
3,534	708	1,248	1,758	528	719	-	129	0	590	Egypt
1,236	948	89	292	855	0	-	0	-	-	Ghana
225	125	53	101	71	2	-	-	-	2	Kenya
3,315	697	-	3,315	-	0	-	0	0	-	Liberia
0	0	-	0	-	-	-	-	-	-	Libya
1,680	281	78	1,051	551	8	-	0	-	8	Morocco
1,257	765	890	230	137	57	-	56	0	1	Nigeria
2,076	816	496	1,521	59	399	-	270	0	129	South Africa
895	132	40	137	718	8	-	8	-	-	Tunisia
88	88	-	53	35	-	-	-	-	-	Zimbabwe
3,401	1,569	453	1,698	1,250	-7	-	0	0	-7	Remaining countries in Africa

on an immediate counterparty basis" which are published regularly by the Bank for International Settlements (BIS) on its homepage. The data describe the gross exposure of German banks vis-à-vis the borrower countries, measures taken by the reporting insti-

tutions to protect against risks are not taken into consideration in these statistics. <sup>1</sup> From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. <sup>2</sup> Exclu-



## VI German contribution to the consolidated banking statistics of the BIS

### 1 Claims of German banks, including their foreign branches and subsidiaries vis-à-vis non-residents \* (cont'd)

End of reporting period; € million

Country/group of countries	Claims on non-residents <sup>1</sup>						January 2022			
	December 2016	December 2017	December 2018	December 2019	December 2020	December 2021	Claims, total	of which:		Currency of debtor country <sup>2</sup>
	1	2	3	4	5	6		7	8	
Countries in America	510,331	489,545	504,962	445,558	424,095	474,912	503,881	50,049	428,693	9,392
Argentina	616	973	1,444	1,084	784	771	753	120	632	0
Bahamas	1,873	1,069	1,674	1,826	1,098	1,368	1,387	147	1,211	0
Bermuda	5,535	6,116	6,083	5,865	5,010	4,854	5,023	197	4,216	0
Bolivia, Plurinational State of	32	46	35	30	84	41	42	5	37	0
Brazil	7,543	5,519	5,291	5,125	5,234	4,836	4,520	489	2,457	1,553
British Virgin Islands	10,017	10,287	10,815	10,737	9,738	10,338	9,723	953	5,595	.
Canada	28,163	32,264	33,403	33,761	36,126	36,990	38,833	22,528	7,599	7,395
Cayman Islands	34,841	52,439	47,352	39,729	23,193	29,858	33,923	7,747	25,391	0
Chile	1,573	1,826	1,751	2,180	2,155	2,428	2,465	512	1,958	-5
Columbia	1,003	934	1,355	1,225	1,756	1,933	1,990	1,090	897	0
Cuba	77	73	87	86	68	59	59	58	0	0
Curacao <sup>7</sup>	451	409	369	128	78	78	78	66	-7	0
Ecuador	309	378	368	328	287	632	515	10	504	.
Guatemala	255	374	325	254	241	247	251	6	245	0
Mexico	4,202	3,599	4,077	4,600	4,382	4,342	4,510	907	3,230	371
Panama	3,093	2,378	2,130	1,612	1,595	1,279	1,348	562	784	0
Paraguay	99	169	231	128	80	89	92	17	74	0
Peru	1,104	721	989	1,072	1,219	1,333	1,357	332	1,005	18
United States of America	405,952	367,275	384,658	333,556	329,179	371,747	395,280	14,031	371,406	.
Uruguay	591	615	558	548	442	429	447	59	387	1
Venezuela, Bolivarian Republic	475	313	171	75	50	-37	-37	25	7	0
Remaining countries in America	2,527	1,768	1,796	1,609	1,296	1,297	1,322	188	1,065	59
Countries in Asia	148,617	155,853	171,961	172,952	152,314	146,255	154,149	46,082	38,884	62,312
Bahrain	917	669	748	1,492	1,411	1,358	1,361	134	1,216	10
China, People's Republic of <sup>8</sup>	24,482	26,512	25,526	19,584	18,953	16,659	19,160	6,469	187	12,269
Hong Kong	9,079	11,472	12,054	14,396	12,192	13,145	14,240	5,593	4,422	1,096
India	19,662	19,198	22,386	23,986	18,589	21,043	21,146	3,764	2,172	14,934
Indonesia	5,427	5,786	6,671	6,636	6,240	5,834	5,621	3,020	1,531	1,048
Iran	156	42	18	11	8	3	2	2	0	0
Iraq	1,292	673	447	427	392	465	453	380	72	0
Israel	1,254	1,374	1,058	1,157	1,288	2,090	2,822	858	1,050	895
Japan	27,704	29,991	39,839	38,790	32,524	22,720	23,650	8,137	4,786	10,692
Jordan	249	303	343	543	643	696	705	623	72	10
Kazakhstan	415	272	177	198	167	136	133	58	50	4
Korea, Republic of	8,935	9,728	10,741	11,026	8,599	11,237	11,547	1,652	2,861	6,679
Kuwait	441	502	768	865	1,076	1,015	1,057	81	932	30
Lebanon	150	193	307	149	120	116	121	6	115	0
Malaysia	3,089	2,147	2,031	2,134	2,294	1,821	2,082	80	752	1,201
Myanmar	38	42	42	42	40	28	28	24	4	0
Pakistan	366	516	561	742	979	348	422	53	81	281
Philippines	1,564	1,399	1,144	1,843	1,117	1,136	1,504	273	350	843
Qatar	3,022	2,677	4,028	3,529	3,293	2,623	2,631	207	2,390	18
Saudi Arabia	4,711	4,519	3,810	4,515	3,908	4,038	3,816	561	3,180	63
Singapore	18,537	20,911	19,674	19,388	19,506	21,073	22,347	8,408	2,951	8,922
Sri Lanka	491	545	683	895	733	520	579	18	194	267
Syria	0	1	0	0	1	0	0	0	0	0
Taiwan	3,082	3,714	3,958	3,708	1,872	1,696	1,735	749	191	541
Thailand	2,332	2,546	2,406	2,559	2,264	2,730	2,762	324	204	2,234
Turkmenistan	252	411	553	536	439	382	387	234	151	0
United Arab Emirates	4,978	4,011	4,904	5,888	5,893	5,004	5,372	1,703	3,320	154
Uzbekistan	406	355	417	667	795	1,177	1,194	814	383	0
Vietnam	1,423	1,545	2,117	2,163	2,185	2,415	2,455	593	1,741	121
Remaining countries in Asia	4,163	3,799	4,550	5,083	4,793	4,747	4,817	1,264	3,526	0
Countries in Oceania	35,177	34,789	35,100	33,813	28,926	28,384	28,896	15,855	4,178	6,986
Australia	23,978	23,856	27,256	27,653	23,523	23,151	23,701	14,228	1,424	6,646
Marshall Islands	10,000	7,389	5,165	3,692	2,823	2,458	2,488	6	2,482	.
New Zealand	1,116	3,452	2,622	2,368	2,508	2,506	2,497	1,610	88	340
Papua New Guinea	7	8	-6	13	-16	0	0	0	0	0
Remaining countries in Oceania	76	84	63	87	88	269	210	11	184	0
Countries not identifiable	10	6	2	34	1	0	5	5	0	.
International organisations <sup>9</sup>	11,236	9,963	10,153	10,260	14,582	15,919	17,123	12,007	4,371	.

ding Euro and US dollar. <sup>3</sup> Negative figures are possible since borrowed securities or securities purchased in a sale and repurchase agreement which are sold on to a third

party are to be deducted from own holdings. <sup>4</sup> As well as other variable-yield securities. <sup>5</sup> The historical statistics for the groups of countries are calculated on the basis of the



## VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities <sup>3</sup>					Country/group of countries
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares <sup>4</sup>		
11	12	13	14	15	16	17	18	19	20	
418,812	300,517	136,872	279,352	2,588	85,069	21,476	25,623	- 735	37,970	Countries in America
734	199	7	631	96	19	-	0	0	19	Argentina
1,380	1,224	1,124	256	-	7	-	-	-	7	Bahamas
4,998	1,846	5	4,993	-	25	-	25	1	-	Bermuda
42	39	34	8	-	0	-	-	-	0	Bolivia, Plurinational State of
3,534	2,240	1,973	1,544	17	986	41	104	4	841	Brazil
9,475	7,576	0	9,475	-	248	-	248	0	-	British Virgin Islands
12,047	5,738	3,253	8,718	76	26,786	19,700	2,401	27	4,685	Canada
34,611	24,129	7,807	26,804	-	- 688	4	- 698	- 775	6	Cayman Islands
2,050	619	268	1,726	56	415	-	33	0	382	Chile
1,873	443	275	299	1,299	117	-	43	0	74	Columbia
59	41	38	0	21	-	-	-	-	-	Cuba
23	10	0	23	-	55	-	55	- 12	-	Curacao <sup>7</sup>
509	397	321	39	149	6	-	-	-	6	Ecuador
251	248	246	2	3	0	-	-	-	0	Guatemala
3,764	1,865	1,325	2,255	184	746	-	166	- 1	580	Mexico
1,318	464	137	1,181	-	30	-	7	0	23	Panama
91	71	40	51	0	1	-	-	-	1	Paraguay
1,281	435	253	700	328	76	-	45	0	31	Peru
339,020	252,159	119,285	219,492	243	56,260	1,730	23,244	91	31,286	United States of America
448	57	0	448	-	- 1	-	-	-	- 1	Uruguay
30	23	0	13	17	- 67	1	- 69	- 70	1	Venezuela, Bolivarian Republic
1,274	694	481	694	99	48	-	19	-	29	Remaining countries in America
124,110	84,015	38,748	73,590	11,772	30,039	7,174	10,974	182	11,891	Countries in Asia
1,361	188	825	536	-	0	-	- 6	-	6	Bahrain
17,252	12,345	7,848	7,169	2,235	1,908	157	288	- 349	1,463	China, People's Republic of <sup>8</sup>
12,678	11,809	943	11,735	-	1,562	173	1,075	8	314	Hong Kong
15,437	7,384	1,883	11,878	1,676	5,709	2	3,515	3	2,192	India
4,957	1,413	509	1,469	2,979	664	0	200	3	464	Indonesia
2	1	-	2	-	-	-	-	-	-	Iran
453	124	-	34	419	0	-	-	-	0	Iraq
1,192	667	414	778	0	1,630	-	1,021	706	609	Israel
20,101	16,464	8,237	10,680	1,184	3,549	896	831	- 263	1,822	Japan
708	89	41	75	592	- 3	-	-	-	- 3	Jordan
110	21	58	52	0	23	-	19	0	4	Kazakhstan
4,277	3,925	1,817	2,460	0	7,270	1,157	2,037	16	4,076	Korea, Republic of
1,057	384	292	765	-	0	-	0	0	0	Kuwait
78	74	1	77	-	43	-	-	-	43	Lebanon
1,729	1,419	1,238	490	1	353	73	155	0	125	Malaysia
28	6	0	4	24	-	-	-	-	-	Myanmar
291	214	183	102	6	131	133	1	-	- 3	Pakistan
1,477	1,325	470	993	14	27	6	18	0	3	Philippines
2,507	1,102	1,404	1,013	90	124	-	0	-	124	Qatar
3,794	1,599	620	2,527	647	22	-	42	1	- 20	Saudi Arabia
16,781	14,083	6,120	10,661	0	5,566	3,881	1,492	2	193	Singapore
537	401	292	153	92	42	18	0	-	24	Sri Lanka
0	0	-	0	0	-	-	-	-	-	Syria
1,621	1,242	717	904	0	114	-	- 5	- 3	119	Taiwan
1,761	1,594	799	962	-	1,001	618	135	- 5	248	Thailand
387	87	36	0	351	-	-	-	-	-	Turkmenistan
5,203	3,239	832	4,319	52	169	59	44	0	66	United Arab Emirates
1,194	449	1,085	109	-	0	-	0	-	-	Uzbekistan
2,337	969	817	1,212	308	118	-	110	61	8	Vietnam
4,800	1,398	1,267	2,431	1,102	17	1	2	2	14	Remaining countries in Asia
15,507	8,808	3,484	11,924	99	13,389	9,932	2,644	- 4	813	Countries in Oceania
11,909	7,475	2,919	8,891	99	11,792	9,556	1,583	- 4	653	Australia
2,488	514	-	2,488	-	0	-	0	0	-	Marshall Islands
900	610	565	335	-	1,597	376	1,061	0	160	New Zealand
0	0	0	0	-	0	-	0	0	-	Papua New Guinea
210	209	-	210	-	-	-	-	-	-	Remaining countries in Oceania
5	0	0	5	-	-	-	-	-	-	Countries not identifiable
3,398	784	1,389	1,839	170	13,725	27	6,451	-	7,247	International organisations <sup>9</sup>

respective (historical) status of membership of the group. <sup>6</sup> Up to June 2020 including European Financial Stability Facility (EFSF). <sup>7</sup> Up to December 2010 Netherlands Antilles. <sup>8</sup> Excluding Hong Kong. <sup>9</sup> Excluding EU institutions.

## VII OTC derivatives statistics (BIS)

## 1 The global OTC derivatives market:

## Nominal and market value of contracts outstanding with leading banks \*

€ billion

End of half-year	Nominal values									
	Foreign exchange contracts <sup>2</sup>				Interest-rate contracts <sup>3</sup>				Credit derivatives <sup>4</sup>	
	Derivative contracts, total <sup>1</sup>	with reporting banks <sup>6</sup>	with other banks and financial institutions <sup>7</sup>	with non-financial corporations	Total	with reporting banks <sup>6</sup>	with other banks and financial institutions <sup>7</sup>	with non-financial corporations	Total	with reporting banks <sup>6</sup>
1	2	3	4	5	6	7	8	9	10	11

Contracts reported by 74 reporting banks world-wide <sup>8</sup>

2007 H2	356,087	38,203	14,492	16,546	7,165	267,060	106,817	131,178	29,065	39,328	21,758
2008 H1	381,944	39,954	15,761	16,985	7,208	290,728	119,882	141,476	29,370	36,414	21,036
H2	384,767	35,957	14,130	15,305	6,522	310,884	119,092	163,831	27,961	30,095	17,989
2009 H1	376,546	34,479	13,336	15,170	5,973	309,345	104,820	176,947	27,578	25,504	13,573
H2	375,280	34,139	13,117	14,886	6,136	312,283	96,196	191,370	24,717	22,693	12,298
2010 H1	443,613	43,316	16,237	19,131	7,948	368,211	107,675	229,835	30,701	24,661	12,855
H2	420,230	43,255	16,432	19,186	7,637	348,196	100,646	219,645	27,905	22,375	11,300
2011 H1	456,920	44,765	18,107	19,964	6,694	382,786	110,165	245,930	26,691	22,424	12,003
H2	467,732	48,984	21,604	20,029	7,351	389,612	121,608	239,986	28,018	22,124	12,854
2012 H1	474,456	52,958	23,419	21,873	7,666	392,714	110,521	251,712	30,481	21,392	12,508
H2	450,109	51,053	21,854	21,852	7,347	373,356	88,591	258,593	26,172	19,001	10,724
2013 H1	513,320	55,903	23,463	24,279	8,161	431,707	79,596	325,305	26,806	18,616	10,495
H2	496,801	51,159	22,628	22,154	6,377	424,045	69,438	342,158	12,449	15,242	8,015
2014 H1	488,230	54,753	23,408	24,674	6,671	412,425	61,883	339,011	11,531	14,250	6,985
H2	498,905	61,810	26,270	27,939	7,601	416,310	57,569	347,095	11,646	13,507	6,356
2015 H1	475,398	65,786	27,426	29,428	8,932	388,334	54,484	321,545	12,305	13,043	5,812
H2	436,506	64,707	27,492	28,647	8,568	352,737	49,706	289,488	13,543	11,291	5,007
2016 H1	469,072	66,831	28,873	30,095	7,863	384,412	42,473	332,161	9,778	10,594	4,588
H2	430,705	65,077	28,780	28,308	7,989	349,171	38,709	300,453	10,009	9,351	3,548
2017 H1	447,387	67,454	29,352	29,904	8,198	364,264	34,688	319,558	10,018	8,451	2,584
H2	442,894	72,593	30,124	32,589	9,880	355,472	33,953	310,071	11,448	7,799	1,935
2018 H1	509,529	82,119	34,834	37,149	10,136	412,356	34,411	365,558	12,387	7,159	1,714
H2	474,707	79,127	32,931	36,287	9,909	381,202	34,070	335,171	11,961	7,111	1,580
2019 H1	561,605	86,570	34,705	41,363	10,502	460,123	34,222	413,649	12,252	6,862	1,380
H2	496,137	82,018	31,787	39,812	10,419	399,359	31,488	356,692	11,179	6,746	1,268
2020 H1	541,114	83,722	32,074	41,073	10,575	441,885	29,647	400,925	11,313	7,867	1,291
H2	473,632	79,464	30,225	39,043	10,196	379,911	25,527	343,994	10,390	6,813	1,028
2021 H1	512,464	86,191	31,001	44,265	10,925	410,477	25,333	374,435	10,709	7,416	936

## of which: contracts reported by German banks

2007 H2	44,665	4,376	1,616	2,126	634	35,092	13,660	18,273	3,159	4,161	2,689
2008 H1	46,303	4,314	1,773	1,916	625	36,949	15,341	18,276	3,332	3,838	2,505
H2	48,410	4,105	1,788	1,830	487	39,830	14,923	21,222	3,685	3,363	2,404
2009 H1	48,918	4,097	1,718	1,945	434	40,973	12,805	26,863	1,305	2,857	1,926
H2	49,373	4,137	1,656	2,046	435	41,899	11,425	29,255	1,219	2,640	1,616
2010 H1	57,453	4,948	1,962	2,451	535	48,584	12,690	34,484	1,410	2,909	1,651
H2	54,806	5,029	1,974	2,542	513	46,371	10,732	34,384	1,255	2,534	1,251
2011 H1	59,126	5,504	2,121	2,811	572	50,159	10,958	37,861	1,340	2,536	1,302
H2	57,720	5,388	2,065	2,740	583	48,893	11,343	36,110	1,440	2,609	1,287
2012 H1	56,683	5,734	2,092	3,054	588	47,634	10,520	33,192	3,922	2,459	1,169
H2	50,587	5,194	1,871	2,767	556	42,837	8,270	33,061	1,506	1,856	1,003
2013 H1	52,335	5,482	1,827	3,096	559	44,125	7,151	35,763	1,211	1,945	980
H2	49,317	4,709	2,354	1,831	524	42,293	7,084	34,155	1,054	1,711	819
2014 H1	49,663	5,323	2,349	2,434	540	41,925	6,274	34,657	994	1,814	418
H2	45,077	5,288	2,506	2,201	581	37,800	6,448	30,387	965	1,411	311
2015 H1	39,052	4,983	2,441	1,962	580	32,024	5,826	25,247	951	1,377	209
H2	35,107	5,122	2,456	2,094	572	28,101	5,082	22,160	859	1,327	.
2016 H1	38,880	5,017	2,476	1,991	550	31,899	4,216	26,962	721	1,306	.
H2	36,514	4,419	2,263	1,645	511	30,198	3,818	25,754	626	1,362	.
2017 H1	41,109	4,404	2,283	1,646	475	34,696	3,293	30,840	563	1,477	.
H2	44,225	4,496	2,322	1,707	467	37,683	2,669	34,513	501	1,577	.
2018 H1	47,806	5,107	2,763	1,870	474	41,313	2,751	38,076	486	921	.
H2	38,799	4,496	2,351	1,693	452	33,160	2,719	29,924	517	735	.
2019 H1	41,124	4,608	2,319	1,822	467	35,346	2,786	31,998	562	740	.
H2	38,628	4,607	2,180	1,937	490	33,167	2,623	30,050	494	642	.
2020 H1	41,596	4,384	2,136	1,722	526	36,167	2,382	33,294	491	893	.
H2	39,362	4,351	2,084	1,780	487	34,136	2,029	31,684	423	766	.
2021 H1	42,123	4,517	2,110	1,898	509	36,669	2,036	34,217	416	828	.

\* These data stem from the semi-annual OTC derivatives statistics of the Bank for International Settlements (BIS). Approximately 74 leading banks domiciled in the G-10 countries report these statistics (on group basis, i.e. including branches and subsidiaries); these institutions account for a share of more than three-quarters of the

global OTC derivatives market. Five German banks actively involved in the derivatives business participate in the survey. Data are collected on OTC contracts outstanding at end-June and end-December. **1** From mid-2004 including credit derivatives. **2** Outright forwards and FX swaps, currency swaps and currency options. **3** Forward rate

## VII OTC derivatives statistics (BIS)

		Market values									
with other banks and financial institutions <sup>7</sup>	with non-financial corporations	Index-related and stock-related contracts <sup>5</sup>	Commodity-contracts <sup>5</sup>	Derivative contracts, total <sup>1</sup>	Foreign exchange contracts <sup>2</sup>	Interest-rate contracts <sup>3</sup>	Credit derivatives <sup>4</sup>	Index-related and stock-related contracts <sup>5</sup>	Commodity-contracts <sup>5</sup>		
12	13	14	15	16	17	18	19	20	21	End of half-year	
<b>Contracts reported by 74 reporting banks world-wide <sup>8</sup></b>											
17,101	469	5,753	5,743	9,527	1,227	4,875	1,359	776	1,290	2007 H2	
14,779	599	6,456	8,392	11,465	1,434	5,877	2,026	727	1,401	2008 H1	
11,750	356	4,650	3,181	22,529	2,935	14,433	3,676	799	686	H2	
10,858	1,073	4,658	2,560	15,916	1,748	10,950	2,113	622	483	2009 H1	
9,302	1,093	4,121	2,044	13,286	1,436	9,731	1,250	491	378	H2	
11,118	688	5,101	2,324	18,666	2,073	14,287	1,358	575	373	2010 H1	
10,843	232	4,217	2,187	14,783	1,858	11,036	1,010	485	394	H2	
10,256	165	4,733	2,212	12,527	1,617	9,163	931	490	326	2011 H1	
9,118	152	4,623	2,389	19,577	1,996	15,458	1,226	525	372	H2	
8,735	149	5,014	2,378	18,719	1,786	15,181	943	508	301	2012 H1	
8,125	152	4,738	1,961	17,544	1,753	14,430	643	455	263	H2	
7,973	148	5,215	1,879	14,883	1,856	11,650	554	529	294	2013 H1	
7,091	136	4,757	1,598	13,126	1,656	10,297	474	508	191	H2	
7,116	149	5,187	1,615	12,276	1,262	9,856	465	496	197	2014 H1	
6,989	162	5,739	1,539	16,510	2,418	12,838	488	504	262	H2	
7,047	184	6,742	1,493	13,314	2,269	9,886	405	542	212	2015 H1	
6,109	175	6,559	1,212	12,804	2,369	9,320	387	455	273	H2	
5,868	138	5,973	1,262	17,685	2,777	13,968	307	464	169	2016 H1	
5,662	141	5,825	1,281	13,179	2,820	9,479	277	448	155	H2	
5,731	136	5,990	1,228	10,329	2,041	7,447	260	462	119	2017 H1	
5,684	180	5,477	1,553	9,122	1,912	6,320	253	479	158	H2	
5,243	202	6,065	1,830	8,846	2,247	5,699	200	522	178	2018 H1	
5,294	237	5,605	1,662	8,416	1,971	5,591	163	499	192	H2	
5,214	268	6,192	1,858	10,568	1,959	7,738	188	509	174	2019 H1	
5,228	250	6,119	1,895	10,290	1,985	7,434	177	519	175	H2	
6,298	278	5,766	1,874	13,797	2,348	10,464	164	588	233	2020 H1	
5,540	245	5,773	1,671	12,838	2,588	9,224	165	685	176	H2	
6,276	204	6,316	2,064	10,592	2,030	7,523	173	614	252	2021 H1	
<b>of which: contracts reported by German banks</b>											
1,419	53	715	321	1,186	152	721	181	93	39	2007 H2	
1,267	66	844	358	1,464	165	863	237	87	112	2008 H1	
868	91	828	284	2,302	350	1,370	405	120	57	H2	
869	62	758	233	1,690	204	1,115	241	88	42	2009 H1	
975	49	506	191	1,447	171	1,040	143	65	28	H2	
1,216	42	810	202	2,033	244	1,533	156	73	27	2010 H1	
1,227	56	672	200	1,611	213	1,201	112	58	27	H2	
1,214	20	718	209	1,379	191	1,013	98	53	24	2011 H1	
1,308	14	608	222	1,979	219	1,543	136	50	31	H2	
1,276	14	639	217	1,969	182	1,602	106	49	30	2012 H1	
837	16	570	130	1,749	172	1,439	77	39	22	H2	
953	12	634	149	1,362	180	1,061	57	46	18	2013 H1	
880	12	495	109	1,074	154	817	49	41	13	H2	
1,383	13	496	105	1,081	117	853	58	40	13	2014 H1	
1,091	9	535	43	1,346	208	1,035	54	42	7	H2	
1,159	9	635	33	1,124	196	838	42	43	5	2015 H1	
1,139	.	526	31	1,080	192	802	43	37	6	H2	
972	.	631	27	1,326	201	1,044	35	41	5	2016 H1	
1,094	.	506	29	1,035	204	754	40	33	4	H2	
1,256	.	510	22	864	150	628	46	37	3	2017 H1	
1,413	.	450	19	798	127	580	53	35	3	H2	
785	.	441	24	754	151	543	22	33	5	2018 H1	
616	.	386	22	699	123	525	15	31	5	H2	
646	.	399	31	933	108	772	20	29	4	2019 H1	
567	.	186	26	927	106	785	20	13	3	H2	
829	.	129	23	1,117	118	964	18	13	4	2020 H1	
711	.	88	21	982	137	804	24	14	3	H2	
778	.	85	24	725	102	579	29	10	5	2021 H1	

agreements, interest rate swaps and interest rate options. **4** Only credit default swaps. The data are recorded for the first time for the second half of 2004. **5** Forwards, swaps and options. **6** Transactions between reporting institutions which are reported by both counterparties involved are recorded only once in the statistics. Conversely, the results

of the German reporting institutions shown in the lower part of the table contain certain double countings; covering transactions with the five German reporting banks concluded with each other. **7** Including insurance corporations. **8** Up to and including June 2017 excluding "other" contracts valued by the BIS.

## VIII. Items of banks' profit and loss accounts

### 1. Performance of the various categories of banks \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Operating result before the valuation of assets 9</b>														
1993	60,718	21,813	11,129	9,647	249	788	5,017	16,537	1,203	8,814	3,156	-	1,622	2,556
1994	66,353	19,126	7,975	10,327	160	664	5,867	20,590	2,159	10,071	3,592	-	2,134	2,814
1995	62,472	17,764	6,893	10,232	141	498	5,818	19,493	1,443	9,685	4,147	-	1,174	2,948
1996	66,647	19,641	7,603	11,341	133	564	7,084	19,493	1,461	9,830	4,628	-	1,054	3,456
1997	70,601	21,957	8,764	12,396	119	678	7,858	19,357	1,610	9,769	5,307	-	1,269	3,474
1998	72,967	22,761	7,782	13,928	181	870	10,116	17,754	1,721	8,841	6,303	-	1,380	4,091
1999	72,207	21,362	10,628	10,542	192	-	9,568	18,359	1,549	9,537	5,715	-	1,553	4,565
1999	36,919	10,922	5,434	5,390	98	-	4,892	9,387	792	4,876	2,922	-	794	2,334
2000	36,900	11,986	6,043	5,824	119	-	5,103	8,284	1,233	4,289	2,917	-	1,089	1,999
2001	33,408	9,513	4,753	4,638	122	-	5,441	8,058	788	3,824	2,800	-	964	2,020
2002	39,266	12,506	6,177	6,201	128	-	5,648	9,568	1,025	4,632	2,436	-	1,052	2,399
2003	40,107	12,129	5,400	6,573	156	-	6,094	9,806	644	5,638	2,308	-	1,081	2,407
2004	41,025	12,045	5,320	6,590	135	-	5,787	10,212	692	5,915	2,590	-	1,118	2,666
2005	51,511	23,710	15,578	8,008	124	-	4,905	9,880	834	5,725	2,679	-	1,027	2,751
2006	49,822	18,997	11,425	7,438	134	-	6,626	9,884	666	7,503	2,524	-	615	3,007
2007	45,057	19,806	11,887	7,704	215	-	4,624	8,499	122	5,475	2,809	-	997	2,725
2008	29,403	2,417	- 4,974	7,185	206	-	6,112	8,573	72	5,980	2,309	-	943	2,997
2009	45,078	13,828	7,676	5,901	251	-	6,831	9,596	1,368	6,201	2,481	-	988	3,785
2010	46,563	14,285	7,222	6,800	263	-	5,538	11,042	1,090	7,480	2,408	-	864	3,856
2011	46,177	17,476	9,124	8,080	272	-	4,483	11,152	745	7,548	507	-	946	3,320
2012	46,988	18,517	11,210	7,047	260	-	4,267	10,072	1,502	7,135	1,282	-	815	3,398
2013	37,767	14,110	6,876	6,971	263	-	4,077	9,491	1,036	7,604	432	-	674	343
2014	38,093	13,757	6,935	6,480	342	-	2,667	9,232	813	7,339	884	-	544	2,857
2015	37,853	13,205	5,576	7,440	189	-	3,077	9,277	771	7,269	1,094	-	500	2,660
2016	39,350	14,105	6,039	7,846	220	-	3,677	9,549	-	7,237	599	-	919	3,264
2017	34,532	10,505	3,239	7,020	246	-	2,545	9,792	-	7,497	380	-	963	2,850
2018	32,449	10,438	3,710	6,521	207	-	1,695	9,703	-	7,427	656	-	246	2,284
2019	28,493	7,383	- 256	7,401	238	-	1,570	8,491	-	7,262	885	-	104	2,798
2020	33,425	11,126	2,701	8,150	275	-	1,771	8,788	-	7,282	933	-	217	3,308
<b>Operating result 10</b>														
1993	36,770	10,489	4,870	5,033	202	384	2,765	10,847	549	6,530	2,328	-	1,653	1,609
1994	35,299	9,850	4,098	5,463	143	146	3,303	10,583	468	5,755	2,099	-	1,976	1,265
1995	42,155	12,136	5,188	6,666	166	116	3,715	12,012	1,108	6,702	3,220	-	1,400	1,862
1996	44,913	13,013	5,901	6,674	136	302	4,638	12,326	1,332	6,526	3,780	-	1,388	1,910
1997	45,576	13,758	5,364	7,814	87	493	5,074	11,796	1,273	5,905	4,020	-	1,335	2,415
1998	45,736	14,879	5,259	8,868	127	625	4,271	11,865	993	5,295	5,138	-	1,313	1,982
1999	49,852	13,257	4,804	8,259	194	-	6,622	15,310	835	5,537	4,152	-	1,709	2,429
1999	25,489	6,778	2,456	4,223	99	-	3,386	7,828	427	2,831	2,123	-	874	1,242
2000	20,956	7,974	3,691	4,173	110	-	3,347	4,055	125	1,844	1,236	-	1,031	1,344
2001	13,666	3,346	853	2,406	87	-	2,260	3,078	16	1,153	1,679	-	839	1,295
2002	7,730	3,472	58	3,357	57	-	- 2,098	2,641	120	945	593	-	733	1,324
2003	18,131	4,784	649	4,007	128	-	2,340	4,559	130	2,543	1,198	-	856	1,721
2004	23,496	6,744	2,373	4,271	100	-	4,988	4,329	371	2,873	965	-	870	2,356
2005	37,256	19,804	13,865	5,811	128	-	4,123	4,933	654	2,726	1,551	-	779	2,686
2006	35,503	14,905	9,352	5,429	124	-	7,999	4,638	555	3,254	1,457	-	296	2,399
2007	21,044	14,927	9,081	5,650	196	-	2,461	4,123	- 333	2,761	1,565	-	587	- 5,047
2008	- 7,664	- 7,744	- 12,015	4,133	138	-	- 2,435	3,673	- 622	2,365	- 1,668	-	487	- 1,720
2009	18,032	5,386	2,350	2,834	202	-	735	5,112	1,395	3,943	- 1,000	-	872	1,589
2010	31,167	9,851	5,508	4,106	237	-	3,268	7,549	1,097	5,164	- 15	-	857	3,396
2011	49,280	13,165	7,237	5,647	281	-	3,799	18,620	1,869	7,231	- 1,134	-	1,701	4,029
2012	42,654	14,555	8,176	6,107	272	-	4,149	10,732	1,365	7,398	637	-	832	2,986
2013	31,225	12,074	5,918	5,895	261	-	756	9,621	707	7,926	27	-	586	- 472
2014	31,510	9,960	4,218	5,438	304	-	1,087	9,233	826	7,141	606	-	828	1,829
2015	34,356	12,022	5,661	6,173	188	-	1,963	9,369	894	6,816	767	-	428	2,097
2016	30,596	8,975	2,018	6,858	99	-	- 48	10,611	-	7,340	486	-	941	2,291
2017	30,913	9,965	3,905	5,768	292	-	- 288	10,075	-	7,311	412	-	902	1,960
2018	25,686	8,446	3,328	4,947	171	-	- 930	8,999	-	6,501	315	-	268	2,087
2019	21,785	1,640	- 4,979	6,404	215	-	- 1,233	8,195	-	7,692	760	-	153	2,112
2020	20,099	2,790	- 2,569	5,305	54	-	- 1,127	6,824	-	6,547	576	-	135	2,100

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. 1 From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and other commercial banks". From 2004 to 2017, Deutsche Postbank AG allocated to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger

between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG. 2 From 2018, DSK Hyp AG (formerly SEB AG) allocated to the category "Mortgage banks" (formerly allocated to the category "Regional banks and other commercial banks"). For footnotes 3-10, see pp. 137 f.

## VIII. Items of banks' profit and loss accounts

## 1. Performance of the various categories of banks \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	Commercial banks						Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8	
	All categories of banks	Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5									
<b>Partial operating result 11</b>															
1968	4,202	882	288	406	47	141	548	1,428	131	314	493	181	-	225	
1969	4,904	1,276	454	537	74	211	526	1,425	141	440	720	168	-	208	
1970	4,621	1,074	413	435	58	168	273	1,337	93	666	788	175	-	215	
1971	4,800	961	246	474	113	128	428	1,338	147	597	798	276	-	255	
1972	6,295	1,228	260	645	155	168	679	2,009	205	728	783	374	-	289	
1973	6,541	1,072	165	509	240	158	570	2,083	73	1,056	1,103	238	-	346	
1974	8,744	2,384	931	985	269	199	700	2,609	203	1,141	1,063	304	-	340	
1975	11,219	2,718	1,117	1,164	233	204	973	3,831	555	1,184	1,049	473	-	436	
1976	10,369	2,367	906	1,184	146	131	938	3,597	406	1,045	1,060	513	-	443	
1977	11,683	2,643	1,148	1,207	158	130	1,111	4,213	350	1,227	1,122	527	-	490	
1978	13,195	2,908	1,189	1,360	163	196	1,382	4,810	411	1,409	1,193	541	-	541	
1979	12,689	2,558	1,068	1,176	143	171	1,028	4,780	257	1,691	1,301	598	-	476	
1980	13,111	2,476	1,043	1,025	165	243	738	4,978	213	2,389	1,355	499	-	463	
1981	18,526	3,992	1,931	1,541	198	322	532	7,323	455	3,707	1,432	556	-	529	
1982	25,328	6,330	2,838	2,812	249	431	1,610	9,154	980	4,101	1,813	702	-	638	
1983	30,873	7,898	3,735	3,433	284	446	2,711	10,715	1,327	4,046	2,511	775	-	890	
1984	29,052	7,307	3,583	3,093	313	318	2,705	10,354	1,167	3,324	2,691	540	-	964	
1985	29,182	7,954	3,696	3,566	384	308	2,780	10,142	963	3,065	2,709	502	-	1,067	
1986	29,483	9,209	4,719	3,729	282	479	2,667	9,829	1,028	2,927	2,723	-	-	1,100	
1987	26,500	6,959	3,228	3,273	103	355	2,352	9,180	1,085	3,016	2,784	-	-	1,124	
1988	27,196	7,225	3,772	3,045	135	273	2,185	9,382	1,074	3,367	2,777	-	-	1,186	
1989	27,379	7,701	4,639	2,727	-	11	346	2,043	579	4,028	2,780	-	-	1,202	
1990	29,314	8,901	5,499	3,044	96	262	1,858	9,314	473	4,318	2,733	-	-	1,717	
1991	34,834	10,627	6,267	3,963	103	294	2,213	11,072	326	5,370	2,798	-	-	2,428	
1992	39,614	13,128	7,121	5,363	208	436	2,655	12,141	626	6,117	2,927	-	-	2,020	
1993	52,764	17,187	9,036	7,443	224	484	3,531	15,701	915	7,624	3,202	-	2,188	2,416	
1994	64,513	18,337	8,130	9,546	107	554	5,473	20,743	1,983	9,338	3,705	-	2,323	2,611	
1995	57,355	14,924	5,899	8,553	99	373	4,708	19,214	1,126	8,754	4,126	-	1,876	2,627	
1996	61,479	16,679	6,599	9,634	10	436	5,811	19,712	1,128	9,002	4,744	-	1,454	2,949	
1997	63,392	18,545	7,488	10,609	-	91	539	18,606	1,235	8,751	5,364	-	1,603	2,931	
1998	61,191	17,127	7,131	9,486	-	179	689	6,895	1,488	7,573	6,187	-	1,867	3,554	
1999	60,087	14,729	7,055	7,788	-	113	-	7,636	17,381	960	8,279	5,539	-	1,238	4,324
1999	30,722	7,531	3,607	3,982	-	58	-	3,904	8,887	491	4,233	2,832	-	633	2,211
2000	28,150	5,747	1,609	4,231	-	93	-	3,850	8,243	997	3,941	2,611	-	834	1,927
2001	24,295	3,549	-	3,795	78	-	-	4,009	7,661	518	3,370	2,528	-	761	1,899
2002	32,298	8,847	4,328	4,423	96	-	-	4,327	8,996	582	4,157	2,293	-	727	2,369
2003	29,608	5,133	266	4,740	127	-	-	5,110	9,335	176	4,473	2,332	-	839	2,210
2004	35,501	9,515	3,794	5,603	118	-	-	4,944	9,847	259	4,971	2,420	-	1,002	2,543
2005	38,133	12,696	5,649	6,941	106	-	-	4,812	9,401	422	4,783	2,470	-	931	2,618
2006	38,013	14,149	7,534	6,523	92	-	-	4,590	9,289	250	4,129	2,453	-	511	2,642
2007	42,642	18,210	10,498	7,533	179	-	-	5,876	7,658	563	4,301	2,537	-	945	2,552
2008	42,426	16,254	9,129	6,962	163	-	-	6,974	7,990	913	4,333	2,238	-	803	2,921
2009	37,666	9,657	5,276	4,264	117	-	-	5,423	9,319	479	5,575	2,457	-	1,000	3,756
2010	41,515	10,744	5,045	5,568	131	-	-	4,861	10,965	616	7,244	2,328	-	969	3,788
2011	40,969	11,729	5,605	5,929	195	-	-	4,980	11,238	576	7,040	1,336	-	935	3,135
2012	38,223	12,372	7,414	4,771	187	-	-	3,273	10,161	668	6,687	1,139	-	769	3,154
2013	32,726	10,835	5,141	5,523	171	-	-	2,510	9,948	711	7,177	564	-	648	333
2014	36,939	13,066	7,144	5,677	245	-	-	2,592	9,787	346	7,186	780	-	597	2,585
2015	36,315	12,658	6,812	5,739	107	-	-	2,332	9,544	571	7,132	1,087	-	502	2,489
2016	32,239	10,249	4,565	5,590	94	-	-	2,362	9,532	-	6,732	585	-	202	2,577
2017	27,656	6,514	1,250	5,154	110	-	-	1,372	9,617	-	7,050	415	-	262	2,426
2018	28,589	8,755	3,380	5,274	101	-	-	901	8,984	-	7,015	677	-	232	2,025
2019	23,506	3,864	-	5,257	133	-	-	824	8,464	-	6,849	870	-	52	2,583
2020	26,205	5,385	-	5,888	137	-	-	1,146	8,768	-	6,793	1,005	-	147	2,961

For footnotes \*, 1 and 2, see p. 136. 3 From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". 4 From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". 5 The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were

allocated to the category "Regional banks and other commercial banks". 6 From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". 7 The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. 8 Up to 2015, category "Special purpose banks". For footnote 11, see p. 138.

## VIII. Items of banks' profit and loss accounts

### 1. Performance of the various categories of banks \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Profit or loss (-) for the financial year before tax 12</b>														
1968	4,445	1,308	608	443	50	207	570	1,268	148	366	477	114	-	194
1969	4,160	1,357	607	473	56	221	540	1,007	107	393	483	102	-	171
1970	3,621	1,136	486	445	51	154	336	761	74	521	501	97	-	195
1971	4,714	1,428	567	501	108	252	466	1,130	140	617	577	140	-	216
1972	5,642	1,517	620	554	119	224	683	1,497	228	695	594	193	-	235
1973	4,844	1,281	524	369	236	152	392	1,249	86	869	628	116	-	223
1974	6,187	1,733	896	553	263	21	429	1,719	197	1,064	640	166	-	239
1975	9,342	2,275	1,226	603	177	269	763	3,235	529	1,317	769	147	-	307
1976	9,249	2,555	1,250	699	325	281	812	2,852	385	1,258	806	238	-	343
1977	11,150	2,920	1,520	922	188	290	1,099	3,624	398	1,460	999	270	-	380
1978	11,889	3,100	1,609	1,031	172	288	1,150	3,851	427	1,536	1,179	287	-	359
1979	10,309	2,470	1,394	758	92	226	1,018	3,230	150	1,571	1,189	315	-	366
1980	11,279	2,609	1,227	954	162	266	620	3,603	276	2,110	1,466	274	-	321
1981	12,779	2,722	1,193	1,007	216	306	512	4,554	383	2,612	1,374	253	-	369
1982	16,683	3,395	1,663	1,181	190	361	676	6,306	842	3,126	1,549	298	-	491
1983	19,389	4,025	2,433	1,473	269	-150	1,070	7,418	974	3,294	1,692	323	-	593
1984	20,408	5,079	2,643	1,738	312	386	1,093	7,590	1,004	2,912	1,743	364	-	623
1985	20,925	6,282	3,519	1,963	330	470	1,217	7,098	625	2,873	1,776	405	-	649
1986	21,294	6,902	3,638	2,422	303	539	1,339	6,901	963	2,863	1,575	-	-	751
1987	19,450	5,612	2,418	2,508	268	418	1,244	6,222	938	3,010	1,750	-	-	674
1988	21,875	7,185	3,969	2,676	154	386	1,613	6,175	1,014	3,424	1,707	-	-	757
1989	19,139	7,419	4,547	2,546	-55	381	1,746	4,143	482	2,684	1,923	-	-	742
1990	20,457	7,566	4,670	2,627	-13	282	905	4,943	461	3,586	1,890	-	-	1,106
1991	27,280	8,045	4,787	2,766	162	330	1,436	8,436	410	5,131	2,439	-	-	1,383
1992	28,408	7,308	4,879	1,907	234	288	1,810	9,407	461	5,914	2,278	-	-	1,230
1993	35,231	9,459	4,399	4,463	202	395	2,599	10,837	436	6,453	2,261	-	1,601	1,585
1994	34,901	10,222	4,806	4,944	137	335	2,614	9,707	1,094	5,542	2,213	-	2,066	1,443
1995	39,680	10,279	4,243	5,653	158	225	3,323	12,313	1,036	6,841	2,955	-	1,116	1,817
1996	40,645	11,432	5,471	5,533	126	302	3,495	12,548	1,261	6,821	3,439	-	1,415	234
1997	41,766	10,895	3,804	6,509	65	517	4,744	12,203	1,098	6,192	3,610	-	1,525	1,499
1998	67,612	33,250	22,422	10,052	149	627	5,681	12,017	2,778	5,636	4,493	-	1,726	2,031
1999	43,460	13,419	5,666	7,559	194	-	6,345	10,571	681	4,909	3,665	-	1,637	2,234
1999	22,221	6,861	2,897	3,865	99	-	3,244	5,405	348	2,510	1,874	-	837	1,142
2000	21,057	6,411	3,181	3,121	109	-	2,843	5,032	835	2,094	774	-	1,733	1,335
2001	14,760	4,251	2,951	1,209	91	-	1,837	3,649	302	1,888	1,184	-	708	941
2002	11,663	909	-1,931	2,789	51	-	1,302	3,427	309	2,517	1,285	-	743	1,171
2003	2,359	-5,688	-7,315	1,501	126	-	-2,233	4,756	49	2,923	830	-	536	1,186
2004	10,946	-342	-2,067	1,646	79	-	472	4,400	220	2,977	566	-	574	2,079
2005	33,847	17,948	14,867	2,958	123	-	3,030	4,927	406	4,156	160	-	605	2,615
2006	27,879	10,144	7,520	2,500	124	-	6,014	4,421	382	3,614	568	-	282	2,454
2007	20,955	18,726	15,290	3,237	199	-	788	3,759	-375	2,880	375	-	424	-5,622
2008	-24,584	-16,420	-17,833	1,301	112	-	-6,051	2,161	-416	2,039	-2,913	-	430	-3,414
2009	-2,816	-6,474	-6,691	22	195	-	-5,914	4,710	696	3,404	-1,419	-	672	1,509
2010	18,449	3,339	2,039	1,071	229	-	929	6,586	614	4,789	-86	-	664	3,472
2011	31,928	2,173	-94	1,986	281	-	72	16,796	1,210	6,981	-307	-	1,428	3,575
2012	30,802	8,125	5,138	2,713	274	-	2,296	9,460	607	7,411	97	-	643	2,163
2013	21,954	6,305	3,551	2,493	261	-	479	8,601	535	7,650	117	-	441	-1,216
2014	25,000	6,593	3,659	2,630	304	-	368	8,640	599	6,988	-166	-	763	1,951
2015	26,565	5,132	2,708	2,236	188	-	1,805	8,977	264	6,682	747	-	426	2,532
2016	27,784	6,727	3,145	3,483	99	-	547	10,225	-	7,701	525	-	890	2,263
2017	27,515	6,429	2,779	3,363	287	-	944	9,922	-	7,278	487	-	991	1,464
2018	18,855	3,528	1,149	2,208	171	-	1,021	8,213	-	6,329	220	-	254	1,332
2019	5,652	-13,971	-17,458	3,273	214	-	823	8,236	-	7,518	543	-	456	2,047
2020	14,298	-2,625	-5,984	3,305	54	-	541	6,736	-	6,355	847	-	243	2,201

For footnotes \* and 1-8, see pp. 136 f. 9 Net interest and commission income less general administrative spending plus result from the trading portfolio and other operating result. 10 Operating result before the valuation of assets plus result from the

valuation of assets (other than tangible or financial fixed assets). 11 Net interest and commission income less general administrative spending. 12 Operating result plus other and extraordinary result.

## VIII. Items of banks' profit and loss accounts

## 1. Performance of the various categories of banks \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Profit or loss (-) for the financial year after tax <sup>13</sup></b>														
1968	2,585	807	351	252	29	175	239	731	84	195	344	57	-	128
1969	2,566	858	371	269	27	191	325	585	67	207	353	48	-	123
1970	2,136	687	284	251	26	126	186	411	46	273	352	50	-	131
1971	2,744	904	353	285	52	214	235	578	86	325	406	72	-	138
1972	3,167	916	369	307	62	178	327	751	159	369	391	98	-	156
1973	2,582	726	355	149	113	109	183	613	50	435	380	62	-	133
1974	3,230	944	517	306	144	- 23	231	791	109	524	396	86	-	149
1975	4,590	1,165	671	238	37	219	355	1,422	308	645	465	49	-	181
1976	4,654	1,453	730	374	116	233	328	1,264	181	569	484	130	-	245
1977	5,091	1,478	742	435	63	238	478	1,469	173	587	523	129	-	254
1978	5,574	1,567	774	480	75	238	533	1,633	206	624	615	139	-	257
1979	4,969	1,183	664	307	24	188	520	1,487	82	638	663	133	-	263
1980	5,300	1,318	547	497	53	221	299	1,570	155	820	803	122	-	213
1981	5,311	1,224	429	443	94	258	246	1,670	190	851	791	113	-	226
1982	6,408	1,417	561	484	68	304	268	1,969	381	1,012	877	134	-	350
1983	7,088	1,550	963	685	114	- 212	377	2,222	442	1,026	968	144	-	359
1984	7,986	2,328	1,067	824	122	315	355	2,334	467	944	993	175	-	390
1985	8,092	2,823	1,502	834	105	382	421	2,198	119	916	1,012	184	-	419
1986	8,555	3,217	1,651	1,031	99	436	459	2,139	434	920	850	-	-	536
1987	7,900	2,668	1,217	1,050	61	340	497	1,998	396	944	957	-	-	440
1988	8,766	3,199	1,724	1,167	7	301	524	2,080	429	1,067	934	-	-	533
1989	8,642	3,329	2,054	1,133	- 151	293	630	1,677	389	978	1,029	-	-	510
1990	9,700	4,040	2,755	1,176	- 105	214	472	1,810	284	1,355	1,118	-	-	621
1991	12,149	4,055	2,467	1,275	55	258	670	2,824	182	2,035	1,603	-	-	780
1992	11,493	3,363	2,880	161	110	212	921	2,932	200	2,094	1,333	-	-	650
1993	16,742	5,675	2,693	2,519	123	340	1,271	3,831	176	2,439	1,249	-	995	1,106
1994	18,298	6,495	3,126	2,984	92	293	1,499	4,046	551	2,427	1,330	-	1,006	944
1995	20,107	6,899	3,408	3,196	105	190	1,781	4,360	517	2,604	1,916	-	654	1,376
1996	19,755	7,068	3,614	3,158	59	237	2,196	4,355	689	2,512	2,114	-	872	51
1997	21,495	7,489	2,806	4,227	14	442	2,564	4,193	497	2,411	2,025	-	1,092	1,224
1998	35,828	18,448	10,918	6,925	94	511	3,084	4,398	2,249	2,217	2,629	-	1,090	1,713
1999	25,025	9,715	4,981	4,616	117	-	3,538	4,260	471	2,173	2,081	-	780	2,007
1999	12,795	4,967	2,547	2,360	60	-	1,809	2,178	241	1,111	1,064	-	399	1,026
2000	13,690	5,716	3,624	1,996	96	-	1,472	2,262	570	998	311	-	1,113	1,248
2001	10,715	3,805	3,389	369	47	-	1,541	2,016	187	1,116	860	-	335	855
2002	7,392	40	- 2,027	2,054	13	-	903	1,956	336	1,716	1,038	-	322	1,081
2003	- 3,442	- 5,990	- 6,825	747	88	-	- 2,715	1,745	172	1,439	575	-	240	1,092
2004	5,042	- 1,168	- 1,849	628	53	-	- 363	2,278	300	1,519	238	-	254	1,984
2005	23,778	12,768	10,837	1,860	71	-	2,617	2,642	396	2,712	- 153	-	280	2,516
2006	22,274	8,240	6,584	1,585	71	-	5,136	2,448	810	2,785	372	-	98	2,385
2007	14,715	15,276	12,741	2,414	121	-	505	2,185	274	1,826	210	-	137	- 5,698
2008	- 26,185	- 15,959	- 16,737	729	49	-	- 6,680	1,145	142	1,468	- 3,006	-	156	- 3,451
2009	- 6,998	- 6,312	- 5,967	- 475	130	-	- 6,137	2,465	733	1,914	- 1,582	-	405	1,516
2010	12,948	2,235	1,551	535	149	-	828	4,073	620	3,169	- 69	-	355	3,393
2011	24,894	914	- 657	1,377	194	-	- 625	14,049	1,119	5,057	- 381	-	1,237	3,524
2012	22,040	4,562	2,253	2,120	189	-	1,629	6,803	1,019	5,422	76	-	471	2,058
2013	14,578	4,493	2,515	1,803	175	-	948	5,937	412	5,694	29	-	247	- 1,286
2014	17,404	4,817	2,666	1,958	193	-	879	5,846	379	4,911	- 269	-	508	2,091
2015	18,120	3,163	1,626	1,434	103	-	1,041	6,064	- 166	4,579	649	-	348	2,442
2016	19,909	4,773	2,281	2,461	31	-	- 1,052	7,286	-	5,597	398	-	730	2,177
2017	19,979	4,544	2,220	2,106	218	-	501	7,061	-	5,079	316	-	836	1,642
2018	12,163	2,622	1,246	1,263	113	-	- 1,624	5,519	-	4,251	92	-	117	1,186
2019	- 2,154	- 16,327	- 18,446	1,979	140	-	627	5,799	-	5,394	383	-	351	1,619
2020	5,906	- 4,953	- 6,944	1,976	15	-	356	4,217	-	4,331	147	-	145	1,663

For footnotes \* and 1-8, see pp. 136 f. 13 From 1993, profit or loss for the financial year including withdrawals from or transfers to the fund for general banking risks.



## VIII. Items of banks' profit and loss accounts

### 1. Performance of the various categories of banks \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	Commercial banks										Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8	
	All categories of banks	Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5	Landesbanken 3	Savings banks 3									
<b>Total assets 14</b>																	
1968	586,935	129,635	58,311	52,520	6,115	12,689	92,052	140,830	22,757	43,175	97,900	5,637	-	-	-	54,949	
1969	668,741	156,631	68,752	63,759	8,556	15,564	105,955	159,179	25,937	49,484	105,741	6,356	-	-	-	59,458	
1970	744,997	183,066	77,901	75,310	11,481	18,374	114,540	179,043	28,843	58,224	107,415	7,935	-	-	-	65,931	
1971	838,116	211,030	88,421	87,682	14,070	20,857	130,364	199,337	31,363	68,544	117,104	9,333	-	-	-	71,041	
1972	961,905	245,002	100,611	103,306	17,020	24,065	166,313	226,557	35,487	81,252	117,530	11,349	-	-	-	78,415	
1973	1,084,228	283,965	116,191	120,312	22,657	24,805	181,646	247,670	38,332	101,633	132,239	13,329	-	-	-	85,414	
1974	1,188,248	300,496	121,371	126,117	29,458	23,550	205,622	271,832	48,103	113,464	145,091	14,449	-	-	-	89,191	
1975	1,307,896	318,116	129,987	133,991	30,560	23,578	226,911	301,870	56,461	126,510	168,697	15,817	-	-	-	94,144	
1976	1,479,418	377,545	162,162	156,896	33,180	25,307	250,935	337,364	60,150	143,069	190,681	16,185	-	-	-	103,489	
1977	1,643,806	424,968	186,743	180,028	32,332	25,865	272,452	370,855	66,762	162,366	217,466	18,494	-	-	-	110,443	
1978	1,841,904	485,744	218,388	205,687	33,119	28,550	303,083	408,074	75,208	184,220	247,471	20,506	-	-	-	117,598	
1979	2,064,387	543,929	246,102	230,868	36,529	30,430	344,755	452,413	82,845	212,340	274,073	23,735	-	-	-	130,297	
1980	2,253,355	586,209	263,727	252,210	38,201	32,071	378,961	490,534	89,558	238,349	301,584	25,997	-	-	-	142,163	
1981	2,462,883	627,295	272,868	274,597	45,958	33,872	417,523	529,342	97,177	266,029	339,669	28,039	-	-	-	157,809	
1982	2,657,480	657,658	283,694	288,212	50,819	34,933	449,750	570,029	105,403	291,440	376,432	30,090	-	-	-	176,678	
1983	2,829,562	683,368	288,832	300,396	57,206	36,934	488,702	606,704	118,133	314,632	396,235	32,378	-	-	-	189,410	
1984	3,006,203	729,974	306,864	321,565	64,969	36,576	503,875	645,764	128,336	338,117	423,423	35,416	-	-	-	201,298	
1985	3,259,148	792,778	335,269	349,606	73,159	34,744	533,905	689,295	136,874	402,107	453,423	37,265	-	-	-	213,501	
1986	3,482,978	889,245	365,894	406,618	70,420	46,313	573,933	733,290	144,403	424,901	486,144	-	-	-	-	231,062	
1987	3,722,645	955,431	399,553	437,887	66,192	51,799	617,561	783,133	159,944	451,136	510,098	-	-	-	-	245,342	
1988	3,964,977	1,035,650	446,084	466,485	67,114	55,967	655,600	831,211	171,195	474,941	539,270	-	-	-	-	257,560	
1989	4,234,078	1,147,251	494,426	517,704	74,662	60,459	699,495	875,042	173,658	497,789	564,021	-	-	-	-	276,822	
1990	4,675,228	1,281,516	563,239	580,780	78,139	59,358	774,961	934,259	178,846	534,273	593,081	-	-	-	-	378,292	
1991	5,129,528	1,432,000	641,255	643,701	81,066	65,978	872,439	999,930	194,435	575,708	627,296	-	-	-	-	427,720	
1992	5,571,856	1,574,496	694,382	735,012	78,626	66,476	1,021,846	1,029,488	188,434	624,292	641,603	-	-	-	-	491,697	
1993	6,551,085	1,740,525	768,766	865,041	43,427	63,291	1,194,272	1,253,312	200,135	716,971	698,613	-	-	-	-	550,309	
1994	7,296,540	1,897,624	829,919	956,434	44,914	66,357	1,321,304	1,367,636	230,507	789,021	805,457	-	-	-	-	673,763	
1995	7,815,161	2,032,272	911,755	1,019,846	51,263	49,408	1,440,883	1,438,297	248,733	842,101	891,904	-	-	-	-	744,120	
1996	8,780,093	2,351,504	1,099,382	1,149,387	53,757	48,978	1,662,667	1,539,310	291,098	901,801	1,051,903	-	-	-	-	825,251	
1997	9,875,680	2,732,361	1,340,110	1,277,328	65,877	49,066	1,923,358	1,634,968	335,243	946,917	1,225,246	-	-	-	-	937,980	
1998	11,043,124	3,143,441	1,665,557	1,359,340	68,061	50,483	2,180,454	1,724,574	386,145	989,676	1,446,545	-	-	-	-	1,037,364	
1999	12,121,059	3,523,960	2,437,025	1,024,601	62,334	-	2,656,093	1,753,407	428,417	1,024,884	1,552,201	-	-	-	-	1,122,229	
1999	6,197,399	1,801,772	1,246,031	523,870	31,871	-	1,358,039	896,503	219,046	524,015	793,628	-	-	-	-	825,654	
2000	6,866,201	2,201,783	1,508,019	659,720	34,044	-	1,506,853	922,381	234,249	525,687	880,137	-	-	-	-	937,251	
2001	7,246,646	2,362,579	1,653,158	672,959	36,462	-	1,599,330	948,723	239,709	534,337	924,683	-	-	-	-	1,037,621	
2002	7,290,284	2,309,650	1,601,526	676,254	31,870	-	1,644,025	975,490	213,520	548,026	929,571	-	-	-	-	1,137,807	
2003	7,206,090	2,251,587	1,533,976	689,268	28,343	-	1,636,545	980,622	203,899	556,946	877,381	-	-	-	-	1,237,247	
2004	7,361,833	2,361,859	1,764,080	573,400	24,379	-	1,519,005	985,944	194,244	567,674	875,035	-	-	-	-	1,337,799	
2005	7,714,428	2,563,063	1,939,373	602,538	21,152	-	1,581,453	995,377	219,881	578,641	879,136	-	-	-	-	1,437,171	
2006	7,913,181	2,605,735	1,995,918	590,122	19,695	-	1,647,908	1,007,033	233,847	595,576	878,310	-	-	-	-	1,537,579	
2007	8,351,810	2,935,195	2,240,698	671,668	22,829	-	1,668,143	1,019,129	254,397	614,428	859,798	-	-	-	-	1,637,994	
2008	8,518,198	2,964,986	2,212,741	722,740	29,505	-	1,695,465	1,042,947	273,650	641,771	821,083	-	-	-	-	1,737,167	
2009	8,212,026	2,735,704	1,931,021	766,860	37,823	-	1,587,259	1,060,725	263,438	676,780	803,949	-	-	-	-	1,837,261	
2010	8,300,354	2,845,575	2,061,016	751,218	33,341	-	1,512,276	1,070,231	262,437	697,694	793,476	-	-	-	-	1,937,514	
2011	9,167,921	3,825,768	3,010,173	778,662	36,933	-	1,504,774	1,078,852	275,900	711,046	645,145	-	-	-	-	2,037,186	
2012	9,542,656	4,132,098	3,217,291	840,168	74,639	-	1,371,385	1,096,261	294,430	739,066	565,008	-	-	-	-	2,137,626	
2013	8,755,419	3,669,592	2,798,461	822,706	48,425	-	1,229,051	1,098,581	282,833	750,899	482,524	-	-	-	-	2,237,399	
2014	8,452,585	3,532,938	2,647,559	833,806	51,573	-	1,139,438	1,110,362	281,348	771,932	421,014	-	-	-	-	2,337,487	
2015	8,605,560	3,678,042	2,736,876	884,457	56,709	-	1,087,623	1,130,688	291,157	798,178	376,908	-	-	-	-	2,437,351	
2016	8,355,020	3,580,912	2,575,072	942,665	63,175	-	975,957	1,154,475	-	832,181	289,800	-	-	-	-	2,537,668	
2017	8,251,175	3,532,639	2,400,315	1,048,189	84,135	-	940,293	1,179,915	-	868,255	236,414	-	-	-	-	2,637,375	
2018	8,118,298	3,404,697	2,346,111	962,520	96,066	-	803,978	1,267,726	-	911,385	233,165	-	-	-	-	2,737,482	
2019	8,532,738	3,591,261	2,475,076	1,013,378	102,807	-	862,346	1,315,579	-	957,859	234,978	-	-	-	-	2,837,352	
2020	9,206,853	3,966,453	2,748,655	1,094,301	123,497	-	898,328	1,407,118	-	1,029,671	241,909	-	-	-	-	2,937,184	

For footnotes \* and 1-8, see pp. 136 f. 14 As an annual average. Up to 1998, volume of business (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to

borrowers, and bills sent from the bill portfolio prior to expiry for collection); from 1999, total assets.



## VIII. Items of banks' profit and loss accounts

## 2. Major income and cost items for individual categories of banks \*

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>All categories of banks</b>													
1993	78.0	17.0	4.3	0.7	100.0	-62.0	-37.2	-24.8	-15.0	-1.0	22.1	-11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	-60.8	-36.2	-24.7	-18.3	-0.2	20.6	-9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	-63.7	-37.8	-25.9	-11.8	-1.4	23.1	-11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	-63.2	-36.8	-26.4	-12.0	-2.4	22.4	-11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	-63.3	-36.1	-27.1	-13.0	-2.0	21.7	-10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	-64.1	-35.7	-28.3	-13.4	10.8	33.3	-15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	-66.3	-36.2	-30.1	-10.4	-3.0	20.3	-8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	-68.5	-36.9	-31.6	-13.6	0.1	18.0	-6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	-71.4	-37.8	-33.7	-16.9	0.9	12.6	-3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	-67.3	-35.6	-31.7	-26.3	3.3	9.7	-3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	-66.6	-35.6	-30.9	-18.3	-13.2	2.0	-4.8	-2.9
2004	74.2	21.2	1.1	3.6	100.0	-65.6	-35.5	-30.1	-14.7	-10.5	9.2	-5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	-61.2	-33.6	-27.6	-10.7	-2.6	25.5	-7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	-62.7	-35.3	-27.4	-10.7	-5.7	20.9	-4.2	16.7
2007	73.7	24.4	-0.9	2.8	100.0	-65.0	-35.4	-29.6	-18.7	-0.1	16.3	-4.8	11.4
2008	85.2	26.7	-17.0	5.2	100.0	-73.3	-39.0	-34.3	-33.6	-15.4	-22.3	-1.5	-23.8
2009	73.3	21.0	5.3	0.4	100.0	-65.1	-35.5	-29.7	-20.9	-16.1	-2.2	-3.2	-5.4
2010	74.1	22.0	4.4	-0.5	100.0	-63.8	-33.5	-30.4	-12.0	-9.9	14.3	-4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	-64.0	-33.1	-30.9	-2.4	-13.5	24.9	-5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	-64.3	-33.9	-30.5	-3.3	-9.0	23.4	-6.6	16.7
2013	73.0	22.9	4.8	-0.7	100.0	-69.2	-35.7	-33.5	-5.3	-7.6	17.9	-6.0	11.9
2014	75.4	23.7	2.9	-2.0	100.0	-69.2	-35.5	-33.7	-5.3	-5.3	20.2	-6.1	14.1
2015	75.0	23.8	2.9	-1.7	100.0	-70.4	-36.0	-34.4	-2.7	-6.1	20.8	-6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	-69.3	-34.9	-34.4	-6.8	-2.2	21.7	-6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	-71.9	-36.3	-35.7	-2.9	-2.8	22.4	-6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	-73.1	-36.7	-36.4	-5.6	-5.7	15.6	-5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	-76.0	-37.4	-38.5	-5.7	-13.6	4.8	-6.6	-1.8
2020	67.3	26.7	2.9	3.1	100.0	-72.3	-36.7	-35.5	-11.1	-4.8	11.9	-7.0	4.9
<b>Commercial Banks</b>													
1993	68.0	23.7	7.2	1.2	100.0	-60.5	-37.4	-23.1	-20.5	-1.9	17.1	-6.9	10.3
1994	75.5	23.1	0.3	1.1	100.0	-64.6	-39.0	-25.6	-17.1	0.7	18.9	-6.9	12.0
1995	72.6	22.2	4.1	1.1	100.0	-67.5	-40.5	-27.0	-10.3	-3.4	18.8	-6.2	12.6
1996	71.7	23.2	3.6	1.4	100.0	-66.7	-38.9	-27.8	-11.2	-2.7	19.4	-7.4	12.0
1997	68.2	26.6	4.0	1.2	100.0	-66.2	-37.2	-29.0	-12.6	-4.4	16.8	-5.2	11.5
1998	64.7	27.4	6.0	2.0	100.0	-67.8	-36.7	-31.1	-11.1	26.0	47.0	-20.9	26.1
1999	61.7	30.2	6.3	1.8	100.0	-73.9	-37.9	-36.0	-9.9	0.2	16.4	-4.5	11.9
2000	52.7	34.5	11.0	1.8	100.0	-75.4	-38.0	-37.4	-8.2	-3.2	13.1	-1.4	11.7
2001	56.2	31.4	9.7	2.6	100.0	-80.4	-39.6	-40.8	-12.7	1.9	8.8	-0.9	7.9
2002	63.7	28.7	4.4	3.1	100.0	-74.2	-36.0	-38.2	-18.7	-5.3	1.9	-1.8	0.1
2003	56.5	28.4	11.5	3.5	100.0	-74.0	-36.5	-37.4	-15.8	-22.5	-12.2	-0.6	-12.9
2004	64.9	29.6	0.9	4.7	100.0	-73.5	-36.5	-36.9	-11.7	-15.6	-0.8	-1.8	-2.6
2005	55.3	26.1	17.9	0.8	100.0	-59.8	-30.3	-29.5	-6.6	-3.1	30.4	-8.8	21.7
2006	61.8	29.5	4.9	3.7	100.0	-66.0	-34.7	-31.4	-7.3	-8.5	18.1	-3.4	14.7
2007	66.3	30.9	1.5	1.2	100.0	-65.5	-33.9	-31.6	-8.5	6.6	32.6	-6.0	26.6
2008	94.3	42.2	-43.2	6.6	100.0	-93.6	-44.6	-49.1	-26.8	-22.9	-43.4	1.2	-42.2
2009	63.0	29.0	9.4	-1.4	100.0	-73.4	-36.3	-37.1	-16.2	-22.8	-12.4	0.3	-12.1
2010	62.7	30.5	9.1	-2.2	100.0	-72.5	-33.6	-38.9	-8.5	-12.6	6.4	-2.1	4.3
2011	59.8	29.6	9.2	1.4	100.0	-67.9	-30.9	-37.0	-7.9	-20.2	4.0	-2.3	1.7
2012	61.8	27.3	9.9	1.0	100.0	-67.2	-31.3	-35.9	-7.0	-11.4	14.4	-6.3	8.1
2013	63.0	30.7	8.0	-1.7	100.0	-72.8	-32.6	-40.3	-3.9	-11.1	12.1	-3.5	8.7
2014	66.4	32.2	5.8	-4.5	100.0	-73.4	-31.3	-42.1	-7.3	-6.5	12.7	-3.4	9.3
2015	67.0	32.0	5.3	-4.3	100.0	-75.6	-32.4	-43.3	-2.2	-12.7	9.5	-3.6	5.8
2016	63.4	29.6	2.6	4.4	100.0	-74.3	-31.7	-42.6	-9.4	-4.1	12.3	-3.6	8.7
2017	60.7	31.5	8.0	-0.2	100.0	-79.4	-33.7	-45.7	-1.1	-6.9	12.6	-3.7	8.9
2018	67.8	28.8	4.9	-1.5	100.0	-79.3	-32.9	-46.4	-4.0	-9.8	7.0	-1.8	5.2
2019	61.8	31.0	3.2	4.0	100.0	-84.9	-34.7	-50.2	-11.8	-31.9	-28.6	-4.8	-33.4
2020	57.6	30.9	5.3	6.1	100.0	-77.7	-33.8	-43.9	-16.7	-10.8	-5.3	-4.7	-9.9

For footnotes \* and 1-3, see p.143.

## VIII. Items of banks' profit and loss accounts

## 2. Major income and cost items for individual categories of banks \*)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Big banks 4</b>													
1993	64.6	28.0	7.0	0.4	100.0	-60.5	-39.4	-21.2	-22.2	-1.7	15.6	-6.0	9.5
1994	72.4	28.2	-0.2	-0.4	100.0	-69.0	-43.9	-25.1	-15.1	2.7	18.7	-6.5	12.1
1995	68.7	27.4	4.2	-0.3	100.0	-73.0	-46.3	-26.7	-6.7	-3.7	16.6	-3.3	13.3
1996	67.6	28.8	4.2	-0.5	100.0	-72.6	-44.8	-27.9	-6.1	-1.5	19.7	-6.7	13.0
1997	63.5	32.4	5.4	-1.4	100.0	-72.2	-42.4	-29.9	-10.8	-4.9	12.1	-3.2	8.9
1998	63.9	34.1	4.4	-2.4	100.0	-76.7	-44.1	-32.6	-7.5	51.3	67.0	-34.4	32.6
1999	59.6	32.8	8.9	-1.3	100.0	-77.4	-41.7	-35.7	-12.4	1.8	12.0	-1.5	10.6
2000	49.2	35.4	16.5	-1.1	100.0	-79.0	-42.3	-36.7	-8.2	-1.8	11.0	1.5	12.6
2001	50.3	32.3	16.7	0.7	100.0	-83.8	-43.4	-40.4	-13.3	7.2	10.1	1.5	11.6
2002	63.0	30.3	7.4	-0.8	100.0	-77.9	-39.7	-38.1	-21.9	-7.1	-6.9	-0.3	-7.3
2003	49.4	31.2	18.6	0.9	100.0	-79.5	-41.5	-38.0	-18.0	-30.2	-27.7	1.9	-25.9
2004	62.6	31.9	2.2	3.3	100.0	-80.8	-41.4	-39.4	-10.6	-16.0	-7.5	0.8	-6.7
2005	49.3	25.6	27.3	-2.1	100.0	-60.5	-31.9	-28.6	-4.3	2.5	37.7	-10.2	27.5
2006	60.0	29.5	8.1	2.5	100.0	-69.0	-37.8	-31.2	-5.6	-5.0	20.4	-2.5	17.9
2007	65.7	30.5	4.7	-1.0	100.0	-68.1	-36.8	-31.2	-7.5	16.7	41.1	-6.9	34.2
2008	123.9	56.2	-87.2	7.2	100.0	-128.2	-62.0	-66.3	-40.0	-33.0	-101.2	6.2	-95.0
2009	63.8	29.0	12.9	-5.6	100.0	-76.8	-38.8	-38.0	-16.1	-27.4	-20.3	2.2	-18.1
2010	61.2	31.9	14.7	-7.9	100.0	-77.4	-37.1	-40.3	-5.4	-10.8	6.4	-1.5	4.9
2011	57.5	31.9	13.8	-3.2	100.0	-72.5	-33.4	-39.2	-5.7	-22.1	-0.3	-1.7	-2.0
2012	61.1	28.3	14.5	-3.9	100.0	-68.8	-32.9	-35.9	-8.5	-8.5	14.3	-8.0	6.3
2013	60.7	33.8	12.1	-6.6	100.0	-78.3	-35.3	-43.0	-3.0	-7.5	11.2	-3.3	7.9
2014	64.8	35.9	8.3	-9.0	100.0	-78.1	-33.1	-45.0	-8.6	-1.8	11.6	-3.1	8.4
2015	67.8	36.0	7.6	-11.4	100.0	-82.9	-35.0	-48.0	0.3	-9.0	8.3	-3.3	5.0
2016	62.1	33.4	3.3	1.2	100.0	-81.4	-34.3	-47.0	-12.4	3.5	9.7	-2.7	7.0
2017	57.3	35.7	13.0	-6.0	100.0	-88.7	-36.7	-51.9	2.3	-3.9	9.7	-2.0	7.8
2018	64.4	34.5	7.2	-6.1	100.0	-87.9	-34.8	-53.1	-1.2	-7.1	3.7	0.3	4.1
2019	58.5	36.9	4.7	-0.1	100.0	-100.9	-39.2	-61.7	-17.1	-45.3	-63.4	-3.6	-67.0
2020	54.3	33.6	7.2	4.8	100.0	-90.3	-38.0	-52.2	-19.0	-12.3	-21.6	-3.5	-25.1
<b>Regional banks and other commercial banks 4 5 6 7</b>													
1993	72.7	18.1	7.2	2.0	100.0	-59.8	-35.0	-24.7	-19.2	-2.4	18.6	-8.1	10.5
1994	79.6	17.3	0.6	2.5	100.0	-59.6	-34.0	-25.6	-19.0	-2.0	19.4	-7.7	11.7
1995	77.0	16.7	4.0	2.3	100.0	-61.6	-34.9	-26.7	-13.4	-3.8	21.2	-9.2	12.0
1996	77.0	17.1	2.8	3.2	100.0	-60.3	-33.2	-27.1	-16.3	-4.0	19.4	-8.3	11.1
1997	74.4	19.8	2.3	3.5	100.0	-59.7	-31.9	-27.8	-14.9	-4.2	21.1	-7.4	13.7
1998	67.1	19.9	7.1	6.0	100.0	-59.2	-29.8	-29.4	-14.8	3.5	29.4	-9.2	20.3
1999	65.0	26.9	2.1	6.0	100.0	-68.9	-32.8	-36.1	-6.7	-2.1	22.3	-8.7	13.6
2000	58.3	33.6	2.3	5.9	100.0	-70.2	-32.3	-37.9	-8.5	-5.4	16.0	-5.8	10.2
2001	65.3	30.2	-1.0	5.5	100.0	-75.4	-33.9	-41.6	-11.8	-6.3	6.4	-4.4	2.0
2002	64.8	26.4	0.3	8.5	100.0	-69.2	-30.9	-38.3	-14.1	-2.8	13.8	-3.6	10.2
2003	66.2	24.6	2.3	7.0	100.0	-66.9	-30.2	-36.7	-12.9	-12.6	7.6	-3.8	3.8
2004	68.7	25.6	-1.2	6.9	100.0	-62.1	-29.0	-33.1	-13.3	-15.1	9.5	-5.8	3.6
2005	67.8	26.7	-1.3	6.8	100.0	-58.4	-27.3	-31.1	-11.4	-14.8	15.4	-5.7	9.7
2006	65.8	29.3	-1.3	6.1	100.0	-60.4	-28.7	-31.7	-10.7	-15.6	13.3	-4.9	8.4
2007	67.9	31.2	-4.5	5.4	100.0	-61.2	-28.5	-32.6	-10.4	-12.2	16.3	-4.2	12.2
2008	68.9	30.0	-5.0	6.1	100.0	-63.8	-29.6	-34.2	-15.4	-14.3	6.6	-2.9	3.7
2009	62.2	29.0	3.3	5.5	100.0	-68.1	-32.4	-35.8	-16.6	-15.2	0.1	-2.7	-2.6
2010	65.5	28.1	-0.1	6.5	100.0	-64.8	-28.1	-36.7	-13.9	-15.7	5.5	-2.8	2.8
2011	63.5	26.1	1.9	8.5	100.0	-61.0	-27.1	-33.9	-11.7	-17.7	9.6	-2.9	6.6
2012	63.1	25.6	1.9	9.5	100.0	-65.0	-28.8	-36.2	-4.7	-16.9	13.5	-2.9	10.5
2013	66.7	25.9	1.5	5.8	100.0	-64.7	-28.5	-36.2	-5.5	-17.2	12.6	-3.5	9.1
2014	69.1	26.8	1.9	2.2	100.0	-66.9	-28.9	-37.9	-5.3	-14.4	13.5	-3.4	10.0
2015	65.9	26.0	1.7	6.4	100.0	-64.6	-28.5	-36.1	-6.0	-18.7	10.6	-3.8	6.8
2016	65.6	24.1	1.6	8.7	100.0	-64.2	-27.9	-36.3	-4.5	-15.4	15.9	-4.7	11.2
2017	65.3	26.2	1.6	6.9	100.0	-67.8	-30.0	-37.9	-5.7	-11.0	15.4	-5.8	9.7
2018	73.6	19.9	1.4	5.1	100.0	-66.1	-30.1	-36.0	-8.2	-14.2	11.5	-4.9	6.6
2019	66.3	23.4	1.2	9.1	100.0	-64.4	-28.8	-35.6	-4.8	-15.1	15.7	-6.2	9.5
2020	61.9	27.7	3.0	7.4	100.0	-62.4	-28.8	-33.6	-13.1	-9.2	15.2	-6.1	9.1

For footnotes \*, 1, 2 and 4-7, see p.143.

## VIII. Items of banks' profit and loss accounts

## 2. Major income and cost items for individual categories of banks \*)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Branches of foreign banks</b>													
1993	76.2	19.6	4.8	-0.5	100.0	-57.3	-28.5	-28.8	-8.1	-	34.6	-13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	-68.1	-33.7	-34.3	-3.4	-1.2	27.3	-9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	-73.6	-34.1	-39.5	4.7	-1.5	29.6	-9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	-78.4	-28.2	-50.2	0.5	-1.6	20.5	-10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	-79.8	-30.7	-49.1	-5.4	-3.7	11.0	-8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	-75.5	-21.2	-54.3	-7.3	3.0	20.1	-7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	-72.3	-23.4	-48.9	0.3	-	28.0	-11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	-74.1	-18.3	-55.8	-2.0	-0.2	23.7	-2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	-56.1	-24.5	-31.7	-12.6	1.4	32.7	-15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	-57.8	-25.7	-32.0	-23.4	-2.0	16.8	-12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	-53.6	-22.9	-30.7	-8.3	-0.6	37.5	-11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	-57.0	-24.2	-32.8	-11.1	-6.7	25.2	-8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	-58.0	-26.4	-31.5	1.4	-1.7	41.7	-17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	-55.3	-27.7	-27.7	-3.3	-	41.3	-17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	-44.9	-22.3	-22.6	-4.9	0.8	51.0	-20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	-50.8	-22.2	-28.6	-16.2	-6.2	26.7	-15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	-51.6	-18.5	-33.1	-9.4	-1.3	37.6	-12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	-52.3	-16.9	-35.4	-4.7	-1.5	41.6	-14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	-46.1	-21.2	-25.0	1.8	-	55.6	-17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	-48.6	-21.9	-26.7	2.4	0.4	54.2	-16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	-48.8	-21.8	-27.0	-0.4	-	50.8	-16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	-41.1	-19.1	-22.0	-6.5	-	52.3	-19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	-61.2	-24.8	-36.3	-0.2	-	38.6	-17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	-56.0	-24.8	-31.2	-24.2	-	19.8	-13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	-53.3	-25.2	-28.1	8.7	-0.9	54.5	-13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	-55.0	-25.4	-29.6	-7.8	-	37.2	-12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	-54.4	-24.5	-29.9	-4.4	-0.2	41.0	-14.2	26.8
2020	56.0	19.8	1.8	22.4	100.0	-51.8	-22.1	-29.8	-38.7	-	9.5	-6.8	2.6
<b>Private Bankers 8</b>													
1993	57.6	29.8	9.9	2.7	100.0	-67.4	-39.1	-28.2	-16.7	0.5	16.4	-2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	-71.1	-41.5	-29.6	-22.6	8.2	14.6	-1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	-74.4	-42.9	-31.6	-19.6	5.6	11.6	-1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	-72.0	-41.2	-30.8	-13.0	-	15.0	-3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	-68.1	-38.7	-29.4	-8.7	1.1	24.3	-3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	-63.3	-34.8	-28.5	-10.3	0.1	26.4	-4.9	21.6

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. **1** Up to 2009, result from financial operations. **2** Including depreciation of and value adjustments to tangible and intangible assets. **3** Excluding property tax. In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken. **4** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and other commercial banks". From 2004 to 2017, Postbank allocated to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG. **5** From 2018, DSK Hyp AG (formerly SEB AG) allocated to the cate-

gory "Mortgage banks" (formerly allocated to the category "Regional banks and other commercial banks"). **6** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **7** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **8** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **9** From 2016, DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks". **10** Up to 2015, bank category "Special purpose banks". **11** Separate presentation of the (legally independent) credit institutions majority-owned by foreign banks included in other categories of banks.

## VIII. Items of banks' profit and loss accounts

### 2. Major income and cost items for individual categories of banks \*)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken 6</b>													
1993	74.2	11.7	9.7	4.4	100.0	-52.4	-32.3	-20.1	-21.4	-1.6	24.7	-12.6	12.1
1994	84.6	12.0	-0.5	3.9	100.0	-50.4	-29.5	-21.0	-17.0	-5.8	22.1	-9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	-53.1	-31.4	-21.7	-17.0	-3.2	26.8	-12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	-50.5	-29.2	-21.3	-17.1	-8.0	24.4	-9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	-50.6	-27.9	-22.8	-17.5	-2.1	29.8	-13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	-46.5	-24.5	-22.0	-30.9	7.5	30.0	-13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	-54.8	-27.9	-26.8	-13.9	-1.3	30.0	-13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	-55.9	-29.0	-26.9	-15.2	-4.4	24.5	-11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	-57.1	-28.5	-28.7	-25.1	-3.3	14.5	-2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	-56.1	-27.8	-28.2	-60.2	26.4	10.1	-3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	-53.1	-26.0	-27.1	-28.9	-35.2	-17.2	-3.7	-20.9
2004	79.4	13.8	2.1	4.7	100.0	-53.5	-26.8	-26.7	-6.4	-36.3	3.8	-6.7	-2.9
2005	83.2	16.0	2.0	-1.2	100.0	-59.3	-29.9	-29.3	-6.5	-9.1	25.2	-3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	-53.6	-29.5	-24.1	9.6	-13.9	42.1	-6.2	36.0
2007	91.6	18.9	-14.5	4.0	100.0	-61.1	-31.6	-29.5	-18.2	-14.1	6.6	-2.4	4.3
2008	90.2	16.2	-11.2	4.8	100.0	-54.6	-27.2	-27.5	-63.4	-26.8	-44.9	-4.7	-49.6
2009	81.4	8.5	6.5	3.6	100.0	-51.0	-26.0	-25.0	-43.7	-47.7	-42.4	-1.6	-44.0
2010	84.4	10.0	3.9	1.7	100.0	-54.7	-26.7	-28.0	-18.6	-34.3	-7.6	0.8	-6.8
2011	94.5	10.0	-4.8	0.4	100.0	-59.8	-28.7	-31.2	-6.1	-33.4	0.6	-6.2	-5.6
2012	82.3	8.3	6.7	2.7	100.0	-59.6	-29.6	-30.1	-1.1	-17.5	21.7	-6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	-61.8	-30.0	-31.9	-31.1	-11.6	-4.5	-4.4	-8.9
2014	89.9	9.2	1.2	-0.4	100.0	-70.9	-35.6	-35.3	-17.2	-15.9	-4.0	-5.6	-9.6
2015	82.5	10.0	5.4	2.1	100.0	-69.1	-35.0	-34.2	-11.2	-1.6	18.1	-7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	-63.6	-28.6	-34.9	-36.9	-4.9	-5.4	-5.0	-10.4
2017	73.9	13.4	11.5	1.2	100.0	-72.5	-33.4	-39.1	-24.4	7.1	10.2	-4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	-76.6	-38.6	-38.0	-36.3	-1.3	-14.1	-8.3	-22.5
2019	73.0	16.8	6.4	3.8	100.0	-78.5	-38.4	-40.1	-4.6	-5.6	11.3	-2.7	8.6
2020	76.0	15.5	6.2	2.3	100.0	-76.0	-37.8	-38.2	-8.7	-7.9	7.3	-2.5	4.8
<b>Savings banks 6</b>													
1993	84.3	13.9	2.4	-0.5	100.0	-63.4	-39.2	-24.2	-12.6	0.0	24.0	-15.5	8.5
1994	86.5	13.8	0.4	-0.7	100.0	-58.7	-36.7	-22.0	-20.1	-1.8	19.5	-11.4	8.1
1995	85.7	13.8	1.4	-0.9	100.0	-61.6	-38.0	-23.6	-14.7	0.6	24.3	-15.7	8.6
1996	86.4	14.0	1.4	-1.8	100.0	-62.5	-38.1	-24.4	-13.8	0.4	24.2	-15.8	8.4
1997	84.0	14.6	1.8	-0.4	100.0	-63.4	-38.0	-25.3	-14.3	0.8	23.1	-15.2	7.9
1998	81.9	15.7	1.7	0.6	100.0	-66.5	-39.8	-26.7	-11.1	0.3	22.7	-14.4	8.3
1999	81.2	16.9	0.9	1.0	100.0	-65.7	-39.4	-26.4	-5.7	-8.8	19.7	-11.8	7.9
2000	80.9	19.0	0.6	-0.4	100.0	-68.9	-41.3	-27.6	-15.9	3.7	18.9	-10.4	8.5
2001	80.8	17.7	-	1.5	100.0	-69.9	-41.4	-28.5	-18.6	2.1	13.6	-6.1	7.5
2002	81.3	16.7	-0.2	2.2	100.0	-66.5	-39.6	-26.9	-24.2	2.7	12.0	-5.1	6.8
2003	80.6	17.8	0.7	0.9	100.0	-66.4	-40.2	-26.1	-18.0	0.7	16.3	-10.3	6.0
2004	79.6	19.1	0.5	0.7	100.0	-64.9	-39.8	-25.1	-20.2	0.2	15.1	-7.3	7.8
2005	79.0	19.4	0.6	1.0	100.0	-66.0	-40.8	-25.2	-17.0	-	17.0	-7.9	9.1
2006	77.7	20.3	0.6	1.4	100.0	-65.8	-40.5	-25.3	-18.2	-0.8	15.3	-6.8	8.5
2007	75.2	21.8	0.5	2.5	100.0	-69.5	-40.7	-28.8	-15.7	-1.3	13.5	-5.6	7.8
2008	76.0	21.8	0.1	2.0	100.0	-68.8	-42.0	-26.7	-17.9	-5.5	7.9	-3.7	4.2
2009	78.6	20.4	0.6	0.4	100.0	-66.6	-41.5	-25.1	-15.6	-1.4	16.4	-7.8	8.6
2010	79.1	20.6	0.2	0.1	100.0	-62.8	-38.9	-24.0	-11.8	-3.2	22.2	-8.5	13.7
2011	79.6	20.7	-0.1	-0.2	100.0	-62.7	-38.7	-24.0	25.0	-6.1	56.2	-9.2	47.0
2012	79.4	20.9	0.1	-0.4	100.0	-65.7	-41.1	-24.5	2.3	-4.3	32.3	-9.1	23.2
2013	80.0	21.6	0.1	-1.6	100.0	-67.2	-41.8	-25.3	0.4	-3.5	29.8	-9.2	20.5
2014	79.8	22.1	-	-1.9	100.0	-68.3	-43.3	-25.0	-	-2.0	29.7	-9.6	20.1
2015	78.2	22.7	-	-0.9	100.0	-68.9	-43.5	-25.4	0.3	-1.3	30.1	-9.8	20.4
2016	76.4	23.5	-	-	100.0	-67.8	-42.4	-25.4	3.6	-1.3	34.5	-9.9	24.6
2017	73.9	25.5	-	0.6	100.0	-67.1	-42.5	-24.7	1.0	-0.5	33.3	-9.6	23.7
2018	71.7	26.0	-	2.3	100.0	-68.3	-42.5	-25.8	-2.3	-2.6	26.8	-8.8	18.0
2019	71.4	28.5	-	0.1	100.0	-71.4	-44.0	-27.4	-1.0	0.1	27.7	-8.2	19.5
2020	70.5	29.4	-	0.1	100.0	-70.1	-43.6	-26.5	-6.7	-0.3	22.9	-8.6	14.3

For footnotes \*, 1-3 and 6, see p.143.

## VIII. Items of banks' profit and loss accounts

## 2. Major income and cost items for individual categories of banks \*)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Regional institutions of credit cooperatives <sup>9</sup></b>													
1993	69.1	20.1	11.3	-0.5	100.0	-54.8	-28.9	-25.9	-24.6	-4.2	16.4	-9.8	6.6
1994	81.0	14.3	4.9	-0.2	100.0	-41.4	-21.7	-19.7	-45.9	17.0	29.7	-14.7	14.9
1995	71.7	18.0	9.7	0.6	100.0	-53.1	-27.5	-25.6	-10.9	-2.3	33.7	-16.9	16.8
1996	69.4	20.2	9.3	1.1	100.0	-54.3	-26.9	-27.4	-4.0	-2.2	39.5	-17.9	21.6
1997	67.9	21.5	9.7	0.9	100.0	-54.5	-27.1	-27.5	-9.5	-4.9	31.0	-17.0	14.0
1998	74.6	19.4	4.8	1.2	100.0	-56.0	-26.1	-29.9	-18.6	45.6	71.0	-13.5	57.5
1999	65.5	19.6	12.7	2.2	100.0	-60.7	-27.9	-32.8	-18.1	-3.9	17.3	-5.3	12.0
2000	71.2	19.5	8.6	0.7	100.0	-51.8	-24.3	-27.5	-43.3	27.8	32.7	-10.4	22.3
2001	70.3	16.8	6.3	6.6	100.0	-62.5	-29.2	-33.4	-36.7	13.6	14.4	-5.5	8.9
2002	65.5	14.0	10.8	9.7	100.0	-52.5	-25.0	-27.5	-41.9	8.8	14.3	1.3	15.6
2003	53.6	19.6	21.2	5.6	100.0	-63.1	-29.9	-33.2	-29.4	-4.6	2.8	7.0	9.8
2004	55.8	18.7	22.1	3.4	100.0	-59.2	-30.5	-28.7	-18.9	-8.9	13.0	4.7	17.7
2005	57.4	19.9	22.4	0.4	100.0	-53.9	-30.0	-23.8	-10.0	-13.7	22.5	-0.6	21.9
2006	57.3	19.1	22.9	0.7	100.0	-62.2	-38.2	-24.0	-6.3	-9.8	21.7	24.3	46.0
2007	112.7	26.6	-43.0	3.7	100.0	-89.1	-49.2	-39.9	-40.6	-3.7	-33.4	57.8	24.4
2008	151.7	28.5	-86.8	6.6	100.0	-93.1	-49.2	-43.9	-66.2	19.7	-39.7	53.2	13.5
2009	48.2	15.3	36.2	0.3	100.0	-43.9	-24.5	-19.3	1.1	-28.7	28.6	1.5	30.1
2010	60.5	16.7	23.6	-0.8	100.0	-47.6	-26.2	-21.4	0.3	-23.2	29.5	0.3	29.8
2011	70.4	20.0	10.2	-0.6	100.0	-57.7	-30.1	-27.7	63.8	-37.4	68.6	-5.2	63.5
2012	53.9	14.0	32.1	-0.1	100.0	-42.3	-21.6	-20.6	-5.3	-29.1	23.3	15.8	39.2
2013	68.1	16.9	16.0	-1.0	100.0	-52.3	-27.1	-25.1	-15.2	-7.9	24.6	-5.7	19.0
2014	56.9	19.7	23.1	0.3	100.0	-59.3	-31.0	-28.3	0.7	-11.4	30.0	-11.0	19.0
2015	71.4	19.1	15.5	-5.9	100.0	-63.1	-29.7	-33.3	5.9	-30.2	12.6	-20.6	-8.0
<b>Credit cooperatives</b>													
1993	80.9	14.8	1.2	3.1	100.0	-68.5	-41.4	-27.1	-8.2	-0.3	23.0	-14.3	8.7
1994	82.6	15.0	-0.1	2.5	100.0	-66.6	-40.3	-26.3	-14.3	-0.7	18.4	-10.3	8.1
1995	82.6	14.4	0.9	2.1	100.0	-68.7	-41.4	-27.4	-9.6	0.4	22.1	-13.7	8.4
1996	82.5	14.9	0.8	1.8	100.0	-69.1	-41.2	-27.9	-10.4	0.9	21.4	-13.5	7.9
1997	81.0	15.8	0.6	2.5	100.0	-69.8	-41.3	-28.5	-12.0	0.9	19.2	-11.7	7.5
1998	79.0	17.1	0.6	3.4	100.0	-72.4	-42.1	-30.3	-11.1	1.1	17.6	-10.7	6.9
1999	77.1	19.2	0.3	3.5	100.0	-71.2	-41.7	-29.6	-12.1	-1.9	14.8	-8.3	6.6
2000	76.5	21.4	0.1	1.9	100.0	-74.5	-43.1	-31.5	-14.5	1.5	12.4	-6.5	5.9
2001	78.3	18.9	-0.2	3.0	100.0	-76.7	-44.8	-31.9	-16.3	4.5	11.5	-4.7	6.8
2002	79.1	18.1	-0.2	2.9	100.0	-73.1	-43.1	-30.0	-21.4	9.1	14.6	-4.6	9.9
2003	75.4	18.3	0.7	5.5	100.0	-69.6	-41.1	-28.5	-16.7	2.0	15.8	-8.0	7.8
2004	75.5	19.5	0.2	4.8	100.0	-68.7	-40.7	-28.0	-16.1	0.6	15.8	-7.7	8.0
2005	74.7	20.4	0.3	4.7	100.0	-70.0	-42.0	-27.9	-15.7	7.5	21.8	-7.6	14.2
2006	65.2	18.8	0.3	15.8	100.0	-64.3	-39.2	-25.1	-20.2	1.7	17.2	-3.9	13.2
2007	71.3	22.3	0.3	6.1	100.0	-70.5	-42.1	-28.3	-14.6	0.6	15.5	-5.7	9.9
2008	69.9	21.4	0.1	8.7	100.0	-68.3	-41.7	-26.7	-19.1	-1.7	10.8	-3.0	7.8
2009	76.9	19.9	0.3	2.9	100.0	-68.3	-42.3	-26.0	-11.5	-2.8	17.4	-7.6	9.8
2010	78.9	20.0	-	1.1	100.0	-63.7	-38.5	-25.2	-11.2	-1.8	23.2	-7.9	15.4
2011	78.0	19.5	0.1	2.4	100.0	-63.9	-38.1	-25.8	-1.5	-1.2	33.4	-9.2	24.2
2012	78.2	19.6	0.1	2.1	100.0	-65.9	-39.3	-26.6	1.3	0.1	35.4	-9.5	25.9
2013	78.6	19.5	-	1.9	100.0	-64.6	-38.6	-26.0	1.5	-1.3	35.6	-9.1	26.5
2014	79.2	20.1	-	0.7	100.0	-65.9	-39.6	-26.3	-0.9	-0.7	32.4	-9.6	22.8
2015	78.4	21.0	-	0.6	100.0	-66.6	-40.2	-26.4	-2.1	-0.6	30.7	-9.7	21.0
2016	76.5	21.1	-	2.3	100.0	-66.6	-39.9	-26.7	0.5	1.7	35.6	-9.7	25.8
2017	75.3	22.7	-	2.0	100.0	-65.7	-39.2	-26.5	-0.9	-0.2	33.3	-10.1	23.2
2018	74.6	23.5	-	1.9	100.0	-66.2	-39.0	-27.1	-4.2	-0.8	28.8	-9.5	19.4
2019	73.5	24.7	-	1.8	100.0	-67.2	-38.5	-28.7	1.9	-0.8	34.0	-9.6	24.4
2020	72.3	25.5	-	2.2	100.0	-67.2	-38.5	-28.7	-3.3	-0.9	28.7	-9.1	19.5

For footnotes \*, 1, 2 and 9, see p.143.

## VIII. Items of banks' profit and loss accounts

### 2. Major income and cost items for individual categories of banks \*)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Mortgage banks 5 7</b>													
1993	101.6	- 0.7	0.3	- 1.3	100.0	- 35.2	- 21.3	- 14.0	- 17.0	- 1.4	46.4	- 20.8	25.6
1994	102.9	- 0.8	- 0.3	- 1.8	100.0	- 33.5	- 20.2	- 13.3	- 13.3	- 13.3	41.0	- 16.4	24.6
1995	99.9	- 0.2	0.3	0.0	100.0	- 32.5	- 19.1	- 13.4	- 15.1	- 4.3	48.1	- 16.9	31.2
1996	103.5	- 1.8	0.2	- 1.9	100.0	- 31.6	- 18.5	- 13.1	- 12.5	- 5.0	50.9	- 19.6	31.3
1997	102.2	- 1.4	0.2	- 1.0	100.0	- 30.0	- 17.2	- 12.8	- 17.0	- 5.4	47.6	- 20.9	26.7
1998	100.4	- 1.7	0.2	1.1	100.0	- 29.7	- 17.1	- 12.6	- 13.0	- 7.2	50.1	- 20.8	29.3
1999	100.0	- 2.2	-	2.2	100.0	- 29.3	- 15.6	- 13.7	- 19.3	- 6.0	45.3	- 19.6	25.7
2000	93.9	- 1.1	-	7.2	100.0	- 31.4	- 16.2	- 15.2	- 39.5	- 10.9	18.2	- 10.9	7.3
2001	95.3	- 1.8	-	6.5	100.0	- 33.4	- 16.5	- 16.8	- 26.7	- 11.8	28.2	- 7.7	20.5
2002	97.7	- 1.5	0.1	3.6	100.0	- 35.6	- 17.6	- 18.1	- 48.7	18.3	34.0	- 6.5	27.4
2003	102.2	- 1.6	0.1	- 0.7	100.0	- 37.8	- 17.9	- 20.0	- 29.9	- 9.9	22.4	- 6.9	15.5
2004	96.5	- 0.8	-	4.2	100.0	- 35.0	- 16.6	- 18.4	- 40.8	- 10.0	14.2	- 8.2	6.0
2005	95.1	- 0.1	0.1	5.0	100.0	- 35.2	- 16.8	- 18.4	- 27.3	- 33.6	3.9	- 7.6	- 3.7
2006	91.4	6.9	0.1	1.6	100.0	- 38.9	- 19.6	- 19.3	- 25.8	- 21.5	13.8	- 4.7	9.0
2007	85.2	8.6	- 0.4	6.6	100.0	- 36.0	- 17.1	- 18.9	- 28.4	- 27.1	8.5	- 3.8	4.8
2008	86.8	11.3	- 0.1	2.0	100.0	- 37.6	- 16.4	- 21.3	- 107.4	- 33.6	- 78.7	- 2.5	- 81.2
2009	96.1	3.3	- 0.1	0.7	100.0	- 36.6	- 16.3	- 20.3	- 89.0	- 10.7	- 36.3	- 4.2	- 40.4
2010	92.7	5.2	- 0.2	2.3	100.0	- 36.3	- 14.1	- 22.2	- 64.1	- 1.9	- 2.3	0.4	- 1.8
2011	135.9	7.2	- 0.2	- 42.9	100.0	- 73.7	- 28.7	- 45.0	- 85.2	43.0	- 15.9	- 3.8	- 19.8
2012	91.0	3.7	-	5.4	100.0	- 51.7	- 21.1	- 30.6	- 24.3	- 20.4	3.7	- 0.8	2.9
2013	104.2	3.3	0.1	- 7.6	100.0	- 75.4	- 29.9	- 45.4	- 23.1	5.1	6.7	- 5.0	1.7
2014	94.4	0.7	- 0.2	5.1	100.0	- 58.4	- 24.9	- 33.5	- 13.1	- 36.3	- 7.8	- 4.8	- 12.7
2015	100.2	- 0.5	- 0.1	0.4	100.0	- 51.2	- 22.0	- 29.2	- 14.6	- 0.9	33.3	- 4.4	29.0
2016	101.9	- 2.8	-	0.9	100.0	- 61.0	- 26.7	- 34.3	- 7.4	2.5	34.2	- 8.3	25.9
2017	106.5	- 3.8	-	- 2.7	100.0	- 70.2	- 32.2	- 38.1	2.5	5.9	38.1	- 13.4	24.7
2018	106.2	- 4.9	0.4	- 1.7	100.0	- 59.8	- 27.5	- 32.3	- 20.9	- 5.8	13.5	- 7.8	5.6
2019	105.2	- 6.0	-	0.8	100.0	- 51.2	- 23.6	- 27.6	- 6.9	- 12.0	29.9	- 8.8	21.1
2020	110.7	- 6.7	-	- 3.9	100.0	- 49.0	- 22.1	- 26.8	- 19.5	14.8	46.3	- 38.3	8.0
<b>Building and loan associations</b>													
1993	99.6	10.2	-	- 9.9	100.0	- 71.8	- 38.7	- 33.1	0.5	- 0.9	27.9	- 10.6	17.3
1994	92.1	10.8	-	- 3.0	100.0	- 66.4	- 34.2	- 32.1	- 2.5	1.4	32.6	- 16.7	15.9
1995	103.9	8.6	-	- 12.4	100.0	- 79.2	- 41.1	- 38.1	4.0	- 5.0	19.8	- 8.2	11.6
1996	104.0	3.0	-	- 7.0	100.0	- 81.5	- 40.8	- 40.7	5.9	0.5	24.9	- 9.5	15.3
1997	100.6	5.0	-	- 5.6	100.0	- 78.7	- 39.0	- 39.7	1.1	3.2	25.6	- 7.3	18.3
1998	94.8	13.0	-	- 7.8	100.0	- 77.9	- 38.7	- 39.2	- 1.1	6.6	27.7	- 10.2	17.5
1999	93.7	1.4	-	4.9	100.0	- 75.8	- 38.9	- 36.9	2.4	- 1.1	25.5	- 13.3	12.2
2000	84.5	8.5	-	7.1	100.0	- 69.9	- 34.6	- 35.3	- 1.6	19.4	47.9	- 17.1	30.8
2001	90.5	3.7	-	5.8	100.0	- 72.6	- 33.9	- 38.7	- 3.6	- 3.7	20.1	- 10.6	9.5
2002	89.6	1.3	-	9.0	100.0	- 70.7	- 33.1	- 37.7	- 8.9	0.3	20.7	- 11.7	9.0
2003	94.6	- 1.3	-	6.7	100.0	- 70.0	- 31.6	- 38.4	- 6.2	- 8.9	14.9	- 8.2	6.7
2004	96.7	0.1	-	3.3	100.0	- 68.6	- 31.9	- 36.7	- 7.0	- 8.3	16.1	- 9.0	7.1
2005	98.3	- 1.1	-	2.9	100.0	- 69.4	- 33.7	- 35.6	- 7.4	- 5.2	18.0	- 9.7	8.3
2006	103.6	- 7.3	-	3.7	100.0	- 78.1	- 38.4	- 39.8	- 11.3	- 0.5	10.0	- 6.5	3.5
2007	105.5	- 7.2	-	1.7	100.0	- 67.5	- 31.1	- 36.4	- 13.4	- 5.3	13.8	- 9.3	4.5
2008	106.5	- 11.2	-	4.7	100.0	- 68.6	- 32.4	- 36.2	- 15.2	- 1.9	14.3	- 9.1	5.2
2009	111.0	- 10.6	-	- 0.4	100.0	- 66.6	- 30.0	- 36.6	- 3.9	- 6.8	22.7	- 9.0	13.7
2010	117.2	- 13.5	-	- 3.7	100.0	- 69.2	- 29.1	- 40.1	- 0.2	- 6.9	23.7	- 11.0	12.7
2011	116.8	- 17.2	-	0.4	100.0	- 67.3	- 27.9	- 39.5	26.1	- 9.4	49.3	- 6.6	42.7
2012	117.5	- 19.2	-	1.7	100.0	- 70.5	- 27.4	- 43.2	0.6	- 6.8	23.2	- 6.2	17.0
2013	123.7	- 24.8	-	1.0	100.0	- 73.5	- 27.6	- 45.9	- 3.5	- 5.7	17.4	- 7.6	9.7
2014	124.6	- 22.4	-	- 2.2	100.0	- 77.7	- 30.9	- 46.8	11.7	- 2.7	31.3	- 10.5	20.8
2015	126.3	- 26.2	-	- 0.1	100.0	- 77.8	- 32.1	- 45.7	- 3.2	- 0.1	18.9	- 3.5	15.5
2016	92.1	- 18.5	-	26.4	100.0	- 66.2	- 25.5	- 40.7	0.8	- 1.9	32.8	- 5.9	26.9
2017	92.3	- 16.9	-	24.6	100.0	- 66.3	- 25.2	- 41.1	- 2.1	3.1	34.7	- 5.4	29.3
2018	122.4	- 23.1	-	0.6	100.0	- 88.6	- 32.1	- 56.5	1.0	- 0.6	11.7	- 6.3	5.4
2019	125.5	- 28.2	-	2.7	100.0	- 94.6	- 33.3	- 61.3	2.5	15.6	23.5	- 5.4	18.1
2020	120.2	- 23.5	-	3.3	100.0	- 89.7	- 31.5	- 58.1	- 3.9	5.2	11.6	- 4.7	6.9

For footnotes \*, 1, 2, 5 and 7, see p.143.

## VIII. Items of banks' profit and loss accounts

## 2. Major income and cost items for individual categories of banks \*)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Banks with special, development and other central support tasks <sup>4 6 9 10</sup></b>													
1993	79.7	18.4	1.2	0.6	100.0	-66.2	-27.4	-38.8	-12.5	-0.3	21.0	-6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	-64.8	-26.4	-38.4	-19.4	2.2	18.1	-6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	-65.0	-31.7	-33.3	-12.9	-0.5	21.6	-5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	-60.0	-26.9	-33.1	-17.9	-19.4	2.7	-3.3	-0.6
1997	78.6	15.4	1.4	4.7	100.0	-61.2	-30.7	-30.5	-11.8	-10.2	16.7	-3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	-55.8	-25.6	-30.2	-22.8	0.5	21.9	-3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	-27.3	-16.7	-10.6	-34.0	-3.1	35.6	-3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	-29.7	-18.1	-11.6	-23.0	-0.3	46.9	-3.1	43.9
2001	87.3	8.5	-	4.2	100.0	-30.4	-18.2	-12.3	-25.0	-12.2	32.4	-3.0	29.5
2002	85.3	13.8	-0.2	1.0	100.0	-31.4	-17.6	-13.8	-30.7	-4.4	33.5	-2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	-32.8	-18.2	-14.6	-19.2	-14.9	33.1	-2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	-35.4	-20.1	-15.3	-7.5	-6.7	50.4	-2.3	48.1
2005	82.0	14.9	-	3.2	100.0	-35.2	-20.1	-15.1	-1.5	-1.7	61.6	-2.3	59.2
2006	76.7	15.5	-	7.8	100.0	-35.3	-20.6	-14.6	-13.1	1.2	52.8	-1.5	51.3
2007	78.4	17.7	-0.1	4.0	100.0	-38.2	-21.7	-16.5	-176.3	-13.0	-127.5	-1.7	-129.3
2008	81.7	16.7	0.2	1.4	100.0	-37.3	-20.4	-16.8	-98.7	-35.5	-71.5	-0.8	-72.2
2009	84.0	15.5	-	0.5	100.0	-33.0	-17.8	-15.2	-38.9	-1.4	26.7	0.1	26.8
2010	84.1	14.7	-0.1	1.3	100.0	-31.8	-18.2	-13.6	-8.1	1.3	61.4	-1.4	60.0
2011	81.7	14.8	-0.2	3.8	100.0	-36.0	-19.9	-16.1	13.7	-8.8	68.9	-1.0	68.0
2012	80.4	15.9	-0.5	4.3	100.0	-47.1	-25.1	-22.1	-6.4	-12.8	33.6	-1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	-89.0	-46.5	-42.5	-26.2	-23.9	-39.0	-2.2	-41.3
2014	75.3	19.9	0.2	4.6	100.0	-50.0	-25.5	-24.5	-18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	-52.5	-26.6	-25.9	-10.1	7.8	45.2	-1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	-56.6	-26.7	-29.8	-12.9	-0.4	30.1	-1.1	29.0
2017	75.6	18.3	6.1	-	100.0	-59.2	-28.1	-31.1	-12.8	-7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	-1.6	100.0	-65.6	-33.4	-32.2	-3.0	-11.4	20.1	-2.2	17.9
2019	73.8	23.1	6.2	-3.1	100.0	-59.7	-29.3	-30.4	-9.9	-0.9	29.5	-6.2	23.3
2020	71.1	24.3	4.9	-0.3	100.0	-56.4	-27.6	-28.7	-15.9	1.3	29.0	-7.1	21.9
<b>Memo item: Banks majority-owned by foreign banks <sup>11</sup></b>													
1993	66.1	21.5	9.4	2.9	100.0	-68.4	-36.2	-32.3	-18.5	-2.6	10.4	-2.4	8.0
1994	71.5	20.5	4.3	3.7	100.0	-65.9	-34.9	-31.1	-20.5	-3.0	10.6	-4.8	5.8
1995	70.9	21.0	3.4	4.7	100.0	-68.5	-35.7	-32.8	-11.6	-2.1	17.8	-6.8	11.0
1996	67.4	22.6	3.6	6.4	100.0	-66.6	-34.2	-32.4	-10.0	-4.9	18.5	-8.6	9.9
1997	69.3	25.0	0.3	5.4	100.0	-62.9	-31.7	-31.2	-10.4	-6.8	19.9	-6.2	13.7
1998	61.4	28.5	2.9	7.1	100.0	-63.8	-31.0	-32.8	-8.9	-1.0	26.3	-8.6	17.8
1999	62.6	30.7	-0.3	7.0	100.0	-65.7	-31.6	-34.1	-11.7	-10.3	12.3	-7.6	4.7
2000	61.1	30.7	-2.8	11.0	100.0	-69.0	-33.5	-35.4	-7.9	0.5	23.7	-6.1	17.6
2001	65.2	30.8	-3.1	7.1	100.0	-69.5	-31.8	-37.6	-9.1	-5.7	15.7	-7.5	8.1
2002	64.9	22.4	2.0	10.6	100.0	-64.0	-28.1	-35.9	-12.0	-0.3	23.7	-8.5	15.2
2003	63.7	25.8	5.2	5.3	100.0	-60.2	-26.1	-34.1	-14.5	-15.1	10.2	-5.0	5.2
2004	67.4	29.6	-1.5	4.5	100.0	-60.6	-25.3	-35.3	-10.5	-15.0	13.9	-8.5	5.5
2005	67.8	28.0	2.8	1.4	100.0	-60.2	-28.2	-32.0	-16.2	-6.5	17.2	-6.0	11.2
2006	67.3	28.7	2.5	1.5	100.0	-59.5	-28.8	-30.7	-14.4	-10.0	16.1	-4.0	12.1
2007	72.2	28.6	-3.8	3.0	100.0	-57.5	-27.8	-29.7	-15.6	41.9	68.8	-5.5	63.3
2008	93.3	34.7	-31.1	3.2	100.0	-76.8	-36.2	-40.6	-26.5	-13.1	-16.4	-3.3	-19.7
2009	66.5	22.4	8.6	2.5	100.0	-59.6	-30.2	-29.3	-20.0	-12.3	8.2	-3.4	4.8
2010	70.9	26.0	2.9	0.2	100.0	-59.4	-26.7	-32.6	-13.2	-11.2	16.2	-4.3	11.9
2011	73.8	24.2	-1.3	3.3	100.0	-59.4	-26.5	-32.9	-15.6	-11.8	13.2	-2.0	11.1
2012	65.3	22.2	9.3	3.2	100.0	-62.2	-28.0	-34.2	-2.2	-10.3	25.3	-5.6	19.7
2013	67.2	21.4	9.0	2.4	100.0	-66.9	-30.7	-36.2	-3.9	-12.0	17.2	-4.2	13.1
2014	71.5	25.9	2.9	-0.4	100.0	-67.9	-30.1	-37.7	-3.8	-11.2	17.2	-2.7	14.4
2015	68.8	23.9	3.6	3.7	100.0	-69.7	-32.7	-37.0	-3.9	-14.1	12.2	-3.5	8.7
2016	67.7	23.9	5.4	3.0	100.0	-68.6	-32.7	-35.9	-7.7	-12.1	11.6	-4.8	6.8
2017	62.4	25.5	5.8	6.3	100.0	-62.6	-28.9	-33.7	-4.2	-12.9	20.3	-5.7	14.6
2018	74.7	24.6	3.5	-2.7	100.0	-70.4	-32.8	-37.6	-8.0	-8.0	13.6	-4.7	8.9
2019	64.8	23.6	3.7	7.9	100.0	-64.4	-30.9	-33.5	-1.1	-13.1	21.5	-8.0	13.5
2020	61.7	30.5	3.6	4.2	100.0	-62.8	-30.3	-32.5	-12.3	-8.3	16.6	-7.8	8.9

For footnotes \*, 1, 2, 4, 6 and 9-11, see p.143.

## VIII. Items of banks' profit and loss accounts

### 3. Interest received by credit institutions \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement 1								
	Total	Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
		Total	from lending and money market transactions 2	from debt securities and Debt Register claims	Total 3	from shares and other variable yield securities 4	from participating interests 5	from shares in affiliated enterprises 6	
1968	29,168	28,654	25,398	3,256	514	293	221	–	10
1969	36,928	36,333	32,196	4,137	595	335	260	–	16
1970	49,116	48,420	43,876	4,544	696	381	315	–	13
1971	53,655	52,908	48,043	4,865	747	424	323	–	65
1972	58,916	58,101	52,646	5,455	815	419	396	–	81
1973	82,115	81,232	75,411	5,821	883	433	450	–	73
1974	98,125	97,228	90,446	6,782	897	426	471	–	67
1975	94,252	93,313	84,427	8,886	939	430	509	–	86
1976	96,850	95,656	85,252	10,404	1,194	489	705	–	149
1977	105,296	103,977	92,209	11,768	1,319	547	772	–	163
1978	112,153	110,534	97,615	12,919	1,619	659	960	–	187
1979	133,568	131,879	118,538	13,341	1,689	674	1,015	–	183
1980	172,146	170,302	155,729	14,573	1,844	737	1,107	–	138
1981	214,616	212,667	195,514	17,153	1,949	744	1,205	–	144
1982	229,233	227,110	206,070	21,040	2,123	753	1,370	–	118
1983	215,228	213,029	188,714	24,315	2,199	751	1,448	–	186
1984	226,296	223,989	198,201	25,788	2,307	839	1,468	–	213
1985	233,902	231,371	203,425	27,946	2,531	985	1,546	–	225
1986	231,294	227,498	198,873	28,625	3,796	826	2,970	–	667
1987	232,083	228,595	199,784	28,811	3,488	935	2,553	–	200
1988	243,020	239,285	209,242	30,043	3,735	1,204	2,531	–	241
1989	280,205	275,560	244,021	31,539	4,645	1,636	3,009	–	538
1990	339,679	333,673	295,836	37,837	6,006	2,118	3,888	–	325
1991	395,371	389,419	342,320	47,099	5,952	2,321	3,631	–	318
1992	444,754	437,600	384,487	53,113	7,154	2,889	4,265	–	342
1993	489,090	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850
1994	492,067	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274
1995	511,448	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267
1996	531,098	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000
1997	567,759	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186
1998	616,634	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641
1999	645,682	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279
1999	330,132	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165
2000	377,525	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382
2001	390,400	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898
2002	352,551	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078
2003	317,029	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525
2004	311,966	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219
2005	337,344	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339
2006	365,586	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893
2007	427,091	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931
2008	440,981	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138
2009	317,754	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100
2010	270,077	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115
2011	303,045	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025
2012	274,706	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220
2013	228,193	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628
2014	210,822	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114
2015	200,861	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773
2016	181,543	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730
2017	165,387	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388
2018	167,777	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387
2019	162,845	152,246	137,510	14,736	7,603	4,823	1,102	1,678	2,996
2020	140,302	131,161	118,897	12,264	5,979	3,541	556	1,882	3,162

For footnotes \* and 1-6, see p. 149.



## VIII. Items of banks' profit and loss accounts

## 3. Interest received by credit institutions \*

As a percentage of total assets <sup>7</sup>

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement <sup>1</sup>									
	Total	Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	
		Total	from lending and money market transactions <sup>2</sup>	from debt securities and Debt Register claims	Total <sup>3</sup>	from shares and other variable yield securities <sup>4</sup>	from participating interests <sup>5</sup>	from shares in affiliated enterprises <sup>6</sup>		
1993	7.47	7.31	6.23	1.08	0.14	0.06	0.03	0.05	0.01	
1994	6.74	6.55	5.49	1.06	0.18	0.06	0.05	0.07	0.02	
1995	6.54	6.39	5.37	1.02	0.14	0.06	0.03	0.05	0.02	
1996	6.05	5.87	4.95	0.92	0.15	0.07	0.02	0.05	0.02	
1997	5.75	5.55	4.70	0.85	0.17	0.09	0.03	0.06	0.02	
1998	5.58	5.36	4.53	0.83	0.21	0.10	0.03	0.08	0.01	
1999	5.33	5.10	4.27	0.83	0.21	0.11	0.02	0.07	0.02	
2000	5.50	5.22	4.33	0.89	0.25	0.12	0.03	0.10	0.02	
2001	5.39	5.12	4.21	0.91	0.24	0.14	0.03	0.07	0.03	
2002	4.84	4.55	3.74	0.81	0.24	0.10	0.03	0.12	0.04	
2003	4.40	4.19	3.48	0.71	0.16	0.10	0.02	0.05	0.05	
2004	4.24	3.99	3.30	0.69	0.21	0.14	0.02	0.05	0.04	
2005	4.37	4.07	3.36	0.71	0.23	0.17	0.02	0.04	0.07	
2006	4.62	4.30	3.55	0.75	0.24	0.18	0.02	0.04	0.07	
2007	5.11	4.76	3.90	0.86	0.29	0.22	0.02	0.05	0.06	
2008	5.18	4.89	3.96	0.93	0.23	0.15	0.02	0.06	0.06	
2009	3.87	3.69	3.02	0.67	0.14	0.09	0.01	0.04	0.04	
2010	3.25	3.07	2.55	0.52	0.15	0.09	0.01	0.05	0.03	
2011	3.31	3.15	2.68	0.47	0.12	0.07	0.01	0.04	0.03	
2012	2.88	2.69	2.31	0.38	0.13	0.08	0.01	0.04	0.07	
2013	2.61	2.44	2.11	0.33	0.11	0.07	0.01	0.03	0.05	
2014	2.49	2.32	2.01	0.31	0.13	0.07	0.01	0.05	0.04	
2015	2.33	2.13	1.86	0.27	0.17	0.08	0.02	0.08	0.03	
2016	2.17	2.00	1.76	0.24	0.12	0.07	0.02	0.03	0.06	
2017	2.00	1.83	1.63	0.20	0.13	0.08	0.01	0.04	0.04	
2018	2.07	1.88	1.69	0.19	0.12	0.07	0.01	0.04	0.07	
2019	1.91	1.78	1.61	0.17	0.09	0.06	0.01	0.02	0.04	
2020	1.52	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03	

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. **1** Up to 1992, excluding profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement (up to 1992 included in "Other income"). **2** From 1993, excluding guarantee commissions (included in Commissions received). Discount deductions may not be offset against any contrary discount income. **3** From 1993, excluding interest received from debt securities and Debt Register claims. **4** From 1993, excluding income from se-

curitised shares in affiliated enterprises. **5** From 1993, including income from amounts paid up on cooperative society shares. Up to 1992, shown here only if the amounts paid up were accounted for under "Participating interests". **6** Up to 1992, included in "Current income from shares and other variable-yield securities" if the interest was held in shares. **7** As an annual average. Up to 1998, as a percentage of volume of business (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection).

## VIII. Items of banks' profit and loss accounts

### 4. Cost/income ratios by category of banks \*

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>General administrative spending in relation to gross earnings 9</b>														
1968	65.4	77.0	85.1	70.6	54.8	66.0	43.0	65.9	50.9	77.8	-	55.6	-	38.4
1969	65.7	73.6	81.2	69.0	49.7	60.3	49.0	69.2	54.1	74.3	-	61.6	-	45.0
1970	70.9	79.5	84.5	76.8	65.5	68.2	70.0	74.3	67.3	70.4	-	64.7	-	47.9
1971	73.4	83.3	91.4	77.7	52.7	76.3	63.1	77.6	60.8	76.3	-	58.1	-	46.8
1972	70.4	81.5	91.8	74.6	50.6	73.1	55.6	72.1	57.1	75.5	-	54.4	-	45.5
1973	72.6	84.9	95.1	80.7	47.4	76.0	63.5	74.1	81.5	73.2	-	68.7	-	44.1
1974	69.8	74.8	80.5	70.9	51.7	73.0	62.0	72.4	63.9	75.1	-	66.6	-	48.3
1975	66.3	74.4	79.4	69.6	60.0	73.6	56.6	65.6	40.4	76.2	-	59.5	-	43.4
1976	70.4	78.3	83.7	71.1	72.5	82.0	62.1	69.7	52.3	80.4	-	59.1	-	44.8
1977	69.3	77.5	81.1	72.8	70.3	81.7	58.6	67.5	57.0	79.4	-	60.9	-	45.5
1978	68.3	77.2	81.9	72.1	69.5	75.1	54.9	65.8	56.5	78.4	-	62.1	-	44.0
1979	70.7	80.6	84.7	76.0	73.3	78.3	63.6	67.7	68.8	76.9	-	60.3	-	48.4
1980	71.9	82.4	85.9	80.3	73.1	72.4	72.5	68.7	74.0	72.7	-	66.5	-	50.5
1981	66.1	75.6	77.7	74.0	72.3	69.2	78.5	61.7	59.3	65.6	-	65.2	-	46.9
1982	60.6	67.6	71.6	62.6	70.4	62.5	56.5	58.0	41.3	65.8	-	61.9	-	45.1
1983	57.7	64.6	67.8	59.7	70.2	63.9	45.5	55.6	36.8	68.1	-	62.0	-	38.5
1984	60.7	67.6	69.8	63.7	69.9	72.3	47.3	57.6	40.6	73.9	-	71.6	-	38.1
1985	62.9	67.6	71.0	62.3	66.7	73.2	48.1	59.6	48.5	78.8	-	73.8	-	38.1
1986	64.3	68.0	68.1	67.6	70.9	68.8	51.0	61.8	50.1	80.3	-	-	-	40.0
1987	67.8	74.8	76.4	71.8	86.8	77.0	55.4	64.8	49.3	80.4	-	-	-	40.6
1988	68.2	75.1	74.6	74.3	82.2	81.7	58.8	65.3	48.9	79.0	-	-	-	40.5
1989	68.9	74.8	71.4	77.5	101.7	78.8	61.8	67.1	64.6	76.3	-	-	-	41.5
1990	70.2	73.8	69.7	77.4	86.0	83.5	66.0	67.9	71.3	76.5	-	-	-	71.0
1991	68.7	72.8	70.2	74.5	86.5	83.5	63.6	66.3	78.9	73.7	-	-	-	64.8
1992	67.9	70.3	69.2	70.7	75.1	77.3	65.6	65.4	68.2	73.0	-	-	-	71.2
1993	65.2	66.0	65.4	65.8	59.9	77.1	61.0	64.6	61.4	71.6	34.9	-	65.3	67.4
1994	61.5	65.6	68.6	61.4	76.1	74.6	52.2	58.5	43.5	68.3	32.8	-	64.4	66.5
1995	65.7	71.2	76.0	65.7	79.9	79.5	58.3	61.9	59.2	70.9	32.6	-	70.4	67.6
1996	65.1	70.2	75.4	64.1	98.0	76.9	55.4	62.2	60.6	70.9	31.0	-	76.1	63.7
1997	65.7	69.9	75.3	63.4	124.0	72.8	55.9	64.3	61.0	72.0	29.7	-	74.6	65.1
1998	68.0	73.7	78.3	68.1	147.1	68.5	56.1	68.1	59.6	75.4	30.1	-	72.2	59.2
1999	70.3	80.4	83.8	75.0	129.3	-	60.3	67.0	71.4	74.0	30.0	-	79.7	28.4
2000	74.0	86.5	93.4	76.4	137.7	-	62.7	69.0	57.0	76.7	33.9	-	75.2	30.5
2001	77.5	91.6	101.3	79.0	66.7	-	64.4	70.9	71.8	78.9	35.7	-	77.1	31.7
2002	71.5	80.2	83.4	75.9	64.6	-	62.5	67.9	66.1	75.2	37.0	-	77.8	31.7
2003	72.9	87.0	98.7	73.7	58.6	-	57.4	67.5	86.2	74.3	37.6	-	75.1	34.7
2004	68.8	77.8	85.5	65.9	60.3	-	57.4	65.8	79.5	72.3	36.6	-	70.9	36.5
2005	68.0	73.5	80.8	61.8	61.7	-	59.7	67.1	69.8	73.6	37.1	-	71.4	36.4
2006	68.8	72.3	77.2	63.5	64.3	-	62.5	67.2	81.4	76.6	39.6	-	81.1	38.3
2007	66.2	67.4	70.7	61.7	49.4	-	55.2	71.7	64.0	75.2	38.3	-	68.7	39.7
2008	65.6	68.6	71.2	64.5	56.6	-	51.4	70.2	51.7	74.9	38.4	-	71.9	37.9
2009	69.1	79.8	82.8	74.8	69.6	-	56.7	67.2	69.1	70.6	36.8	-	66.3	33.2
2010	66.4	77.8	83.1	69.2	68.7	-	57.9	63.0	61.6	64.5	37.1	-	66.7	32.2
2011	66.7	75.9	81.1	68.1	54.4	-	57.3	62.5	63.9	65.5	51.5	-	67.6	37.3
2012	68.9	75.4	76.9	73.2	56.8	-	65.8	65.5	62.2	67.3	54.6	-	71.7	49.0
2013	72.2	77.7	82.8	69.8	59.5	-	72.5	66.1	61.5	65.9	70.1	-	74.2	89.3
2014	69.9	74.4	77.6	69.7	49.4	-	71.5	67.0	77.4	66.4	61.4	-	76.0	52.5
2015	71.3	76.4	79.9	70.3	73.6	-	74.7	68.3	69.8	67.0	51.3	-	77.7	54.2
2016	73.3	79.9	85.2	71.6	74.9	-	73.1	67.8	-	68.2	61.6	-	89.9	62.3
2017	76.2	86.1	95.3	74.2	71.9	-	83.0	67.5	-	67.1	68.4	-	87.8	63.0
2018	75.5	82.0	88.9	70.7	71.5	-	86.0	70.0	-	67.4	59.0	-	89.2	68.2
2019	79.3	91.5	105.8	71.8	68.1	-	87.4	71.5	-	68.4	51.6	-	97.2	61.6
2020	76.9	87.8	102.6	69.7	68.4	-	83.0	70.2	-	68.7	47.1	-	92.7	59.1

For footnotes \* and 1-9, see p. 151.

## VIII. Items of banks' profit and loss accounts

## 4. Cost/income ratios by category of banks \*

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>General administrative spending in relation to operating income 10</b>														
1993	62.0	60.5	60.5	59.8	57.3	67.4	52.4	63.4	54.8	68.5	35.2	–	71.8	66.2
1994	60.8	64.6	69.0	59.6	68.1	71.1	50.4	58.7	41.4	66.6	33.5	–	66.4	64.8
1995	63.7	67.5	73.0	61.6	73.6	74.4	53.1	61.6	53.1	68.7	32.5	–	79.2	65.0
1996	63.2	66.7	72.6	60.3	78.4	72.0	50.5	62.5	54.3	69.1	31.6	–	81.5	60.0
1997	63.3	66.2	72.2	59.7	79.8	68.1	50.6	63.4	54.5	69.8	30.0	–	78.7	61.2
1998	64.1	67.8	76.7	59.2	75.5	63.3	46.5	66.5	56.0	72.4	29.7	–	77.9	55.8
1999	66.3	73.9	77.4	68.9	72.3	–	54.8	65.7	60.7	71.2	29.3	–	75.8	27.3
2000	68.5	75.4	79.0	70.2	74.1	–	55.9	68.9	51.8	74.5	31.4	–	69.9	29.7
2001	71.4	80.4	83.8	75.4	56.1	–	57.1	69.9	62.5	76.7	33.4	–	72.6	30.4
2002	67.3	74.2	77.9	69.2	57.8	–	56.1	66.5	52.5	73.1	35.6	–	70.7	31.4
2003	66.6	74.0	79.5	66.9	53.6	–	53.1	66.4	63.1	69.6	37.8	–	70.0	32.8
2004	65.6	73.5	80.8	62.1	57.0	–	53.5	64.9	59.2	68.7	35.0	–	68.6	35.4
2005	61.2	59.8	60.5	58.4	58.0	–	59.3	66.0	53.9	70.0	35.2	–	69.4	35.2
2006	62.7	66.0	69.0	60.4	55.3	–	53.6	65.8	62.2	64.3	38.9	–	78.1	35.3
2007	65.0	65.5	68.1	61.2	44.9	–	61.1	69.5	89.1	70.5	36.0	–	67.5	38.2
2008	73.3	93.6	128.2	63.8	50.8	–	54.6	68.8	93.1	68.3	37.6	–	68.6	37.3
2009	65.1	73.4	76.8	68.1	51.6	–	51.0	66.6	43.9	68.3	36.6	–	66.6	33.0
2010	63.8	72.5	77.4	64.8	52.3	–	54.7	62.8	47.6	63.7	36.3	–	69.2	31.8
2011	64.0	67.9	72.5	61.0	46.1	–	59.8	62.7	57.0	63.9	73.7	–	67.3	36.0
2012	64.3	67.2	68.8	65.0	48.6	–	59.6	65.7	42.3	65.9	51.7	–	70.5	47.1
2013	69.2	72.8	78.3	64.7	48.8	–	61.8	67.2	52.3	64.6	75.4	–	73.5	89.0
2014	69.2	73.4	78.1	66.9	41.1	–	70.9	68.3	59.3	65.9	58.4	–	77.7	50.0
2015	70.4	75.6	82.9	64.6	61.2	–	69.1	68.9	63.1	66.6	51.2	–	77.8	52.5
2016	69.3	74.3	81.4	64.2	56.0	–	63.6	67.8	–	66.6	61.0	–	66.2	56.6
2017	71.9	79.4	88.7	67.8	53.3	–	72.5	67.1	–	65.7	70.2	–	66.3	59.2
2018	73.1	79.3	87.9	66.1	55.0	–	76.6	68.3	–	66.2	59.8	–	88.6	65.6
2019	76.0	84.9	100.9	64.4	54.4	–	78.5	71.4	–	67.2	51.2	–	94.6	59.7
2020	72.3	77.7	90.3	62.4	51.8	–	76.0	70.1	–	67.2	49.0	–	89.7	56.4

\* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989 excluding Postscheck-/Postgiro- und Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993 including east German credit institutions and in accordance with the new accounting rules. Until 2015 the bank category "Banks with special, development and other central support tasks" is divided into the bank categories "special purpose banks" and "Regional institutions of credit cooperatives". **1** From 1990 to 1998, Deutsche Postbank AG allocated to the bank category "Banks with special, development and other central support tasks". From 1999 to 2003, allocation to the bank category "Regional and other commercial banks". From 2004 to 2017 Deutsche Postbank AG allocated to the bank category "Big banks". From 2018 DB Privat- und Firmenkundenbank AG (merger of Deutsche Postbank AG bank category "Big banks" with Deutsche Bank Privat- und Geschäftskunden AG bank category "Regional banks and other commercial banks") allocated to the bank category "Big banks". **2** From 2018 DSK Hyp AG (formerly SEB AG) is allocated to the bank category "Mortgage banks" (formerly included in "Regional banks and other commercial banks"). **3** As of 2004, NRW.BANK allocated to the bank category "Banks

with special, development and other central support tasks". As of 2012, Portigon AG (legal successor of WestLB) allocated to the bank category "Banks with special, development and other central support tasks". From 2018 HSH Nordbank allocated to the bank category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the bank category "Savings banks". **4** From 2018 Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the bank category "Regional banks and other commercial banks". **5** The bank category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". **6** As of 2016, DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks". **7** The bank category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions that were part of this category were regrouped and included in the bank categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives". **8** Up to 2015 bank category "Special purpose banks". **9** Sum of net interest income and net commission income. **10** Gross earnings plus result from the trading portfolio and other operating result.

## VIII. Items of banks' profit and loss accounts

### 5. Breakdown of extraordinary profit and loss \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	Other and extraordinary result												
	total	Income					Charges						Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement <sup>2</sup>
		total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves <sup>1</sup>	from loss transfers	Extra-ordinary income	total	Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from loss transfers	Transfers to special reserves <sup>1</sup>	Extra-ordinary charges		
1993	- 1,539	1,922	818	342	55	707	3,461	326	744	651	1,003	737	
1994	- 398	5,364	3,006	371	143	1,844	5,762	1,580	884	660	1,531	1,107	
1995	- 2,475	1,852	857	413	117	465	4,327	521	987	173	1,235	1,411	
1996	- 4,268	4,004	1,176	357	1,191	1,280	8,272	571	2,108	404	3,191	1,998	
1997	- 3,810	4,431	2,284	829	311	1,007	8,241	596	910	609	4,271	1,855	
1998	- 21,876	32,356	15,789	298	676	15,593	10,480	545	1,373	362	6,428	1,772	
1999	- 6,392	9,329	6,100	331	213	2,685	15,721	1,119	1,017	8,584	3,260	1,741	
1999	- 3,268	4,770	3,119	169	109	1,373	8,038	572	520	4,389	1,667	890	
2000	101	6,075	2,347	1,860	145	1,723	5,974	1,756	756	61	2,289	1,112	
2001	1,094	10,070	5,789	1,519	353	2,409	8,976	1,839	2,807	113	2,340	1,877	
2002	3,933	17,387	12,087	904	795	3,601	13,454	3,418	4,572	64	2,131	3,269	
2003	- 15,772	3,905	2,219	456	112	1,118	19,677	7,487	2,863	63	5,353	3,911	
2004	- 12,550	3,327	1,076	49	485	1,717	15,877	1,403	1,429	37	8,900	4,108	
2005	- 3,409	8,283	4,983	83	56	3,161	11,692	739	1,400	36	4,791	4,726	
2006	- 7,624	3,655	2,311	27	369	948	11,279	2,671	796	49	2,822	4,941	
2007	- 89	11,177	8,979	38	49	2,111	11,266	3,940	939	65	1,361	4,961	
2008	- 16,920	7,227	1,793	121	1,705	3,608	24,147	15,290	3,318	30	1,938	3,571	
2009	- 20,848	3,307	1,111	37	879	1,280	24,155	9,624	3,750	23	7,405	3,353	
2010	- 12,718	8,904	1,638	-	1,181	6,085	21,622	4,045	3,941	-	10,433	3,203	
2011	- 17,352	6,667	690	-	5,213	764	24,019	11,180	6,581	-	2,674	3,584	
2012	- 11,852	2,557	1,405	-	458	694	14,409	7,095	628	-	2,406	4,280	
2013	- 9,271	3,274	1,539	-	865	870	12,545	3,646	651	-	3,359	4,889	
2014	- 6,510	2,905	1,735	-	374	796	9,415	3,464	609	-	1,478	3,864	
2015	- 7,791	3,549	1,905	-	1,101	543	11,340	3,579	1,213	-	2,471	4,077	
2016	- 2,812	8,347	3,446	-	39	4,862	11,159	3,720	914	-	1,800	4,725	
2017	- 3,398	5,318	3,100	-	610	1,608	8,716	1,466	636	-	2,317	4,297	
2018	- 6,831	2,779	876	-	730	1,173	9,610	1,723	497	-	1,700	5,690	
2019	- 16,133	4,201	1,609	-	734	1,858	20,334	12,158	908	-	3,152	4,116	
2020	- 5,801	3,501	1,347	-	587	1,567	9,302	2,837	329	-	3,206	2,930	

\* Excluding institutions in liquidation and institutions with a truncated financial year.

<sup>1</sup> Pursuant to the Act to Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz) from the 2010 financial year onwards it is no

longer permitted to create special reserves. <sup>2</sup> Income from profit transfers is reported under net interest income; the assumption is that they are part of the business strategy and hence of operating business.

## VIII. Items of banks' profit and loss accounts

## 6. Return on equity of individual categories of banks \*

as a percentage of the average equity <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>7</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 8</sup>
		Total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>							
<b>Profit for the financial year before tax</b>													
1993 ts	14.87	10.02	10.44	9.82	6.64	10.37	7.15	21.87	5.12	20.23	13.15	17.77	5.77
1994 ts	13.26	10.93	12.48	10.08	5.90	9.25	7.84	19.21	15.16	17.38	13.42	21.52	5.42
1995 ts	14.00	10.31	10.18	10.68	7.13	7.73	8.87	22.58	12.98	19.48	16.52	10.88	8.25
1996 ts	13.27	10.77	11.79	10.15	5.54	10.10	8.66	21.38	14.80	17.72	16.38	12.88	1.04
1997 ts	12.76	9.68	7.38	11.52	4.24	17.26	10.90	19.37	12.00	14.94	15.92	13.08	6.45
1998 ts	19.16	27.36	39.51	16.75	11.56	18.03	11.69	17.82	28.57	12.84	17.81	14.12	8.38
1999	11.26	9.67	6.23	16.48	9.87	-	-	15.18	5.74	10.71	15.62	12.73	9.44
2000	9.84	8.20	6.34	11.58	10.26	-	8.14	13.39	12.95	8.59	5.89	25.75	10.59
2001	6.31	4.73	4.96	4.12	9.41	-	4.78	9.16	4.43	7.47	8.93	10.30	6.97
2002	4.63	0.97	- 3.14	9.04	4.87	-	2.59	8.16	4.56	9.68	10.81	10.48	8.13
2003	0.91	- 6.24	-12.85	4.52	11.67	-	- 4.30	10.94	0.66	10.65	5.34	7.73	7.22
2004	4.29	- 0.41	- 3.97	5.57	7.19	-	1.07	9.75	2.91	10.31	3.32	8.08	9.06
2005	12.87	21.82	31.72	8.63	10.99	-	6.44	10.45	5.25	13.79	0.91	8.40	11.00
2006	9.21	11.22	14.01	6.96	14.25	-	11.40	8.94	4.49	11.04	2.83	3.93	5.92
2007	6.55	19.13	25.97	8.51	20.33	-	1.46	7.24	- 4.03	8.14	1.89	5.98	-12.71
2008	- 7.40	-15.49	-25.30	3.81	7.99	-	-11.07	4.00	- 4.40	5.53	-15.49	6.07	- 7.56
2009	- 0.81	- 5.82	- 9.10	0.06	11.82	-	- 9.23	8.48	7.24	8.96	- 8.33	9.53	3.38
2010	5.27	3.01	2.88	2.78	13.20	-	- 1.47	11.42	5.77	12.12	- 0.50	9.19	7.91
2011	8.57	1.77	- 0.12	4.80	15.11	-	0.12	27.35	10.27	16.39	- 1.72	17.86	7.58
2012	7.80	6.55	6.65	6.08	13.09	-	3.91	12.96	4.94	15.71	0.58	7.65	3.96
2013	5.28	4.96	4.58	5.27	11.64	-	- 0.80	10.61	4.10	14.75	0.73	4.97	- 2.11
2014	5.72	4.80	4.33	5.22	12.41	-	- 0.63	9.94	4.18	12.22	- 1.03	8.43	3.37
2015	5.82	3.54	3.01	4.22	8.55	-	3.27	9.68	1.72	10.74	4.94	4.49	4.15
2016	5.97	4.51	3.45	6.30	3.98	-	- 1.01	10.42	-	11.54	5.54	8.87	2.89
2017	5.63	3.95	2.88	5.31	10.54	-	1.85	9.44	-	10.11	5.49	9.18	1.86
2018	3.73	2.07	1.14	3.30	6.50	-	- 2.45	7.19	-	8.19	2.09	2.21	1.67
2019	1.07	- 7.70	-16.63	4.44	7.48	-	2.03	6.86	-	9.18	5.31	3.83	2.52
2020	2.71	- 1.56	- 7.08	4.10	1.75	-	1.29	5.36	-	7.33	8.06	1.99	2.66
<b>Profit for the financial year after tax</b>													
1993 ts	7.07	6.01	6.39	5.55	4.04	8.93	3.50	7.73	2.07	7.65	7.26	11.05	4.02
1994 ts	6.95	6.95	8.12	6.08	3.96	8.09	4.50	8.01	7.64	7.61	8.06	10.48	3.55
1995 ts	7.09	6.92	8.17	6.04	4.74	6.53	4.75	7.99	6.48	7.42	10.71	6.38	6.25
1996 ts	6.45	6.66	7.79	5.79	2.59	7.93	5.44	7.42	8.09	6.52	9.19	7.94	- 0.23
1997 ts	6.57	6.65	5.44	7.48	0.91	14.76	5.89	6.66	5.43	5.82	8.93	9.37	5.26
1998 ts	10.15	15.18	19.24	11.54	7.29	14.70	6.34	6.52	23.13	5.05	10.42	8.92	7.07
1999	6.49	7.00	5.48	10.06	5.98	-	5.92	6.12	3.98	4.74	8.87	6.07	8.48
2000	6.40	7.31	7.23	7.40	9.04	-	4.22	6.02	8.84	4.10	2.37	16.54	9.90
2001	4.58	4.24	5.69	1.26	4.86	-	4.01	5.06	2.74	4.41	6.48	4.87	6.33
2002	2.94	0.04	- 3.30	6.66	1.24	-	1.80	4.66	4.95	6.60	8.73	4.54	7.50
2003	- 1.32	- 6.57	-11.99	2.25	8.15	-	- 5.23	4.01	2.30	5.24	3.70	3.46	6.65
2004	1.98	- 1.41	- 3.56	2.13	4.83	-	- 0.83	5.05	3.97	5.26	1.39	3.58	8.65
2005	9.04	15.52	23.12	5.43	6.34	-	5.56	5.60	5.12	9.00	- 0.87	3.89	10.58
2006	7.36	9.11	12.27	4.41	8.16	-	9.73	4.95	9.51	8.51	1.85	1.36	5.76
2007	4.60	15.61	21.64	6.35	12.36	-	0.93	4.21	2.94	5.16	1.06	1.93	-12.88
2008	- 7.89	-15.05	-23.74	2.14	3.50	-	-12.22	2.12	1.50	3.98	-15.98	2.20	- 7.65
2009	- 2.02	- 5.67	- 8.11	- 1.32	7.88	-	- 9.58	4.44	7.62	5.04	- 9.29	5.74	3.40
2010	3.70	2.01	2.19	1.39	8.59	-	- 1.31	7.07	5.83	8.02	- 0.40	4.91	7.73
2011	6.68	0.75	- 0.83	3.33	10.43	-	- 1.02	22.88	9.50	11.87	- 2.14	15.47	7.47
2012	5.58	3.68	2.91	4.75	9.03	-	2.77	9.32	8.30	11.50	0.46	5.60	3.77
2013	3.51	3.54	3.24	3.81	7.80	-	- 1.58	7.33	3.16	10.98	0.18	2.78	- 2.23
2014	3.98	3.51	3.16	3.89	7.88	-	- 1.50	6.72	2.64	8.59	- 1.67	5.61	3.61
2015	3.97	2.18	1.81	2.71	4.68	-	1.89	6.54	- 1.08	7.36	4.29	3.66	4.00
2016	4.27	3.20	2.50	4.45	1.25	-	- 1.95	7.42	-	8.39	4.20	7.28	2.78
2017	4.08	2.79	2.30	3.33	8.00	-	0.98	6.72	-	7.05	3.56	7.74	2.09
2018	2.41	1.54	1.24	1.89	4.29	-	- 3.89	4.83	-	5.50	0.88	1.02	1.48
2019	- 0.41	- 8.99	-17.58	2.69	4.90	-	1.55	4.83	-	6.59	3.75	2.95	2.00
2020	1.12	- 2.94	- 8.22	2.45	0.48	-	0.85	3.36	-	5.00	1.40	1.19	2.01

\* Excluding institutions in liquidation and institutions with a truncated financial year. **1** Equity including the fund for general banking risks, but excluding participation rights capital. **2** Up to 1998, Deutsche Postbank AG allocated to the bank category "Banks with special, development and other central support tasks". From 1999 to 2003, Deutsche Postbank AG allocated to the bank category "Regional banks and other commercial banks". From 2004 to 2017, Deutsche Postbank AG allocated to the bank category "Big banks". From 2018 DB Privat- und Firmenkundenbank AG (merger of Deutsche Postbank AG bank category "Big banks" with Deutsche Bank Privat- und Geschäftskunden AG bank category "Regional banks and other commercial banks") allocated to the bank category "Big banks". **3** From 2018 DSK Hyp AG (formerly SEB AG) allocated to the bank category "Mortgage banks" (formerly included in bank category "Regional banks and other commercial banks"). **4** From 2004, NRW.BANK

allocated to the bank category "Banks with special, development and other central support tasks". As of 2012, Portigon AG (legal successor of WestLB) allocated to the bank category "Banks with special, development and other central support tasks". From 2018 HSH Nordbank allocated to the bank category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the bank category "Savings banks". **5** From 2018 Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the bank category "Regional banks and other commercial banks". **6** The bank category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". **7** From 2016, DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks". **8** Up to 2015 bank category "Special purpose banks".

## VIII. Items of banks' profit and loss accounts

### 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Interest received (total) <sup>10</sup></b>														
1968	4.97	5.28	4.98	5.69	4.54	5.30	5.09	5.89	3.43	6.02	4.43	11.29	–	1.81
1969	5.52	6.02	5.62	6.26	6.79	6.41	5.48	6.11	5.23	6.48	4.78	11.91	–	2.68
1970	6.59	7.60	7.20	7.82	8.28	7.97	6.38	7.17	6.50	7.88	5.08	13.41	–	3.14
1971	6.40	6.62	6.24	6.99	6.67	6.67	6.28	7.06	6.17	7.58	5.31	13.11	–	4.00
1972	6.12	5.86	5.42	6.32	5.67	5.88	5.96	6.84	5.81	7.23	5.67	12.20	–	4.03
1973	7.57	8.30	7.74	8.72	8.36	8.76	7.20	8.07	7.41	8.76	6.10	13.43	–	4.55
1974	8.26	9.40	9.19	9.49	9.75	9.51	7.78	8.73	8.05	9.41	6.34	14.10	–	4.91
1975	7.21	7.28	7.37	7.37	6.76	6.94	7.00	7.79	6.91	8.00	6.65	12.94	–	4.76
1976	6.54	6.12	5.94	6.47	5.42	5.95	6.68	6.97	5.96	7.12	6.75	12.42	–	4.64
1977	6.41	6.01	5.85	6.35	5.39	5.59	6.64	6.67	5.80	6.79	6.73	11.88	–	4.70
1978	6.09	5.80	5.78	5.99	5.27	5.18	6.32	6.19	5.51	6.28	6.54	11.31	–	4.53
1979	6.47	6.73	6.65	6.88	6.50	6.45	6.40	6.48	6.06	6.67	6.40	11.22	–	4.73
1980	7.64	8.55	8.55	8.50	8.71	8.73	7.25	7.65	7.82	8.24	6.53	12.36	–	5.27
1981	8.72	10.03	10.02	9.87	10.78	10.45	8.22	8.70	9.58	9.58	6.97	13.50	–	5.72
1982	8.63	9.39	9.38	9.32	9.88	9.37	8.25	8.86	9.35	9.49	7.36	13.27	–	6.02
1983	7.61	7.77	7.92	7.76	7.66	6.97	7.53	7.79	7.81	7.93	7.38	11.72	–	5.74
1984	7.53	7.76	7.95	7.81	7.23	6.75	7.60	7.63	7.52	7.74	7.29	10.59	–	5.78
1985	7.18	7.20	7.21	7.30	7.05	6.35	7.14	7.39	7.07	7.43	7.13	10.09	–	5.69
1986	6.64	6.64	6.65	6.81	6.11	5.80	6.60	6.87	6.26	6.87	6.83	–	–	5.47
1987	6.23	6.14	6.07	6.37	5.41	5.66	6.23	6.44	5.76	6.42	6.55	–	–	5.27
1988	6.13	6.22	6.30	6.32	5.50	5.65	6.16	6.23	5.62	6.18	6.33	–	–	5.19
1989	6.62	7.05	7.12	7.02	6.64	7.24	6.70	6.57	6.40	6.71	6.28	–	–	5.44
1990	7.26	7.75	7.75	7.68	7.48	8.89	7.33	7.23	7.92	7.56	6.46	–	–	6.11
1991	7.71	8.12	7.87	8.23	7.92	9.59	7.69	7.84	8.11	8.15	6.85	–	–	6.55
1992	7.98	8.35	8.03	8.43	8.03	11.36	7.51	8.27	8.55	8.61	7.49	–	–	6.79
1993	7.47	7.58	7.30	7.62	8.42	9.78	6.87	7.95	7.76	8.17	7.49	–	6.02	6.76
1994	6.74	6.66	6.25	6.91	6.69	8.08	6.49	7.33	6.44	7.34	7.11	–	5.77	5.57
1995	6.54	6.38	6.07	6.66	5.84	6.69	6.32	7.08	5.61	7.10	6.90	–	5.63	5.90
1996	6.05	5.71	5.40	6.06	4.58	5.80	5.90	6.61	4.78	6.54	6.54	–	5.45	5.67
1997	5.75	5.34	4.94	5.82	3.98	5.49	5.70	6.28	4.64	6.20	6.39	–	5.30	5.30
1998	5.58	5.07	4.61	5.68	3.80	5.50	5.53	6.05	4.61	5.95	6.54	–	5.20	5.20
1999	5.33	5.00	4.85	5.45	3.49	–	5.28	5.71	4.11	5.60	6.04	–	5.17	5.11
2000	5.50	5.32	5.24	5.58	3.93	–	5.63	5.72	5.04	5.69	5.81	–	5.06	5.03
2001	5.39	5.12	4.91	5.68	4.25	–	5.47	5.75	4.91	5.76	5.73	–	5.13	4.95
2002	4.84	4.41	4.09	5.18	3.68	–	4.67	5.53	4.15	5.47	5.36	–	5.01	4.59
2003	4.40	3.82	3.42	4.74	3.06	–	4.26	5.20	3.42	5.12	5.09	–	4.94	4.12
2004	4.24	3.60	3.30	4.57	2.58	–	4.39	4.92	3.28	4.88	4.85	–	4.69	3.97
2005	4.37	3.98	3.79	4.64	2.63	–	4.69	4.75	3.05	4.72	4.88	–	4.36	4.05
2006	4.62	4.46	4.36	4.83	3.39	–	4.95	4.67	3.18	4.61	5.32	–	4.18	4.12
2007	5.11	4.78	4.65	5.23	4.27	–	5.66	4.81	3.56	4.77	7.09	–	4.23	4.45
2008	5.18	4.73	4.53	5.36	4.10	–	5.59	4.97	3.90	4.95	7.73	–	4.26	4.53
2009	3.87	3.24	2.93	4.07	2.23	–	3.82	4.37	2.85	4.41	5.38	–	4.15	3.75
2010	3.25	2.60	2.19	3.74	1.61	–	3.21	4.02	2.27	4.03	4.47	–	4.05	2.96
2011	3.31	2.02	1.56	3.78	1.77	–	5.39	3.96	2.14	3.93	4.96	–	3.94	3.05
2012	2.88	1.77	1.37	3.35	0.91	–	4.87	3.72	1.90	3.68	4.25	–	3.83	2.59
2013	2.61	1.70	1.29	3.09	1.16	–	3.49	3.40	1.75	3.40	3.91	–	3.61	2.80
2014	2.49	1.74	1.38	2.91	1.52	–	3.20	3.15	1.57	3.15	3.86	–	3.39	2.62
2015	2.33	1.66	1.33	2.71	1.16	–	3.04	2.90	1.46	2.84	4.07	–	3.18	2.42
2016	2.17	1.58	1.30	2.37	0.85	–	2.81	2.64	–	2.55	4.01	–	2.89	2.15
2017	2.00	1.54	1.26	2.25	0.73	–	2.74	2.42	–	2.33	3.35	–	2.63	1.78
2018	2.07	1.82	1.62	2.45	0.67	–	3.10	2.17	–	2.13	2.99	–	2.42	1.67
2019	1.91	1.58	1.41	2.09	0.67	–	3.23	2.03	–	2.00	2.80	–	2.34	1.52
2020	1.52	1.12	0.92	1.72	0.24	–	2.80	1.78	–	1.77	2.49	–	2.11	1.15

For footnotes \*, 1 – 9 see p. 163. <sup>10</sup> Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and, as of 1993, profits transferred under profit pooling, profit

transfer agreements and partial profit transfer agreements (until 1992 other income). Until 1992, including commission for guarantees (as of 1993 included in commission received).

## VIII. Items of banks' profit and loss accounts

## 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Interest paid <sup>11</sup></b>														
1968	3.15	3.06	2.59	3.58	3.20	2.98	4.14	3.07	2.38	3.11	3.70	4.26	–	1.17
1969	3.64	3.66	3.01	4.05	5.47	3.95	4.62	3.35	4.19	3.38	3.86	5.16	–	2.11
1970	4.70	5.34	4.53	5.78	7.17	5.84	5.69	4.42	5.66	4.36	4.09	7.27	–	2.59
1971	4.51	4.51	3.78	5.04	5.38	4.82	5.50	4.25	5.12	4.26	4.36	6.20	–	3.41
1972	4.20	3.80	3.12	4.37	4.12	3.98	5.15	3.89	4.62	3.93	4.72	5.09	–	3.46
1973	5.67	6.45	5.68	7.05	6.68	6.96	6.46	5.09	6.55	5.24	4.99	8.00	–	3.95
1974	6.13	6.92	6.12	7.30	8.32	7.16	7.00	5.54	7.04	5.74	5.31	8.14	–	4.29
1975	4.97	4.64	4.14	5.02	5.20	4.49	6.13	4.38	5.44	4.42	5.76	5.63	–	4.07
1976	4.46	3.84	3.30	4.32	4.15	3.82	5.82	3.73	4.73	3.74	5.94	4.59	–	3.96
1977	4.37	3.82	3.32	4.31	4.19	3.54	5.78	3.44	4.76	3.47	5.97	4.54	–	4.01
1978	4.11	3.73	3.46	4.04	4.07	3.14	5.43	3.00	4.48	3.08	5.81	4.04	–	3.82
1979	4.64	4.83	4.46	5.16	5.54	4.50	5.70	3.49	5.30	3.57	5.69	4.81	–	4.13
1980	5.86	6.71	6.44	6.85	7.65	6.69	6.67	4.72	7.09	4.95	5.85	6.57	–	4.73
1981	6.80	8.03	7.61	8.18	9.63	8.09	7.73	5.44	8.64	5.90	6.32	7.50	–	5.23
1982	6.51	7.05	6.65	7.18	8.66	6.83	7.53	5.39	7.99	5.74	6.66	7.01	–	5.49
1983	5.34	5.18	4.80	5.41	6.40	4.47	6.61	4.16	6.24	4.27	6.53	5.33	–	5.09
1984	5.38	5.35	4.99	5.64	6.12	4.48	6.68	4.18	6.19	4.34	6.43	5.23	–	5.12
1985	5.10	4.89	4.41	5.18	5.98	4.17	6.25	4.07	5.92	4.19	6.30	5.07	–	4.99
1986	4.62	4.18	3.65	4.55	5.12	3.64	5.76	3.68	5.08	3.74	6.04	–	–	4.78
1987	4.34	3.93	3.57	4.22	4.51	3.59	5.47	3.43	4.63	3.38	5.77	–	–	4.61
1988	4.30	4.11	3.90	4.28	4.66	3.77	5.44	3.29	4.61	3.22	5.58	–	–	4.53
1989	4.89	5.10	4.81	5.20	6.02	5.48	6.03	3.79	5.70	3.74	5.56	–	–	4.81
1990	5.54	5.79	5.43	5.87	6.85	7.13	6.72	4.56	7.26	4.61	5.76	–	–	4.89
1991	5.92	6.04	5.43	6.32	7.25	7.71	7.08	5.02	7.55	5.11	6.17	–	–	5.26
1992	6.17	6.21	5.56	6.43	7.23	9.44	6.86	5.39	7.77	5.53	6.77	–	–	5.66
1993	5.56	5.42	4.93	5.61	7.39	7.58	6.21	4.91	6.84	5.01	6.78	–	3.12	5.66
1994	4.83	4.50	4.00	4.78	5.93	5.85	5.73	4.18	5.15	4.19	6.42	–	3.00	4.64
1995	4.76	4.42	4.15	4.65	5.12	4.21	5.63	4.05	4.72	4.06	6.21	–	3.00	4.96
1996	4.38	3.91	3.69	4.15	3.90	3.41	5.21	3.70	4.02	3.63	5.88	–	2.93	4.76
1997	4.22	3.71	3.44	4.02	3.59	3.17	5.05	3.56	3.92	3.43	5.76	–	2.91	4.45
1998	4.19	3.61	3.33	3.99	3.40	3.20	4.91	3.54	3.86	3.40	5.92	–	2.97	4.37
1999	4.02	3.57	3.69	3.29	3.02	–	4.66	3.23	3.51	3.10	5.51	–	2.98	4.49
2000	4.33	4.15	4.30	3.85	3.40	–	5.07	3.39	4.26	3.24	5.35	–	3.02	4.46
2001	4.25	3.97	4.02	3.85	3.81	–	4.88	3.47	4.29	3.36	5.30	–	3.08	4.43
2002	3.62	3.07	2.99	3.25	3.13	–	4.08	3.15	3.49	2.98	4.97	–	3.01	4.01
2003	3.22	2.65	2.57	2.83	2.48	–	3.63	2.80	2.96	2.61	4.66	–	2.91	3.58
2004	3.04	2.35	2.31	2.48	1.90	–	3.74	2.57	2.79	2.37	4.41	–	2.76	3.47
2005	3.19	2.71	2.79	2.47	2.08	–	4.05	2.45	2.57	2.26	4.44	–	2.62	3.56
2006	3.46	3.14	3.26	2.74	2.83	–	4.34	2.44	2.75	2.30	4.89	–	2.68	3.65
2007	3.98	3.48	3.56	3.23	3.58	–	5.01	2.75	3.06	2.61	6.65	–	2.55	4.02
2008	4.08	3.52	3.54	3.47	3.37	–	4.87	2.97	3.32	2.89	7.34	–	2.58	4.09
2009	2.72	2.04	1.84	2.57	1.63	–	3.11	2.25	2.41	2.18	4.91	–	2.42	3.22
2010	2.10	1.45	1.24	2.05	0.78	–	2.52	1.82	1.79	1.69	4.02	–	2.36	2.45
2011	2.27	1.17	0.93	2.09	0.96	–	4.69	1.75	1.69	1.63	4.56	–	2.24	2.59
2012	1.88	0.92	0.69	1.84	0.50	–	4.24	1.59	1.42	1.47	3.83	–	2.21	2.14
2013	1.58	0.80	0.61	1.50	0.56	–	2.81	1.29	1.22	1.15	3.53	–	2.07	2.61
2014	1.39	0.77	0.60	1.30	0.78	–	2.47	1.06	1.16	0.94	3.38	–	1.95	2.18
2015	1.22	0.67	0.52	1.14	0.64	–	2.29	0.84	0.95	0.71	3.47	–	1.85	1.99
2016	1.08	0.61	0.52	0.85	0.42	–	2.04	0.68	–	0.55	3.47	–	1.73	1.73
2017	0.97	0.66	0.58	0.89	0.39	–	2.02	0.56	–	0.43	2.78	–	1.47	1.36
2018	0.99	0.82	0.77	0.98	0.42	–	2.43	0.44	–	0.33	2.25	–	1.29	1.28
2019	0.94	0.74	0.76	0.73	0.39	–	2.61	0.42	–	0.30	1.99	–	1.32	1.13
2020	0.64	0.39	0.37	0.50	–0.02	–	2.18	0.30	–	0.21	1.65	–	1.07	0.77

For footnotes \*, 1 – 9 see p. 163. <sup>11</sup> Interest paid and similar expenditure in banking business. As of 1993 including interest on participation rights capital and income bonds

(until 1992, ascribed in different ways to profit appropriation).

## VIII. Items of banks' profit and loss accounts

### 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Net interest income <sup>12</sup></b>														
1968	1.82	2.22	2.39	2.11	1.34	2.32	0.95	2.82	1.05	2.91	0.73	7.03	–	0.64
1969	1.88	2.36	2.61	2.21	1.32	2.46	0.86	2.76	1.04	3.10	0.92	6.75	–	0.57
1970	1.89	2.26	2.67	2.04	1.11	2.13	0.69	2.75	0.84	3.52	0.99	6.14	–	0.55
1971	1.89	2.11	2.46	1.95	1.29	1.85	0.78	2.81	1.05	3.32	0.95	6.91	–	0.59
1972	1.92	2.06	2.30	1.95	1.55	1.90	0.81	2.95	1.19	3.30	0.95	7.11	–	0.57
1973	1.90	1.85	2.06	1.67	1.68	1.80	0.74	2.98	0.86	3.52	1.11	5.43	–	0.60
1974	2.13	2.48	3.07	2.19	1.43	2.35	0.78	3.19	1.01	3.67	1.03	5.96	–	0.62
1975	2.24	2.64	3.23	2.35	1.56	2.45	0.87	3.41	1.47	3.58	0.89	7.34	–	0.69
1976	2.08	2.28	2.64	2.15	1.27	2.13	0.86	3.24	1.23	3.38	0.81	7.83	–	0.68
1977	2.04	2.19	2.53	2.04	1.20	2.05	0.86	3.23	1.04	3.32	0.76	7.34	–	0.69
1978	1.98	2.07	2.32	1.95	1.20	2.04	0.89	3.19	1.03	3.20	0.73	7.27	–	0.71
1979	1.83	1.90	2.19	1.72	0.96	1.95	0.70	2.99	0.76	3.10	0.71	6.41	–	0.60
1980	1.78	1.84	2.11	1.65	1.06	2.04	0.58	2.93	0.73	3.29	0.68	5.79	–	0.54
1981	1.92	2.00	2.41	1.69	1.15	2.36	0.49	3.26	0.94	3.68	0.65	6.00	–	0.49
1982	2.12	2.34	2.73	2.14	1.22	2.54	0.72	3.47	1.36	3.75	0.70	6.26	–	0.53
1983	2.27	2.59	3.12	2.35	1.26	2.50	0.92	3.63	1.57	3.66	0.85	6.39	–	0.65
1984	2.15	2.41	2.96	2.17	1.11	2.27	0.92	3.45	1.33	3.40	0.86	5.36	–	0.66
1985	2.08	2.31	2.80	2.12	1.07	2.18	0.89	3.32	1.15	3.24	0.83	5.02	–	0.70
1986	2.02	2.46	3.00	2.26	0.99	2.16	0.84	3.19	1.18	3.13	0.79	–	–	0.69
1987	1.89	2.21	2.50	2.15	0.90	2.07	0.76	3.01	1.13	3.04	0.78	–	–	0.66
1988	1.83	2.11	2.40	2.04	0.84	1.88	0.72	2.94	1.01	2.96	0.75	–	–	0.66
1989	1.73	1.95	2.31	1.82	0.62	1.76	0.67	2.78	0.70	2.97	0.72	–	–	0.63
1990	1.72	1.96	2.32	1.81	0.63	1.76	0.61	2.67	0.66	2.95	0.70	–	–	1.22
1991	1.79	2.08	2.44	1.91	0.67	1.88	0.61	2.82	0.56	3.04	0.68	–	–	1.29
1992	1.81	2.14	2.47	2.00	0.80	1.92	0.65	2.88	0.78	3.08	0.72	–	–	1.13
1993	1.90	2.15	2.37	2.02	1.02	2.20	0.65	3.04	0.92	3.16	0.71	–	2.90	1.09
1994	1.91	2.15	2.25	2.13	0.76	2.23	0.76	3.15	1.29	3.15	0.69	–	2.77	0.93
1995	1.78	1.95	1.93	2.01	0.72	2.48	0.68	3.02	0.89	3.04	0.69	–	2.64	0.95
1996	1.67	1.80	1.71	1.91	0.68	2.40	0.69	2.91	0.76	2.91	0.67	–	2.53	0.90
1997	1.52	1.62	1.50	1.79	0.40	2.33	0.65	2.72	0.72	2.76	0.63	–	2.40	0.85
1998	1.39	1.45	1.28	1.69	0.40	2.30	0.62	2.52	0.76	2.56	0.62	–	2.23	0.83
1999	1.31	1.43	1.15	2.15	0.47	–	0.62	2.48	0.60	2.49	0.52	–	2.18	0.62
2000	1.16	1.17	0.94	1.72	0.53	–	0.56	2.33	0.78	2.45	0.45	–	2.04	0.57
2001	1.14	1.15	0.89	1.83	0.44	–	0.60	2.28	0.62	2.41	0.43	–	2.05	0.53
2002	1.22	1.34	1.10	1.93	0.55	–	0.59	2.38	0.66	2.49	0.40	–	2.00	0.59
2003	1.18	1.17	0.85	1.91	0.58	–	0.63	2.40	0.46	2.51	0.43	–	2.03	0.54
2004	1.20	1.25	0.98	2.09	0.67	–	0.65	2.35	0.49	2.51	0.44	–	1.93	0.50
2005	1.19	1.27	1.00	2.17	0.55	–	0.63	2.30	0.47	2.46	0.45	–	1.74	0.49
2006	1.16	1.33	1.11	2.09	0.56	–	0.61	2.23	0.43	2.30	0.43	–	1.50	0.47
2007	1.14	1.30	1.09	2.00	0.68	–	0.65	2.06	0.50	2.15	0.43	–	1.68	0.43
2008	1.10	1.20	0.99	1.89	0.73	–	0.72	2.00	0.58	2.06	0.39	–	1.67	0.44
2009	1.15	1.20	1.09	1.50	0.59	–	0.72	2.13	0.45	2.23	0.47	–	1.73	0.53
2010	1.15	1.14	0.95	1.69	0.83	–	0.68	2.20	0.48	2.33	0.44	–	1.68	0.51
2011	1.03	0.85	0.64	1.69	0.81	–	0.70	2.21	0.45	2.30	0.41	–	1.70	0.46
2012	1.00	0.85	0.68	1.51	0.41	–	0.63	2.12	0.48	2.21	0.43	–	1.62	0.45
2013	1.02	0.89	0.69	1.60	0.61	–	0.68	2.10	0.52	2.25	0.38	–	1.54	0.19
2014	1.10	0.97	0.77	1.62	0.73	–	0.72	2.09	0.40	2.21	0.48	–	1.45	0.44
2015	1.11	0.99	0.81	1.56	0.53	–	0.76	2.06	0.51	2.14	0.60	–	1.32	0.43
2016	1.09	0.97	0.78	1.52	0.43	–	0.77	1.96	–	1.99	0.54	–	1.16	0.42
2017	1.04	0.87	0.68	1.36	0.33	–	0.73	1.87	–	1.90	0.58	–	1.16	0.42
2018	1.07	1.00	0.84	1.47	0.25	–	0.67	1.73	–	1.80	0.74	–	1.13	0.39
2019	0.97	0.84	0.65	1.36	0.27	–	0.62	1.61	–	1.70	0.81	–	1.03	0.38
2020	0.88	0.73	0.55	1.23	0.26	–	0.62	1.47	–	1.56	0.84	–	1.04	0.38

For footnotes \*, 1 – 9 see p. 163. <sup>12</sup> Excess of interest received over interest paid.



## VIII. Items of banks' profit and loss accounts

## 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Net commission income <sup>13</sup></b>														
1968	0.25	0.74	0.93	0.52	0.36	0.95	0.10	0.15	0.13	0.37	–	0.21	–	0.02
1969	0.26	0.72	0.90	0.51	0.40	0.96	0.11	0.15	0.14	0.36	–	0.14	–	0.07
1970	0.24	0.61	0.76	0.45	0.35	0.75	0.11	0.16	0.14	0.35	–	0.11	–	0.08
1971	0.26	0.63	0.78	0.48	0.41	0.73	0.11	0.18	0.14	0.35	–	0.15	–	0.08
1972	0.29	0.65	0.84	0.51	0.30	0.70	0.11	0.23	0.16	0.36	–	0.11	–	0.11
1973	0.30	0.65	0.81	0.52	0.33	0.85	0.12	0.26	0.17	0.36	–	0.27	–	0.13
1974	0.31	0.66	0.86	0.49	0.46	0.78	0.11	0.28	0.16	0.36	–	0.33	–	0.12
1975	0.31	0.70	0.93	0.51	0.34	0.83	0.12	0.28	0.18	0.35	–	0.34	–	0.12
1976	0.29	0.61	0.78	0.46	0.33	0.74	0.12	0.27	0.18	0.35	–	–0.08	–	0.10
1977	0.28	0.58	0.72	0.42	0.44	0.70	0.12	0.27	0.18	0.34	–	–0.06	–	0.12
1978	0.27	0.56	0.69	0.42	0.41	0.71	0.12	0.26	0.22	0.34	–	–0.30	–	0.11
1979	0.27	0.53	0.64	0.41	0.50	0.64	0.11	0.28	0.23	0.36	–	–0.06	–	0.10
1980	0.29	0.56	0.69	0.41	0.54	0.70	0.12	0.31	0.18	0.37	–	–0.06	–	0.12
1981	0.30	0.60	0.76	0.46	0.41	0.73	0.11	0.35	0.21	0.37	–	–0.30	–	0.14
1982	0.30	0.63	0.80	0.47	0.43	0.75	0.10	0.35	0.22	0.36	–	–0.14	–	0.13
1983	0.31	0.67	0.89	0.49	0.41	0.85	0.10	0.35	0.21	0.37	–	–0.09	–	0.11
1984	0.31	0.68	0.91	0.48	0.49	0.86	0.10	0.33	0.20	0.36	–	0.01	–	0.12
1985	0.34	0.78	1.00	0.59	0.51	1.13	0.11	0.32	0.21	0.35	–	0.12	–	0.11
1986	0.35	0.78	1.04	0.58	0.39	1.15	0.11	0.32	0.24	0.39	–	–	–	0.10
1987	0.32	0.68	0.92	0.51	0.28	0.91	0.09	0.32	0.21	0.37	–	–	–	0.11
1988	0.33	0.69	0.94	0.50	0.29	0.78	0.09	0.32	0.22	0.41	–	–	–	0.11
1989	0.36	0.72	0.97	0.52	0.25	0.94	0.09	0.36	0.24	0.45	–	–	–	0.11
1990	0.39	0.69	0.91	0.51	0.24	0.92	0.10	0.44	0.27	0.49	–	–	–	0.34
1991	0.38	0.65	0.84	0.50	0.27	0.82	0.08	0.47	0.24	0.51	–	–	–	0.33
1992	0.40	0.66	0.87	0.49	0.27	0.97	0.11	0.53	0.27	0.55	–	–	–	0.30
1993	0.41	0.75	1.03	0.50	0.26	1.14	0.10	0.50	0.27	0.58	0.00	–	0.30	0.25
1994	0.38	0.66	0.87	0.46	0.24	1.06	0.11	0.50	0.23	0.57	–0.01	–	0.33	0.22
1995	0.35	0.60	0.77	0.44	0.24	1.21	0.10	0.49	0.22	0.53	0.00	–	0.22	0.21
1996	0.33	0.58	0.73	0.42	0.23	1.45	0.10	0.47	0.22	0.53	–0.01	–	0.07	0.18
1997	0.35	0.63	0.76	0.48	0.18	1.72	0.10	0.47	0.23	0.54	–0.01	–	0.12	0.17
1998	0.34	0.62	0.69	0.50	0.15	2.04	0.10	0.48	0.20	0.55	–0.01	–	0.31	0.13
1999	0.36	0.70	0.63	0.89	0.15	–	0.11	0.52	0.18	0.62	–0.01	–	0.03	0.05
2000	0.41	0.76	0.68	0.99	0.20	–	0.13	0.55	0.21	0.69	–0.01	–	0.20	0.05
2001	0.35	0.64	0.57	0.85	0.20	–	0.11	0.50	0.15	0.58	–0.01	–	0.08	0.05
2002	0.33	0.60	0.53	0.79	0.30	–	0.11	0.49	0.14	0.57	–0.01	–	0.03	0.09
2003	0.34	0.59	0.54	0.71	0.50	–	0.11	0.53	0.17	0.61	–0.01	–	–0.03	0.09
2004	0.34	0.57	0.50	0.78	0.55	–	0.11	0.56	0.16	0.65	0.00	–	0.00	0.09
2005	0.36	0.60	0.52	0.85	0.76	–	0.12	0.56	0.16	0.67	0.00	–	–0.02	0.09
2006	0.37	0.63	0.54	0.93	0.75	–	0.13	0.58	0.14	0.66	0.03	–	–0.11	0.10
2007	0.38	0.60	0.51	0.92	0.87	–	0.13	0.60	0.12	0.67	0.04	–	–0.12	0.10
2008	0.34	0.54	0.45	0.82	0.54	–	0.13	0.57	0.11	0.63	0.05	–	–0.18	0.09
2009	0.33	0.55	0.50	0.70	0.43	–	0.07	0.55	0.14	0.58	0.02	–	–0.16	0.10
2010	0.34	0.56	0.50	0.72	0.43	–	0.08	0.57	0.13	0.59	0.02	–	–0.19	0.09
2011	0.31	0.42	0.35	0.70	0.35	–	0.07	0.57	0.13	0.58	0.02	–	–0.25	0.08
2012	0.29	0.37	0.32	0.61	0.17	–	0.06	0.56	0.12	0.56	0.02	–	–0.26	0.09
2013	0.32	0.43	0.38	0.62	0.27	–	0.06	0.57	0.13	0.56	0.01	–	–0.31	0.11
2014	0.35	0.47	0.43	0.63	0.20	–	0.07	0.58	0.14	0.56	0.00	–	–0.26	0.12
2015	0.35	0.47	0.43	0.62	0.19	–	0.09	0.60	0.14	0.57	0.00	–	–0.27	0.10
2016	0.36	0.45	0.42	0.56	0.16	–	0.12	0.60	–	0.55	–0.01	–	–0.23	0.10
2017	0.37	0.45	0.43	0.54	0.13	–	0.13	0.64	–	0.57	–0.02	–	–0.21	0.10
2018	0.36	0.43	0.45	0.40	0.12	–	0.13	0.63	–	0.57	–0.03	–	–0.21	0.11
2019	0.37	0.42	0.41	0.48	0.13	–	0.14	0.64	–	0.57	–0.05	–	–0.23	0.12
2020	0.35	0.39	0.34	0.55	0.09	–	0.13	0.62	–	0.55	–0.05	–	–0.20	0.13

For footnotes \*, 1 – 9 see p. 163. <sup>13</sup> Commission received: as of 1993, including commission for guarantees (until 1992, included in interest received from lending and money market transactions).

## VIII. Items of banks' profit and loss accounts

### 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>General administrative spending</b>														
1968	1.35	2.28	2.83	1.86	0.93	2.16	0.45	1.96	0.60	2.55	0.23	4.03	–	0.25
1969	1.41	2.27	2.85	1.88	0.85	2.06	0.47	2.01	0.64	2.57	0.24	4.25	–	0.29
1970	1.51	2.28	2.90	1.91	0.96	1.96	0.56	2.16	0.66	2.72	0.25	4.05	–	0.30
1971	1.58	2.28	2.96	1.89	0.90	1.97	0.56	2.32	0.72	2.80	0.27	4.10	–	0.31
1972	1.56	2.21	2.88	1.84	0.94	1.90	0.51	2.29	0.77	2.76	0.28	3.93	–	0.31
1973	1.60	2.12	2.73	1.77	0.95	2.02	0.55	2.40	0.84	2.84	0.28	3.92	–	0.32
1974	1.70	2.35	3.16	1.90	0.98	2.28	0.55	2.51	0.75	3.03	0.30	4.19	–	0.36
1975	1.69	2.48	3.30	1.99	1.14	2.41	0.56	2.42	0.67	3.00	0.27	4.57	–	0.35
1976	1.67	2.26	2.86	1.86	1.16	2.35	0.61	2.44	0.74	3.00	0.26	4.58	–	0.35
1977	1.61	2.15	2.64	1.79	1.15	2.25	0.57	2.36	0.69	2.90	0.25	4.43	–	0.37
1978	1.54	2.03	2.47	1.71	1.12	2.06	0.55	2.27	0.71	2.78	0.25	4.33	–	0.36
1979	1.49	1.96	2.40	1.62	1.07	2.03	0.52	2.21	0.68	2.66	0.24	3.83	–	0.34
1980	1.49	1.98	2.40	1.65	1.17	1.98	0.51	2.23	0.67	2.66	0.23	3.81	–	0.33
1981	1.47	1.97	2.46	1.59	1.13	2.14	0.47	2.23	0.68	2.66	0.23	3.72	–	0.30
1982	1.47	2.01	2.53	1.63	1.16	2.06	0.46	2.21	0.65	2.70	0.22	3.79	–	0.30
1983	1.49	2.10	2.72	1.70	1.17	2.14	0.46	2.21	0.66	2.74	0.22	3.91	–	0.29
1984	1.49	2.09	2.70	1.69	1.12	2.26	0.48	2.18	0.62	2.78	0.22	3.84	–	0.30
1985	1.52	2.09	2.70	1.69	1.05	2.42	0.48	2.17	0.66	2.83	0.23	3.79	–	0.31
1986	1.52	2.20	2.75	1.92	0.98	2.28	0.49	2.17	0.71	2.81	0.23	–	–	0.31
1987	1.50	2.16	2.61	1.91	1.02	2.29	0.47	2.16	0.66	2.74	0.23	–	–	0.31
1988	1.47	2.10	2.49	1.89	0.93	2.17	0.48	2.13	0.60	2.66	0.23	–	–	0.31
1989	1.44	2.00	2.34	1.81	0.88	2.13	0.47	2.11	0.61	2.61	0.23	–	–	0.31
1990	1.48	1.95	2.25	1.80	0.75	2.24	0.47	2.11	0.66	2.63	0.24	–	–	1.11
1991	1.49	1.99	2.30	1.79	0.81	2.25	0.44	2.18	0.63	2.62	0.23	–	–	1.05
1992	1.50	1.97	2.31	1.76	0.80	2.24	0.50	2.23	0.72	2.65	0.26	–	–	1.02
1993	1.51	1.92	2.22	1.66	0.77	2.57	0.46	2.28	0.73	2.68	0.25	–	2.09	0.91
1994	1.41	1.84	2.14	1.59	0.76	2.46	0.45	2.14	0.66	2.54	0.22	–	1.99	0.77
1995	1.40	1.81	2.05	1.61	0.77	2.93	0.46	2.17	0.66	2.53	0.22	–	2.01	0.78
1996	1.31	1.67	1.84	1.50	0.90	2.96	0.43	2.11	0.60	2.44	0.20	–	1.98	0.69
1997	1.23	1.58	1.70	1.44	0.71	2.95	0.42	2.05	0.58	2.38	0.19	–	1.88	0.66
1998	1.18	1.53	1.54	1.49	0.82	2.97	0.40	2.04	0.57	2.34	0.18	–	1.83	0.57
1999	1.17	1.71	1.50	2.28	0.80	–	0.44	2.01	0.56	2.30	0.15	–	1.77	0.19
2000	1.17	1.67	1.51	2.08	1.00	–	0.43	1.99	0.56	2.39	0.15	–	1.69	0.19
2001	1.15	1.65	1.48	2.12	0.43	–	0.45	1.97	0.55	2.36	0.15	–	1.64	0.18
2002	1.11	1.55	1.36	2.06	0.55	–	0.44	1.95	0.53	2.30	0.14	–	1.58	0.22
2003	1.11	1.53	1.37	1.93	0.64	–	0.42	1.97	0.54	2.32	0.16	–	1.50	0.22
2004	1.06	1.41	1.27	1.89	0.73	–	0.44	1.92	0.52	2.28	0.16	–	1.37	0.22
2005	1.05	1.38	1.23	1.87	0.81	–	0.45	1.92	0.44	2.30	0.17	–	1.23	0.21
2006	1.06	1.42	1.27	1.92	0.84	–	0.46	1.89	0.47	2.27	0.18	–	1.13	0.22
2007	1.00	1.28	1.13	1.81	0.77	–	0.43	1.90	0.39	2.12	0.18	–	1.08	0.21
2008	0.95	1.20	1.02	1.75	0.72	–	0.43	1.81	0.36	2.01	0.17	–	1.08	0.20
2009	1.02	1.40	1.31	1.65	0.71	–	0.45	1.80	0.41	1.98	0.18	–	1.04	0.21
2010	0.99	1.32	1.20	1.67	0.86	–	0.44	1.74	0.38	1.88	0.17	–	0.99	0.19
2011	0.89	0.97	0.80	1.62	0.63	–	0.44	1.74	0.37	1.88	0.22	–	0.98	0.20
2012	0.89	0.92	0.77	1.55	0.33	–	0.46	1.76	0.37	1.86	0.24	–	0.97	0.26
2013	0.97	1.03	0.89	1.55	0.52	–	0.54	1.77	0.40	1.85	0.27	–	0.91	0.27
2014	1.01	1.08	0.93	1.57	0.46	–	0.57	1.79	0.42	1.84	0.29	–	0.90	0.29
2015	1.05	1.11	0.99	1.53	0.53	–	0.63	1.81	0.45	1.82	0.30	–	0.81	0.29
2016	1.06	1.14	1.02	1.49	0.44	–	0.66	1.74	–	1.73	0.32	–	0.83	0.33
2017	1.07	1.14	1.06	1.41	0.33	–	0.71	1.69	–	1.66	0.38	–	0.83	0.33
2018	1.09	1.17	1.15	1.32	0.26	–	0.69	1.65	–	1.59	0.42	–	0.82	0.34
2019	1.06	1.16	1.12	1.32	0.28	–	0.66	1.61	–	1.55	0.40	–	0.77	0.31
2020	0.95	0.98	0.91	1.24	0.24	–	0.62	1.47	–	1.45	0.37	–	0.78	0.30

For footnotes \*, 1 – 9 see p. 163.

## VIII. Items of banks' profit and loss accounts

## 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Partial operating result <sup>14</sup></b>														
1968	0.72	0.68	0.49	0.77	0.77	1.11	0.60	1.01	0.58	0.73	0.50	3.21	–	0.41
1969	0.73	0.81	0.66	0.84	0.87	1.36	0.50	0.90	0.54	0.89	0.68	2.64	–	0.35
1970	0.62	0.59	0.53	0.58	0.50	0.92	0.24	0.75	0.32	1.15	0.74	2.20	–	0.33
1971	0.57	0.46	0.28	0.54	0.80	0.61	0.33	0.67	0.47	0.87	0.68	2.96	–	0.36
1972	0.65	0.50	0.26	0.62	0.91	0.70	0.41	0.89	0.58	0.90	0.67	3.29	–	0.37
1973	0.60	0.38	0.14	0.42	1.06	0.63	0.31	0.84	0.19	1.04	0.83	1.78	–	0.41
1974	0.74	0.79	0.77	0.78	0.91	0.85	0.34	0.96	0.42	1.00	0.73	2.10	–	0.38
1975	0.86	0.86	0.86	0.87	0.76	0.87	0.43	1.27	0.98	0.93	0.67	3.11	–	0.46
1976	0.70	0.63	0.56	0.75	0.44	0.52	0.37	1.07	0.67	0.73	0.55	3.17	–	0.43
1977	0.71	0.62	0.61	0.67	0.49	0.50	0.41	1.14	0.53	0.76	0.51	2.85	–	0.44
1978	0.71	0.60	0.54	0.66	0.49	0.69	0.46	1.18	0.54	0.76	0.48	2.64	–	0.46
1979	0.61	0.47	0.43	0.51	0.39	0.56	0.29	1.06	0.31	0.80	0.47	2.52	–	0.36
1980	0.58	0.42	0.40	0.41	0.43	0.76	0.19	1.01	0.24	1.00	0.45	1.92	–	0.33
1981	0.75	0.63	0.71	0.56	0.43	0.95	0.13	1.38	0.47	1.39	0.42	1.98	–	0.33
1982	0.95	0.96	1.00	0.98	0.49	1.23	0.36	1.61	0.93	1.41	0.48	2.33	–	0.36
1983	1.09	1.16	1.29	1.14	0.50	1.21	0.56	1.77	1.12	1.29	0.63	2.39	–	0.47
1984	0.97	1.00	1.17	0.96	0.48	0.87	0.54	1.60	0.91	0.98	0.64	1.53	–	0.48
1985	0.90	1.00	1.10	1.02	0.53	0.89	0.52	1.47	0.70	0.76	0.60	1.35	–	0.50
1986	0.85	1.04	1.29	0.92	0.40	1.03	0.46	1.34	0.71	0.69	0.56	–	–	0.48
1987	0.71	0.73	0.81	0.75	0.16	0.69	0.38	1.17	0.68	0.67	0.55	–	–	0.46
1988	0.69	0.70	0.85	0.65	0.20	0.49	0.33	1.13	0.63	0.71	0.52	–	–	0.46
1989	0.65	0.67	0.94	0.53	–0.01	0.57	0.29	1.03	0.33	0.81	0.49	–	–	0.43
1990	0.63	0.70	0.98	0.52	0.12	0.44	0.24	1.00	0.27	0.81	0.46	–	–	0.45
1991	0.68	0.74	0.98	0.62	0.13	0.45	0.25	1.11	0.17	0.93	0.45	–	–	0.57
1992	0.71	0.83	1.03	0.73	0.27	0.65	0.26	1.18	0.33	0.98	0.46	–	–	0.41
1993	0.81	0.99	1.18	0.86	0.52	0.76	0.30	1.25	0.46	1.06	0.46	–	1.11	0.44
1994	0.88	0.97	0.98	1.00	0.24	0.83	0.41	1.52	0.86	1.18	0.46	–	1.10	0.39
1995	0.73	0.73	0.65	0.84	0.19	0.75	0.33	1.34	0.45	1.04	0.46	–	0.84	0.38
1996	0.70	0.71	0.60	0.84	0.02	0.89	0.35	1.28	0.39	1.00	0.45	–	0.62	0.39
1997	0.64	0.68	0.56	0.83	–0.14	1.10	0.33	1.14	0.37	0.92	0.44	–	0.64	0.35
1998	0.55	0.54	0.43	0.70	–0.26	1.36	0.32	0.96	0.39	0.77	0.43	–	0.70	0.39
1999	0.50	0.42	0.29	0.76	–0.18	–	0.29	0.99	0.22	0.81	0.36	–	0.45	0.48
2000	0.41	0.26	0.11	0.64	–0.27	–	0.26	0.89	0.43	0.75	0.30	–	0.56	0.43
2001	0.34	0.15	–0.02	0.56	0.21	–	0.25	0.81	0.22	0.63	0.27	–	0.49	0.39
2002	0.44	0.38	0.27	0.65	0.30	–	0.26	0.92	0.27	0.76	0.25	–	0.45	0.47
2003	0.41	0.23	0.02	0.69	0.45	–	0.31	0.95	0.09	0.80	0.27	–	0.50	0.42
2004	0.48	0.40	0.22	0.98	0.48	–	0.33	1.00	0.13	0.88	0.28	–	0.56	0.37
2005	0.49	0.50	0.29	1.15	0.50	–	0.30	0.94	0.19	0.83	0.28	–	0.49	0.37
2006	0.48	0.54	0.38	1.11	0.47	–	0.28	0.92	0.11	0.69	0.28	–	0.26	0.35
2007	0.51	0.62	0.47	1.12	0.78	–	0.35	0.75	0.22	0.70	0.30	–	0.49	0.32
2008	0.50	0.55	0.41	0.96	0.55	–	0.41	0.77	0.33	0.68	0.27	–	0.42	0.33
2009	0.46	0.35	0.27	0.56	0.31	–	0.34	0.88	0.18	0.82	0.31	–	0.53	0.42
2010	0.50	0.38	0.24	0.74	0.39	–	0.32	1.02	0.23	1.04	0.29	–	0.50	0.41
2011	0.45	0.31	0.19	0.76	0.53	–	0.33	1.04	0.21	0.99	0.21	–	0.47	0.34
2012	0.40	0.30	0.23	0.57	0.25	–	0.24	0.93	0.23	0.90	0.20	–	0.38	0.28
2013	0.37	0.30	0.18	0.67	0.35	–	0.20	0.91	0.25	0.96	0.12	–	0.32	0.03
2014	0.44	0.37	0.27	0.68	0.48	–	0.23	0.88	0.12	0.93	0.19	–	0.28	0.26
2015	0.42	0.34	0.25	0.65	0.19	–	0.21	0.84	0.20	0.89	0.29	–	0.23	0.24
2016	0.39	0.29	0.18	0.59	0.15	–	0.24	0.83	–	0.81	0.20	–	0.09	0.20
2017	0.34	0.18	0.05	0.49	0.13	–	0.15	0.82	–	0.81	0.18	–	0.11	0.19
2018	0.35	0.26	0.14	0.55	0.11	–	0.11	0.71	–	0.77	0.29	–	0.10	0.16
2019	0.28	0.11	–0.06	0.52	0.13	–	0.10	0.64	–	0.72	0.37	–	0.02	0.19
2020	0.28	0.14	–0.02	0.54	0.11	–	0.13	0.62	–	0.66	0.42	–	0.06	0.21

For footnotes \*, 1 – 9 see p. 163. <sup>14</sup> "Net interest income" and "Net commission income" less "General administrative spending" (until 1992 "Operating result").

## VIII. Items of banks' profit and loss accounts

### 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Result from the trading portfolio <sup>15</sup></b>														
1993	0.10	0.23	0.26	0.20	0.06	0.38	0.09	0.09	0.15	0.05	0.00	-	-	0.02
1994	0.01	0.01	-0.01	0.02	0.12	0.05	0.00	0.01	0.08	0.00	0.00	-	-	0.00
1995	0.06	0.11	0.12	0.10	0.05	0.16	0.05	0.05	0.12	0.03	0.00	-	-	0.01
1996	0.05	0.09	0.10	0.07	0.22	0.12	0.04	0.05	0.10	0.03	0.00	-	-	0.01
1997	0.05	0.10	0.13	0.06	0.13	0.19	0.05	0.06	0.10	0.02	0.00	-	-	0.02
1998	0.06	0.13	0.09	0.18	0.37	0.22	0.07	0.05	0.05	0.02	0.00	-	-	0.01
1999	0.06	0.15	0.17	0.07	0.41	-	0.03	0.03	0.12	0.01	-	-	-	0.00
2000	0.09	0.24	0.32	0.07	0.49	-	0.05	0.02	0.09	0.00	0.00	-	-	0.00
2001	0.07	0.20	0.30	-0.03	0.08	-	0.04	0.00	0.06	-0.01	0.00	-	-	0.00
2002	0.04	0.09	0.13	0.01	0.03	-	0.04	0.00	0.11	-0.01	0.00	-	-	0.00
2003	0.09	0.24	0.32	0.07	0.04	-	0.02	0.02	0.18	0.02	0.00	-	-	0.00
2004	0.02	0.02	0.04	-0.04	0.02	-	0.02	0.02	0.19	0.01	0.00	-	-	0.00
2005	0.15	0.41	0.56	-0.04	0.08	-	0.02	0.02	0.18	0.01	0.00	-	-	0.00
2006	0.06	0.11	0.15	-0.04	0.13	-	0.06	0.02	0.17	0.01	0.00	-	-	0.00
2007	-0.01	0.03	0.08	-0.13	0.09	-	-0.10	0.01	-0.19	0.01	0.00	-	-	0.00
2008	-0.22	-0.55	-0.69	-0.14	0.04	-	-0.09	-	-0.33	0.00	0.00	-	-	0.00
2009	0.08	0.18	0.22	0.08	0.05	-	0.06	0.02	0.33	0.01	0.00	-	-	0.00
2010	0.07	0.17	0.23	0.00	0.05	-	0.03	0.00	0.19	0.00	0.00	-	-	0.00
2011	0.05	0.13	0.15	0.05	0.05	-	-0.04	0.00	0.06	0.00	0.00	-	-	0.00
2012	0.07	0.14	0.16	0.04	0.03	-	0.05	0.00	0.28	0.00	-	-	-	0.00
2013	0.07	0.11	0.14	0.04	0.04	-	0.11	0.00	0.12	0.00	0.00	-	-	0.00
2014	0.04	0.09	0.10	0.04	0.03	-	0.01	0.00	0.16	0.00	0.00	-	-	0.00
2015	0.04	0.08	0.09	0.04	0.03	-	0.05	0.00	0.11	0.00	0.00	-	-	0.00
2016	0.04	0.04	0.04	0.04	0.03	-	0.11	0.00	-	0.00	-	-	-	0.04
2017	0.07	0.12	0.15	0.03	0.03	-	0.11	0.00	-	0.00	-	-	-	0.03
2018	0.04	0.07	0.09	0.03	0.01	-	0.08	-	-	-	-	-	-	0.03
2019	0.03	0.04	0.05	0.02	0.01	-	0.05	-	-	-	-	-	-	0.03
2020	0.04	0.07	0.07	0.06	0.01	-	0.05	-	-	-	-	-	-	0.03
<b>Operating result before the valuation of assets <sup>16</sup></b>														
1993	0.93	1.25	1.45	1.12	0.57	1.25	0.42	1.32	0.60	1.23	0.45	-	0.82	0.46
1994	0.91	1.01	0.96	1.08	0.36	1.00	0.44	1.51	0.94	1.28	0.45	-	1.01	0.42
1995	0.80	0.87	0.76	1.00	0.28	1.00	0.40	1.36	0.58	1.15	0.46	-	0.53	0.42
1996	0.76	0.84	0.69	0.99	0.25	1.15	0.43	1.27	0.50	1.09	0.44	-	0.45	0.46
1997	0.71	0.80	0.65	0.97	0.18	1.38	0.41	1.18	0.48	1.03	0.43	-	0.51	0.42
1998	0.66	0.72	0.47	1.02	0.27	1.73	0.46	1.03	0.45	0.89	0.44	-	0.52	0.45
1999	0.60	0.61	0.44	1.03	0.31	-	0.36	1.05	0.36	0.93	0.37	-	0.56	0.50
2000	0.54	0.54	0.40	0.88	0.35	-	0.34	0.90	0.53	0.82	0.33	-	0.73	0.45
2001	0.46	0.40	0.29	0.69	0.33	-	0.34	0.85	0.33	0.72	0.30	-	0.62	0.42
2002	0.54	0.54	0.39	0.92	0.40	-	0.34	0.98	0.48	0.85	0.26	-	0.65	0.47
2003	0.56	0.54	0.35	0.95	0.55	-	0.37	1.00	0.32	1.01	0.26	-	0.64	0.45
2004	0.56	0.51	0.30	1.15	0.55	-	0.38	1.04	0.36	1.04	0.30	-	0.63	0.39
2005	0.67	0.93	0.80	1.33	0.59	-	0.31	0.99	0.38	0.99	0.30	-	0.54	0.39
2006	0.63	0.73	0.57	1.26	0.68	-	0.40	0.98	0.28	1.26	0.29	-	0.32	0.40
2007	0.54	0.67	0.53	1.15	0.94	-	0.28	0.83	0.05	0.89	0.33	-	0.52	0.34
2008	0.35	0.08	-0.22	0.99	0.70	-	0.36	0.82	0.03	0.93	0.28	-	0.49	0.34
2009	0.55	0.51	0.40	0.77	0.66	-	0.43	0.90	0.52	0.92	0.31	-	0.52	0.42
2010	0.56	0.50	0.35	0.91	0.79	-	0.37	1.03	0.42	1.07	0.30	-	0.44	0.42
2011	0.50	0.46	0.30	1.04	0.74	-	0.30	1.03	0.27	1.06	0.08	-	0.47	0.36
2012	0.49	0.45	0.35	0.84	0.35	-	0.31	0.92	0.51	0.97	0.23	-	0.41	0.30
2013	0.43	0.38	0.25	0.85	0.54	-	0.33	0.86	0.37	1.01	0.09	-	0.33	0.03
2014	0.45	0.39	0.26	0.78	0.66	-	0.23	0.83	0.29	0.95	0.21	-	0.26	0.29
2015	0.44	0.36	0.20	0.84	0.33	-	0.28	0.82	0.26	0.91	0.29	-	0.23	0.26
2016	0.47	0.39	0.23	0.83	0.35	-	0.38	0.83	-	0.87	0.21	-	0.43	0.25
2017	0.42	0.30	0.13	0.67	0.29	-	0.27	0.83	-	0.86	0.16	-	0.42	0.23
2018	0.40	0.31	0.16	0.68	0.22	-	0.21	0.77	-	0.81	0.28	-	0.11	0.18
2019	0.33	0.21	-0.01	0.73	0.23	-	0.18	0.65	-	0.76	0.38	-	0.04	0.21
2020	0.36	0.28	0.10	0.74	0.22	-	0.20	0.62	-	0.71	0.39	-	0.09	0.23

For footnotes \*, 1 – 9 see p. 163. <sup>15</sup> Until 2009, net result from financial operations. Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as from income from reversals of write-downs and expenditure on write-downs of

these assets, expenditure on the formation of provisions for contingent losses arising from the business mentioned and income from the reversal of these provisions. <sup>16</sup> "Partial operating result" plus "Net result from the trading portfolio" plus "Other operating result".

## VIII. Items of banks' profit and loss accounts

## 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Result from the valuation of assets <sup>17</sup></b>														
1993	-0.37	-0.65	-0.81	-0.53	-0.11	-0.64	-0.19	-0.45	-0.33	-0.32	-0.12	-	0.02	-0.17
1994	-0.43	-0.49	-0.47	-0.51	-0.04	-0.78	-0.19	-0.73	-0.73	-0.55	-0.19	-	-0.07	-0.23
1995	-0.26	-0.28	-0.19	-0.35	0.05	-0.77	-0.15	-0.52	-0.13	-0.35	-0.10	-	0.10	-0.16
1996	-0.25	-0.28	-0.15	-0.41	0.01	-0.53	-0.15	-0.47	-0.04	-0.37	-0.08	-	0.14	-0.21
1997	-0.25	-0.30	-0.25	-0.36	-0.05	-0.38	-0.14	-0.46	-0.10	-0.41	-0.11	-	0.03	-0.13
1998	-0.25	-0.25	-0.15	-0.37	-0.08	-0.49	-0.27	-0.34	-0.19	-0.36	-0.08	-	-0.03	-0.23
1999	-0.18	-0.23	-0.24	-0.22	0.00	-	-0.11	-0.17	-0.17	-0.39	-0.10	-	0.06	-0.24
2000	-0.23	-0.18	-0.16	-0.25	-0.03	-	-0.12	-0.46	-0.47	-0.47	-0.19	-	-0.04	-0.15
2001	-0.27	-0.26	-0.24	-0.33	-0.10	-	-0.20	-0.52	-0.32	-0.50	-0.12	-	-0.08	-0.15
2002	-0.43	-0.39	-0.38	-0.42	-0.22	-	-0.47	-0.71	-0.42	-0.67	-0.20	-	-0.20	-0.21
2003	-0.30	-0.33	-0.31	-0.37	-0.10	-	-0.23	-0.54	-0.25	-0.56	-0.13	-	-0.13	-0.13
2004	-0.24	-0.22	-0.17	-0.40	-0.14	-	-0.05	-0.60	-0.17	-0.54	-0.19	-	-0.14	-0.05
2005	-0.18	-0.15	-0.09	-0.36	0.02	-	-0.05	-0.50	-0.08	-0.52	-0.13	-	-0.13	-0.01
2006	-0.18	-0.16	-0.10	-0.34	-0.05	-	0.08	-0.52	-0.05	-0.71	-0.12	-	-0.16	-0.08
2007	-0.29	-0.17	-0.13	-0.31	-0.08	-	-0.13	-0.43	-0.18	-0.44	-0.14	-	-0.21	-0.96
2008	-0.44	-0.34	-0.32	-0.42	-0.23	-	-0.50	-0.47	-0.25	-0.56	-0.48	-	-0.24	-0.53
2009	-0.33	-0.31	-0.28	-0.40	-0.13	-	-0.38	-0.42	0.01	-0.33	-0.43	-	-0.06	-0.25
2010	-0.19	-0.16	-0.08	-0.36	-0.08	-	-0.15	-0.33	0.00	-0.33	-0.31	-	0.00	-0.05
2011	0.03	-0.11	-0.06	-0.31	0.02	-	-0.05	0.69	0.41	-0.04	-0.25	-	0.38	0.08
2012	-0.05	-0.10	-0.09	-0.11	0.02	-	-0.01	0.06	-0.05	0.04	-0.11	-	0.01	-0.04
2013	-0.07	-0.06	-0.03	-0.13	0.00	-	-0.27	0.01	-0.12	0.04	-0.08	-	-0.04	-0.08
2014	-0.08	-0.11	-0.10	-0.12	-0.07	-	-0.14	0.00	0.00	-0.03	-0.07	-	0.14	-0.10
2015	-0.04	-0.03	0.00	-0.14	0.00	-	-0.10	0.01	0.04	-0.06	-0.09	-	-0.03	-0.05
2016	-0.10	-0.14	-0.16	-0.10	-0.19	-	-0.38	0.09	-	0.01	-0.04	-	0.01	-0.07
2017	-0.04	-0.02	0.03	-0.12	0.05	-	-0.24	0.02	-	-0.02	0.01	-	-0.03	-0.07
2018	-0.08	-0.06	-0.02	-0.16	-0.04	-	-0.33	-0.06	-	-0.10	-0.15	-	0.01	-0.02
2019	-0.08	-0.16	-0.19	-0.10	-0.02	-	-0.04	-0.02	-	0.04	-0.05	-	0.02	-0.05
2020	-0.14	-0.21	-0.19	-0.26	-0.18	-	-0.07	-0.14	-	-0.07	-0.15	-	-0.03	-0.08

For footnotes \*, 1 – 9 see p. 163. **17** "Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions"

less "Write-downs of receivables and specific securities as well as transfers to loan loss provisions".

## VIII. Items of banks' profit and loss accounts

### 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Operating result <sup>18</sup></b>														
1993	0.56	0.60	0.63	0.58	0.47	0.61	0.23	0.87	0.27	0.91	0.33	–	0.84	0.29
1994	0.48	0.52	0.49	0.57	0.32	0.22	0.25	0.77	0.20	0.73	0.26	–	0.94	0.19
1995	0.54	0.60	0.57	0.65	0.32	0.23	0.26	0.84	0.45	0.80	0.36	–	0.63	0.27
1996	0.51	0.55	0.54	0.58	0.25	0.62	0.28	0.80	0.46	0.72	0.36	–	0.59	0.26
1997	0.46	0.50	0.40	0.61	0.13	1.00	0.26	0.72	0.38	0.62	0.33	–	0.53	0.29
1998	0.41	0.47	0.32	0.65	0.19	1.24	0.20	0.69	0.26	0.54	0.36	–	0.50	0.22
1999	0.41	0.38	0.20	0.81	0.31	–	0.25	0.87	0.19	0.54	0.27	–	0.62	0.27
2000	0.31	0.36	0.24	0.63	0.32	–	0.22	0.44	0.05	0.35	0.14	–	0.69	0.30
2001	0.19	0.14	0.05	0.36	0.24	–	0.14	0.32	0.01	0.22	0.18	–	0.54	0.27
2002	0.11	0.15	0.00	0.50	0.18	–	–0.13	0.27	0.06	0.17	0.06	–	0.45	0.26
2003	0.25	0.21	0.04	0.58	0.45	–	0.14	0.46	0.06	0.46	0.14	–	0.51	0.32
2004	0.32	0.29	0.13	0.74	0.41	–	0.33	0.44	0.19	0.51	0.11	–	0.49	0.35
2005	0.48	0.77	0.71	0.96	0.61	–	0.26	0.50	0.30	0.47	0.18	–	0.41	0.38
2006	0.45	0.57	0.47	0.92	0.63	–	0.49	0.46	0.24	0.55	0.17	–	0.15	0.32
2007	0.25	0.51	0.41	0.84	0.86	–	0.15	0.40	–0.13	0.45	0.18	–	0.30	–0.62
2008	–0.09	–0.26	–0.54	0.57	0.47	–	–0.14	0.35	–0.23	0.37	–0.20	–	0.25	–0.19
2009	0.22	0.20	0.12	0.37	0.53	–	0.05	0.48	0.53	0.58	–0.12	–	0.46	0.18
2010	0.38	0.35	0.27	0.55	0.71	–	0.22	0.71	0.42	0.74	0.00	–	0.44	0.37
2011	0.54	0.34	0.24	0.73	0.76	–	0.25	1.73	0.68	1.02	–0.18	–	0.85	0.43
2012	0.45	0.35	0.25	0.73	0.36	–	0.30	0.98	0.46	1.00	0.11	–	0.41	0.26
2013	0.36	0.33	0.21	0.72	0.54	–	0.06	0.88	0.25	1.06	0.01	–	0.29	–0.05
2014	0.37	0.28	0.16	0.65	0.59	–	0.10	0.83	0.29	0.93	0.14	–	0.39	0.19
2015	0.40	0.33	0.21	0.70	0.33	–	0.18	0.83	0.31	0.85	0.20	–	0.20	0.20
2016	0.37	0.25	0.08	0.73	0.16	–	0.00	0.92	–	0.88	0.17	–	0.44	0.18
2017	0.37	0.28	0.16	0.55	0.35	–	0.03	0.85	–	0.84	0.17	–	0.40	0.15
2018	0.32	0.25	0.14	0.51	0.18	–	–0.12	0.71	–	0.71	0.14	–	0.11	0.17
2019	0.26	0.05	–0.20	0.63	0.21	–	0.14	0.62	–	0.80	0.32	–	0.06	0.16
2020	0.22	0.07	–0.09	0.48	0.04	–	0.13	0.48	–	0.64	0.24	–	0.06	0.15

For footnotes \*, 1 – 9 see p. 163. **18** "Partial operating result" plus "Net result from the trading portfolio", "Other operating result" and "Valuation gains/losses (excluding

tangible fixed assets and long-term financial assets)".

## VIII. Items of banks' profit and loss accounts

## 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit cooperatives <sup>6</sup>	Credit cooperatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Other and extraordinary result</b>														
1993	-0.02	-0.06	-0.06	-0.07	0.00	0.02	-0.01	0.00	-0.06	-0.01	-0.01	-	-0.03	0.00
1994	-0.01	0.02	0.09	-0.05	-0.01	0.28	-0.05	-0.06	0.27	-0.03	0.01	-	0.04	0.03
1995	-0.03	-0.09	-0.10	-0.10	-0.02	0.22	-0.03	0.02	-0.03	0.02	-0.03	-	-0.13	-0.01
1996	-0.05	-0.07	-0.04	-0.10	-0.02	-	-0.07	0.01	-0.02	0.03	-0.03	-	0.01	-0.22
1997	-0.04	-0.10	-0.12	-0.10	-0.03	0.05	-0.02	0.02	-0.05	0.03	-0.03	-	0.08	-0.11
1998	0.20	0.58	1.03	0.09	0.03	0.00	0.06	0.01	0.46	0.03	-0.04	-	0.16	0.01
1999	-0.05	0.00	0.04	-0.07	-	-	-0.01	-0.27	-0.04	-0.06	-0.03	-	-0.03	-0.02
2000	0.00	-0.07	-0.03	-0.16	0.00	-	-0.03	0.11	0.30	0.05	-0.05	-	0.47	0.00
2001	0.02	0.04	0.13	-0.18	0.01	-	-0.03	0.06	0.12	0.14	-0.05	-	-0.08	-0.07
2002	0.05	-0.11	-0.12	-0.08	-0.02	-	0.21	0.08	0.09	0.29	0.07	-	0.01	-0.03
2003	-0.22	-0.47	-0.52	-0.36	-0.01	-	-0.28	0.02	-0.04	0.07	-0.04	-	-0.19	-0.10
2004	-0.17	-0.30	-0.25	-0.46	-0.09	-	-0.30	0.01	-0.08	0.02	-0.05	-	-0.17	-0.04
2005	-0.04	-0.07	0.05	-0.47	-0.02	-	-0.07	0.00	-0.11	0.25	-0.16	-	-0.09	-0.01
2006	-0.10	-0.18	-0.09	-0.50	-	-	-0.12	-0.02	-0.50	0.06	-0.10	-	-0.01	0.01
2007	0.00	0.13	0.28	-0.36	0.01	-	-0.10	-0.04	-0.02	0.02	-0.14	-	-0.08	-0.07
2008	-0.20	-0.29	-0.26	-0.39	-0.09	-	-0.21	-0.14	0.08	-0.05	-0.15	-	-0.03	-0.19
2009	-0.25	-0.43	-0.47	-0.37	-0.02	-	-0.42	-0.04	-0.27	-0.08	-0.05	-	-0.11	-0.01
2010	-0.15	-0.23	-0.17	-0.40	-0.02	-	-0.28	-0.09	-0.18	-0.05	-0.01	-	-0.10	0.01
2011	-0.19	-0.29	-0.24	-0.47	-	-	-0.25	-0.17	-0.24	-0.04	0.13	-	-0.14	-0.05
2012	-0.12	-0.16	-0.09	-0.40	0.00	-	-0.14	-0.12	-0.26	-	-0.10	-	-0.09	-0.07
2013	-0.11	-0.16	-0.08	-0.41	-	-	-0.10	-0.09	-0.06	-0.04	0.02	-	-0.07	-0.07
2014	-0.08	-0.10	-0.02	-0.34	-	-	-0.13	-0.05	-0.08	-0.02	-0.18	-	-0.03	0.01
2015	-0.09	-0.19	-0.11	-0.45	-	-	-0.01	-0.03	-0.22	-0.02	-0.01	-	0.00	0.04
2016	-0.03	-0.06	0.04	-0.36	-	-	-0.05	-0.03	-	0.04	0.01	-	-0.02	0.00
2017	-0.04	-0.10	-0.05	-0.23	-0.01	-	0.07	-0.01	-	-	0.03	-	0.04	-0.04
2018	-0.08	-0.14	-0.09	-0.28	-	-	-0.01	-0.06	-	-0.02	-0.04	-	-0.01	-0.06
2019	-0.19	-0.43	-0.50	-0.31	-	-	-0.05	-	-	-0.02	-0.09	-	0.13	-
2020	-0.06	-0.14	-0.12	-0.18	-	-	-0.07	-0.01	-	-0.02	0.11	-	0.04	0.01

\* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989 excluding Postscheck-/Postgiro- und Postsparkassenämter. Up to 1992 without building and loan associations. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993 including east German credit institutions and in accordance with the new accounting rules. Until 2015 the bank category "Banks with special, development and other central support tasks" is divided into the bank categories "Special purpose banks" and "Regional institutions of credit cooperatives". <sup>1</sup> Until 1998, as a percentage of business volume (Total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average); as of 1999, as a percentage of total assets as an annual average. In the following periods excluding total asset of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. <sup>2</sup> From 1990 to 1998, Deutsche Postbank AG allocated to the bank category "Banks with special, development and other central

support tasks". From 1999 to 2003, Deutsche Postbank AG allocated to the bank category "Regional banks and other commercial banks". From 2004 to 2017 Deutsche Postbank AG allocated to the bank category "Big banks". From 2018 DB Privat- und Firmenkundenbank AG (merger of Deutsche Postbank AG bank category "Big banks" with Deutsche Bank Privat- und Geschäftskunden AG bank category "Regional banks and other commercial banks") allocated to the bank category "Big banks". <sup>3</sup> From 2018 DSK Hyp AG (formerly SEB AG) is allocated to the bank category "Mortgage banks" (formerly included in "Regional banks and other commercial banks"). <sup>4</sup> As of 2004, NRW.BANK allocated to the bank category "Banks with special, development and other central support tasks". As of 2012, Portigon AG (legal successor of WestLB) reallocated from the bank category "Landesbanken" to "Banks with special, development and other central support tasks". From 2018 HSH Nordbank allocated to the bank category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the bank category "Savings banks". <sup>5</sup> From 2018 Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated from "Mortgage banks" to the bank category "Regional banks and other commercial banks". <sup>6</sup> The bank category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". <sup>7</sup> As of 2016 DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks". <sup>8</sup> The bank category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions that were part of this category were regrouped and included in the bank categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives". <sup>9</sup> Until 2015 bank category "special purpose banks".

## VIII. Items of banks' profit and loss accounts

### 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Profit or loss (-) for the financial year before tax <sup>19</sup></b>														
1968	0.76	1.01	1.04	0.84	0.82	1.63	0.62	0.90	0.65	0.85	0.49	2.02	-	0.35
1969	0.62	0.86	0.88	0.74	0.66	1.42	0.51	0.64	0.41	0.80	0.46	1.60	-	0.29
1970	0.49	0.62	0.62	0.59	0.44	0.84	0.29	0.43	0.26	0.90	0.47	1.22	-	0.30
1971	0.56	0.68	0.64	0.57	0.77	1.21	0.36	0.57	0.45	0.90	0.49	1.50	-	0.30
1972	0.59	0.62	0.62	0.53	0.70	0.93	0.41	0.66	0.64	0.86	0.51	1.70	-	0.30
1973	0.45	0.45	0.45	0.30	1.04	0.61	0.21	0.50	0.22	0.86	0.47	0.87	-	0.26
1974	0.52	0.57	0.74	0.44	0.89	0.09	0.21	0.63	0.41	0.93	0.44	1.15	-	0.27
1975	0.72	0.72	0.94	0.45	0.58	1.14	0.34	1.07	0.93	1.04	0.46	0.96	-	0.32
1976	0.62	0.68	0.77	0.44	0.98	1.11	0.32	0.85	0.64	0.88	0.42	1.47	-	0.33
1977	0.68	0.69	0.81	0.51	0.58	1.12	0.41	0.98	0.60	0.90	0.46	1.46	-	0.34
1978	0.64	0.64	0.73	0.50	0.52	1.01	0.38	0.94	0.56	0.83	0.48	1.40	-	0.31
1979	0.50	0.45	0.56	0.33	0.24	0.74	0.29	0.72	0.18	0.74	0.43	1.33	-	0.28
1980	0.50	0.45	0.47	0.38	0.42	0.83	0.16	0.73	0.31	0.88	0.49	1.05	-	0.23
1981	0.52	0.43	0.44	0.37	0.47	0.90	0.12	0.86	0.39	0.98	0.40	0.90	-	0.23
1982	0.63	0.52	0.59	0.41	0.37	1.03	0.15	1.11	0.80	1.07	0.41	0.99	-	0.28
1983	0.69	0.59	0.84	0.49	0.47	-0.41	0.22	1.22	0.82	1.05	0.42	1.00	-	0.31
1984	0.68	0.70	0.86	0.54	0.48	1.06	0.22	1.18	0.78	0.86	0.41	1.03	-	0.31
1985	0.64	0.79	1.05	0.56	0.45	1.35	0.23	1.03	0.46	0.71	0.39	1.09	-	0.30
1986	0.61	0.78	0.99	0.60	0.43	1.16	0.23	0.94	0.67	0.67	0.32	-	-	0.30
1987	0.52	0.59	0.61	0.57	0.41	0.81	0.20	0.80	0.59	0.67	0.34	-	-	0.28
1988	0.55	0.69	0.89	0.57	0.23	0.69	0.25	0.74	0.59	0.72	0.32	-	-	0.29
1989	0.45	0.64	0.92	0.49	-0.07	0.63	0.25	0.47	0.28	0.54	0.34	-	-	0.26
1990	0.44	0.59	0.83	0.45	-0.02	0.47	0.12	0.53	0.26	0.67	0.32	-	-	0.29
1991	0.53	0.56	0.75	0.43	0.20	0.50	0.16	0.84	0.21	0.89	0.39	-	-	0.32
1992	0.51	0.46	0.70	0.26	0.30	0.43	0.18	0.92	0.25	0.95	0.36	-	-	0.25
1993	0.54	0.54	0.57	0.52	0.47	0.62	0.22	0.86	0.22	0.90	0.32	-	0.81	0.29
1994	0.48	0.54	0.58	0.52	0.31	0.50	0.20	0.71	0.47	0.70	0.27	-	0.98	0.21
1995	0.51	0.51	0.47	0.55	0.31	0.46	0.23	0.86	0.42	0.81	0.33	-	0.50	0.26
1996	0.46	0.49	0.50	0.48	0.23	0.62	0.21	0.82	0.43	0.76	0.33	-	0.60	0.03
1997	0.42	0.40	0.28	0.51	0.10	1.05	0.25	0.75	0.33	0.65	0.29	-	0.61	0.18
1998	0.61	1.06	1.35	0.74	0.22	1.24	0.26	0.70	0.72	0.57	0.31	-	0.65	0.22
1999	0.36	0.38	0.23	0.74	0.31	-	0.24	0.60	0.16	0.48	0.24	-	0.59	0.25
2000	0.31	0.29	0.21	0.47	0.32	-	0.19	0.55	0.36	0.40	0.09	-	1.16	0.30
2001	0.20	0.18	0.18	0.18	0.25	-	0.11	0.38	0.13	0.35	0.13	-	0.45	0.20
2002	0.16	0.04	-0.12	0.41	0.16	-	0.08	0.35	0.14	0.46	0.14	-	0.46	0.23
2003	0.03	-0.25	-0.48	0.22	0.44	-	-0.14	0.48	0.02	0.52	0.09	-	0.32	0.22
2004	0.15	-0.01	-0.12	0.29	0.32	-	0.03	0.45	0.11	0.52	0.06	-	0.32	0.31
2005	0.44	0.70	0.77	0.49	0.58	-	0.19	0.49	0.18	0.72	0.02	-	0.32	0.37
2006	0.35	0.39	0.38	0.42	0.63	-	0.36	0.44	0.16	0.61	0.06	-	0.15	0.33
2007	0.25	0.64	0.68	0.48	0.87	-	0.05	0.37	-0.15	0.47	0.04	-	0.22	-0.70
2008	-0.29	-0.55	-0.81	0.18	0.38	-	-0.36	0.21	-0.15	0.32	-0.35	-	0.22	-0.38
2009	-0.03	-0.24	-0.35	0.00	0.52	-	-0.37	0.44	0.26	0.50	-0.18	-	0.35	0.17
2010	0.22	0.12	0.10	0.14	0.69	-	-0.06	0.62	0.23	0.69	-0.01	-	0.34	0.38
2011	0.35	0.06	0.00	0.26	0.76	-	0.00	1.56	0.44	0.98	-0.05	-	0.72	0.39
2012	0.32	0.20	0.16	0.32	0.37	-	0.17	0.86	0.21	1.00	0.02	-	0.32	0.19
2013	0.25	0.17	0.13	0.30	0.54	-	-0.04	0.78	0.19	1.02	0.02	-	0.22	-0.12
2014	0.30	0.19	0.14	0.32	0.59	-	-0.03	0.78	0.21	0.91	-0.04	-	0.36	0.20
2015	0.31	0.14	0.10	0.25	0.33	-	0.17	0.79	0.09	0.84	0.20	-	0.20	0.25
2016	0.33	0.19	0.12	0.37	0.16	-	-0.06	0.89	-	0.93	0.18	-	0.41	0.17
2017	0.33	0.18	0.12	0.32	0.34	-	0.10	0.84	-	0.84	0.21	-	0.43	0.12
2018	0.23	0.10	0.05	0.23	0.18	-	-0.13	0.65	-	0.69	0.09	-	0.11	0.11
2019	0.07	-0.39	-0.71	0.32	0.21	-	-0.10	0.63	-	0.78	0.23	-	0.19	0.15
2020	0.16	-0.07	-0.22	0.30	0.04	-	0.06	0.48	-	0.62	0.35	-	0.10	0.15

For footnotes \*, 1 – 9 see p. 163. <sup>19</sup> As of 1993 including withdrawals from and transfers to the fund for general banking risks.



## VIII. Items of banks' profit and loss accounts

## 7. Major components of credit institutions' profit and loss accounts, by category of banks \*

As a percentage of total assets <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Profit or loss (-) for the financial year after tax <sup>19</sup></b>														
1968	0.44	0.62	0.60	0.48	0.48	1.38	0.26	0.52	0.37	0.45	0.35	1.01	-	0.23
1969	0.38	0.54	0.54	0.42	0.32	1.23	0.31	0.37	0.26	0.42	0.33	0.75	-	0.21
1970	0.29	0.38	0.36	0.33	0.22	0.69	0.16	0.23	0.16	0.47	0.33	0.63	-	0.20
1971	0.33	0.43	0.40	0.32	0.37	1.03	0.18	0.29	0.28	0.47	0.35	0.77	-	0.19
1972	0.33	0.37	0.37	0.29	0.36	0.74	0.20	0.33	0.45	0.46	0.34	0.86	-	0.20
1973	0.24	0.26	0.31	0.12	0.50	0.44	0.10	0.25	0.13	0.43	0.29	0.46	-	0.16
1974	0.27	0.31	0.43	0.24	0.49	-0.10	0.11	0.29	0.23	0.46	0.27	0.60	-	0.17
1975	0.35	0.37	0.51	0.18	0.12	0.93	0.16	0.47	0.54	0.51	0.28	0.32	-	0.19
1976	0.31	0.39	0.45	0.24	0.35	0.92	0.13	0.38	0.30	0.40	0.25	0.80	-	0.24
1977	0.31	0.35	0.39	0.24	0.19	0.92	0.18	0.40	0.26	0.36	0.24	0.70	-	0.23
1978	0.30	0.32	0.35	0.23	0.23	0.84	0.18	0.40	0.27	0.34	0.25	0.68	-	0.22
1979	0.24	0.22	0.27	0.13	0.06	0.62	0.15	0.33	0.10	0.30	0.24	0.56	-	0.20
1980	0.24	0.23	0.21	0.20	0.14	0.69	0.08	0.32	0.17	0.34	0.27	0.47	-	0.15
1981	0.22	0.19	0.16	0.16	0.21	0.76	0.06	0.32	0.19	0.32	0.23	0.40	-	0.14
1982	0.24	0.22	0.20	0.17	0.13	0.87	0.06	0.35	0.36	0.35	0.23	0.44	-	0.20
1983	0.25	0.23	0.33	0.23	0.20	-0.58	0.08	0.37	0.37	0.33	0.24	0.45	-	0.19
1984	0.27	0.32	0.35	0.26	0.19	0.86	0.07	0.36	0.36	0.28	0.24	0.49	-	0.19
1985	0.25	0.36	0.45	0.24	0.14	1.10	0.08	0.32	0.09	0.23	0.22	0.49	-	0.19
1986	0.24	0.36	0.45	0.26	0.14	0.94	0.08	0.29	0.30	0.22	0.17	-	-	0.23
1987	0.21	0.28	0.31	0.24	0.09	0.66	0.08	0.26	0.25	0.21	0.19	-	-	0.18
1988	0.22	0.31	0.39	0.25	0.01	0.54	0.08	0.25	0.25	0.22	0.17	-	-	0.21
1989	0.20	0.29	0.42	0.22	-0.20	0.48	0.10	0.19	0.22	0.20	0.18	-	-	0.18
1990	0.21	0.32	0.49	0.20	-0.13	0.36	0.06	0.19	0.16	0.25	0.19	-	-	0.16
1991	0.24	0.28	0.39	0.20	0.07	0.39	0.08	0.28	0.09	0.35	0.26	-	-	0.18
1992	0.21	0.21	0.41	0.02	0.14	0.32	0.09	0.29	0.11	0.34	0.21	-	-	0.13
1993	0.26	0.33	0.35	0.29	0.28	0.54	0.11	0.31	0.09	0.34	0.18	-	0.51	0.20
1994	0.25	0.34	0.38	0.31	0.20	0.44	0.11	0.30	0.24	0.31	0.17	-	0.48	0.14
1995	0.26	0.34	0.37	0.31	0.20	0.38	0.12	0.30	0.21	0.31	0.21	-	0.29	0.20
1996	0.22	0.30	0.33	0.27	0.11	0.48	0.13	0.28	0.24	0.28	0.20	-	0.37	-0.01
1997	0.22	0.27	0.21	0.33	0.02	0.90	0.13	0.26	0.15	0.25	0.17	-	0.44	0.15
1998	0.32	0.59	0.66	0.51	0.14	1.01	0.14	0.26	0.58	0.22	0.18	-	0.41	0.19
1999	0.21	0.28	0.20	0.45	0.19	-	0.13	0.24	0.11	0.21	0.13	-	0.28	0.22
2000	0.20	0.26	0.24	0.30	0.28	-	0.10	0.25	0.24	0.19	0.04	-	0.74	0.28
2001	0.15	0.16	0.21	0.05	0.13	-	0.10	0.21	0.08	0.21	0.09	-	0.22	0.18
2002	0.10	0.00	-0.13	0.30	0.04	-	0.05	0.20	0.16	0.31	0.11	-	0.20	0.21
2003	-0.05	-0.27	-0.44	0.11	0.31	-	-0.17	0.18	0.08	0.26	0.07	-	0.14	0.21
2004	0.07	-0.05	-0.10	0.11	0.22	-	-0.02	0.23	0.15	0.27	0.03	-	0.14	0.29
2005	0.31	0.50	0.56	0.31	0.34	-	0.17	0.27	0.18	0.47	-0.02	-	0.15	0.36
2006	0.28	0.32	0.33	0.27	0.36	-	0.31	0.24	0.35	0.47	0.04	-	0.05	0.32
2007	0.18	0.52	0.57	0.36	0.53	-	0.03	0.21	0.11	0.30	0.02	-	0.07	-0.71
2008	-0.31	-0.54	-0.76	0.10	0.17	-	-0.39	0.11	0.05	0.23	-0.37	-	0.08	-0.39
2009	-0.09	-0.23	-0.31	-0.06	0.34	-	-0.39	0.23	0.28	0.28	-0.20	-	0.21	0.17
2010	0.16	0.08	0.08	0.07	0.45	-	-0.05	0.38	0.24	0.45	-0.01	-	0.18	0.37
2011	0.27	0.02	-0.02	0.18	0.53	-	-0.04	1.30	0.41	0.71	-0.06	-	0.62	0.38
2012	0.23	0.11	0.07	0.25	0.25	-	0.12	0.62	0.35	0.73	0.01	-	0.23	0.18
2013	0.17	0.12	0.09	0.22	0.36	-	-0.08	0.54	0.15	0.76	0.01	-	0.12	-0.12
2014	0.21	0.14	0.10	0.23	0.37	-	-0.08	0.53	0.13	0.64	-0.06	-	0.24	0.21
2015	0.21	0.09	0.06	0.16	0.18	-	0.10	0.54	-0.06	0.57	0.17	-	0.16	0.24
2016	0.24	0.13	0.09	0.26	0.05	-	-0.11	0.63	-	0.67	0.14	-	0.34	0.17
2017	0.24	0.13	0.09	0.20	0.26	-	0.05	0.60	-	0.58	0.13	-	0.37	0.13
2018	0.15	0.08	0.05	0.13	0.12	-	-0.20	0.44	-	0.47	0.04	-	0.05	0.09
2019	-0.03	-0.45	-0.75	0.20	0.14	-	0.07	0.44	-	0.56	0.16	-	0.15	0.12
2020	0.06	-0.12	-0.25	0.18	0.01	-	0.04	0.30	-	0.42	0.06	-	0.06	0.12

For footnotes \*, 1 – 9 see p. 163. For footnote 19 see p. 164.

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* All categories of banks

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	586,935	10,681	29,168	18,487	1,478	1,633	155	-	-	12,159
1969	3,665	668,741	12,550	36,928	24,378	1,750	1,920	170	-	-	14,300
1970	3,559	744,997	14,047	49,116	35,069	1,820	2,016	196	-	-	15,867
1971	3,469	838,116	15,849	53,655	37,806	2,188	2,459	271	-	-	18,037
1972	3,365	961,905	18,543	58,916	40,373	2,742	3,062	320	-	-	21,285
1973	3,737	1,084,228	20,580	82,115	61,535	3,288	3,614	326	-	-	23,868
1974	3,665	1,188,248	25,309	98,125	72,816	3,633	3,951	318	-	-	28,942
1975	3,586	1,307,896	29,300	94,252	64,952	4,033	4,426	393	-	-	33,333
1976	3,513	1,479,418	30,825	96,850	66,025	4,210	4,726	516	-	-	35,035
1977	3,425	1,643,806	33,504	105,296	71,792	4,555	5,117	562	-	-	38,059
1978	3,378	1,841,904	36,577	112,153	75,576	5,020	5,659	639	-	-	41,597
1979	3,336	2,064,387	37,757	133,568	95,811	5,619	6,248	629	-	-	43,376
1980	3,303	2,253,355	40,222	172,146	131,924	6,485	7,187	702	-	-	46,707
1981	3,292	2,462,883	47,252	214,616	167,364	7,402	8,186	784	-	-	54,654
1982	3,275	2,657,480	56,280	229,233	172,953	8,004	8,778	774	-	-	64,284
1983	3,246	2,829,562	64,221	215,228	151,007	8,833	9,745	912	-	-	73,054
1984	3,228	3,006,203	64,578	226,296	161,718	9,338	10,301	963	-	-	73,916
1985 16	4,639	3,259,148	67,741	233,902	166,161	10,965	12,078	1,113	-	-	78,706
1986	4,564	3,482,978	70,478	231,294	160,816	12,072	13,381	1,309	-	-	82,550
1987	4,438	3,722,645	70,468	232,083	161,615	11,828	13,098	1,270	-	-	82,296
1988	4,327	3,964,977	72,522	243,020	170,498	12,948	14,295	1,347	-	-	85,470
1989	4,193	4,234,078	73,143	280,205	207,062	15,024	16,752	1,728	-	-	88,167
1990	4,012	4,675,228	80,474	339,679	259,205	18,036	19,918	1,882	-	-	98,510
1991	3,824	5,129,528	91,597	395,371	303,774	19,600	21,546	1,946	-	-	111,197
1992	3,617	5,571,856	100,952	444,754	343,802	22,391	24,735	2,344	-	-	123,343
1993	3,879	6,551,085	124,583	489,090	364,507	27,176	32,230	5,054	6,790	1,164	159,713
1994	3,710	7,296,540	139,509	492,067	352,558	27,974	33,219	5,245	489	1,351	169,323
1995	3,606	7,815,161	139,417	511,448	372,031	27,569	32,932	5,363	4,395	722	172,103
1996	3,492	8,780,093	146,751	531,098	384,347	29,394	35,997	6,603	4,130	1,038	181,313
1997	3,393	9,875,680	150,564	567,759	417,195	34,394	41,689	7,295	5,306	1,903	192,167
1998	3,201	11,043,124	153,424	616,634	463,210	37,821	46,864	9,043	7,079	4,697	203,021
1999	2,930	12,121,059	158,205	645,682	487,477	44,022	55,207	11,185	7,016	5,105	214,347
1999	2,930	6,197,399	80,889	330,132	249,243	22,508	28,227	5,719	3,587	2,610	109,594
2000	2,667	6,866,201	79,950	377,525	297,575	28,401	35,376	6,975	6,449	2,301	117,101
2001	2,452	7,246,646	82,416	390,400	307,984	25,479	32,682	7,203	5,370	3,743	117,008
2002	2,296	7,290,284	88,790	352,551	263,761	24,375	31,681	7,306	2,950	4,018	120,133
2003	2,155	7,206,090	85,118	317,029	231,911	24,310	32,434	8,124	6,449	4,050	119,927
2004	2,081	7,361,833	88,433	311,966	223,533	25,279	33,607	8,328	1,260	4,264	119,236
2005	2,014	7,714,428	91,508	337,344	245,836	27,759	36,942	9,183	11,421	1,957	132,645
2006	1,966	7,913,181	92,039	365,586	273,547	29,647	39,896	10,249	4,413	7,396	133,495
2007	1,928	8,351,810	94,818	427,091	332,273	31,459	43,604	12,145	- 1,143	3,558	128,692
2008	1,889	8,518,198	93,833	440,981	347,148	29,383	42,576	13,193	-18,718	5,695	110,193
2009	1,843	8,212,026	94,749	317,754	223,005	27,090	40,710	13,620	6,906	506	129,251
2010	1,821	8,300,354	95,420	270,077	174,657	28,262	42,002	13,740	5,712	- 664	128,730
2011	1,801	9,167,921	94,725	303,045	208,320	28,281	41,050	12,769	4,602	606	128,214
2012	1,776	9,542,656	95,504	274,706	179,202	27,493	39,950	12,457	7,149	1,616	131,762
2013	1,748	8,755,419	89,485	228,193	138,708	28,039	40,618	12,579	5,861	- 820	122,565
2014	1,715	8,452,585	93,398	210,822	117,424	29,297	42,639	13,342	3,624	-2,470	123,849
2015	1,679	8,605,560	95,887	200,861	104,974	30,461	44,542	14,081	3,734	-2,196	127,886
2016	1,611	8,355,020	91,146	181,543	90,397	29,746	43,201	13,455	3,046	4,065	128,003
2017	1,538	8,251,175	85,486	165,387	79,901	30,559	44,190	13,631	5,572	1,304	122,921
2018	1,484	8,118,298	87,202	167,777	80,575	29,522	43,124	13,602	3,470	390	120,584
2019	1,440	8,532,738	82,453	162,845	80,392	31,244	45,765	14,521	2,469	2,518	118,684
2020	1,408	9,206,853	81,127	140,302	59,175	32,126	46,710	14,584	3,513	3,707	120,473

\* Excluding institutions in liquidation and institutions with a truncated financial year. Up to 1992 excluding building and loan associations. From 1968 to 1989 excluding postal giro offices and postal savings banks. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993, including east German credit institutions and in accordance with the new accounting rules. Up to 2015 the bank category "Banks with special, development and other central support tasks" was listed separately under the bank categories "Special purpose banks" and "Regional institutions of credit cooperatives". 1 Until 1998, as a percentage of business volume (Total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and

bills sent from the bill portfolio prior to expiry for collection; on an annual average); as of 1999, as a percentage of total assets as an annual average. In the following periods, excluding total assets of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, as of 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: special purpose banks

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
All categories of banks

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings <sup>13</sup>	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
7,957	5,244	2,713	4,202	-	4,202	243	4,445	1,860	2,585	- 945	1,640	1968
9,396	6,206	3,190	4,904	-	4,904	744	4,160	1,594	2,566	- 828	1,738	1969
11,246	7,510	3,736	4,621	-	4,621	1,000	3,621	1,485	2,136	- 550	1,586	1970
13,237	8,885	4,352	4,800	-	4,800	86	4,714	1,970	2,744	- 837	1,907	1971
14,990	10,100	4,890	6,295	-	6,295	653	5,642	2,475	3,167	- 1,134	2,033	1972
17,327	11,887	5,440	6,541	-	6,541	1,697	4,844	2,262	2,582	- 792	1,790	1973
20,198	14,004	6,194	8,744	-	8,744	2,557	6,187	2,957	3,230	- 1,072	2,158	1974
22,114	15,157	6,957	11,219	-	11,219	1,877	9,342	4,752	4,590	- 1,816	2,774	1975
24,666	16,760	7,906	10,369	-	10,369	1,120	9,249	4,595	4,654	- 1,555	3,099	1976
26,376	17,870	8,506	11,683	-	11,683	533	11,150	6,059	5,091	- 1,929	3,162	1977
28,402	19,194	9,208	13,195	-	13,195	1,306	11,889	6,315	5,574	- 2,120	3,454	1978
30,687	20,656	10,031	12,689	-	12,689	2,380	10,309	5,340	4,969	- 1,783	3,186	1979
33,596	22,787	10,809	13,111	-	13,111	1,832	11,279	5,979	5,300	- 2,013	3,287	1980
36,128	24,298	11,830	18,526	-	18,526	5,747	12,779	7,468	5,311	- 1,950	3,361	1981
38,956	25,691	13,265	25,328	-	25,328	8,645	16,683	10,275	6,408	- 2,476	3,932	1982
42,181	27,613	14,568	30,873	-	30,873	11,484	19,389	12,301	7,088	- 3,052	4,036	1983
44,864	29,001	15,863	29,052	-	29,052	8,644	20,408	12,422	7,986	- 3,065	4,921	1984
49,524	31,675	17,849	29,182	-	29,182	8,257	20,925	12,833	8,092	- 2,969	5,123	1985 <sup>16</sup>
53,067	33,892	19,175	29,483	-	29,483	7,050	21,294	12,739	8,555	- 2,869	5,686	1986
55,796	35,803	19,993	26,500	-	26,500	7,050	19,450	11,550	7,900	- 2,446	5,454	1987
58,274	37,430	20,844	27,196	-	27,196	5,321	21,875	13,109	8,766	- 3,056	5,710	1988
60,788	38,680	22,108	27,379	-	27,379	8,240	19,139	10,497	8,642	- 2,552	6,090	1989
69,196	43,163	26,033	29,314	-	29,314	8,857	20,457	10,757	9,700	- 3,299	6,401	1990
76,363	47,428	28,935	34,834	-	34,834	7,554	27,280	15,131	12,149	- 5,057	7,092	1991
83,729	51,679	32,050	39,614	-	39,614	11,206	28,408	16,915	11,493	- 4,157	7,336	1992
98,995	59,443	39,552	60,718	- 23,948	36,770	1,539	35,231	18,489	16,742	- 6,167	10,575	1993
102,970	61,211	41,759	66,353	- 31,054	35,299	398	34,901	16,603	18,298	- 7,267	11,031	1994
109,631	65,133	44,498	62,472	- 20,317	42,155	2,475	39,680	19,573	20,107	- 8,012	12,095	1995
114,666	66,752	47,914	66,647	- 21,734	44,913	4,268	40,645	20,890	19,755	- 7,145	12,610	1996
121,566	69,424	52,142	70,601	- 25,025	45,576	3,810	41,766	20,271	21,495	- 7,485	14,010	1997
130,054	72,534	57,520	72,967	- 27,231	45,736	21,876	67,612	31,784	35,828	- 17,206	18,622	1998
142,140	77,666	64,474	72,207	- 22,355	49,852	6,392	43,460	18,436	25,025	- 8,164	16,859	1999
72,675	39,710	32,965	36,919	- 11,430	25,489	3,268	22,221	9,426	12,795	- 4,174	8,620	1999
80,201	43,248	36,953	36,900	- 15,944	20,956	101	21,057	7,367	13,690	- 3,839	9,854	2000
83,600	44,224	39,376	33,408	- 19,742	13,666	1,094	14,760	4,045	10,715	- 3,876	6,842	2001
80,867	42,767	38,100	39,266	- 31,536	7,730	3,933	11,663	4,271	7,392	- 2,327	5,067	2002
79,820	42,724	37,096	40,107	- 21,976	18,131	15,772	2,359	5,801	- 3,442	7,220	3,776	2003
78,211	42,352	35,859	41,025	- 17,529	23,496	12,550	10,946	5,904	5,042	- 844	4,197	2004
81,134	44,577	36,557	51,511	- 14,255	37,256	3,409	33,847	10,069	23,778	- 14,432	9,345	2005
83,673	47,069	36,604	49,822	- 14,319	35,503	7,624	27,879	5,605	22,274	- 11,739	10,534	2006
83,635	45,559	38,076	45,057	- 24,013	21,044	89	20,955	6,240	14,715	- 2,699	12,020	2007
80,790	43,005	37,785	29,403	- 37,067	- 7,664	- 16,920	- 24,584	1,601	- 26,185	21,574	- 4,610	2008
84,173	45,849	38,324	45,078	- 27,046	18,032	- 20,848	- 2,816	4,182	- 6,998	2,314	- 4,682	2009
82,167	43,073	39,094	46,563	- 15,396	31,167	- 12,718	18,449	5,501	12,948	- 13,625	- 677	2010
82,037	42,481	39,556	46,177	3,103	49,280	- 17,352	31,928	7,034	24,894	- 25,706	- 812	2011
84,774	44,607	40,167	46,988	- 4,334	42,654	- 11,852	30,802	8,762	22,040	- 22,237	- 197	2012
84,798	43,756	41,042	37,767	- 6,542	31,225	- 9,271	21,954	7,376	14,578	- 16,232	- 1,654	2013
85,756	43,979	41,777	38,093	- 6,583	31,510	- 6,510	25,000	7,596	17,404	- 15,454	1,950	2014
90,033	46,039	43,994	37,853	- 3,497	34,356	- 7,791	26,565	8,445	18,120	- 15,436	2,684	2015
88,653	44,615	44,038	39,350	- 8,754	30,596	- 2,812	27,784	7,875	19,909	- 15,395	4,514	2016
88,389	44,563	43,826	34,532	- 3,619	30,913	- 3,398	27,515	7,536	19,979	- 16,777	3,202	2017
88,135	44,282	43,853	32,449	- 6,763	25,686	- 6,831	18,855	6,692	12,163	- 13,116	- 953	2018
90,191	44,447	45,744	28,493	- 6,708	21,785	- 16,133	5,652	7,806	- 2,154	7,212	5,058	2019
87,048	44,229	42,819	33,425	- 13,326	20,099	- 5,801	14,298	8,392	5,906	- 1,303	4,603	2020

+DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. **2** Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and as of 1993 profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements (up to 1992 other income received). Until 1992, including commissions for guarantees (included under commissions received as of 1993). **3** Interest paid and similar expenditure in banking business. As of 1993 including interest on participation

rights capital and income bonds (until 1992, ascribed in different ways to profit appropriation). **4** As of 1993, including commission for guarantees (until 1992, included in interest received from lending and money market transactions). **5** Until 2009, net result from financial operations. Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as from income from reversals of write-downs and expenditures on write-downs of these assets, expenditure on the formation of provisions for contingent losses arising from the business mentioned and income from the reversal of these provisions (until 1992, included in "Other result"). For footnotes **6 - 16** see p. 168 f.

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* All categories of banks

As a percentage of total assets <sup>1</sup>

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	300.1	1.82	4.97	3.15	0.25	0.28	0.03	-	-	2.07
1969	3,665	341.9	1.88	5.52	3.64	0.26	0.29	0.03	-	-	2.14
1970	3,559	380.9	1.89	6.59	4.70	0.24	0.27	0.03	-	-	2.13
1971	3,469	428.5	1.89	6.40	4.51	0.26	0.29	0.03	-	-	2.15
1972	3,365	491.8	1.92	6.12	4.20	0.29	0.33	0.04	-	-	2.21
1973	3,737	554.4	1.90	7.57	5.67	0.30	0.33	0.03	-	-	2.20
1974	3,665	607.5	2.13	8.26	6.13	0.31	0.33	0.02	-	-	2.44
1975	3,586	668.7	2.24	7.21	4.97	0.31	0.34	0.03	-	-	2.55
1976	3,513	756.4	2.08	6.54	4.46	0.29	0.32	0.03	-	-	2.37
1977	3,425	840.5	2.04	6.41	4.37	0.28	0.31	0.03	-	-	2.32
1978	3,378	941.8	1.98	6.09	4.11	0.27	0.31	0.04	-	-	2.25
1979	3,336	1,055.5	1.83	6.47	4.64	0.27	0.30	0.03	-	-	2.10
1980	3,303	1,152.1	1.78	7.64	5.86	0.29	0.32	0.03	-	-	2.07
1981	3,292	1,259.3	1.92	8.72	6.80	0.30	0.33	0.03	-	-	2.22
1982	3,275	1,358.7	2.12	8.63	6.51	0.30	0.33	0.03	-	-	2.42
1983	3,246	1,446.7	2.27	7.61	5.34	0.31	0.34	0.03	-	-	2.58
1984	3,228	1,537.0	2.15	7.53	5.38	0.31	0.34	0.03	-	-	2.46
1985 <sup>16</sup>	4,639	1,666.4	2.08	7.18	5.10	0.34	0.37	0.03	-	-	2.42
1986	4,564	1,780.8	2.02	6.64	4.62	0.35	0.39	0.04	-	-	2.37
1987	4,438	1,903.4	1.89	6.23	4.34	0.32	0.35	0.03	-	-	2.21
1988	4,327	2,027.3	1.83	6.13	4.30	0.33	0.36	0.03	-	-	2.16
1989	4,193	2,164.8	1.73	6.62	4.89	0.36	0.40	0.04	-	-	2.09
1990	4,012	2,390.4	1.72	7.26	5.54	0.39	0.43	0.04	-	-	2.11
1991	3,824	2,622.7	1.79	7.71	5.92	0.38	0.42	0.04	-	-	2.17
1992	3,617	2,848.8	1.81	7.98	6.17	0.40	0.44	0.04	-	-	2.21
1993	3,879	3,349.5	1.90	7.47	5.56	0.41	0.49	0.08	0.10	0.02	2.44
1994	3,710	3,730.7	1.91	6.74	4.83	0.38	0.46	0.07	0.01	0.02	2.32
1995	3,606	3,995.8	1.78	6.54	4.76	0.35	0.42	0.07	0.06	0.01	2.20
1996	3,492	4,489.2	1.67	6.05	4.38	0.33	0.41	0.08	0.05	0.01	2.07
1997	3,393	5,049.4	1.52	5.75	4.22	0.35	0.42	0.07	0.05	0.02	1.95
1998	3,201	5,646.3	1.39	5.58	4.19	0.34	0.42	0.08	0.06	0.04	1.84
1999	2,930	6,197.4	1.31	5.33	4.02	0.36	0.46	0.09	0.06	0.04	1.77
2000	2,667	6,866.2	1.16	5.50	4.33	0.41	0.52	0.10	0.09	0.03	1.71
2001	2,452	7,246.6	1.14	5.39	4.25	0.35	0.45	0.10	0.07	0.05	1.61
2002	2,296	7,290.3	1.22	4.84	3.62	0.33	0.43	0.10	0.04	0.06	1.65
2003	2,155	7,206.1	1.18	4.40	3.22	0.34	0.45	0.11	0.09	0.06	1.66
2004	2,081	7,361.8	1.20	4.24	3.04	0.34	0.46	0.11	0.02	0.06	1.62
2005	2,014	7,714.4	1.19	4.37	3.19	0.36	0.48	0.12	0.15	0.03	1.72
2006	1,966	7,913.2	1.16	4.62	3.46	0.37	0.50	0.13	0.06	0.09	1.69
2007	1,928	8,351.8	1.14	5.11	3.98	0.38	0.52	0.15	-0.01	0.04	1.54
2008	1,889	8,518.2	1.10	5.18	4.08	0.34	0.50	0.15	-0.22	0.07	1.29
2009	1,843	8,212.0	1.15	3.87	2.72	0.33	0.50	0.17	0.08	0.01	1.57
2010	1,821	8,300.4	1.15	3.25	2.10	0.34	0.51	0.17	0.07	-0.01	1.55
2011	1,801	9,167.9	1.03	3.31	2.27	0.31	0.45	0.14	0.05	0.01	1.40
2012	1,776	9,542.7	1.00	2.88	1.88	0.29	0.42	0.13	0.07	0.02	1.38
2013	1,748	8,755.4	1.02	2.61	1.58	0.32	0.46	0.14	0.07	-0.01	1.40
2014	1,715	8,452.6	1.10	2.49	1.39	0.35	0.50	0.16	0.04	-0.03	1.47
2015	1,679	8,605.6	1.11	2.33	1.22	0.35	0.52	0.16	0.04	-0.03	1.49
2016	1,611	8,355.0	1.09	2.17	1.08	0.36	0.52	0.16	0.04	0.05	1.53
2017	1,538	8,251.2	1.04	2.00	0.97	0.37	0.54	0.17	0.07	0.02	1.49
2018	1,484	8,118.3	1.07	2.07	0.99	0.36	0.53	0.17	0.04	-	1.49
2019	1,440	8,532.7	0.97	1.91	0.94	0.37	0.54	0.17	0.03	0.03	1.39
2020	1,408	9,206.9	0.88	1.52	0.64	0.35	0.51	0.16	0.04	0.04	1.31

For footnotes \*, 1 – 5 see p. 166 f. 6 Includes gross "Profit on transaction of goods and subsidiary transactions" and the balance of income or depreciation and value adjustments on leased assets as well as other taxes including taxes on assets (until 1992, included in "Other result"). 7 Net interest and commission income plus net result of the trading portfolio and "Other result". 8 Wages and salaries and social security contributions and expenses for pensions and other benefits. Until 1992, including personell expenses on transactions in goods and subsidiary transactions (as of 1993, included in

"Gross result for transactions in goods and subsidiary transactions"). 9 Including amortisation and write-downs of intangible fixed assets and depreciation and write-downs of tangible fixed assets, but excluding amortisation, depreciation and write-downs of leased assets (as of 1993 included among other operating expenses). Up to 1992, including operating expenditure on transactions in goods and subsidiary transactions (as of 1993, included in "Gross result for transactions in goods and subsidiary transactions") and "Other taxes" (as of 1993, included among "Other operating charges"). 10 Income

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
All categories of banks

As a percentage of total assets 1

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings <sup>13</sup>	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
1.35	0.89	0.46	0.72	-	0.72	0.04	0.76	0.32	0.44	-0.16	0.28	1968
1.41	0.93	0.48	0.73	-	0.73	-0.11	0.62	0.24	0.38	-0.12	0.26	1969
1.51	1.01	0.50	0.62	-	0.62	-0.13	0.49	0.20	0.29	-0.08	0.21	1970
1.58	1.06	0.52	0.57	-	0.57	-0.01	0.56	0.23	0.33	-0.10	0.23	1971
1.56	1.05	0.51	0.65	-	0.65	-0.06	0.59	0.26	0.33	-0.12	0.21	1972
1.60	1.10	0.50	0.60	-	0.60	-0.15	0.45	0.21	0.24	-0.07	0.17	1973
1.70	1.18	0.52	0.74	-	0.74	-0.22	0.52	0.25	0.27	-0.09	0.18	1974
1.69	1.16	0.53	0.86	-	0.86	-0.14	0.72	0.37	0.35	-0.14	0.21	1975
1.67	1.13	0.54	0.70	-	0.70	-0.08	0.62	0.31	0.31	-0.10	0.21	1976
1.61	1.09	0.52	0.71	-	0.71	-0.03	0.68	0.37	0.31	-0.12	0.19	1977
1.54	1.04	0.50	0.71	-	0.71	-0.07	0.64	0.34	0.30	-0.12	0.18	1978
1.49	1.00	0.49	0.61	-	0.61	-0.11	0.50	0.26	0.24	-0.09	0.15	1979
1.49	1.01	0.48	0.58	-	0.58	-0.08	0.50	0.26	0.24	-0.09	0.15	1980
1.47	0.99	0.48	0.75	-	0.75	-0.23	0.52	0.30	0.22	-0.08	0.14	1981
1.47	0.97	0.50	0.95	-	0.95	-0.32	0.63	0.39	0.24	-0.09	0.15	1982
1.49	0.98	0.51	1.09	-	1.09	-0.40	0.69	0.44	0.25	-0.11	0.14	1983
1.49	0.96	0.53	0.97	-	0.97	-0.29	0.68	0.41	0.27	-0.11	0.16	1984
1.52	0.97	0.55	0.90	-	0.90	-0.26	0.64	0.39	0.25	-0.09	0.16	1985 <sup>16</sup>
1.52	0.97	0.55	0.85	-	0.85	-0.24	0.61	0.37	0.24	-0.08	0.16	1986
1.50	0.96	0.54	0.71	-	0.71	-0.19	0.52	0.31	0.21	-0.06	0.15	1987
1.47	0.94	0.53	0.69	-	0.69	-0.14	0.55	0.33	0.22	-0.08	0.14	1988
1.44	0.92	0.52	0.65	-	0.65	-0.20	0.45	0.25	0.20	-0.06	0.14	1989
1.48	0.92	0.56	0.63	-	0.63	-0.19	0.44	0.23	0.21	-0.07	0.14	1990
1.49	0.92	0.57	0.68	-	0.68	-0.15	0.53	0.29	0.24	-0.10	0.14	1991
1.50	0.93	0.57	0.71	-	0.71	-0.20	0.51	0.30	0.21	-0.08	0.13	1992
1.51	0.91	0.60	0.93	-0.37	0.56	-0.02	0.54	0.28	0.26	-0.09	0.16	1993
1.41	0.84	0.57	0.91	-0.43	0.48	-0.01	0.48	0.23	0.25	-0.10	0.15	1994
1.40	0.83	0.57	0.80	-0.26	0.54	-0.03	0.51	0.25	0.26	-0.10	0.15	1995
1.31	0.76	0.55	0.76	-0.25	0.51	-0.05	0.46	0.24	0.22	-0.08	0.14	1996
1.23	0.70	0.53	0.71	-0.25	0.46	-0.04	0.42	0.21	0.22	-0.08	0.14	1997
1.18	0.66	0.52	0.66	-0.25	0.41	-0.20	0.61	0.29	0.32	-0.16	0.17	1998
1.17	0.64	0.53	0.60	-0.18	0.41	-0.05	0.36	0.15	0.21	-0.07	0.14	1999
1.17	0.63	0.54	0.54	-0.23	0.31	0.00	0.11	0.20	0.11	-0.06	0.14	2000
1.15	0.61	0.54	0.46	-0.27	0.19	0.02	0.20	0.06	0.15	-0.05	0.09	2001
1.11	0.59	0.52	0.54	-0.43	0.11	0.05	0.16	0.06	0.10	-0.03	0.07	2002
1.11	0.59	0.51	0.56	-0.30	0.25	-0.22	0.03	0.08	-0.05	0.10	0.05	2003
1.06	0.58	0.49	0.56	-0.24	0.32	-0.17	0.15	0.08	0.07	-0.01	0.06	2004
1.05	0.58	0.47	0.67	-0.18	0.48	-0.04	0.44	0.13	0.31	-0.19	0.12	2005
1.06	0.59	0.46	0.63	-0.18	0.45	-0.10	0.35	0.07	0.28	-0.15	0.13	2006
1.00	0.55	0.46	0.54	-0.29	0.25	0.00	0.25	0.07	0.18	-0.03	0.14	2007
0.95	0.50	0.44	0.35	-0.44	-0.09	-0.20	-0.29	0.02	-0.31	0.25	-0.05	2008
1.02	0.56	0.47	0.55	-0.33	0.22	-0.25	-0.03	0.05	-0.09	0.03	-0.06	2009
0.99	0.52	0.47	0.56	-0.19	0.38	-0.15	0.22	0.07	0.16	-0.16	-0.01	2010
0.89	0.46	0.43	0.50	0.03	0.54	-0.19	0.35	0.08	0.27	-0.28	-0.01	2011
0.89	0.47	0.42	0.49	-0.05	0.45	-0.12	0.32	0.09	0.23	-0.23	-	2012
0.97	0.50	0.47	0.43	-0.07	0.36	-0.11	0.25	0.08	0.17	-0.19	-0.02	2013
1.01	0.52	0.49	0.45	-0.08	0.37	-0.08	0.30	0.09	0.21	-0.18	0.02	2014
1.05	0.53	0.51	0.44	-0.04	0.40	-0.09	0.31	0.10	0.21	-0.18	0.03	2015
1.06	0.53	0.53	0.47	-0.10	0.37	-0.03	0.33	0.09	0.24	-0.18	0.05	2016
1.07	0.54	0.53	0.42	-0.04	0.37	-0.04	0.33	0.09	0.24	-0.20	0.04	2017
1.09	0.55	0.54	0.40	-0.08	0.32	-0.08	0.23	0.08	0.15	-0.16	-0.01	2018
1.06	0.52	0.54	0.33	-0.08	0.26	-0.19	0.07	0.09	-0.03	0.08	0.06	2019
0.95	0.48	0.47	0.36	-0.14	0.22	-0.06	0.16	0.09	0.06	-0.01	0.05	2020

from "reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions" less "write-downs of receivables and specific securities as well as transfers to loan loss provisions". Until 1992, included in "Other result".

<sup>11</sup> From 1968 till 1992 "Partial operating result" (col. 3 + 6 - 12). <sup>12</sup> Difference between other and extraordinary income and charges. Up to 1992, including income and charges from columns 9, 10 and 16. <sup>13</sup> Excluding taxes on wealth. In part, including

taxes paid by legally dependent building and loan associations affiliated to "Landesbanken". <sup>14</sup> As of 1993, net income/loss for the financial year including withdrawals from and transfers to the fund for general banking risks. <sup>15</sup> Including retained profits or accumulated losses brought forward and, as of 1993, withdrawals from and transfers to the fund for general banking risk. <sup>16</sup> State after extension of the reporting requirements for credit cooperatives; census survey as of 1985.

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Commercial banks

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	311	129,635	2,877	6,841	3,964	960	1,030	70	-	-	3,837
1969	312	156,631	3,701	9,432	5,731	1,125	1,232	107	-	-	4,826
1970	296	183,066	4,140	13,917	9,777	1,104	1,215	111	-	-	5,244
1971	295	211,030	4,446	13,974	9,528	1,325	1,466	141	-	-	5,771
1972	296	245,002	5,045	14,364	9,319	1,595	1,779	184	-	-	6,640
1973	298	283,965	5,234	23,562	18,328	1,856	2,049	193	-	-	7,090
1974	284	300,496	7,464	28,242	20,778	1,989	2,164	175	-	-	9,453
1975	273	318,116	8,403	23,163	14,760	2,197	2,402	205	-	-	10,600
1976	264	377,545	8,606	23,091	14,485	2,293	2,531	238	-	-	10,899
1977	251	424,968	9,318	25,561	16,243	2,440	2,696	256	-	-	11,758
1978	249	485,744	10,064	28,180	18,116	2,708	2,996	288	-	-	12,772
1979	240	543,929	10,314	36,594	26,280	2,897	3,141	244	-	-	13,211
1980	235	586,209	10,780	50,119	39,339	3,305	3,593	288	-	-	14,085
1981	237	627,295	12,563	62,939	50,376	3,766	4,044	278	-	-	16,329
1982	234	657,658	15,414	61,766	46,352	4,098	4,378	280	-	-	19,512
1983	231	683,368	17,709	53,115	35,406	4,595	4,986	391	-	-	22,304
1984	231	729,974	17,614	56,654	39,040	4,973	5,397	424	-	-	22,587
1985	232	792,778	18,361	57,074	38,713	6,162	6,720	558	-	-	24,523
1986	307	889,245	21,850	59,010	37,160	6,957	7,789	832	-	-	28,807
1987	306	955,431	21,079	58,638	37,559	6,531	7,274	743	-	-	27,610
1988	310	1,035,650	21,825	64,408	42,583	7,162	7,974	812	-	-	28,987
1989	319	1,147,251	22,336	80,910	58,574	8,270	9,285	1,015	-	-	30,606
1990	331	1,281,516	25,083	99,350	74,267	8,834	9,900	1,066	-	-	33,917
1991	339	1,432,000	29,756	116,209	86,453	9,364	10,466	1,102	-	-	39,120
1992	329	1,574,496	33,731	131,508	97,777	10,477	11,700	1,223	-	-	44,208
1993	300	1,740,525	37,492	131,873	94,381	13,055	14,539	1,484	3,960	666	55,173
1994	294	1,897,624	40,822	126,292	85,470	12,483	14,058	1,575	189	600	54,094
1995	290	2,032,272	39,649	129,571	89,922	12,159	13,795	1,636	2,236	604	54,648
1996	277	2,351,504	42,311	134,317	92,006	13,710	15,765	2,055	2,132	830	58,983
1997	272	2,732,361	44,354	145,824	101,470	17,273	19,826	2,553	2,603	809	65,039
1998	258	3,143,441	45,727	159,303	113,576	19,341	22,932	3,591	4,237	1,397	70,702
1999	224	3,523,960	50,410	176,089	125,680	24,681	28,469	3,788	5,169	1,463	81,722
1999	224	1,801,772	25,774	90,033	64,259	12,619	14,556	1,937	2,643	748	41,784
2000	224	2,201,783	25,731	117,211	91,480	16,822	19,617	2,795	5,371	868	48,792
2001	213	2,362,579	27,231	120,978	93,747	15,227	18,588	3,361	4,719	1,245	48,422
2002	206	2,309,650	30,850	101,741	70,891	13,894	17,145	3,251	2,144	1,515	48,403
2003	193	2,251,587	26,334	85,993	59,659	13,250	16,612	3,362	5,363	1,633	46,580
2004	186	2,361,859	29,467	84,996	55,529	13,425	17,138	3,713	414	2,116	45,422
2005	179	2,563,063	32,585	102,082	69,497	15,370	19,375	4,005	10,542	472	58,969
2006	174	2,605,735	34,584	116,283	81,699	16,504	21,332	4,828	2,759	2,089	55,936
2007	173	2,935,195	38,076	140,346	102,270	17,757	24,205	6,448	884	712	57,429
2008	181	2,964,986	35,704	140,162	104,458	15,994	23,061	7,067	-16,343	2,506	37,861
2009	183	2,735,704	32,803	88,667	55,864	15,095	21,816	6,721	4,896	-725	52,069
2010	183	2,845,575	32,525	73,870	41,345	15,799	22,770	6,971	4,706	-1,165	51,865
2011	183	3,825,768	32,580	77,223	44,643	16,136	22,744	6,608	4,987	760	54,463
2012	183	4,132,098	34,935	73,017	38,082	15,424	21,857	6,433	5,605	540	56,504
2013	183	3,669,592	32,689	62,225	29,536	15,946	22,387	6,441	4,136	-861	51,910
2014	183	3,532,938	34,370	61,502	27,132	16,686	24,065	7,379	3,026	-2,335	51,747
2015	177	3,678,042	36,282	60,993	24,711	17,337	25,183	7,846	2,867	-2,320	54,166
2016	171	3,580,912	34,768	56,451	21,683	16,204	23,873	7,669	1,429	2,427	54,828
2017	172	3,532,639	30,887	54,373	23,486	16,027	23,832	7,805	4,074	-83	50,905
2018	167	3,404,697	34,140	62,134	27,994	14,514	22,145	7,631	2,462	-779	50,337
2019	165	3,591,261	30,191	56,760	26,569	15,154	23,252	8,098	1,560	1,959	48,864
2020	164	3,966,453	28,805	44,414	15,609	15,430	23,384	7,954	2,670	3,071	49,976

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f.

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Commercial banks

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
2,955	1,990	965	882	-	882	426	1,308	501	807	- 254	553	1968
3,550	2,396	1,154	1,276	-	1,276	81	1,357	499	858	- 183	675	1969
4,170	2,838	1,332	1,074	-	1,074	62	1,136	449	687	- 71	616	1970
4,810	3,245	1,565	961	-	961	467	1,428	524	904	- 174	730	1971
5,412	3,708	1,704	1,228	-	1,228	289	1,517	601	916	- 188	728	1972
6,018	4,230	1,788	1,072	-	1,072	209	1,281	555	726	- 151	575	1973
7,069	5,030	2,039	2,384	-	2,384	- 651	1,733	789	944	- 199	745	1974
7,882	5,522	2,360	2,718	-	2,718	- 443	2,275	1,110	1,165	- 200	965	1975
8,532	5,895	2,637	2,367	-	2,367	188	2,555	1,102	1,453	- 298	1,155	1976
9,115	6,340	2,775	2,643	-	2,643	277	2,920	1,442	1,478	- 417	1,061	1977
9,864	6,826	3,038	2,908	-	2,908	192	3,100	1,533	1,567	- 402	1,165	1978
10,653	7,325	3,328	2,558	-	2,558	- 88	2,470	1,287	1,183	- 226	957	1979
11,609	8,039	3,570	2,476	-	2,476	133	2,609	1,291	1,318	- 335	983	1980
12,337	8,519	3,818	3,992	-	3,992	- 1,270	2,722	1,498	1,224	- 151	1,073	1981
13,182	8,975	4,207	6,330	-	6,330	- 2,935	3,395	1,978	1,417	- 211	1,206	1982
14,406	9,739	4,667	7,898	-	7,898	- 3,873	4,025	2,475	1,550	- 586	964	1983
15,280	10,161	5,119	7,307	-	7,307	- 2,228	5,079	2,751	2,328	- 606	1,722	1984
16,569	10,852	5,717	7,954	-	7,954	- 1,672	6,282	3,459	2,823	- 910	1,913	1985
19,598	12,687	6,911	9,209	-	9,209	- 2,307	6,902	3,685	3,217	- 840	2,377	1986
20,651	13,327	7,324	6,959	-	6,959	- 1,347	5,612	2,944	2,668	- 425	2,243	1987
21,762	14,046	7,716	7,225	-	7,225	- 40	7,185	3,986	3,199	- 863	2,336	1988
22,905	14,585	8,320	7,701	-	7,701	- 282	7,419	4,090	3,329	- 810	2,519	1989
25,016	15,855	9,161	8,901	-	8,901	- 1,335	7,566	3,526	4,040	-1,093	2,947	1990
28,493	17,802	10,691	10,627	-	10,627	- 2,582	8,045	3,990	4,055	-1,130	2,925	1991
31,080	19,256	11,824	13,128	-	13,128	- 5,820	7,308	3,945	3,363	- 352	3,011	1992
33,360	20,618	12,742	21,813	-11,324	10,489	- 1,030	9,459	3,784	5,675	-1,331	4,344	1993
34,968	21,116	13,852	19,126	- 9,276	9,850	372	10,222	3,727	6,495	-1,833	4,662	1994
36,884	22,120	14,764	17,764	- 5,628	12,136	- 1,857	10,279	3,380	6,899	-1,726	5,173	1995
39,342	22,932	16,410	19,641	- 6,628	13,013	- 1,581	11,432	4,364	7,068	-1,585	5,483	1996
43,082	24,191	18,891	21,957	- 8,199	13,758	- 2,863	10,895	3,406	7,489	-1,598	5,891	1997
47,941	25,937	22,004	22,761	- 7,882	14,879	18,371	33,250	14,802	18,448	-8,742	9,706	1998
60,361	30,943	29,418	21,362	- 8,105	13,257	162	13,419	3,704	9,715	-2,345	7,368	1999
30,862	15,821	15,041	10,922	- 4,144	6,778	83	6,861	1,894	4,967	-1,199	3,767	1999
36,806	18,562	18,244	11,986	- 4,012	7,974	- 1,563	6,411	695	5,716	-1,147	4,569	2000
38,909	19,155	19,754	9,513	- 6,167	3,346	905	4,251	446	3,805	-2,040	1,766	2001
35,897	17,414	18,483	12,506	- 9,034	3,472	- 2,563	909	869	40	769	812	2002
34,451	17,024	17,427	12,129	- 7,345	4,784	-10,472	- 5,688	302	- 5,990	5,661	- 329	2003
33,377	16,600	16,777	12,045	- 5,301	6,744	- 7,086	- 342	826	- 1,168	611	- 557	2004
35,259	17,889	17,370	23,710	- 3,906	19,804	- 1,856	17,948	5,180	12,768	-8,594	4,176	2005
36,939	19,402	17,537	18,997	- 4,092	14,905	- 4,761	10,144	1,904	8,240	-2,865	5,374	2006
37,623	19,454	18,169	19,806	- 4,879	14,927	3,799	18,726	3,450	15,276	-5,779	9,496	2007
35,444	16,868	18,576	2,417	-10,161	- 7,744	- 8,676	-16,420	- 461	-15,959	16,697	739	2008
38,241	18,904	19,337	13,828	- 8,442	5,386	-11,860	- 6,474	- 162	- 6,312	8,568	2,256	2009
37,580	17,407	20,173	14,285	- 4,434	9,851	- 6,512	3,339	1,104	2,235	- 241	1,994	2010
36,987	16,814	20,173	17,476	- 4,311	13,165	-10,992	2,173	1,259	914	754	1,668	2011
37,987	17,711	20,276	18,517	- 3,962	14,555	- 6,430	8,125	3,563	4,562	-1,568	2,994	2012
37,800	16,903	20,897	14,110	- 2,036	12,074	- 5,769	6,305	1,812	4,493	-2,794	1,699	2013
37,990	16,216	21,774	13,757	- 3,797	9,960	- 3,367	6,593	1,776	4,817	-2,812	2,005	2014
40,961	17,530	23,431	13,205	- 1,183	12,022	- 6,890	5,132	1,969	3,163	-1,870	1,293	2015
40,723	17,379	23,344	14,105	- 5,130	8,975	- 2,248	6,727	1,954	4,773	148	4,921	2016
40,400	17,160	23,240	10,505	- 540	9,965	- 3,536	6,429	1,885	4,544	-4,064	480	2017
39,899	16,558	23,341	10,438	- 1,992	8,446	- 4,918	3,528	906	2,622	-4,264	-1,642	2018
41,481	16,933	24,548	7,383	- 5,743	1,640	-15,611	-13,971	2,356	-16,327	18,097	1,770	2019
38,850	16,909	21,941	11,126	- 8,336	2,790	- 5,415	- 2,625	2,328	- 4,953	6,467	1,514	2020



## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Big banks <sup>17</sup>

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	6	58,311	1,393	2,903	1,510	543	560	17	-	-	1,936
1969	6	68,752	1,795	3,863	2,068	618	647	29	-	-	2,413
1970	6	77,901	2,084	5,613	3,529	589	625	36	-	-	2,673
1971	6	88,421	2,173	5,517	3,344	693	742	49	-	-	2,866
1972	6	100,611	2,310	5,457	3,147	847	910	63	-	-	3,157
1973	6	116,191	2,399	9,001	6,602	943	996	53	-	-	3,342
1974	6	121,371	3,727	11,155	7,428	1,047	1,099	52	-	-	4,774
1975	6	129,987	4,196	9,580	5,384	1,216	1,281	65	-	-	5,412
1976	6	162,162	4,276	9,637	5,361	1,269	1,344	75	-	-	5,545
1977	6	186,743	4,724	10,933	6,209	1,355	1,424	69	-	-	6,079
1978	6	218,388	5,081	12,634	7,553	1,502	1,579	77	-	-	6,583
1979	6	246,102	5,397	16,376	10,979	1,579	1,658	79	-	-	6,976
1980	6	263,727	5,560	22,556	16,996	1,828	1,916	88	-	-	7,388
1981	6	272,868	6,583	27,335	20,752	2,068	2,171	103	-	-	8,651
1982	6	283,694	7,753	26,610	18,857	2,257	2,358	101	-	-	10,010
1983	6	288,832	9,010	22,863	13,853	2,583	2,750	167	-	-	11,593
1984	6	306,864	9,095	24,389	15,294	2,778	2,954	176	-	-	11,873
1985	6	335,269	9,416	24,185	14,769	3,343	3,557	214	-	-	12,759
1986	6	365,894	10,968	24,338	13,370	3,807	4,056	249	-	-	14,775
1987	6	399,553	9,999	24,256	14,257	3,671	3,842	171	-	-	13,670
1988	6	446,084	10,690	28,090	17,400	4,187	4,367	180	-	-	14,877
1989	6	494,426	11,398	35,221	23,823	4,812	5,068	256	-	-	16,210
1990	5	563,239	13,038	43,650	30,612	5,118	5,359	241	-	-	18,156
1991	4	641,255	15,662	50,489	34,827	5,400	5,664	264	-	-	21,062
1992	3	694,382	17,125	55,719	38,594	6,023	6,326	303	-	-	23,148
1993	3	768,766	18,221	56,093	37,872	7,890	8,258	368	1,978	115	28,204
1994	3	829,919	18,658	51,849	33,191	7,252	7,683	431	- 51	- 104	25,755
1995	3	911,755	17,565	55,378	37,813	6,991	7,517	526	1,071	- 77	25,550
1996	3	1,099,382	18,782	59,348	40,566	8,004	8,732	728	1,154	- 150	27,790
1997	3	1,340,110	20,037	66,201	46,164	10,224	11,092	868	1,713	- 437	31,537
1998	3	1,665,557	21,381	76,785	55,404	11,414	13,114	1,700	1,465	- 814	33,446
1999	4	2,437,025	28,068	118,111	90,043	15,467	17,346	1,880	4,207	- 634	47,108
1999	4	1,246,031	14,351	60,389	46,038	7,908	8,869	961	2,151	- 324	24,086
2000	4	1,508,019	14,174	79,073	64,899	10,205	11,251	1,046	4,761	- 327	28,813
2001	4	1,653,158	14,727	81,187	66,460	9,454	11,134	1,680	4,882	- 195	29,258
2002	4	1,601,526	17,615	65,553	47,938	8,481	10,073	1,592	2,074	- 225	27,945
2003	4	1,533,976	13,035	52,461	39,426	8,223	10,191	1,968	4,901	- 233	26,392
2004	5	1,764,080	17,340	58,161	40,821	8,836	11,087	2,251	619	- 907	27,702
2005	5	1,939,373	19,419	73,595	54,176	10,076	12,189	2,113	10,775	- 846	39,424
2006	5	1,995,918	22,111	87,108	64,997	10,861	13,365	2,504	2,971	- 920	36,863
2007	5	2,240,698	24,454	104,238	79,784	11,365	14,634	3,269	1,764	- 375	37,208
2008	5	2,212,741	21,828	100,199	78,371	9,895	13,541	3,646	-15,373	- 1,270	17,620
2009	4	1,931,021	21,060	56,590	35,530	9,565	13,035	3,470	4,262	- 1,862	33,025
2010	4	2,061,016	19,584	45,236	25,652	10,215	13,552	3,337	4,706	- 2,529	31,976
2011	4	3,010,173	19,121	47,102	27,981	10,591	13,399	2,808	4,576	- 1,057	33,231
2012	4	3,217,291	21,944	44,179	22,235	10,152	12,771	2,619	5,213	- 1,417	35,892
2013	4	2,798,461	19,235	36,200	16,965	10,698	13,043	2,345	3,821	- 2,086	31,668
2014	4	2,647,559	20,491	36,414	15,923	11,336	14,269	2,933	2,635	- 2,844	31,618
2015	4	2,736,876	22,151	36,394	14,243	11,762	14,569	2,807	2,496	- 3,732	32,677
2016	4	2,575,072	20,126	33,572	13,446	10,817	13,510	2,693	1,069	- 405	32,417
2017	4	2,400,315	16,369	30,216	13,847	10,205	12,929	2,724	3,701	- 1,712	28,563
2018	4	2,346,111	19,751	37,924	18,173	10,573	13,478	2,905	2,196	- 1,866	30,654
2019	4	2,475,076	16,126	34,920	18,794	10,154	13,650	3,496	1,302	- 32	27,550
2020	3	2,748,655	15,052	25,257	10,205	9,311	12,495	3,184	2,000	1,341	27,704

For footnotes \* 1 - 12, 14 - 15 see pp. 166 f. <sup>17</sup> From 1990 to 1998 classification of Deutsche Postbank AG to the bank category "Banks with special, development and other central support tasks", from 1998 to 2003 included in the bank category "Regional banks and other commercial banks", from 2004 to 2017, Deutsche Postbank

AG allocated to the bank category "Big banks". From 2018 DB Privat- und Firmenkundenbank AG (merger of Deutsche Postbank AG bank category "Big banks" with Deutsche Bank Privat- und Geschäftskunden AG bank category "Regional banks and other commercial banks") allocated to the bank category "Big banks".



## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Big banks 17

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets 10 (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) 11	Other and extraordinary result 12	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax 14 (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital 15	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs 8	Other administrative spending 9										
12	13	14	15	16	17	18	19	20	21	22	23	
1,648	1,105	543	288	-	288	320	608	257	351	- 146	205	1968
1,959	1,342	617	454	-	454	153	607	236	371	- 92	279	1969
2,260	1,564	696	413	-	413	73	486	202	284	- 56	228	1970
2,620	1,791	829	246	-	246	321	567	214	353	- 81	272	1971
2,897	2,053	844	260	-	260	360	620	251	369	- 92	277	1972
3,177	2,317	860	165	-	165	359	524	169	355	- 39	316	1973
3,843	2,845	998	931	-	931	- 35	896	379	517	- 172	345	1974
4,295	3,107	1,188	1,117	-	1,117	109	1,226	555	671	- 231	440	1975
4,639	3,297	1,342	906	-	906	344	1,250	520	730	- 245	485	1976
4,931	3,545	1,386	1,148	-	1,148	372	1,520	778	742	- 266	476	1977
5,394	3,846	1,548	1,189	-	1,189	420	1,609	835	774	- 267	507	1978
5,908	4,158	1,750	1,068	-	1,068	326	1,394	730	664	- 144	520	1979
6,345	4,568	1,777	1,043	-	1,043	184	1,227	680	547	- 179	368	1980
6,720	4,812	1,908	1,931	-	1,931	- 738	1,193	764	429	- 68	361	1981
7,172	5,108	2,064	2,838	-	2,838	- 1,175	1,663	1,102	561	- 102	459	1982
7,858	5,509	2,349	3,735	-	3,735	- 1,302	2,433	1,470	963	- 357	606	1983
8,290	5,702	2,588	3,583	-	3,583	- 940	2,643	1,576	1,067	- 392	675	1984
9,063	6,104	2,959	3,696	-	3,696	- 177	3,519	2,017	1,502	- 640	862	1985
10,056	6,770	3,286	4,719	-	4,719	- 1,081	3,638	1,987	1,651	- 537	1,114	1986
10,442	7,012	3,430	3,228	-	3,228	- 810	2,418	1,201	1,217	- 214	1,003	1987
11,105	7,457	3,648	3,772	-	3,772	197	3,969	2,245	1,724	- 687	1,037	1988
11,571	7,702	3,869	4,639	-	4,639	- 92	4,547	2,493	2,054	- 750	1,304	1989
12,657	8,348	4,309	5,499	-	5,499	- 829	4,670	1,915	2,755	- 793	1,962	1990
14,795	9,671	5,124	6,267	-	6,267	- 1,480	4,787	2,320	2,467	- 924	1,543	1991
16,027	10,378	5,649	7,121	-	7,121	- 2,242	4,879	1,999	2,880	-1,294	1,586	1992
17,075	11,105	5,970	11,129	-6,259	4,870	- 471	4,399	1,706	2,693	-1,025	1,668	1993
17,780	11,314	6,466	7,975	-3,877	4,098	708	4,806	1,680	3,126	-1,150	1,976	1994
18,657	11,827	6,830	6,893	-1,705	5,188	- 945	4,243	835	3,408	-1,390	2,018	1995
20,187	12,437	7,750	7,603	-1,702	5,901	- 430	5,471	1,857	3,614	-1,450	2,164	1996
22,773	13,357	9,416	8,764	-3,400	5,364	- 1,560	3,804	998	2,806	- 400	2,406	1997
25,664	14,766	10,898	7,782	-2,523	5,259	17,163	22,422	11,504	10,918	-5,486	5,432	1998
36,480	19,654	16,826	10,628	-5,824	4,804	863	5,666	685	4,981	-1,177	3,804	1999
18,652	10,049	8,603	5,434	-2,978	2,456	441	2,897	350	2,547	- 602	1,945	1999
22,770	12,182	10,588	6,043	-2,352	3,691	- 510	3,181	- 443	3,624	-1,325	2,299	2000
24,505	12,688	11,817	4,753	-3,900	853	2,098	2,951	- 438	3,389	-1,154	2,235	2001
21,768	11,107	10,661	6,177	-6,119	58	- 1,989	- 1,931	96	- 2,027	2,889	862	2002
20,992	10,957	10,035	5,400	-4,751	649	- 7,964	- 7,315	- 490	- 6,825	7,698	873	2003
22,382	11,473	10,909	5,320	-2,947	2,373	- 4,440	- 2,067	- 218	- 1,849	3,337	1,488	2004
23,846	12,564	11,282	15,578	-1,713	13,865	1,002	14,867	4,030	10,837	-7,941	2,896	2005
25,438	13,936	11,502	11,425	-2,073	9,352	- 1,832	7,520	936	6,584	-2,807	3,777	2006
25,321	13,709	11,612	11,887	-2,806	9,081	6,209	15,290	2,549	12,741	-5,386	7,355	2007
22,594	10,917	11,677	-4,974	-7,041	-12,015	- 5,818	-17,833	-1,096	-16,737	16,810	73	2008
25,349	12,811	12,538	7,676	-5,326	2,350	- 9,041	- 6,691	- 724	- 5,967	8,392	2,426	2009
24,754	11,873	12,881	7,222	-1,714	5,508	- 3,469	2,039	488	1,551	837	2,388	2010
24,107	11,095	13,012	9,124	-1,887	7,237	- 7,331	- 94	563	- 657	2,645	1,988	2011
24,682	11,814	12,868	11,210	-3,034	8,176	- 3,038	5,138	2,885	2,253	1,001	3,254	2012
24,792	11,174	13,618	6,876	- 958	5,918	- 2,367	3,551	1,036	2,515	- 756	1,759	2013
24,683	10,450	14,233	6,935	-2,717	4,218	- 559	3,659	993	2,666	- 729	1,937	2014
27,101	11,422	15,679	5,576	85	5,661	- 2,953	2,708	1,082	1,626	- 216	1,410	2015
26,378	11,134	15,244	6,039	-4,021	2,018	- 1,127	3,145	864	2,281	1,918	4,199	2016
25,324	10,489	14,835	3,239	666	3,905	- 1,126	2,779	559	2,220	- 433	1,787	2017
26,944	10,660	16,284	3,710	- 382	3,328	- 2,179	1,149	- 97	1,246	22	1,268	2018
27,806	10,807	16,999	- 256	-4,723	- 4,979	- 12,479	-17,458	988	-18,446	21,922	3,476	2019
25,003	10,532	14,471	2,701	-5,270	- 2,569	- 3,415	- 5,984	960	- 6,944	7,344	400	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \*

#### Regional banks and other commercial banks <sup>17 18 19 20</sup>

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	107	52,520	1,108	2,987	1,879	274	311	37	-	-	1,382
1969	111	63,759	1,410	3,990	2,580	324	364	40	-	-	1,734
1970	106	75,310	1,537	5,888	4,351	338	382	44	-	-	1,875
1971	111	87,682	1,706	6,128	4,422	421	472	51	-	-	2,127
1972	113	103,306	2,016	6,527	4,511	528	591	63	-	-	2,544
1973	115	120,312	2,006	10,493	8,487	627	703	76	-	-	2,633
1974	110	126,117	2,760	11,973	9,213	625	682	57	-	-	3,385
1975	105	133,991	3,151	9,881	6,730	682	756	74	-	-	3,833
1976	104	156,896	3,369	10,151	6,782	728	828	100	-	-	4,097
1977	102	180,028	3,675	11,441	7,766	761	881	120	-	-	4,436
1978	101	205,687	4,004	12,323	8,319	864	1,006	142	-	-	4,868
1979	95	230,868	3,970	15,879	11,909	940	1,045	105	-	-	4,910
1980	96	252,210	4,160	21,434	17,274	1,045	1,171	126	-	-	5,205
1981	96	274,597	4,654	27,111	22,457	1,262	1,368	106	-	-	5,916
1982	95	288,212	6,152	26,864	20,712	1,358	1,465	107	-	-	7,510
1983	93	300,396	7,059	23,299	16,240	1,464	1,620	156	-	-	8,523
1984	94	321,565	6,966	25,096	18,130	1,561	1,739	178	-	-	8,527
1985	96	349,606	7,405	25,524	18,119	2,056	2,315	259	-	-	9,461
1986	147	406,618	9,186	27,681	18,495	2,341	2,801	460	-	-	11,527
1987	154	437,887	9,413	27,869	18,456	2,205	2,664	459	-	-	11,618
1988	161	466,485	9,516	29,462	19,946	2,343	2,835	492	-	-	11,859
1989	168	517,704	9,407	36,354	26,947	2,705	3,298	593	-	-	12,112
1990	185	580,780	10,509	44,579	34,070	2,976	3,667	691	-	-	13,485
1991	193	643,701	12,304	52,965	40,661	3,209	3,927	718	-	-	15,513
1992	192	735,012	14,701	61,928	47,227	3,599	4,397	798	-	-	18,300
1993	190	865,041	17,436	65,938	48,502	4,332	5,327	995	1,716	488	23,972
1994	187	956,434	20,340	66,074	45,734	4,422	5,437	1,015	152	629	25,543
1995	190	1,019,846	20,489	67,893	47,404	4,448	5,471	1,023	1,058	621	26,616
1996	184	1,149,387	21,986	69,662	47,676	4,870	6,097	1,227	801	906	28,563
1997	181	1,277,328	22,914	74,305	51,391	6,088	7,623	1,535	713	1,074	30,789
1998	174	1,359,340	22,909	77,151	54,242	6,794	8,504	1,710	2,409	2,033	34,145
1999	192	1,024,601	22,046	55,802	33,756	9,122	10,964	1,842	704	2,050	33,922
1999	192	523,870	11,272	28,531	17,259	4,664	5,606	942	360	1,048	17,344
2000	193	659,720	11,377	36,799	25,422	6,550	8,291	1,741	442	1,151	19,520
2001	188	672,959	12,342	38,240	25,898	5,701	7,376	1,675	-192	1,035	18,886
2002	183	676,254	13,060	35,015	21,955	5,317	6,969	1,652	59	1,719	20,155
2003	170	689,268	13,134	32,665	19,531	4,885	6,272	1,387	451	1,382	19,852
2004	162	573,400	11,963	26,207	14,244	4,456	5,912	1,456	-210	1,197	17,406
2005	155	602,538	13,050	27,930	14,880	5,133	7,020	1,887	-249	1,316	19,250
2006	152	590,122	12,362	28,507	16,145	5,496	7,815	2,319	-238	1,153	18,773
2007	151	671,668	13,466	35,134	21,668	6,194	9,366	3,172	-901	1,072	19,831
2008	158	722,740	13,660	38,753	25,093	5,939	9,354	3,415	-983	1,206	19,822
2009	161	766,860	11,519	31,235	19,716	5,369	8,615	3,246	614	1,023	18,525
2010	161	751,218	12,664	28,097	15,433	5,442	9,068	3,626	-16	1,248	19,338
2011	161	778,662	13,160	29,469	16,309	5,416	9,199	3,783	392	1,759	20,727
2012	160	840,168	12,687	28,162	15,475	5,143	8,942	3,799	372	1,904	20,106
2013	160	822,706	13,161	25,462	12,301	5,119	9,200	4,081	295	1,153	19,728
2014	160	833,806	13,500	24,305	10,805	5,245	9,674	4,429	375	428	19,548
2015	154	884,457	13,832	23,939	10,107	5,469	10,492	5,023	353	1,348	21,002
2016	148	942,665	14,369	22,343	7,974	5,286	10,245	4,959	340	1,916	21,911
2017	149	1,048,189	14,237	23,545	9,308	5,712	10,779	5,067	350	1,516	21,815
2018	145	962,520	14,149	23,562	9,413	3,827	8,543	4,716	261	986	19,223
2019	142	1,013,378	13,784	21,153	7,369	4,864	9,456	4,592	252	1,892	20,792
2020	139	1,094,301	13,433	18,863	5,430	6,006	10,758	4,752	660	1,602	21,701

For footnotes \* 1 - 12, 14 - 15 see pp. 166 f. For footnote 17 see p. 172. **18** From 2018, DSK Hyp AG (formerly SEB AG) is allocated to the bank category "Mortgage banks" (formerly included in "Regional banks and other commercial banks"). **19** From 2004, NRW.BANK allocated to the bank category "Banks with special, development and other central support tasks". From 2012, Portigon AG (successor in interest of WestLB) allocated from "Landesbanken" to the bank category "Banks with special,

development and other central support tasks". From 2018, HSH Nordbank allocated to the bank category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the bank category "Savings banks". **20** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated from "Mortgage banks" to the bank category "Regional banks and other commercial banks".

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Regional banks and other commercial banks <sup>17 18 19 20</sup>

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
976	676	300	406	-	406	37	443	191	252	- 90	162	1968
1,197	805	392	537	-	537	- 64	473	204	269	- 88	181	1969
1,440	977	463	435	-	435	10	445	194	251	- 18	233	1970
1,653	1,118	535	474	-	474	27	501	216	285	- 67	218	1971
1,899	1,271	628	645	-	645	- 91	554	247	307	- 65	242	1972
2,124	1,474	650	509	-	509	- 140	369	220	149	- 73	76	1973
2,400	1,679	721	985	-	985	- 432	553	247	306	- 54	252	1974
2,669	1,863	806	1,164	-	1,164	- 561	603	365	238	- 37	275	1975
2,913	2,018	895	1,184	-	1,184	- 485	699	325	374	- 43	331	1976
3,229	2,212	1,017	1,207	-	1,207	- 285	922	487	435	- 122	313	1977
3,508	2,394	1,114	1,360	-	1,360	- 329	1,031	551	480	- 108	372	1978
3,734	2,538	1,196	1,176	-	1,176	- 418	758	451	307	- 60	247	1979
4,180	2,791	1,389	1,025	-	1,025	- 71	954	457	497	- 130	367	1980
4,375	2,937	1,438	1,541	-	1,541	- 534	1,007	564	443	- 68	375	1981
4,698	3,087	1,611	2,812	-	2,812	- 1,631	1,181	697	484	- 88	396	1982
5,090	3,372	1,718	3,433	-	3,433	- 1,960	1,473	788	685	- 202	483	1983
5,434	3,541	1,893	3,093	-	3,093	- 1,355	1,738	914	824	- 171	653	1984
5,895	3,824	2,071	3,566	-	3,566	- 1,603	1,963	1,129	834	- 161	673	1985
7,798	4,901	2,897	3,729	-	3,729	- 1,307	2,422	1,391	1,031	- 233	798	1986
8,345	5,237	3,108	3,273	-	3,273	- 765	2,508	1,458	1,050	- 151	899	1987
8,814	5,508	3,306	3,045	-	3,045	- 369	2,676	1,509	1,167	- 166	1,001	1988
9,385	5,768	3,617	2,727	-	2,727	- 181	2,546	1,413	1,133	- 104	1,029	1989
10,441	6,386	4,055	3,044	-	3,044	- 417	2,627	1,451	1,176	- 290	886	1990
11,550	6,897	4,653	3,963	-	3,963	- 1,197	2,766	1,491	1,275	- 176	1,099	1991
12,937	7,694	5,243	5,363	-	5,363	- 3,456	1,907	1,746	161	1,003	1,164	1992
14,325	8,402	5,923	9,647	-4,614	5,033	- 570	4,463	1,944	2,519	- 273	2,246	1993
15,216	8,681	6,535	10,327	-4,864	5,463	- 519	4,944	1,960	2,984	- 550	2,434	1994
16,384	9,276	7,108	10,232	-3,566	6,666	- 1,013	5,653	2,457	3,196	- 277	2,919	1995
17,222	9,491	7,731	11,341	-4,667	6,674	- 1,141	5,533	2,375	3,158	- 91	3,067	1996
18,393	9,831	8,562	12,396	-4,582	7,814	- 1,305	6,509	2,282	4,227	- 1,135	3,092	1997
20,217	10,188	10,029	13,928	-5,060	8,868	1,184	10,052	3,127	6,925	-3,216	3,709	1998
23,380	11,127	12,253	10,542	-2,282	8,259	- 700	7,559	2,944	4,616	- 1,158	3,458	1999
11,954	5,689	6,265	5,390	-1,167	4,223	- 358	3,865	1,505	2,360	- 592	1,768	1999
13,696	6,296	7,400	5,824	-1,651	4,173	- 1,052	3,121	1,125	1,996	186	2,183	2000
14,248	6,399	7,849	4,638	-2,232	2,406	- 1,197	1,209	840	369	- 883	- 514	2001
13,954	6,229	7,725	6,201	-2,844	3,357	- 568	2,789	735	2,054	- 2,120	- 65	2002
13,279	5,990	7,289	6,573	-2,566	4,007	- 2,506	1,501	754	747	- 2,035	- 1,288	2003
10,816	5,051	5,765	6,590	-2,319	4,271	- 2,625	1,646	1,018	628	- 2,726	- 2,098	2004
11,242	5,247	5,995	8,008	-2,197	5,811	- 2,853	2,958	1,098	1,860	- 653	1,209	2005
11,335	5,383	5,952	7,438	-2,009	5,429	- 2,929	2,500	915	1,585	- 58	1,526	2006
12,127	5,658	6,469	7,704	-2,054	5,650	- 2,413	3,237	823	2,414	- 393	2,020	2007
12,637	5,858	6,779	7,185	-3,052	4,133	- 2,832	1,301	572	729	- 113	617	2008
12,624	5,997	6,627	5,901	-3,067	2,834	- 2,812	22	497	- 475	178	- 298	2009
12,538	5,441	7,097	6,800	-2,694	4,106	- 3,035	1,071	536	535	- 1,068	- 533	2010
12,647	5,612	7,035	8,080	-2,433	5,647	- 3,661	1,986	609	1,377	- 1,849	- 472	2011
13,059	5,786	7,273	7,047	- 940	6,107	- 3,394	2,713	593	2,120	- 2,547	- 427	2012
12,757	5,617	7,140	6,971	-1,076	5,895	- 3,402	2,493	690	1,803	- 2,017	- 214	2013
13,068	5,655	7,413	6,480	-1,042	5,438	- 2,808	2,630	672	1,958	- 2,066	- 108	2014
13,562	5,987	7,575	7,440	-1,267	6,173	- 3,937	2,236	802	1,434	- 1,633	- 199	2015
14,065	6,121	7,944	7,846	- 988	6,858	- 3,375	3,483	1,022	2,461	- 1,750	711	2016
14,795	6,538	8,257	7,020	-1,252	5,768	- 2,405	3,363	1,257	2,106	- 3,612	- 1,506	2017
12,702	5,781	6,921	6,521	-1,574	4,947	- 2,739	2,208	945	1,263	- 4,258	- 2,995	2018
13,391	5,998	7,393	7,401	- 997	6,404	- 3,131	3,273	1,294	1,979	- 3,794	- 1,815	2019
13,551	6,251	7,300	8,150	-2,845	5,305	- 2,000	3,305	1,329	1,976	- 884	1,092	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Branches of foreign banks

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	21	6,115	82	278	196	22	22	-	-	-	104
1969	22	8,556	113	581	468	34	43	9	-	-	147
1970	23	11,481	128	951	823	40	53	13	-	-	168
1971	24	14,070	181	938	757	58	70	12	-	-	239
1972	29	17,020	263	965	702	51	71	20	-	-	314
1973	36	22,657	382	1,895	1,513	74	101	27	-	-	456
1974	39	29,458	423	2,874	2,451	134	176	42	-	-	557
1975	46	30,560	478	2,066	1,588	104	144	40	-	-	582
1976	49	33,180	421	1,797	1,376	109	147	38	-	-	530
1977	50	32,332	390	1,743	1,353	142	184	42	-	-	532
1978	51	33,119	397	1,744	1,347	138	174	36	-	-	535
1979	53	36,529	353	2,375	2,022	183	215	32	-	-	536
1980	54	38,201	405	3,329	2,924	208	254	46	-	-	613
1981	56	45,958	528	4,953	4,425	187	230	43	-	-	715
1982	58	50,819	622	5,020	4,398	220	261	41	-	-	842
1983	58	57,206	719	4,380	3,661	233	251	18	-	-	952
1984	62	64,969	723	4,701	3,978	318	337	19	-	-	1,041
1985	63	73,159	784	5,158	4,374	370	395	25	-	-	1,154
1986	62	70,420	694	4,302	3,608	275	310	35	-	-	969
1987	58	66,192	596	3,581	2,985	182	216	34	-	-	778
1988	58	67,114	566	3,694	3,128	194	236	42	-	-	760
1989	60	74,662	465	4,958	4,493	184	227	43	-	-	649
1990	60	78,139	491	5,848	5,357	194	237	43	-	-	685
1991	59	81,066	547	6,424	5,877	215	253	38	-	-	762
1992	56	78,626	628	6,311	5,683	209	250	41	-	-	837
1993	34	43,427	444	3,655	3,211	114	132	18	28	-3	583
1994	33	44,914	342	3,005	2,663	106	122	16	52	1	501
1995	33	51,263	370	2,994	2,624	122	136	14	28	14	534
1996	31	53,757	368	2,464	2,096	125	138	13	120	3	616
1997	30	65,857	261	2,623	2,362	118	146	28	86	124	589
1998	26	68,061	275	2,588	2,313	105	147	42	252	108	740
1999	28	62,334	295	2,177	1,882	92	158	66	258	47	692
1999	28	31,871	151	1,113	962	47	81	34	132	24	354
2000	27	34,044	180	1,339	1,159	67	75	8	168	44	459
2001	21	36,462	162	1,551	1,389	72	78	6	29	15	278
2002	19	31,870	175	1,173	998	96	103	7	11	21	303
2003	19	28,343	165	867	702	142	149	7	11	18	336
2004	19	24,379	164	628	464	133	139	6	5	12	314
2005	19	21,152	116	557	441	161	166	5	16	2	295
2006	17	19,695	111	668	557	147	152	5	26	16	300
2007	17	22,829	156	974	818	198	205	7	21	15	390
2008	18	29,505	216	1,210	994	160	166	6	13	30	419
2009	18	37,823	224	842	618	161	166	5	20	114	519
2010	18	33,341	277	537	260	142	150	8	16	116	551
2011	18	36,933	299	652	353	129	146	17	19	58	505
2012	19	74,639	304	676	372	129	144	15	20	53	506
2013	19	48,425	293	563	270	129	144	15	20	72	514
2014	19	51,573	379	783	404	105	122	17	16	81	581
2015	19	56,709	299	660	361	106	122	16	18	64	487
2016	19	63,175	273	536	263	101	118	17	20	106	500
2017	19	84,135	281	612	331	110	124	14	23	113	527
2018	18	96,066	240	648	408	114	124	10	5	101	460
2019	19	102,807	281	687	406	136	146	10	6	99	522
2020	22	123,497	320	294	-26	113	131	18	10	128	571

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f.

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Branches of foreign banks

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
57	31	26	47	-	47	3	50	21	29	- 5	24	1968
73	40	33	74	-	74	- 18	56	29	27	0	27	1969
110	60	50	58	-	58	- 7	51	25	26	0	26	1970
126	70	56	113	-	113	- 5	108	56	52	-16	36	1971
159	85	74	155	-	155	- 36	119	57	62	-17	45	1972
216	109	107	240	-	240	- 4	236	123	113	-19	94	1973
288	150	138	269	-	269	- 6	263	119	144	-17	127	1974
349	180	169	233	-	233	- 56	177	140	37	60	97	1975
384	203	181	146	-	146	179	325	209	116	- 1	115	1976
374	198	176	158	-	158	30	188	125	63	-17	46	1977
372	197	175	163	-	163	9	172	97	75	-19	56	1978
393	218	175	143	-	143	- 51	92	68	24	-18	6	1979
448	249	199	165	-	165	- 3	162	109	53	- 9	44	1980
517	285	232	198	-	198	18	216	122	94	- 9	85	1981
593	302	291	249	-	249	- 59	190	122	68	-11	57	1982
668	338	330	284	-	284	- 15	269	155	114	-18	96	1983
728	371	357	313	-	313	- 1	312	190	122	-35	87	1984
770	387	383	384	-	384	- 54	330	225	105	-81	24	1985
687	351	336	282	-	282	21	303	204	99	-51	48	1986
675	342	333	103	-	103	165	268	207	61	-20	41	1987
625	317	308	135	-	135	19	154	147	7	20	27	1988
660	326	334	- 11	-	- 11	- 44	- 55	96	- 151	86	- 65	1989
589	300	289	96	-	96	-109	- 13	92	- 105	11	- 94	1990
659	325	334	103	-	103	59	162	107	55	30	85	1991
629	295	334	208	-	208	26	234	124	110	7	117	1992
334	166	168	249	- 47	202	0	202	79	123	- 3	120	1993
341	169	172	160	- 17	143	- 6	137	45	92	- 6	86	1994
393	182	211	141	25	166	- 8	158	53	105	- 7	98	1995
483	174	309	133	3	136	- 10	126	67	59	- 7	52	1996
470	181	289	119	- 32	87	- 22	65	51	14	-	14	1997
559	157	402	181	- 54	127	22	149	55	94	- 7	87	1998
501	162	338	192	2	194	-	194	76	117	-10	106	1999
256	83	173	98	1	99	-	99	39	60	- 5	54	1999
340	84	256	119	- 9	110	- 1	109	13	96	- 8	87	2000
156	68	88	122	- 35	87	4	91	44	47	- 3	45	2001
175	78	97	128	- 71	57	- 6	51	38	13	-	15	2002
180	77	103	156	- 28	128	- 2	126	38	88	- 2	86	2003
179	76	103	135	- 35	100	- 21	79	26	53	-	53	2004
171	78	93	124	4	128	- 5	123	52	71	-	71	2005
166	83	83	134	- 10	124	-	124	53	71	-	71	2006
175	87	88	215	- 19	196	3	199	78	121	-	121	2007
213	93	120	206	- 68	138	- 26	112	63	49	-	49	2008
268	96	172	251	- 49	202	- 7	195	65	130	- 2	128	2009
288	93	195	263	- 26	237	- 8	229	80	149	-10	139	2010
233	107	126	272	9	281	-	281	87	194	-42	152	2011
246	111	135	260	12	272	2	274	85	189	-22	167	2012
251	112	139	263	- 2	261	-	261	86	175	-21	154	2013
239	111	128	342	- 38	304	-	304	111	193	-17	176	2014
298	121	177	189	- 1	188	-	188	85	103	-21	82	2015
280	124	156	220	-121	99	-	99	68	31	-20	11	2016
281	133	148	246	46	292	- 5	287	69	218	-19	199	2017
253	117	136	207	- 36	171	-	171	58	113	-28	85	2018
284	128	156	238	- 23	215	- 1	214	74	140	-31	109	2019
296	126	170	275	-221	54	-	54	39	15	7	22	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Private bankers <sup>21</sup>

in DM million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	177	12,689	294	673	379	121	137	16	-	-	415
1969	173	15,564	383	998	615	149	178	29	-	-	532
1970	161	18,374	391	1,465	1,074	137	155	18	-	-	528
1971	154	20,857	386	1,391	1,005	153	182	29	-	-	539
1972	148	24,065	456	1,415	959	169	207	38	-	-	625
1973	141	24,805	447	2,173	1,726	212	249	37	-	-	659
1974	129	23,550	554	2,240	1,686	183	207	24	-	-	737
1975	116	23,578	578	1,636	1,058	195	221	26	-	-	773
1976	105	25,307	540	1,506	966	187	212	25	-	-	727
1977	93	25,865	529	1,444	915	182	207	25	-	-	711
1978	91	28,550	582	1,479	897	204	237	33	-	-	786
1979	86	30,430	594	1,964	1,370	195	223	28	-	-	789
1980	79	32,071	655	2,800	2,145	224	252	28	-	-	879
1981	79	33,872	798	3,540	2,742	249	275	26	-	-	1,047
1982	75	34,933	887	3,272	2,385	263	294	31	-	-	1,150
1983	74	36,934	921	2,573	1,652	315	365	50	-	-	1,236
1984	69	36,576	830	2,468	1,638	316	367	51	-	-	1,146
1985	67	34,744	756	2,207	1,451	393	453	60	-	-	1,149
1986	92	46,313	1,002	2,689	1,687	534	622	88	-	-	1,536
1987	88	51,799	1,071	2,932	1,861	473	552	79	-	-	1,544
1988	85	55,967	1,053	3,162	2,109	438	536	98	-	-	1,491
1989	85	60,459	1,066	4,377	3,311	569	692	123	-	-	1,635
1990	81	59,358	1,045	5,273	4,228	546	637	91	-	-	1,591
1991	83	65,978	1,243	6,331	5,088	540	622	82	-	-	1,783
1992	78	66,476	1,277	7,550	6,273	646	727	81	-	-	1,923
1993	73	63,291	1,391	6,187	4,796	719	822	103	238	66	2,414
1994	71	66,357	1,482	5,364	3,882	703	816	113	36	74	2,295
1995	64	49,408	1,225	3,306	2,081	598	671	73	79	46	1,948
1996	59	48,978	1,175	2,843	1,668	711	798	87	57	71	2,014
1997	58	49,066	1,142	2,695	1,553	843	965	122	91	48	2,124
1998	55	50,483	1,162	2,779	1,617	1,028	1,167	139	111	70	2,371

For footnotes \* 1 - 12, 14 - 15 see pp. 166 f. <sup>21</sup> The bank category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category

were regrouped and included in the bank category "Regional banks and other commercial banks".

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Private bankers <sup>21</sup>

in DM million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
274	178	96	141	-	141	66	207	32	175	- 13	162	1968
321	209	112	211	-	211	10	221	30	191	- 3	188	1969
360	237	123	168	-	168	- 14	154	28	126	3	129	1970
411	266	145	128	-	128	124	252	38	214	- 10	204	1971
457	299	158	168	-	168	56	224	46	178	- 14	164	1972
501	330	171	158	-	158	- 6	152	43	109	- 20	89	1973
538	356	182	199	-	199	-178	21	44	- 23	44	21	1974
569	372	197	204	-	204	65	269	50	219	- 66	153	1975
596	377	219	131	-	131	150	281	48	233	- 9	224	1976
581	385	196	130	-	130	160	290	52	238	- 12	226	1977
590	389	201	196	-	196	92	288	50	238	- 8	230	1978
618	411	207	171	-	171	55	226	38	188	- 4	184	1979
636	431	205	243	-	243	23	266	45	221	- 17	204	1980
725	485	240	322	-	322	- 16	306	48	258	- 6	252	1981
719	478	241	431	-	431	- 70	361	57	304	- 10	294	1982
790	520	270	446	-	446	-596	-150	62	- 212	- 9	- 221	1983
828	547	281	318	-	318	68	386	71	315	- 8	307	1984
841	537	304	308	-	308	162	470	88	382	- 28	354	1985
1,057	665	392	479	-	479	60	539	103	436	- 19	417	1986
1,189	736	453	355	-	355	63	418	78	340	- 40	300	1987
1,218	764	454	273	-	273	113	386	85	301	- 30	271	1988
1,289	789	500	346	-	346	35	381	88	293	- 42	251	1989
1,329	821	508	262	-	262	20	282	68	214	- 21	193	1990
1,489	909	580	294	-	294	36	330	72	258	- 60	198	1991
1,487	889	598	436	-	436	-148	288	76	212	- 68	144	1992
1,626	945	681	788	- 404	384	11	395	55	340	- 30	310	1993
1,631	952	679	664	- 518	146	189	335	42	293	-127	166	1994
1,450	835	615	498	- 382	116	109	225	35	190	- 52	138	1995
1,450	830	620	564	- 262	302	-	302	65	237	- 37	200	1996
1,446	822	624	678	- 185	493	24	517	75	442	- 63	379	1997
1,501	826	675	870	- 245	625	2	627	116	511	- 33	478	1998

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Landesbanken <sup>19</sup>

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	-	-	962
1969	13	105,955	914	5,808	4,894	117	141	24	-	-	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	-	-	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	-	-	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	-	-	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	-	-	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	-	-	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	-	-	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	-	-	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	-	-	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	-	-	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	-	-	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	-	-	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	-	-	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	-	-	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	-	-	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	-	-	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	-	-	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	-	-	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	-	-	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	-	-	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	-	-	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	-	-	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	-	-	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	-	-	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	- 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
2000	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2001	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2002	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2003	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2004	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2005	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2006	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	- 148	12,045
2007	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2008	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	- 1,726	474	11,872
2009	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	- 1,514	652	13,476
2010	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2011	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2012	10	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	- 541	44	11,164
2013	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2014	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2015	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	- 37	9,165
2016	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2017	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2018	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2019	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2020	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2021	6	898,328	5,614	25,181	19,567	1,146	2,720	1,574	456	169	7,385

For footnotes \*, 1-16 see pp. 166 f. For footnote 19 see p. 174.



## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Landesbanken <sup>19</sup>

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings <sup>13</sup>	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
414	292	122	548	-	548	22	570	331	239	- 150	89	1968
505	346	159	526	-	526	14	540	215	325	- 223	102	1969
638	447	191	273	-	273	63	336	150	186	- 92	94	1970
731	509	222	428	-	428	38	466	231	235	- 114	121	1971
851	575	276	679	-	679	4	683	356	327	- 187	140	1972
990	670	320	570	-	570	- 178	392	209	183	- 93	90	1973
1,142	774	368	700	-	700	- 271	429	198	231	- 129	102	1974
1,270	850	420	973	-	973	- 210	763	408	355	- 206	149	1975
1,537	1,006	531	938	-	938	- 126	812	484	328	- 170	158	1976
1,570	1,052	518	1,111	-	1,111	- 12	1,099	621	478	- 253	225	1977
1,684	1,140	544	1,382	-	1,382	- 232	1,150	617	533	- 276	257	1978
1,798	1,228	570	1,028	-	1,028	- 10	1,018	498	520	- 254	266	1979
1,945	1,331	614	738	-	738	- 118	620	321	299	- 128	171	1980
1,947	1,322	625	532	-	532	- 20	512	266	246	- 101	145	1981
2,087	1,394	693	1,610	-	1,610	- 934	676	408	268	- 121	147	1982
2,265	1,499	766	2,711	-	2,711	- 1,641	1,070	693	377	- 140	237	1983
2,427	1,616	811	2,705	-	2,705	- 1,612	1,093	738	355	- 136	219	1984
2,576	1,738	838	2,780	-	2,780	- 1,563	1,217	796	421	- 138	283	1985
2,776	1,842	934	2,667	-	2,667	- 1,328	1,339	880	459	- 138	321	1986
2,919	1,942	977	2,352	-	2,352	- 1,108	1,244	747	497	- 147	350	1987
3,117	2,069	1,048	2,185	-	2,185	- 572	1,613	1,089	524	- 165	359	1988
3,308	2,171	1,137	2,043	-	2,043	- 297	1,746	1,016	730	- 356	374	1989
3,604	2,393	1,211	1,858	-	1,858	- 953	905	433	472	- 136	336	1990
3,873	2,468	1,405	2,213	-	2,213	- 777	1,436	766	670	- 343	327	1991
5,063	3,220	1,843	2,655	-	2,655	- 845	1,810	889	921	- 487	434	1992
5,524	3,401	2,123	5,017	- 2,252	2,765	- 166	2,599	1,328	1,271	- 768	503	1993
5,970	3,486	2,484	5,867	- 2,564	3,303	- 689	2,614	1,115	1,499	- 949	550	1994
6,583	3,888	2,695	5,818	- 2,103	3,715	- 392	3,323	1,542	1,781	- 1,150	631	1995
7,227	4,172	3,055	7,084	- 2,446	4,638	- 1,143	3,495	1,299	2,196	- 1,330	866	1996
8,057	4,434	3,623	7,858	- 2,784	5,074	- 330	4,744	2,180	2,564	- 1,703	861	1997
8,796	4,640	4,156	10,116	- 5,845	4,271	1,410	5,681	2,597	3,084	- 1,700	1,384	1998
11,588	5,912	5,676	9,568	- 2,945	6,622	- 278	6,345	2,807	3,538	- 1,872	1,666	1999
5,925	3,023	2,902	4,892	- 1,506	3,386	- 142	3,244	1,435	1,809	- 957	852	1999
6,479	3,364	3,115	5,103	- 1,756	3,347	- 504	2,843	1,371	1,472	- 629	843	2000
7,255	3,613	3,642	5,441	- 3,181	2,260	- 423	1,837	296	1,541	- 637	905	2001
7,210	3,579	3,631	5,648	- 7,746	- 2,098	3,400	1,302	399	903	- 129	774	2002
6,898	3,378	3,520	6,094	- 3,754	2,340	- 4,573	- 2,233	482	- 2,715	3,619	904	2003
6,660	3,342	3,318	5,787	- 799	4,988	- 4,516	472	835	- 363	1,161	798	2004
7,140	3,607	3,533	4,905	- 782	4,123	- 1,093	3,030	413	2,617	- 1,715	902	2005
7,646	4,204	3,442	6,626	1,373	7,999	- 1,985	6,014	878	5,136	- 3,835	1,301	2006
7,248	3,747	3,501	4,624	- 2,163	2,461	- 1,673	788	283	505	400	907	2007
7,364	3,659	3,705	6,112	- 8,547	- 2,435	- 3,616	- 6,051	629	- 6,680	6,809	129	2008
7,111	3,622	3,489	6,831	- 6,096	735	- 6,649	- 5,914	223	- 6,137	3,791	- 2,345	2009
6,689	3,261	3,428	5,538	- 2,270	3,268	- 4,197	- 929	- 101	- 828	690	- 138	2010
6,681	3,202	3,479	4,483	- 684	3,799	- 3,727	72	697	- 625	267	- 358	2011
6,305	3,127	3,178	4,267	- 118	4,149	- 1,853	2,296	667	1,629	- 1,954	- 325	2012
6,605	3,200	3,405	4,077	- 3,321	756	- 1,235	- 479	469	- 948	973	25	2013
6,498	3,261	3,237	2,667	- 1,580	1,087	- 1,455	- 368	511	- 879	1,406	527	2014
6,893	3,488	3,405	3,077	- 1,114	1,963	- 158	1,805	764	1,041	- 580	461	2015
6,412	2,889	3,523	3,677	- 3,725	- 48	- 499	- 547	505	- 1,052	182	- 870	2016
6,699	3,083	3,616	2,545	- 2,257	288	656	944	443	501	- 741	- 240	2017
5,538	2,789	2,749	1,695	- 2,625	- 930	- 91	- 1,021	603	- 1,624	- 128	- 1,752	2018
5,729	2,805	2,924	1,570	- 337	1,233	- 410	823	196	627	- 575	52	2019
5,614	2,790	2,824	1,771	- 644	1,127	- 586	541	185	356	- 531	- 175	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Savings banks <sup>19</sup>

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	858	140,830	3,976	8,299	4,323	213	218	5	-	-	4,189
1969	851	159,179	4,384	9,717	5,333	245	249	4	-	-	4,629
1970	832	179,043	4,918	12,840	7,922	290	294	4	-	-	5,208
1971	808	199,337	5,608	14,079	8,471	361	366	5	-	-	5,969
1972	771	226,557	6,691	15,497	8,806	509	515	6	-	-	7,200
1973	740	247,670	7,390	19,999	12,609	638	646	8	-	-	8,028
1974	710	271,832	8,673	23,734	15,061	770	776	6	-	-	9,443
1975	675	301,870	10,276	23,510	13,234	859	867	8	-	-	11,135
1976	649	337,364	10,933	23,512	12,579	920	929	9	-	-	11,853
1977	622	370,855	11,966	24,715	12,749	985	994	9	-	-	12,951
1978	611	408,074	13,011	25,273	12,262	1,070	1,079	9	-	-	14,081
1979	603	452,413	13,558	29,332	15,774	1,245	1,254	9	-	-	14,803
1980	599	490,534	14,364	37,504	23,140	1,525	1,537	12	-	-	15,889
1981	598	529,342	17,278	46,072	28,794	1,845	1,857	12	-	-	19,123
1982	595	570,029	19,805	50,489	30,684	1,969	1,983	14	-	-	21,774
1983	592	606,704	21,993	47,262	25,269	2,114	2,130	16	-	-	24,107
1984	591	645,764	22,276	49,295	27,019	2,132	2,148	16	-	-	24,408
1985	590	689,295	22,856	50,911	28,055	2,232	2,251	19	-	-	25,088
1986	589	733,290	23,354	50,338	26,984	2,356	2,385	29	-	-	25,710
1987	586	783,133	23,586	50,450	26,864	2,470	2,513	43	-	-	26,056
1988	585	831,211	24,443	51,762	27,319	2,619	2,671	52	-	-	27,062
1989	583	875,042	24,314	57,466	33,152	3,141	3,208	67	-	-	27,455
1990	575	934,259	24,968	67,561	42,593	4,077	4,155	78	-	-	29,045
1991	557	999,930	28,158	78,362	50,204	4,696	4,803	107	-	-	32,854
1992	542	1,029,488	29,701	85,138	55,437	5,431	5,567	136	-	-	35,132
1993	703	1,253,312	38,078	99,669	61,591	6,261	6,468	207	1,071	-235	45,175
1994	655	1,367,636	43,102	100,277	57,175	6,878	7,086	208	205	-358	49,827
1995	624	1,438,297	43,499	101,815	58,316	6,995	7,219	224	716	-437	50,773
1996	607	1,539,310	44,859	101,810	56,951	7,288	7,543	255	703	-922	51,928
1997	598	1,634,968	44,414	102,629	58,215	7,696	8,026	330	958	-207	52,861
1998	594	1,724,574	43,430	104,410	60,980	8,317	8,701	384	916	338	53,001
1999	578	1,753,407	43,537	100,193	56,656	9,069	9,521	452	464	514	53,584
1999	578	896,503	22,260	51,228	28,968	4,637	4,868	231	237	263	27,397
2000	561	922,381	21,526	52,774	31,248	5,052	5,355	303	150	-109	26,619
2001	536	948,723	21,606	54,522	32,916	4,743	5,019	276	-11	408	26,746
2002	519	975,490	23,234	53,932	30,698	4,784	5,065	281	-43	615	28,590
2003	489	980,622	23,504	50,962	27,458	5,180	5,495	315	215	256	29,155
2004	477	985,944	23,192	48,524	25,332	5,562	5,912	350	159	206	29,119
2005	463	995,377	22,926	47,328	24,402	5,621	5,996	375	180	299	29,026
2006	457	1,007,033	22,449	47,046	24,597	5,854	6,244	390	176	419	28,898
2007	446	1,019,129	20,949	48,987	28,038	6,082	6,492	410	151	690	27,872
2008	438	1,042,947	20,861	51,861	31,000	5,994	6,416	422	35	548	27,438
2009	431	1,060,725	22,570	46,406	23,836	5,858	6,298	440	172	105	28,705
2010	429	1,070,231	23,506	43,023	19,517	6,124	6,591	467	46	31	29,707
2011	426	1,078,852	23,791	42,686	18,895	6,182	6,575	393	-20	-66	29,887
2012	423	1,096,261	23,280	40,731	17,451	6,137	6,516	379	17	-106	29,328
2013	417	1,098,581	23,117	37,298	14,181	6,241	6,633	392	19	-476	28,901
2014	416	1,110,362	23,237	35,028	11,791	6,441	6,854	413	8	-563	29,123
2015	413	1,130,688	23,285	32,807	9,522	6,776	7,211	435	-7	-260	29,794
2016	403	1,154,475	22,667	30,520	7,853	6,975	7,423	448	10	7	29,659
2017	390	1,179,915	22,018	28,577	6,559	7,590	8,069	479	6	169	29,783
2018	386	1,267,726	21,949	27,541	5,592	7,965	8,778	813	1	718	30,633
2019	380	1,315,579	21,217	26,758	5,541	8,458	9,405	947	10	17	29,702
2020	377	1,407,118	20,741	24,986	4,245	8,660	9,646	986	5	15	29,421

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f. For footnote 19 see p. 174.

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Savings banks <sup>19</sup>

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
2,761	1,843	918	1,428	-	1,428	- 160	1,268	537	731	- 201	530	1968
3,204	2,171	1,033	1,425	-	1,425	- 418	1,007	422	585	- 129	456	1969
3,871	2,648	1,223	1,337	-	1,337	- 576	761	350	411	- 75	336	1970
4,631	3,212	1,419	1,338	-	1,338	- 208	1,130	552	578	- 163	415	1971
5,191	3,601	1,590	2,009	-	2,009	- 512	1,497	746	751	- 238	513	1972
5,945	4,205	1,740	2,083	-	2,083	- 834	1,249	636	613	- 178	435	1973
6,834	4,884	1,950	2,609	-	2,609	- 890	1,719	928	791	- 262	529	1974
7,304	5,147	2,157	3,831	-	3,831	- 596	3,235	1,813	1,422	- 600	822	1975
8,256	5,794	2,462	3,597	-	3,597	- 745	2,852	1,588	1,264	- 466	798	1976
8,738	6,061	2,677	4,213	-	4,213	- 589	3,624	2,155	1,469	- 542	927	1977
9,271	6,413	2,858	4,810	-	4,810	- 959	3,851	2,218	1,633	- 648	985	1978
10,023	6,852	3,171	4,780	-	4,780	-1,550	3,230	1,743	1,487	- 589	898	1979
10,911	7,524	3,387	4,978	-	4,978	-1,375	3,603	2,033	1,570	- 612	958	1980
11,800	7,998	3,802	7,323	-	7,323	-2,769	4,554	2,884	1,670	- 714	956	1981
12,620	8,339	4,281	9,154	-	9,154	-2,848	6,306	4,337	1,969	- 837	1,132	1982
13,392	8,830	4,562	10,715	-	10,715	-3,297	7,418	5,196	2,222	- 906	1,316	1983
14,054	9,152	4,902	10,354	-	10,354	-2,764	7,590	5,256	2,334	- 937	1,397	1984
14,946	9,677	5,269	10,142	-	10,142	-3,044	7,098	4,900	2,198	- 819	1,379	1985
15,881	10,283	5,598	9,829	-	9,829	-2,928	6,901	4,762	2,139	- 762	1,377	1986
16,876	11,045	5,831	9,180	-	9,180	-2,958	6,222	4,224	1,998	- 681	1,317	1987
17,680	11,542	6,138	9,382	-	9,382	-3,207	6,175	4,095	2,080	- 735	1,345	1988
18,409	11,864	6,545	9,046	-	9,046	-4,903	4,143	2,466	1,677	- 518	1,159	1989
19,731	12,776	6,955	9,314	-	9,314	-4,371	4,943	3,133	1,810	- 570	1,240	1990
21,782	14,231	7,551	11,072	-	11,072	-2,636	8,436	5,612	2,824	- 1,210	1,614	1991
22,991	15,040	7,951	12,141	-	12,141	-2,734	9,407	6,475	2,932	- 1,206	1,726	1992
28,638	17,728	10,910	16,537	- 5,690	10,847	- 10	10,837	7,006	3,831	- 1,562	2,269	1993
29,237	18,287	10,950	20,590	-10,007	10,583	- 876	9,707	5,661	4,046	- 1,621	2,425	1994
31,280	19,291	11,989	19,493	- 7,481	12,012	301	12,313	7,953	4,360	- 1,789	2,571	1995
32,435	19,788	12,647	19,493	- 7,167	12,326	222	12,548	8,193	4,355	- 1,862	2,493	1996
33,504	20,113	13,391	19,357	- 7,561	11,796	407	12,203	8,010	4,193	- 1,640	2,553	1997
35,247	21,118	14,129	17,754	- 5,889	11,865	152	12,017	7,619	4,398	- 1,820	2,578	1998
35,224	21,090	14,135	18,359	- 3,049	15,310	-4,739	10,571	6,311	4,260	- 1,707	2,552	1999
18,010	10,783	7,227	9,387	- 1,559	7,828	-2,423	5,405	3,227	2,178	- 873	1,305	1999
18,335	10,993	7,342	8,284	- 4,229	4,055	977	5,032	2,770	2,262	- 976	1,287	2000
18,688	11,076	7,612	8,058	- 4,980	3,078	571	3,649	1,633	2,016	- 829	1,188	2001
19,022	11,324	7,698	9,568	- 6,927	2,641	786	3,427	1,471	1,956	- 676	1,281	2002
19,349	11,725	7,624	9,806	- 5,247	4,559	197	4,756	3,011	1,745	- 580	1,164	2003
18,907	11,587	7,320	10,212	- 5,883	4,329	71	4,400	2,122	2,278	- 885	1,394	2004
19,146	11,841	7,305	9,880	- 4,947	4,933	- 6	4,927	2,285	2,642	- 1,125	1,516	2005
19,014	11,693	7,321	9,884	- 5,246	4,638	- 217	4,421	1,973	2,448	- 855	1,592	2006
19,373	11,338	8,035	8,499	- 4,376	4,123	- 364	3,759	1,574	2,185	- 819	1,367	2007
18,865	11,534	7,331	8,573	- 4,900	3,673	-1,512	2,161	1,016	1,145	- 143	1,003	2008
19,109	11,912	7,197	9,596	- 4,484	5,112	- 402	4,710	2,245	2,465	- 1,201	1,264	2009
18,665	11,546	7,119	11,042	- 3,493	7,549	- 963	6,586	2,513	4,073	- 2,555	1,518	2010
18,735	11,562	7,173	11,152	- 7,468	18,620	-1,824	16,796	2,747	14,049	-12,437	1,612	2011
19,256	12,068	7,188	10,072	660	10,732	-1,272	9,460	2,657	6,803	- 5,200	1,603	2012
19,410	12,085	7,325	9,491	130	9,621	-1,020	8,601	2,664	5,937	- 4,401	1,536	2013
19,891	12,606	7,285	9,232	1	9,233	- 593	8,640	2,794	5,846	- 4,288	1,558	2014
20,517	12,946	7,571	9,277	92	9,369	- 392	8,977	2,913	6,064	- 4,491	1,573	2015
20,110	12,587	7,523	9,549	1,062	10,611	- 386	10,225	2,939	7,286	- 5,728	1,558	2016
19,991	12,646	7,345	9,792	283	10,075	- 153	9,922	2,861	7,061	- 5,517	1,544	2017
20,930	13,012	7,918	9,703	- 704	8,999	- 786	8,213	2,694	5,519	- 4,070	1,449	2018
21,211	13,079	8,132	8,491	- 296	8,195	41	8,236	2,437	5,799	- 4,390	1,409	2019
20,633	12,835	7,798	8,788	- 1,964	6,824	- 88	6,736	2,519	4,217	- 2,914	1,303	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Regional institutions of credit cooperatives <sup>22</sup>

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	18	22,757	238	780	542	29	35	6	-	-	267
1969	18	25,937	271	1,358	1,087	36	46	10	-	-	307
1970	13	28,843	243	1,876	1,633	41	51	10	-	-	284
1971	12	31,363	330	1,936	1,606	45	57	12	-	-	375
1972	12	35,487	422	2,063	1,641	56	71	15	-	-	478
1973	13	38,332	330	2,840	2,510	64	79	15	-	-	394
1974	12	48,103	485	3,869	3,384	78	93	15	-	-	563
1975	12	56,461	832	3,903	3,071	99	118	19	-	-	931
1976	12	60,150	741	3,586	2,845	110	132	22	-	-	851
1977	11	66,762	696	3,875	3,179	118	144	26	-	-	814
1978	10	75,208	778	4,144	3,366	166	197	31	-	-	944
1979	10	82,845	630	5,023	4,393	194	238	44	-	-	824
1980	10	89,558	657	7,009	6,352	161	219	58	-	-	818
1981	10	97,177	910	9,309	8,399	207	294	87	-	-	1,117
1982	9	105,403	1,436	9,857	8,421	234	326	92	-	-	1,670
1983	9	118,133	1,853	9,228	7,375	247	369	122	-	-	2,100
1984	9	128,336	1,704	9,644	7,940	259	402	143	-	-	1,963
1985	9	136,874	1,577	9,675	8,098	292	418	126	-	-	1,869
1986	8	144,403	1,707	9,036	7,329	353	492	139	-	-	2,060
1987	7	159,944	1,803	9,216	7,413	335	489	154	-	-	2,138
1988	6	171,195	1,732	9,630	7,898	371	519	148	-	-	2,103
1989	6	173,658	1,222	11,113	9,891	412	637	225	-	-	1,634
1990	4	178,846	1,173	14,172	12,999	475	722	247	-	-	1,648
1991	4	194,435	1,089	15,773	14,684	459	674	215	-	-	1,548
1992	4	188,434	1,464	16,099	14,635	506	786	280	-	-	1,970
1993	4	200,135	1,837	15,530	13,693	535	804	269	301	- 13	2,660
1994	4	230,507	2,984	14,851	11,867	526	778	252	182	- 6	3,686
1995	4	248,733	2,205	13,950	11,745	554	810	256	299	18	3,076
1996	4	291,098	2,218	13,913	11,695	644	906	262	298	35	3,195
1997	4	335,243	2,406	15,556	13,150	760	1,012	252	344	31	3,541
1998	4	386,145	2,921	17,814	14,893	759	1,117	358	186	47	3,913
1999	4	428,417	2,582	17,618	15,036	773	1,389	616	501	88	3,943
1999	4	219,046	1,320	9,008	7,688	395	710	315	256	45	2,016
2000	3	234,249	1,821	11,800	9,979	499	979	480	219	17	2,556
2001	2	239,709	1,480	11,769	10,289	354	647	293	132	138	2,104
2002	2	213,520	1,414	8,865	7,451	303	565	262	234	209	2,160
2003	2	203,899	936	6,972	6,036	343	629	286	370	98	1,747
2004	2	194,244	948	6,362	5,414	317	704	387	376	57	1,698
2005	2	219,881	1,037	6,698	5,661	359	795	436	405	7	1,808
2006	2	233,847	1,009	7,439	6,430	336	807	471	403	13	1,761
2007	2	254,397	1,265	9,044	7,779	298	799	501	- 482	41	1,122
2008	2	273,650	1,590	10,671	9,081	299	759	460	- 910	69	1,048
2009	2	263,438	1,175	7,512	6,337	373	798	425	881	8	2,437
2010	2	262,437	1,259	5,958	4,699	347	828	481	491	- 17	2,080
2011	2	275,900	1,242	5,912	4,670	352	766	414	179	- 10	1,763
2012	2	294,430	1,403	5,594	4,191	364	715	351	836	- 2	2,601
2013	2	282,833	1,479	4,940	3,461	367	747	380	347	- 22	2,171
2014	2	281,348	1,136	4,406	3,270	393	776	383	461	6	1,996
2015	2	291,157	1,490	4,262	2,772	398	834	436	324	- 124	2,088

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f. <sup>22</sup> As of 2016 DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks".

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Regional institutions of credit cooperatives \*\*

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
136	87	49	131	-	131	17	148	64	84	- 50	34	1968
166	105	61	141	-	141	- 34	107	40	67	- 27	40	1969
191	128	63	93	-	93	- 19	74	28	46	- 5	41	1970
228	155	73	147	-	147	- 7	140	54	86	- 40	46	1971
273	178	95	205	-	205	23	228	69	159	- 103	56	1972
321	201	120	73	-	73	13	86	36	50	- 6	44	1973
360	233	127	203	-	203	- 6	197	88	109	- 45	64	1974
376	242	134	555	-	555	- 26	529	221	308	- 207	101	1975
445	272	173	406	-	406	- 21	385	204	181	- 69	112	1976
464	285	179	350	-	350	48	398	225	173	- 97	76	1977
533	321	212	411	-	411	16	427	221	206	- 111	95	1978
567	337	230	257	-	257	- 107	150	68	82	- 10	72	1979
605	367	238	213	-	213	63	276	121	155	- 71	84	1980
662	386	276	455	-	455	- 72	383	193	190	- 118	72	1981
690	413	277	980	-	980	- 138	842	461	381	- 232	149	1982
773	447	326	1,327	-	1,327	- 353	974	532	442	- 257	185	1983
796	471	325	1,167	-	1,167	- 163	1,004	537	467	- 241	226	1984
906	524	382	963	-	963	- 338	625	506	119	29	148	1985
1,032	536	496	1,028	-	1,028	- 65	963	529	434	- 158	276	1986
1,053	572	481	1,085	-	1,085	- 147	938	542	396	- 196	200	1987
1,029	554	475	1,074	-	1,074	- 60	1,014	585	429	- 210	219	1988
1,055	577	478	579	-	579	- 97	482	93	389	170	559	1989
1,175	647	528	473	-	473	- 12	461	177	284	- 65	219	1990
1,222	660	562	326	-	326	84	410	228	182	- 63	119	1991
1,344	723	621	626	-	626	- 165	461	261	200	- 122	78	1992
1,457	769	688	1,203	- 654	549	- 113	436	260	176	- 85	91	1993
1,527	801	726	2,159	- 1,691	468	626	1,094	543	551	- 366	185	1994
1,633	847	786	1,443	- 335	1,108	- 72	1,036	519	517	- 202	315	1995
1,734	859	875	1,461	- 129	1,332	- 71	1,261	572	689	- 506	183	1996
1,931	958	973	1,610	- 337	1,273	- 175	1,098	601	497	- 187	310	1997
2,192	1,022	1,170	1,721	- 728	993	1,785	2,778	529	2,249	- 2,015	234	1998
2,394	1,101	1,293	1,549	- 714	835	- 155	681	209	471	- 201	270	1999
1,224	563	661	792	- 365	427	- 79	348	107	241	- 103	138	1999
1,323	621	702	1,233	- 1,108	125	710	835	265	570	- 466	105	2000
1,316	614	702	788	- 772	16	286	302	115	187	- 108	80	2001
1,135	540	595	1,025	- 905	120	189	309	- 27	336	- 260	77	2002
1,103	523	580	644	- 514	130	- 81	49	- 123	172	- 93	80	2003
1,006	518	488	692	- 321	371	- 151	220	- 80	300	- 202	98	2004
974	543	431	834	- 180	654	- 248	406	10	396	- 223	173	2005
1,095	673	422	666	- 111	555	- 173	382	- 428	810	- 589	221	2006
1,000	552	448	122	- 455	- 333	- 42	- 375	- 649	274	- 38	236	2007
976	516	460	72	- 694	- 622	206	- 416	- 558	142	- 41	101	2008
1,069	598	471	1,368	27	1,395	- 699	696	- 37	733	- 541	191	2009
990	545	445	1,090	7	1,097	- 483	614	- 6	620	- 402	218	2010
1,018	530	488	745	1,124	1,869	- 659	1,210	91	1,119	- 1,018	101	2011
1,099	562	537	1,502	- 137	1,365	- 758	607	- 412	1,019	- 815	204	2012
1,135	589	546	1,036	- 329	707	- 172	535	123	412	- 177	235	2013
1,183	619	564	813	13	826	- 227	599	220	379	- 58	321	2014
1,317	621	696	771	123	894	- 630	264	430	- 166	513	347	2015

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Credit cooperatives

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	2,252	43,175	1,255	2,599	1,344	160	164	4	-	-	1,415
1969	2,222	49,484	1,536	3,208	1,672	179	185	6	-	-	1,715
1970	2,162	58,224	2,049	4,590	2,541	201	209	8	-	-	2,250
1971	2,105	68,544	2,279	5,201	2,922	237	245	8	-	-	2,516
1972	2,045	81,252	2,681	5,875	3,194	292	302	10	-	-	2,973
1973	2,445	101,633	3,578	8,899	5,321	363	377	14	-	-	3,941
1974	2,428	113,464	4,169	10,678	6,509	411	426	15	-	-	4,580
1975	2,408	126,510	4,532	10,124	5,592	446	468	22	-	-	4,978
1976	2,385	143,069	4,841	10,196	5,355	500	528	28	-	-	5,341
1977	2,342	162,366	5,391	11,026	5,635	555	587	32	-	-	5,946
1978	2,312	184,220	5,904	11,568	5,664	632	670	38	-	-	6,536
1979	2,293	212,340	6,574	14,166	7,592	761	805	44	-	-	7,335
1980	2,278	238,349	7,843	19,629	11,786	896	947	51	-	-	8,739
1981	2,268	266,029	9,794	25,484	15,690	991	1,059	68	-	-	10,785
1982	2,263	291,440	10,939	27,675	16,736	1,044	1,119	75	-	-	11,983
1983	2,250	314,632	11,505	24,939	13,434	1,184	1,263	79	-	-	12,689
1984	2,238	338,117	11,503	26,180	14,677	1,222	1,308	86	-	-	12,725
1985 16	3,655	402,107	13,041	29,893	16,852	1,424	1,529	105	-	-	14,465
1986	3,595	424,901	13,301	29,179	15,878	1,556	1,670	114	-	-	14,857
1987	3,473	451,136	13,693	28,961	15,268	1,675	1,798	123	-	-	15,368
1988	3,361	474,491	14,045	29,323	15,278	1,957	2,090	133	-	-	16,002
1989	3,221	497,789	14,749	33,387	18,638	2,255	2,415	160	-	-	17,004
1990	3,038	534,273	15,741	40,361	24,620	2,627	2,820	193	-	-	18,368
1991	2,862	575,708	17,487	46,925	29,438	2,951	3,171	220	-	-	20,438
1992	2,680	624,292	19,241	53,748	34,507	3,433	3,698	265	-	-	22,674
1993	2,774	716,971	22,662	58,603	35,941	4,145	4,442	297	326	864	27,997
1994	2,659	789,021	24,889	57,940	33,051	4,524	4,852	328	-29	762	30,146
1995	2,591	842,101	25,588	59,789	34,201	4,468	4,823	355	294	637	30,987
1996	2,506	901,801	26,247	58,946	32,699	4,735	5,129	394	266	562	31,810
1997	2,420	946,917	26,180	58,681	32,501	5,115	5,547	432	208	810	32,313
1998	2,248	989,676	25,297	58,919	33,622	5,472	6,016	544	185	1,083	32,037
1999	2,032	1,024,884	25,543	57,361	31,817	6,351	7,000	649	94	1,164	33,151
1999	2,032	524,015	13,060	29,328	16,268	3,247	3,579	332	48	595	16,950
2000	1,791	525,687	12,887	29,920	17,033	3,601	3,988	387	23	325	16,836
2001	1,619	534,337	12,855	30,783	17,928	3,107	3,460	353	-41	495	16,416
2002	1,488	548,026	13,648	29,958	16,310	3,124	3,491	367	-28	503	17,247
2003	1,392	556,946	13,987	28,514	14,527	3,401	3,802	401	138	1,027	18,553
2004	1,336	567,674	14,249	27,687	13,438	3,685	4,184	499	40	904	18,878
2005	1,292	578,641	14,230	27,287	13,057	3,886	4,499	613	51	891	19,058
2006	1,257	595,576	13,716	27,427	13,711	3,949	4,601	652	57	3,317	21,039
2007	1,232	614,428	13,219	29,281	16,062	4,138	4,809	671	52	1,122	18,531
2008	1,197	641,771	13,205	31,770	18,565	4,037	4,720	683	10	1,637	18,889
2009	1,157	676,780	15,062	29,842	14,780	3,893	4,665	772	52	574	19,581
2010	1,138	697,694	16,264	28,085	11,821	4,114	4,926	812	10	226	20,614
2011	1,121	711,046	16,331	27,929	11,598	4,091	4,937	846	11	497	20,930
2012	1,101	739,066	16,354	27,223	10,869	4,107	4,969	862	16	432	20,909
2013	1,078	750,899	16,881	25,539	8,658	4,182	5,083	901	10	417	21,490
2014	1,047	771,932	17,063	24,305	7,242	4,324	5,266	942	10	143	21,540
2015	1,021	798,178	17,077	22,705	5,628	4,564	5,570	1,006	5	132	21,778
2016	972	832,181	16,578	21,180	4,602	4,577	5,601	1,024	10	495	21,660
2017	915	868,255	16,475	20,250	3,775	4,957	6,071	1,114	10	437	21,879
2018	875	911,385	16,375	19,424	3,049	5,160	6,318	1,158	4	408	21,947
2019	841	957,859	16,251	19,151	2,900	5,456	6,718	1,262	6	407	22,120
2020	814	1,029,671	16,029	18,238	2,209	5,662	6,954	1,292	10	479	22,180

For footnotes \*, 1 - 12, 14 - 16 see pp. 166 f.

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Credit cooperatives

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
1,101	644	457	314	-	314	52	366	171	195	- 23	172	1968
1,275	750	525	440	-	440	47	393	186	207	- 17	190	1969
1,584	950	634	666	-	666	145	521	248	273	- 42	231	1970
1,919	1,174	745	597	-	597	20	617	292	325	- 67	258	1971
2,245	1,395	850	728	-	728	33	695	326	369	- 79	290	1972
2,885	1,829	1,056	1,056	-	1,056	187	869	434	435	- 88	347	1973
3,439	2,197	1,242	1,141	-	1,141	77	1,064	540	524	- 129	395	1974
3,794	2,458	1,336	1,184	-	1,184	133	1,317	672	645	- 200	445	1975
4,296	2,805	1,491	1,045	-	1,045	213	1,258	689	569	- 132	437	1976
4,719	3,059	1,660	1,227	-	1,227	233	1,460	873	587	- 126	461	1977
5,127	3,325	1,802	1,409	-	1,409	127	1,536	912	624	- 133	491	1978
5,644	3,639	2,005	1,691	-	1,691	120	1,571	933	638	- 118	520	1979
6,350	4,108	2,242	2,389	-	2,389	279	2,110	1,290	820	- 217	603	1980
7,078	4,590	2,488	3,707	-	3,707	1,095	2,612	1,761	851	- 220	631	1981
7,882	4,995	2,887	4,101	-	4,101	975	3,126	2,114	1,012	- 297	715	1982
8,643	5,398	3,245	4,046	-	4,046	752	3,294	2,268	1,026	- 311	715	1983
9,401	5,790	3,611	3,324	-	3,324	412	2,912	1,968	944	- 271	673	1984
11,400	6,975	4,425	3,065	-	3,065	192	2,873	1,957	916	- 198	718	1985 <sup>16</sup>
11,930	7,331	4,599	2,927	-	2,927	64	2,863	1,943	920	- 160	760	1986
12,352	7,636	4,716	3,016	-	3,016	6	3,010	2,066	944	- 169	775	1987
12,635	7,876	4,759	3,367	-	3,367	57	3,424	2,357	1,067	- 211	856	1988
12,976	8,100	4,876	4,028	-	4,028	1,344	2,684	1,706	978	- 148	830	1989
14,050	8,807	5,243	4,318	-	4,318	732	3,586	2,231	1,355	- 363	992	1990
15,068	9,428	5,640	5,370	-	5,370	239	5,131	3,096	2,035	- 743	1,292	1991
16,557	10,357	6,200	6,117	-	6,117	203	5,914	3,820	2,094	- 704	1,390	1992
19,183	11,599	7,584	8,814	-2,284	6,530	77	6,453	4,014	2,439	- 814	1,625	1993
20,075	12,149	7,926	10,071	-4,316	5,755	213	5,542	3,115	2,427	- 760	1,667	1994
21,302	12,819	8,483	9,685	-2,983	6,702	139	6,841	4,237	2,604	- 810	1,794	1995
21,980	13,112	8,868	9,830	-3,304	6,526	295	6,821	4,309	2,512	- 690	1,822	1996
22,544	13,349	9,195	9,769	-3,864	5,905	287	6,192	3,781	2,411	- 593	1,818	1997
23,196	13,501	9,695	8,841	-3,546	5,295	341	5,636	3,419	2,217	- 498	1,719	1998
23,615	13,808	9,807	9,537	-4,000	5,537	628	4,909	2,736	2,173	- 401	1,772	1999
12,074	7,060	5,014	4,876	-2,045	2,831	321	2,510	1,399	1,111	- 205	906	1999
12,547	7,252	5,295	4,289	-2,445	1,844	250	2,094	1,096	998	85	1,084	2000
12,592	7,352	5,240	3,824	-2,671	1,153	735	1,888	772	1,116	- 182	933	2001
12,615	7,442	5,173	4,632	-3,687	945	1,572	2,517	801	1,716	- 768	947	2002
12,915	7,619	5,296	5,638	-3,095	2,543	380	2,923	1,484	1,439	- 440	998	2003
12,963	7,677	5,286	5,915	-3,042	2,873	104	2,977	1,458	1,519	- 437	1,082	2004
13,333	8,013	5,320	5,725	-2,999	2,726	1,430	4,156	1,444	2,712	-1,519	1,193	2005
13,536	8,250	5,286	7,503	-4,249	3,254	360	3,614	829	2,785	-1,556	1,229	2006
13,056	7,807	5,249	5,475	-2,714	2,761	119	2,880	1,054	1,826	- 621	1,205	2007
12,909	7,874	5,035	5,980	-3,615	2,365	326	2,039	571	1,468	- 423	1,044	2008
13,380	8,283	5,097	6,201	-2,258	3,943	539	3,404	1,490	1,914	- 724	1,190	2009
13,134	7,940	5,194	7,480	-2,316	5,164	375	4,789	1,620	3,169	-1,796	1,373	2010
13,382	7,983	5,399	7,548	- 317	7,231	250	6,981	1,924	5,057	-3,674	1,383	2011
13,774	8,210	5,564	7,135	263	7,398	13	7,411	1,989	5,422	-4,001	1,421	2012
13,886	8,303	5,583	7,604	322	7,926	276	7,650	1,956	5,694	-4,285	1,409	2013
14,201	8,538	5,663	7,339	- 198	7,141	153	6,988	2,077	4,911	-3,480	1,431	2014
14,509	8,754	5,755	7,269	- 453	6,816	134	6,682	2,103	4,579	-3,226	1,353	2015
14,423	8,649	5,774	7,237	103	7,340	361	7,701	2,104	5,597	-4,246	1,351	2016
14,382	8,583	5,799	7,497	- 186	7,311	33	7,278	2,199	5,079	-3,774	1,305	2017
14,520	8,564	5,956	7,427	- 926	6,501	172	6,329	2,078	4,251	-2,978	1,273	2018
14,858	8,518	6,340	7,262	430	7,692	174	7,518	2,124	5,394	-4,165	1,229	2019
14,898	8,532	6,366	7,282	- 735	6,547	192	6,355	2,024	4,331	-3,125	1,206	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Mortgage banks <sup>18 20</sup>

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	47	97,900	716	4,339	3,623	-	-	-	-	-	716
1969	47	105,741	976	5,052	4,076	-	-	-	-	-	976
1970	45	107,415	1,061	5,452	4,391	-	-	-	-	-	1,061
1971	45	117,104	1,109	6,214	5,105	-	-	-	-	-	1,109
1972	42	117,530	1,114	6,668	5,554	-	-	-	-	-	1,114
1973	41	132,239	1,476	8,065	6,589	-	-	-	-	-	1,476
1974	40	145,091	1,494	9,192	7,698	-	-	-	-	-	1,494
1975	40	168,697	1,509	11,219	9,710	-	-	-	-	-	1,509
1976	39	190,681	1,560	12,881	11,321	-	-	-	-	-	1,560
1977	39	217,466	1,663	14,646	12,983	-	-	-	-	-	1,663
1978	38	247,471	1,804	16,185	14,381	-	-	-	-	-	1,804
1979	38	274,073	1,947	17,530	15,583	-	-	-	-	-	1,947
1980	38	301,584	2,066	19,688	17,622	-	-	-	-	-	2,066
1981	38	339,669	2,225	23,697	21,472	-	-	-	-	-	2,225
1982	38	376,432	2,643	27,724	25,081	-	-	-	-	-	2,643
1983	37	396,235	3,390	29,241	25,851	-	-	-	-	-	3,390
1984	37	423,423	3,642	30,877	27,235	-	-	-	-	-	3,642
1985	37	453,423	3,766	32,311	28,545	-	-	-	-	-	3,766
1986	37	486,144	3,841	33,201	29,360	-	-	-	-	-	3,841
1987	38	510,098	3,962	33,422	29,460	-	-	-	-	-	3,962
1988	38	539,270	4,021	34,150	30,129	-	-	-	-	-	4,021
1989	37	564,021	4,062	35,397	31,335	-	-	-	-	-	4,062
1990	36	593,081	4,146	38,295	34,149	-	-	-	-	-	4,146
1991	35	627,296	4,248	42,981	38,733	-	-	-	-	-	4,248
1992	34	641,603	4,628	48,086	43,458	-	-	-	-	-	4,628
1993	33	698,613	4,953	52,340	47,387	- 34	241	275	16	- 62	4,873
1994	33	805,456	5,554	57,248	51,694	- 41	266	307	- 15	- 98	5,400
1995	32	891,904	6,135	61,532	55,397	- 12	275	287	18	3	6,144
1996	34	1,051,903	7,001	68,847	61,846	- 122	301	423	12	- 128	6,763
1997	34	1,225,246	7,744	78,334	70,590	- 109	338	447	17	- 74	7,578
1998	32	1,446,545	9,004	94,571	85,567	- 153	369	522	15	101	8,967
1999	32	1,552,201	8,087	93,676	85,589	- 176	327	503	-	176	8,087
1999	32	793,628	4,135	47,896	43,761	- 90	167	257	-	90	4,135
2000	31	880,137	3,995	51,095	47,100	- 47	187	234	1	305	4,254
2001	27	924,683	4,005	53,012	49,007	- 75	182	257	- 1	273	4,202
2002	25	929,571	3,695	49,868	46,173	- 55	208	263	5	138	3,783
2003	25	877,381	3,795	44,657	40,862	- 58	256	314	2	- 26	3,713
2004	25	875,035	3,847	42,398	38,551	- 31	247	278	1	169	3,986
2005	24	879,136	3,933	42,930	38,997	- 5	331	336	3	206	4,137
2006	22	878,310	3,774	46,761	42,987	285	603	318	6	65	4,130
2007	22	859,798	3,737	60,944	57,207	378	669	291	- 17	289	4,387
2008	19	821,083	3,213	63,510	60,297	418	787	369	- 4	75	3,702
2009	18	803,949	3,760	43,235	39,475	129	910	781	- 3	27	3,913
2010	18	793,476	3,505	35,431	31,926	197	800	603	- 6	86	3,782
2011	18	645,145	2,616	32,016	29,400	138	373	235	- 4	- 825	1,925
2012	17	565,008	2,413	24,026	21,613	97	327	230	-	143	2,653
2013	17	482,524	1,828	18,864	17,036	58	267	209	2	- 134	1,754
2014	17	421,014	2,007	16,232	14,225	14	225	211	- 4	108	2,125
2015	16	376,908	2,245	15,323	13,078	- 11	212	223	- 2	9	2,241
2016	15	289,800	1,565	11,623	10,058	- 43	176	219	-	14	1,536
2017	13	236,414	1,360	7,921	6,561	- 48	158	206	-	- 35	1,277
2018	11	233,165	1,732	6,975	5,243	- 80	97	177	6	- 27	1,631
2019	10	234,978	1,908	6,576	4,668	- 109	116	225	-	15	1,814
2020	10	241,909	2,024	6,020	3,996	- 123	109	232	-	- 72	1,829

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f. For footnotes 18 and 20 see p. 174.



## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Mortgage banks <sup>18 20</sup>

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
223	157	66	493	-	493	- 16	477	133	344	- 184	160	1968
256	176	80	720	-	720	- 237	483	130	353	- 168	185	1969
273	188	85	788	-	788	- 287	501	149	352	- 173	179	1970
311	217	94	798	-	798	- 221	577	171	406	- 187	219	1971
331	223	108	783	-	783	- 189	594	203	391	- 220	171	1972
373	257	116	1,103	-	1,103	- 475	628	248	380	- 199	181	1973
431	302	129	1,063	-	1,063	- 423	640	244	396	- 200	196	1974
460	314	146	1,049	-	1,049	- 280	769	304	465	- 261	204	1975
500	335	165	1,060	-	1,060	- 254	806	322	484	- 263	221	1976
541	367	174	1,122	-	1,122	- 123	999	476	523	- 303	220	1977
611	404	207	1,193	-	1,193	- 14	1,179	564	615	- 368	247	1978
646	441	205	1,301	-	1,301	- 112	1,189	526	663	- 405	258	1979
711	497	214	1,355	-	1,355	111	1,466	663	803	- 515	288	1980
793	513	280	1,432	-	1,432	- 58	1,374	583	791	- 495	296	1981
830	543	287	1,813	-	1,813	- 264	1,549	672	877	- 540	337	1982
879	576	303	2,511	-	2,511	- 819	1,692	724	968	- 602	366	1983
951	616	335	2,691	-	2,691	- 948	1,743	750	993	- 626	367	1984
1,057	661	396	2,709	-	2,709	- 933	1,776	764	1,012	- 582	430	1985
1,118	717	401	2,723	-	2,723	- 1,148	1,575	725	850	- 470	380	1986
1,178	769	409	2,784	-	2,784	- 1,034	1,750	793	957	- 542	415	1987
1,244	808	436	2,777	-	2,777	- 1,070	1,707	773	934	- 495	439	1988
1,282	821	461	2,780	-	2,780	- 857	1,923	894	1,029	- 554	475	1989
1,413	936	477	2,733	-	2,733	- 843	1,890	772	1,118	- 625	493	1990
1,450	914	536	2,798	-	2,798	- 359	2,439	836	1,603	- 1,049	554	1991
1,701	1,043	658	2,927	-	2,927	- 649	2,278	945	1,333	- 751	582	1992
1,717	1,037	680	3,156	- 828	2,328	- 67	2,261	1,012	1,249	- 529	720	1993
1,808	1,091	717	3,592	- 1,493	2,099	114	2,213	883	1,330	- 571	759	1994
1,997	1,176	821	4,147	- 927	3,220	- 265	2,955	1,039	1,916	- 972	944	1995
2,135	1,250	885	4,628	- 848	3,780	- 341	3,439	1,325	2,114	- 982	1,132	1996
2,271	1,303	968	5,307	- 1,287	4,020	- 410	3,610	1,585	2,025	- 782	1,243	1997
2,664	1,534	1,130	6,303	- 1,165	5,138	- 645	4,493	1,864	2,629	- 618	2,011	1998
2,372	1,262	1,111	5,715	- 1,563	4,152	- 487	3,665	1,584	2,081	- 68	2,015	1999
1,213	645	568	2,922	- 799	2,123	- 249	1,874	810	1,064	- 35	1,030	1999
1,337	689	648	2,917	- 1,681	1,236	- 462	774	463	311	188	499	2000
1,402	694	708	2,800	- 1,121	1,679	- 495	1,184	324	860	680	1,541	2001
1,347	664	683	2,436	- 1,843	593	- 692	1,285	247	1,038	- 331	705	2002
1,405	663	742	2,308	- 1,110	1,198	- 368	830	255	575	14	590	2003
1,396	663	733	2,590	- 1,625	965	- 399	566	328	238	587	826	2004
1,458	697	761	2,679	- 1,128	1,551	- 1,391	160	313	- 153	906	751	2005
1,606	808	798	2,524	- 1,067	1,457	- 889	568	196	372	- 119	254	2006
1,578	751	827	2,809	- 1,244	1,565	- 1,190	375	165	210	- 626	- 415	2007
1,393	606	787	2,309	- 3,977	- 1,668	- 1,245	- 2,913	93	- 3,006	- 452	- 3,458	2008
1,432	639	793	2,481	- 3,481	- 1,000	- 419	- 1,419	163	- 1,582	- 3,093	- 4,675	2009
1,374	533	841	2,408	- 2,423	- 15	- 71	- 86	- 17	- 69	- 4,494	- 4,563	2010
1,418	552	866	507	- 1,641	- 1,134	827	- 307	74	- 381	- 4,321	- 4,702	2011
1,371	559	812	1,282	- 645	637	- 540	97	21	76	- 4,669	- 4,593	2012
1,322	525	797	432	- 405	27	- 90	117	88	29	- 4,775	- 4,746	2013
1,241	529	712	884	- 278	606	- 772	- 166	103	- 269	- 1,714	- 1,983	2014
1,147	492	655	1,094	- 327	767	- 20	747	98	649	- 1,385	- 736	2015
937	410	527	599	- 113	486	39	525	127	398	- 1,138	- 740	2016
897	411	486	380	32	412	75	487	171	316	- 722	- 406	2017
975	449	526	656	- 341	315	- 95	220	128	92	- 795	- 703	2018
929	428	501	885	- 125	760	- 217	543	160	383	- 229	154	2019
896	405	491	933	- 357	576	271	847	700	147	19	166	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Instalment sales financing institutions <sup>23</sup>

in DM million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	191	5,637	396	636	240	12	19	7	-	-	408
1969	185	6,356	429	757	328	9	22	13	-	-	438
1970	182	7,935	487	1,064	577	9	32	23	-	-	496
1971	174	9,333	645	1,224	579	14	48	34	-	-	659
1972	169	11,349	807	1,385	578	13	54	41	-	-	820
1973	171	13,329	724	1,790	1,066	36	77	41	-	-	760
1974	162	14,449	861	2,038	1,177	48	88	40	-	-	909
1975	148	15,187	1,115	1,966	851	52	105	53	-	-	1,167
1976	134	16,185	1,268	2,011	743	- 14	126	140	-	-	1,254
1977	130	18,494	1,358	2,198	840	- 11	142	153	-	-	1,347
1978	129	20,506	1,490	2,318	828	- 62	120	182	-	-	1,428
1979	123	23,735	1,521	2,663	1,142	- 14	196	210	-	-	1,507
1980	115	25,997	1,506	3,213	1,707	- 15	185	200	-	-	1,491
1981	113	28,039	1,682	3,785	2,103	- 83	166	249	-	-	1,599
1982	108	30,090	1,884	3,992	2,108	- 42	179	221	-	-	1,842
1983	99	32,378	2,069	3,796	1,727	- 29	162	191	-	-	2,040
1984	94	35,416	1,897	3,750	1,853	4	178	174	-	-	1,901
1985	88	37,265	1,869	3,761	1,892	46	207	161	-	-	1,915

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f. <sup>23</sup> The bank category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions that were part of this category were regrouped and included in the bank categories

"Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives".

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Instalment sales financing institutions <sup>23</sup>

in DM million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
227	129	98	181	-	181	- 67	114	57	57	-21	36	1968
270	147	123	168	-	168	- 66	102	54	48	-15	33	1969
321	176	145	175	-	175	- 78	97	47	50	-14	36	1970
383	208	175	276	-	276	-136	140	68	72	-16	56	1971
446	245	201	374	-	374	-181	193	95	98	-26	72	1972
522	290	232	238	-	238	-122	116	54	62	- 6	56	1973
605	342	263	304	-	304	-138	166	80	86	-24	62	1974
694	385	309	473	-	473	-326	147	98	49	-43	6	1975
741	405	336	513	-	513	-275	238	108	130	-28	102	1976
820	441	379	527	-	527	-257	270	141	129	-40	89	1977
887	478	409	541	-	541	-254	287	148	139	-35	104	1978
909	528	381	598	-	598	-283	315	182	133	-37	96	1979
992	585	407	499	-	499	-225	274	152	122	-43	79	1980
1,043	628	415	556	-	556	-303	253	140	113	-36	77	1981
1,140	666	474	702	-	702	-404	298	164	134	- 7	127	1982
1,265	731	534	775	-	775	-452	323	179	144	-25	119	1983
1,361	777	584	540	-	540	-176	364	189	175	-20	155	1984
1,413	795	618	502	-	502	- 97	405	221	184	-69	115	1985

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \* Building and loan associations

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1993	34	196,948	5,720	11,856	6,136	588	2,571	1,983	-	-566	5,742
1994	35	211,229	5,845	12,179	6,334	688	2,716	2,028	-	-189	6,344
1995	35	222,245	5,865	12,523	6,658	483	2,538	2,055	-	-702	5,646
1996	34	234,169	5,918	12,769	6,851	170	2,658	2,488	-	-400	5,688
1997	34	250,607	6,004	13,285	7,281	298	2,633	2,335	-	-334	5,968
1998	34	264,925	5,909	13,780	7,871	811	3,261	2,450	-	-487	6,233
1999	33	275,267	6,014	14,225	8,211	92	2,871	2,779	-	315	6,421
1999	33	140,742	3,075	7,273	4,198	47	1,468	1,421	-	161	3,283
2000	31	149,860	3,056	7,579	4,523	306	1,583	1,277	-	255	3,617
2001	29	155,664	3,186	7,986	4,800	130	1,446	1,316	-	203	3,519
2002	28	161,195	3,222	8,079	4,857	48	1,469	1,421	-	325	3,595
2003	27	167,863	3,409	8,287	4,878	- 46	1,789	1,835	-	242	3,605
2004	27	178,273	3,439	8,355	4,916	2	1,573	1,571	-	116	3,557
2005	26	189,706	3,297	8,262	4,965	- 38	1,591	1,629	-	96	3,355
2006	26	194,193	2,915	8,125	5,210	-205	1,485	1,690	-	104	2,814
2007	25	192,926	3,241	8,158	4,917	-222	1,425	1,647	-	52	3,071
2008	25	191,129	3,197	8,135	4,938	-335	1,516	1,851	-	140	3,002
2009	24	189,910	3,278	7,881	4,603	-312	1,305	1,617	-	- 12	2,954
2010	23	195,151	3,284	7,896	4,612	-377	1,388	1,765	-	-105	2,802
2011	23	199,250	3,383	7,847	4,464	-497	1,395	1,892	-	11	2,897
2012	22	200,782	3,252	7,681	4,429	-531	1,403	1,934	-	46	2,767
2013	22	204,540	3,144	7,381	4,237	-629	1,381	2,010	-	26	2,541
2014	21	210,066	3,037	7,126	4,089	-547	1,339	1,886	-	- 53	2,437
2015	21	214,613	2,841	6,818	3,977	-590	1,375	1,965	-	- 2	2,249
2016	20	215,668	2,503	6,233	3,730	-503	1,260	1,763	-	717	2,717
2017	20	227,924	2,634	5,995	3,361	-481	1,226	1,707	-	701	2,854
2018	20	233,865	2,653	5,661	3,008	-500	1,295	1,795	-	14	2,167
2019	19	237,363	2,438	5,566	3,128	-548	1,309	1,857	-	52	1,942
2020	18	242,190	2,520	5,103	2,583	-493	1,270	1,763	-	70	2,097

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f.

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Building and loan associations

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
4,120	2,222	1,898	1,622	31	1,653	- 52	1,601	606	995	- 176	819	1993
4,210	2,172	2,038	2,134	- 158	1,976	90	2,066	1,060	1,006	- 284	722	1994
4,472	2,319	2,153	1,174	226	1,400	- 284	1,116	462	654	- 255	399	1995
4,634	2,318	2,316	1,054	334	1,388	27	1,415	543	872	- 539	333	1996
4,699	2,327	2,372	1,269	66	1,335	190	1,525	433	1,092	- 90	1,002	1997
4,853	2,411	2,442	1,380	- 67	1,313	413	1,726	636	1,090	- 653	437	1998
4,868	2,498	2,370	1,553	156	1,709	- 72	1,637	857	780	100	880	1999
2,489	1,277	1,212	794	80	874	- 37	837	438	399	51	450	1999
2,528	1,251	1,277	1,089	- 58	1,031	702	1,733	620	1,113	137	1,250	2000
2,555	1,193	1,362	964	- 125	839	- 131	708	373	335	- 79	255	2001
2,543	1,189	1,354	1,052	- 319	733	10	743	421	322	- 60	263	2002
2,524	1,139	1,385	1,081	- 225	856	- 320	536	296	240	- 52	188	2003
2,439	1,135	1,304	1,118	- 248	870	- 296	574	320	254	- 11	242	2004
2,328	1,132	1,196	1,027	- 248	779	- 174	605	325	280	- 35	245	2005
2,199	1,080	1,119	615	- 319	296	- 14	282	184	98	77	175	2006
2,074	955	1,119	997	- 410	587	- 163	424	287	137	7	145	2007
2,059	972	1,087	943	- 456	487	- 57	430	274	156	25	181	2008
1,966	885	1,081	988	- 116	872	- 200	672	267	405	- 117	288	2009
1,938	814	1,124	864	- 7	857	- 193	664	309	355	- 202	153	2010
1,951	807	1,144	946	755	1,701	- 273	1,428	191	1,237	- 914	323	2011
1,952	758	1,194	815	17	832	- 189	643	172	471	- 300	171	2012
1,867	701	1,166	674	- 88	586	- 145	441	194	247	- 104	143	2013
1,893	752	1,141	544	284	828	- 65	763	255	508	- 389	119	2014
1,749	721	1,028	500	- 72	428	- 2	426	78	348	- 4	344	2015
1,798	692	1,106	919	22	941	- 51	890	160	730	- 548	182	2016
1,891	719	1,172	963	- 61	902	89	991	155	836	- 622	214	2017
1,921	696	1,225	246	22	268	- 14	254	137	117	13	130	2018
1,838	647	1,191	104	49	153	303	456	105	351	- 139	212	2019
1,880	661	1,219	217	- 82	135	108	243	98	145	55	200	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \*

Banks with special, development and other central support tasks <sup>17 19 22 24</sup>

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	17	54,949	353	994	641	12	60	48	-	-	365
1969	17	59,458	339	1,596	1,257	39	45	6	-	-	378
1970	17	65,931	364	2,071	1,707	49	69	20	-	-	413
1971	18	71,041	420	2,841	2,421	59	105	46	-	-	479
1972	18	78,415	444	3,157	2,713	86	118	32	-	-	530
1973	17	85,414	511	3,886	3,375	108	136	28	-	-	619
1974	17	89,191	552	4,379	3,827	106	137	31	-	-	658
1975	18	94,144	653	4,480	3,827	117	149	32	-	-	770
1976	18	103,489	702	4,799	4,097	100	134	34	-	-	802
1977	18	110,443	768	5,190	4,422	131	166	35	-	-	899
1978	17	117,598	838	5,334	4,496	128	162	34	-	-	966
1979	17	130,297	783	6,170	5,387	140	164	24	-	-	923
1980	16	142,163	772	7,491	6,719	164	193	29	-	-	936
1981	16	157,809	774	9,030	8,256	223	243	20	-	-	997
1982	16	176,678	939	10,636	9,697	224	245	21	-	-	1,163
1983	16	189,410	1,237	10,876	9,639	211	238	27	-	-	1,448
1984	16	201,298	1,323	11,625	10,302	235	261	26	-	-	1,558
1985	16	213,501	1,487	12,145	10,658	237	269	32	-	-	1,724
1986	16	231,062	1,595	12,632	11,037	237	279	42	-	-	1,832
1987	16	245,342	1,630	12,925	11,295	261	294	33	-	-	1,891
1988	16	257,560	1,714	13,359	11,645	279	318	39	-	-	1,993
1989	16	276,822	1,757	15,076	13,319	298	341	43	-	-	2,055
1990	17	378,292	4,624	23,123	18,499	1,300	1,348	48	-	-	5,924
1991	16	427,720	5,508	28,020	22,512	1,395	1,457	62	-	-	6,903
1992	16	491,697	5,549	33,395	27,846	1,464	1,554	90	-	-	7,013
1993	18	550,309	6,020	37,190	31,170	1,392	1,515	123	94	46	7,552
1994	17	673,763	6,294	37,524	31,230	1,492	1,640	148	21	182	7,989
1995	17	698,726	6,616	41,244	34,628	1,491	1,632	141	52	269	8,428
1996	17	747,641	6,749	42,372	35,623	1,379	1,606	227	79	428	8,635
1997	18	826,980	7,033	43,845	36,812	1,376	1,690	314	125	418	8,952
1998	18	907,364	7,521	47,167	39,646	1,198	1,596	398	113	424	9,256
1999	14	906,828	5,621	46,320	40,699	421	876	456	37	203	6,282
1999	14	463,654	2,874	23,683	20,809	215	448	233	19	104	3,212
2000	13	445,251	2,548	22,385	19,837	225	482	257	5	67	2,845
2001	13	481,621	2,534	23,850	21,316	248	509	261	- 1	122	2,903
2002	14	508,807	2,984	23,364	20,380	483	775	292	- 6	36	3,497
2003	14	531,247	2,893	21,904	19,011	492	835	343	16	181	3,582
2004	16	679,799	3,405	27,010	23,605	601	839	238	8	115	4,129
2005	16	707,171	3,481	28,663	25,182	633	900	267	- 1	134	4,247
2006	16	750,579	3,562	30,927	27,365	718	1,040	322	2	363	4,645
2007	16	807,794	3,454	35,945	32,491	781	1,218	437	- 5	178	4,408
2008	17	887,167	3,902	40,167	36,265	799	1,302	503	8	68	4,777
2009	18	894,261	4,748	33,547	28,799	873	1,304	431	1	28	5,650
2010	18	923,514	4,752	27,343	22,591	833	1,320	487	- 7	75	5,653
2011	18	927,186	4,234	28,284	24,050	766	1,223	457	- 10	195	5,185
2012	19	1,143,626	5,165	29,585	24,420	1,019	1,551	532	- 33	277	6,428
2013	20	1,037,399	1,964	29,076	27,112	1,142	1,538	396	7	3	3,116
2014	20	985,487	4,305	25,786	21,481	1,139	1,482	343	11	261	5,716
2015	20	1,028,351	4,437	24,861	20,424	992	1,341	349	12	159	5,600
2016	21	1,306,027	5,507	28,072	22,565	1,320	2,058	738	571	116	7,514
2017	20	1,265,735	5,279	22,474	17,195	1,276	1,967	691	423	1	6,979
2018	19	1,263,482	4,988	21,147	16,159	1,389	2,083	694	363	- 104	6,636
2019	19	1,333,352	5,121	20,216	15,095	1,607	2,348	741	427	- 212	6,943
2020	19	1,421,184	5,394	16,360	10,966	1,844	2,627	783	372	- 25	7,585

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f. For footnote 17 see p. 172. For footnote 19 see p. 174. For footnote 22 see p. 184. 24 Until 2015, bank category "Special purpose banks".

## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Banks with special, development and other central support tasks <sup>17 19 22 24</sup>

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
140	102	38	225	-	225	- 31	194	66	128	- 62	66	1968
170	115	55	208	-	208	- 37	171	48	123	- 66	57	1969
198	135	63	215	-	215	- 20	195	64	131	- 78	53	1970
224	165	59	255	-	255	- 39	216	78	138	- 76	62	1971
241	175	66	289	-	289	- 54	235	79	156	- 93	63	1972
273	205	68	346	-	346	- 123	223	90	133	- 71	62	1973
318	242	76	340	-	340	- 101	239	90	149	- 84	65	1974
334	239	95	436	-	436	- 129	307	126	181	- 99	82	1975
359	248	111	443	-	443	- 100	343	98	245	- 129	116	1976
409	265	144	490	-	490	- 110	380	126	254	- 151	103	1977
425	287	138	541	-	541	- 182	359	102	257	- 147	110	1978
447	306	141	476	-	476	- 110	366	103	263	- 144	119	1979
473	336	137	463	-	463	- 142	321	108	213	- 92	121	1980
468	342	126	529	-	529	- 160	369	143	226	- 115	111	1981
525	366	159	638	-	638	- 147	491	141	350	- 231	119	1982
558	393	165	890	-	890	- 297	593	234	359	- 225	134	1983
594	418	176	964	-	964	- 341	623	233	390	- 228	162	1984
657	453	204	1,067	-	1,067	- 418	649	230	419	- 282	137	1985
732	496	236	1,100	-	1,100	- 349	751	215	536	- 341	195	1986
767	512	255	1,124	-	1,124	- 450	674	234	440	- 286	154	1987
807	535	272	1,186	-	1,186	- 429	757	224	533	- 377	156	1988
853	562	291	1,202	-	1,202	- 460	742	232	510	- 336	174	1989
4,207	1,749	2,458	1,717	-	1,717	- 611	1,106	485	621	- 447	174	1990
4,475	1,925	2,550	2,428	-	2,428	-1,045	1,383	603	780	- 519	261	1991
4,993	2,040	2,953	2,020	-	2,020	- 790	1,230	580	650	- 535	115	1992
4,996	2,069	2,927	2,556	- 947	1,609	- 24	1,585	479	1,106	- 902	204	1993
5,175	2,109	3,066	2,814	-1,549	1,265	178	1,443	499	944	- 883	61	1994
5,480	2,673	2,807	2,948	-1,086	1,862	- 45	1,817	441	1,376	-1,108	268	1995
5,179	2,321	2,858	3,456	-1,546	1,910	-1,676	234	285	- 51	349	298	1996
5,478	2,749	2,729	3,474	-1,059	2,415	- 916	1,499	275	1,224	- 892	332	1997
5,165	2,371	2,794	4,091	-2,109	1,982	49	2,031	318	1,713	-1,160	553	1998
1,717	1,052	665	4,565	-2,136	2,429	- 196	2,234	227	2,007	-1,668	336	1999
878	538	340	2,334	-1,092	1,242	- 100	1,142	116	1,026	- 853	172	1999
846	516	330	1,999	- 655	1,344	- 9	1,335	87	1,248	-1,031	217	2000
883	527	356	2,020	- 725	1,295	- 354	941	86	855	- 681	174	2001
1,098	615	483	2,399	-1,075	1,324	- 153	1,171	90	1,081	- 872	208	2002
1,175	653	522	2,407	- 686	1,721	- 535	1,186	94	1,092	- 909	181	2003
1,463	830	633	2,666	- 310	2,356	- 277	2,079	95	1,984	-1,668	314	2004
1,496	855	641	2,751	- 65	2,686	- 71	2,615	99	2,516	-2,127	389	2005
1,638	959	679	3,007	- 608	2,399	55	2,454	69	2,385	-1,997	388	2006
1,683	955	728	2,725	-7,772	-5,047	- 575	-5,622	76	-5,698	4,777	- 921	2007
1,780	976	804	2,997	-4,717	-1,720	-1,694	-3,414	37	-3,451	- 898	-4,349	2008
1,865	1,006	859	3,785	-2,196	1,589	- 80	1,509	- 7	1,516	-4,369	-2,851	2009
1,797	1,027	770	3,856	- 460	3,396	76	3,472	79	3,393	-4,625	-1,232	2010
1,865	1,031	834	3,320	709	4,029	- 454	3,575	51	3,524	-4,363	- 839	2011
3,030	1,612	1,418	3,398	- 412	2,986	- 823	2,163	105	2,058	-3,730	-1,672	2012
2,773	1,450	1,323	343	- 815	- 472	- 744	-1,216	70	-1,286	- 669	-1,955	2013
2,859	1,458	1,401	2,857	-1,028	1,829	122	1,951	-140	2,091	-4,119	-2,028	2014
2,940	1,487	1,453	2,660	- 563	2,097	435	2,532	90	2,442	-4,393	-1,951	2015
4,250	2,009	2,241	3,264	- 973	2,291	- 28	2,263	86	2,177	-4,065	-1,888	2016
4,129	1,961	2,168	2,850	- 890	1,960	- 496	1,464	-178	1,642	-1,337	305	2017
4,352	2,214	2,138	2,284	- 197	2,087	- 755	1,332	146	1,186	- 894	292	2018
4,145	2,037	2,108	2,798	- 686	2,112	- 65	2,047	428	1,619	-1,387	232	2019
4,277	2,097	2,180	3,308	-1,208	2,100	101	2,201	538	1,663	-1,274	389	2020

## VIII. Items of banks' profit and loss accounts

### 8. Credit institutions' profit and loss accounts \*

Memo item: Banks majority-owned by foreign banks <sup>25</sup>

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1985	42	52,786	1,387	3,998	2,611	596	683	87	-	-	1,983
1986	47	70,335	1,555	4,430	2,875	681	788	107	-	-	2,236
1987	51	83,156	1,770	4,979	3,209	624	741	117	-	-	2,394
1988	56	96,330	1,901	5,828	3,927	599	746	147	-	-	2,500
1989	65	109,357	1,836	7,936	6,100	721	917	196	-	-	2,557
1990	78	122,583	2,117	10,058	7,941	771	1,013	242	-	-	2,888
1991	83	135,295	2,415	12,213	9,798	926	1,167	241	-	-	3,341
1992	88	197,150	3,656	18,320	14,664	1,196	1,458	262	-	-	4,852
1993	86	211,200	4,222	16,339	12,117	1,373	1,713	340	601	187	6,383
1994	88	231,376	5,038	15,822	10,784	1,448	1,801	353	303	262	7,051
1995	88	227,312	5,020	14,300	9,280	1,490	1,823	333	238	332	7,080
1996	78	240,468	5,074	13,214	8,140	1,699	2,094	395	271	481	7,525
1997	76	255,458	5,609	13,923	8,314	2,020	2,455	435	22	440	8,091
1998	68	256,528	4,970	13,209	8,239	2,309	2,758	449	237	576	8,092
1999	60	253,890	5,197	13,004	7,808	2,548	3,123	575	- 23	579	8,301
1999	60	129,812	2,657	6,649	3,992	1,303	1,597	294	- 12	296	4,244
2000	55	126,022	2,517	7,105	4,588	1,262	2,049	787	- 116	454	4,117
2001	51	168,673	3,019	11,676	8,657	1,426	2,233	807	- 143	327	4,629
2002	49	284,168	3,430	15,964	12,534	1,186	1,929	743	108	561	5,285
2003	45	291,782	3,521	14,921	11,400	1,425	1,818	393	287	292	5,525
2004	42	313,299	3,931	15,124	11,193	1,724	2,167	443	- 85	262	5,832
2005	41	649,254	8,216	29,491	21,275	3,389	4,246	857	345	167	12,117
2006	44	679,356	8,678	32,318	23,640	3,694	4,867	1,173	325	188	12,885
2007	42	766,323	10,189	39,607	29,418	4,038	5,725	1,687	- 542	421	14,106
2008	44	732,683	10,163	39,246	29,083	3,777	5,911	2,134	- 3,392	345	10,893
2009	43	679,565	9,831	26,212	16,381	3,311	5,272	1,961	1,277	370	14,789
2010	42	666,637	9,104	22,602	13,498	3,331	5,236	1,905	371	28	12,834
2011	39	756,406	9,868	23,908	14,040	3,234	4,934	1,700	- 173	447	13,376
2012	37	803,313	8,502	20,365	11,863	2,885	4,501	1,616	1,215	415	13,017
2013	37	692,773	8,266	15,323	7,057	2,633	4,282	1,649	1,106	301	12,306
2014	35	680,177	8,347	14,546	6,199	3,025	4,966	1,941	343	- 45	11,670
2015	33	735,491	8,383	13,502	5,119	2,919	4,834	1,915	435	456	12,193
2016	34	762,620	8,950	13,098	4,148	3,157	5,057	1,900	718	402	13,227
2017	34	765,500	8,801	12,037	3,236	3,589	5,218	1,629	812	891	14,093
2018	33	763,177	9,252	12,327	3,075	3,042	4,711	1,669	436	- 340	12,390
2019	32	849,008	9,683	12,911	3,228	3,520	5,338	1,818	546	1,184	14,933
2020	33	973,433	9,347	11,117	1,770	4,630	6,755	2,125	539	644	15,160

For footnotes \*, 1 - 12, 14 - 15 see pp. 166 f. <sup>25</sup> Separate presentation of the (legally independent) credit institutions majority-owned by foreign banks included in other categories of banks.



## VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts \*  
Memo item: Banks majority-owned by foreign banks <sup>25</sup>

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
1,275	739	536	708	-	708	- 217	491	267	224	- 57	167	1985
1,519	873	646	717	-	717	- 246	471	248	223	- 46	177	1986
1,743	994	749	651	-	651	- 189	462	268	194	- 29	165	1987
1,913	1,083	830	587	-	587	- 61	526	269	257	- 45	212	1988
2,141	1,155	986	416	-	416	- 90	326	212	114	48	162	1989
2,398	1,302	1,096	490	-	490	- 104	386	267	119	- 59	60	1990
2,755	1,456	1,299	586	-	586	- 202	384	243	141	- 34	107	1991
4,026	2,171	1,855	826	-	826	-1,518	- 692	308	- 1,000	1,213	213	1992
4,369	2,310	2,059	2,014	-1,184	830	- 164	666	153	513	27	540	1993
4,649	2,458	2,191	2,402	-1,442	960	- 214	746	339	407	- 109	298	1994
4,852	2,530	2,322	2,228	- 820	1,408	- 150	1,258	479	779	- 98	681	1995
5,010	2,573	2,437	2,515	- 755	1,760	- 369	1,391	646	745	- 108	637	1996
5,090	2,564	2,526	3,001	- 844	2,157	- 549	1,608	502	1,106	- 472	634	1997
5,160	2,505	2,655	2,932	- 720	2,212	- 80	2,132	693	1,439	- 518	921	1998
5,457	2,625	2,832	2,844	- 972	1,872	- 853	1,019	632	387	542	931	1999
2,790	1,342	1,448	1,454	- 497	957	- 436	521	323	198	277	476	1999
2,840	1,381	1,459	1,277	- 324	953	21	974	251	723	229	952	2000
3,216	1,474	1,742	1,413	- 422	991	- 266	725	349	376	134	510	2001
3,381	1,486	1,895	1,904	- 632	1,272	- 18	1,254	449	805	- 310	497	2002
3,325	1,443	1,882	2,200	- 799	1,401	- 837	564	274	290	390	680	2003
3,534	1,473	2,061	2,298	- 612	1,686	- 874	812	494	318	206	525	2004
7,291	3,416	3,875	4,826	-1,962	2,864	- 783	2,081	721	1,360	- 537	824	2005
7,672	3,711	3,961	5,213	-1,852	3,361	-1,287	2,074	517	1,557	- 511	1,045	2006
8,115	3,927	4,188	5,991	-2,204	3,787	-5,914	9,701	769	8,932	-3,885	5,046	2007
8,371	3,947	4,424	2,522	-2,887	- 365	-1,423	-1,788	363	- 2,151	2,508	358	2008
8,811	4,471	4,340	5,978	-2,953	3,025	-1,816	1,209	496	713	592	1,306	2009
7,618	3,432	4,186	5,216	-1,697	3,519	-1,439	2,080	550	1,530	- 34	1,496	2010
7,950	3,551	4,399	5,426	-2,084	3,342	-1,582	1,760	271	1,489	- 409	1,080	2011
8,097	3,643	4,454	4,920	- 285	4,635	-1,339	3,296	735	2,561	- 32	2,529	2012
8,230	3,773	4,457	4,076	- 474	3,602	-1,481	2,121	513	1,608	- 558	1,050	2013
7,920	3,516	4,404	3,750	- 439	3,311	-1,308	2,003	320	1,683	- 725	958	2014
8,503	3,992	4,511	3,690	- 479	3,211	-1,723	1,488	430	1,058	- 396	662	2015
9,072	4,329	4,743	4,155	-1,012	3,143	-1,604	1,539	636	903	2,646	3,549	2016
8,817	4,070	4,747	5,276	- 590	4,686	-1,819	2,867	808	2,059	- 565	1,494	2017
8,717	4,064	4,653	3,673	- 994	2,679	- 992	1,687	586	1,101	- 518	583	2018
9,612	4,611	5,001	5,321	- 164	5,157	-1,952	3,205	1,189	2,016	2,664	4,680	2019
9,519	4,586	4,933	5,641	-1,865	3,776	-1,256	2,520	1,175	1,345	852	2,197	2020

## VIII. Items of banks' profit and loss accounts

### 9. Credit institutions' charge items \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	Charges						General administrative spending					
	Number of reporting institutions	total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on transactions in goods and subsidiary transactions 3	total 4	Staff costs			Other administrative spending 6	
								Wages and salaries	Social security costs and costs relating to pensions and other benefits			
									total	of which: Pensions 5		
1	2	3	4	5	6	7	8	9	10	11	12	
1968	3,708	29,844	18,487	155	–	–	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	–	–	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	–	–	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	–	–	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	–	–	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	–	–	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	–	–	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	–	–	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	–	–	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	–	–	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	–	–	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	–	–	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	–	–	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	–	–	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	–	–	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	–	–	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	–	–	41,473	29,001	23,203	5,798	2,350	12,472
1985 14	4,639	249,035	166,161	1,113	–	–	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	–	–	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	–	–	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	–	–	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	–	–	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	–	–	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	–	–	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	–	–	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	–	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	–	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	–	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	–	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	–	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	–	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	–	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	–	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	–	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	–	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	–	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	–	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	–	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	–	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	–	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	–	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	–	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	–	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	–	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	–	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	–	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	–	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	–	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	–	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	–	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	–	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	–	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,033	80,392	14,521	56	–	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	210,835	59,175	14,584	126	–	82,584	44,229	34,747	9,482	3,561	38,355

\* Excluding institutions in liquidation and institutions with a truncated financial year, up to 1992 excluding building and loan associations. From 1968 to 1989 excluding postal giro offices and postal savings banks. As of 1990 including Deutsche Bundespost Postbank (from 1995 Deutsche Postbank AG). As of the 1993 financial year, including east German credit institutions and in accordance with the new accounting rules. 1 As of 1993, interest on participation rights is to be reported here only. Discount reductions must not be settled together with the opposing discount income. 2 Up to 1992 included in column 15 and 16 as well as in table 10 ("Credit institutions' income items") column 15. Until 2009, net loss from financial operations. 3 As of 1993, expenditure on transactions in goods and subsidiary transactions is to be reported only as a balance

with corresponding income. Until 1992, expenditure on transactions in goods and subsidiary transactions was included in column 7 or rather in table 10 ("Credit institutions' income items") column 12. 4 As of 1993, excluding expenditure on transactions in goods and subsidiary transactions. 5 Until 1992 including costs relating to other benefits. 6 Expense item does not include amortisation and write-downs of intangible fixed assets and depreciation and write-downs of tangible fixed assets, reduced by amortisation, depreciation and write-downs of leased assets ("narrow" definition). In all other tables, "Other administrative spending" follows the broad definition.

## VIII. Items of banks' profit and loss accounts

## 9. Credit institutions' charge items \*

Up to 1998 in DM million, as of 1999 in € million

Depreciation of and value adjustments to tangible and intangible assets <sup>7</sup>		Other operating charges <sup>8</sup>	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments <sup>9</sup>	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets <sup>10</sup>	Charges incurred from loss transfers	Transfers to special reserves	Extra-ordinary charges <sup>11</sup>	Taxes on income and earnings <sup>12</sup>	Other taxes <sup>13</sup>	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Financial year
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
605	–	542	775	15	–	35	–	1,860	53	18	1968
686	–	562	1,627	24	3	100	–	1,594	53	15	1969
812	–	676	2,101	40	8	66	–	1,485	48	11	1970
948	–	690	1,416	47	8	66	–	1,970	70	20	1971
1,030	–	692	2,056	36	6	91	–	2,475	104	34	1972
1,101	–	1,489	3,730	236	13	91	–	2,262	91	30	1973
1,230	–	1,976	3,933	297	28	459	–	2,957	91	49	1974
1,404	–	1,351	3,604	128	16	79	–	4,752	105	165	1975
1,731	–	1,729	3,900	254	14	67	–	4,595	107	297	1976
1,775	–	1,857	2,624	178	12	79	–	6,059	127	305	1977
1,852	–	1,877	3,383	197	13	147	–	6,315	123	335	1978
1,925	–	1,776	5,276	120	18	134	–	5,340	126	232	1979
2,079	–	2,061	5,394	126	18	183	–	5,979	71	167	1980
2,320	–	2,530	9,100	157	75	456	–	7,468	78	104	1981
2,580	–	2,831	12,262	234	38	443	–	10,275	79	147	1982
2,979	–	3,411	14,320	293	59	137	–	12,301	67	173	1983
3,307	–	4,110	12,617	256	36	93	–	12,422	84	232	1984
3,802	–	4,716	13,884	313	84	102	–	12,833	113	305	1985 <sup>14</sup>
4,091	–	5,250	12,714	366	142	186	–	12,739	112	269	1986
4,438	–	5,648	11,707	266	140	352	–	11,550	103	181	1987
4,608	–	5,841	8,088	92	157	4,124	–	13,109	96	194	1988
4,846	–	6,470	16,740	212	706	1,016	–	10,497	158	80	1989
5,207	–	6,157	18,512	512	1,145	379	–	10,757	194	257	1990
5,883	–	7,153	15,319	358	612	498	–	15,131	163	431	1991
6,323	–	7,781	18,742	443	429	285	–	16,915	171	546	1992
8,950	397	4,232	25,387	326	744	651	1,003	18,489	2,196	737	1993
9,172	312	4,235	31,905	1,580	884	660	1,531	16,603	2,671	1,107	1994
9,964	382	5,899	23,497	521	987	173	1,235	19,573	2,344	1,411	1995
10,357	439	6,128	25,139	571	2,108	404	3,191	20,890	3,011	1,998	1996
10,845	478	6,803	28,811	596	910	609	4,271	20,271	2,136	1,855	1997
11,611	494	7,479	30,280	545	1,373	362	6,428	31,784	251	1,772	1998
11,958	792	6,617	30,566	1,119	1,017	8,584	3,260	18,436	377	1,741	1999
6,114	405	3,383	15,628	572	520	4,389	1,667	9,426	193	890	1999
6,390	423	4,536	18,039	1,756	756	61	2,289	7,367	184	1,112	2000
6,116	167	4,548	22,531	1,839	2,807	113	2,340	4,045	218	1,877	2001
6,133	143	4,567	34,548	3,418	4,572	64	2,131	4,271	196	3,269	2002
5,647	125	5,661	23,587	7,487	2,863	63	5,353	5,801	172	3,911	2003
4,999	112	4,001	19,697	1,403	1,429	37	8,900	5,904	179	4,108	2004
4,430	–	5,986	18,211	739	1,400	36	4,791	10,069	204	4,726	2005
3,976	17	5,037	18,236	2,671	796	49	2,822	5,605	195	4,941	2006
3,823	6	5,551	26,902	3,940	939	65	1,361	6,240	158	4,961	2007
3,849	164	5,868	39,587	15,290	3,318	30	1,938	1,601	215	3,571	2008
3,922	338	8,357	28,959	9,624	3,750	23	7,405	4,182	170	3,353	2009
3,937	453	11,549	18,416	4,045	3,941	–	10,433	5,501	282	3,203	2010
5,445	2,007	17,231	11,924	11,180	6,581	–	2,674	7,034	559	3,584	2011
5,797	1,958	15,291	11,700	7,095	628	–	2,406	8,762	207	4,280	2012
5,537	1,884	16,824	10,565	3,646	651	–	3,359	7,376	173	4,889	2013
5,538	1,790	16,400	10,540	3,464	609	–	1,478	7,596	179	3,864	2014
5,890	1,822	17,897	7,249	3,579	1,213	–	2,471	8,445	309	4,077	2015
6,568	2,325	13,764	12,743	3,720	914	–	1,800	7,875	297	4,725	2016
6,968	2,581	14,784	8,309	1,466	636	–	2,317	7,536	291	4,297	2017
7,355	2,861	15,209	10,027	1,723	497	–	1,700	6,692	222	5,690	2018
9,153	3,712	14,732	10,037	12,158	908	–	3,152	7,806	252	4,116	2019
8,460	3,996	12,995	14,964	2,837	329	–	3,206	8,392	253	2,930	2020

<sup>7</sup> Until 1992, excluding "Amortisation and write-downs of intangible fixed assets" and excluding "Amortisation, depreciation and write-downs of leased assets". <sup>8</sup> Until 1992 including depreciation of assets leased as well as extraordinary charges. <sup>9</sup> As of 1993, excluding write-downs and value adjustments of securities in the trading portfolio as well as securities treated as fixed assets. Including credit insurance premiums. <sup>10</sup> As of 1993, including "Write-downs of securities treated as fixed assets". <sup>11</sup> Until 1992, included in column 15. Extraordinary charges (and income) are those that arise outside

the usual business of a credit institution (section 277 (4) sentence 1 of the Commercial Code (Handelsgesetzbuch)). <sup>12</sup> In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken; as of 1993 excluding taxes on capital. <sup>13</sup> If not reported under "Other operating charges"; as of 1993, including property tax. <sup>14</sup> State after extension of the reporting requirement for credit cooperatives; census survey as of 1985.

## VIII. Items of banks' profit and loss accounts

### 10. Credit institutions' income items \*

Up to 1998 in DM million, as of 1999 in € million

Financial year	Income									
	Interest received				Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Commissions received <sup>6</sup>
	total	total	from lending and money market transactions <sup>1</sup>	from debt securities and Debt Register claims	total <sup>2</sup>	from shares and other variable yield securities <sup>3</sup>	from participating interests <sup>4</sup>	from shares in affiliated enterprises <sup>5</sup>		
1	2	3	4	5	6	7	8	9	10	
1968	32,429	28,654	25,398	3,256	514	293	221	–	10	1,633
1969	40,435	36,333	32,196	4,137	595	335	260	–	16	1,920
1970	53,034	48,420	43,876	4,544	696	381	315	–	13	2,016
1971	58,275	52,908	48,043	4,865	747	424	323	–	65	2,459
1972	64,240	58,101	52,646	5,455	815	419	396	–	81	3,062
1973	89,621	81,232	75,411	5,821	883	433	450	–	73	3,614
1974	106,261	97,228	90,446	6,782	897	426	471	–	67	3,951
1975	102,144	93,313	84,427	8,886	939	430	509	–	86	4,426
1976	106,717	95,656	85,252	10,404	1,194	489	705	–	149	4,726
1977	114,935	103,977	92,209	11,768	1,319	547	772	–	163	5,117
1978	122,458	110,534	97,615	12,919	1,619	659	960	–	187	5,659
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	–	183	6,248
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	–	138	7,187
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	–	144	8,186
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	–	118	8,778
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	–	186	9,745
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	–	213	10,301
1985 <sup>12</sup>	257,127	231,371	203,425	27,946	2,531	985	1,546	–	225	12,078
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	–	667	13,381
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	–	200	13,098
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	–	241	14,295
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	–	538	16,752
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	–	325	19,918
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	–	318	21,546
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	–	342	24,735
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850	32,230
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274	33,219
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267	32,932
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000	35,997
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186	41,689
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641	46,864
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279	55,207
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165	28,227
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382	35,376
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898	32,682
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078	31,681
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525	32,434
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219	33,607
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339	36,942
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893	39,896
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931	43,604
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138	42,576
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100	40,710
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115	42,002
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025	41,050
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220	39,950
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628	40,618
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114	42,639
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773	44,542
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730	43,201
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388	44,190
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387	43,124
2019	239,879	152,246	137,510	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	216,741	131,161	118,897	12,264	5,979	3,541	556	1,882	3,162	46,710

\* Excluding institutions in liquidation and institutions with a truncated financial year, up to 1992 excluding building and loan associations. From 1968 to 1989 excluding postal giro offices and postal savings banks. As of 1990 including Deutsche Bundespost Postbank (from 1995 Deutsche Postbank AG). As of the 1993 financial year, including east German credit institutions and in accordance with the new accounting rules. <sup>1</sup> Up to 1992, including commissions for guarantees (from 1993 included in column 10).

Discount reductions must not be settled together with the opposing discount income. <sup>2</sup> As of 1993, excluding interest income from debt securities and Debt Register claims. <sup>3</sup> As of 1993, excluding income from securitised shares in affiliated enterprises. <sup>4</sup> As of 1993, including income from amounts paid up on cooperative society shares. Until 1992, shown here only if the amounts paid up on said shares were reported under

## VIII. Items of banks' profit and loss accounts

### 10. Credit institutions' income items \*

Up to 1998 in DM million, as of 1999 in € million

Net profit from the trading portfolio <sup>7</sup>	Gross profit on transactions in goods and subsidiary transactions <sup>8</sup>	Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments <sup>9</sup>	Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets <sup>9</sup>	Other operating income <sup>10</sup>		Income from the release of special reserves	Extraordinary income <sup>9 11</sup>	Income from loss transfers	Financial year
				total	of which: from leasing business <sup>9</sup>				
11	12	13	14	15	16	17	18	19	
-	146	-	-	1,437	-	35	-	-	1968
-	162	-	-	1,373	-	36	-	-	1969
-	172	-	-	1,641	-	73	-	3	1970
-	182	-	-	1,816	-	97	-	1	1971
-	210	-	-	1,914	-	56	-	1	1972
-	316	-	-	3,436	-	65	-	2	1973
-	333	-	-	3,685	-	85	-	15	1974
-	356	-	-	2,791	-	225	-	8	1975
-	374	-	-	4,403	-	211	-	4	1976
-	386	-	-	3,823	-	150	-	-	1977
-	379	-	-	3,983	-	96	-	1	1978
-	429	-	-	4,497	-	66	-	1	1979
-	474	-	-	5,378	-	127	-	-	1980
-	523	-	-	5,789	-	209	-	10	1981
-	508	-	-	6,534	-	144	-	6	1982
-	520	-	-	5,688	-	502	-	13	1983
-	548	-	-	7,699	-	224	-	16	1984
-	872	-	-	9,901	-	135	-	14	1985 <sup>12</sup>
-	824	-	-	9,121	-	117	-	9	1986
-	809	-	-	10,046	-	176	-	13	1987
-	751	-	-	11,984	-	182	-	17	1988
-	722	-	-	12,232	-	2,943	-	549	1989
-	732	-	-	14,551	-	1,878	-	619	1990
-	760	-	-	14,853	-	681	-	205	1991
-	741	-	-	15,385	-	341	-	211	1992
6,827	667	1,439	818	7,322	464	342	707	55	1993
1,698	605	851	3,006	7,964	365	371	1,844	143	1994
4,602	570	3,180	857	8,777	1,594	413	465	117	1995
4,513	548	3,405	1,176	10,068	1,668	357	1,280	1,191	1996
5,931	507	3,786	2,284	10,813	1,841	829	1,007	311	1997
7,368	457	3,049	15,789	12,464	988	298	15,593	676	1998
8,072	432	8,211	6,100	12,459	1,021	331	2,685	213	1999
4,127	221	4,198	3,119	6,370	522	169	1,373	109	1999
6,819	201	2,095	2,347	7,243	536	1,860	1,723	145	2000
6,203	183	2,789	5,789	8,493	247	1,519	2,409	353	2001
3,834	170	3,012	12,087	8,754	243	904	3,601	795	2002
6,803	165	1,611	2,219	9,843	220	456	1,118	112	2003
2,158	160	2,168	1,076	8,396	239	49	1,717	485	2004
12,058	161	3,956	4,983	7,986	55	83	3,161	56	2005
4,908	172	3,917	2,311	12,473	34	27	948	369	2006
3,336	173	2,889	8,979	9,100	12	38	2,111	49	2007
1,044	177	2,520	1,793	11,765	496	121	3,608	1,705	2008
8,124	157	1,913	1,111	9,214	785	37	1,280	879	2009
6,401	170	3,020	1,638	11,450	871	-	6,085	1,181	2010
5,789	184	15,027	690	20,219	6,339	-	764	5,213	2011
7,359	187	7,366	1,405	18,885	5,145	-	694	458	2012
6,195	186	4,023	1,539	17,875	4,705	-	870	865	2013
3,998	190	3,957	1,735	15,709	4,498	-	796	374	2014
4,197	185	3,752	1,905	17,647	4,679	-	543	1,101	2015
3,253	185	3,989	3,446	20,266	5,545	-	4,862	39	2016
5,576	180	4,690	3,100	18,780	5,952	-	1,608	610	2017
3,478	176	3,264	876	18,506	6,308	-	1,173	730	2018
2,525	177	3,329	1,609	21,037	8,442	-	1,858	734	2019
3,639	181	1,638	1,347	20,770	9,099	-	1,567	587	2020

"Long-term equity investments". **5** Until 1992, included in column 6, provided that the investment was held in shares. **6** As of 1993, including commissions for guarantees. **7** Until 2009, net profit from financial operations. Up to 1992, included in column 15 or rather in column 15 and 16 of table 9 ("Credit institutions' charge items"). **8** Until 1992, only (gross) "Profit on transactions in goods and subsidiary transactions". **9** Up to 1992

included in column 15. **10** Up to 1992, included in the item "Other income" or "Income from the reversal of provisions". **11** Extraordinary charges and income are those that arise outside the usual business of a credit institution (section 277 (4) sentence 1 of the Commercial Code (Handelsgesetzbuch)). **12** State after extension of the reporting requirement for credit cooperatives; census survey as of 1985.

## Explanatory notes

### Banking statistics

Acting on the basis of section 18 of the Bundesbank Act, and the Regulation of the European Central Bank of 24. September 2013 on the consolidated balance sheet of the monetary financial institutions (MFIs) sector (ECB/2013/33), the Bundesbank collects from MFIs the statistics on banking and monetary matters that it needs to fulfil its tasks. This publication includes following individual sets of statistics: monthly balance sheet statistics, borrowers statistics and external positions. Besides the borrowers statistics, which is collected on a quarterly basis, all mentioned statistics are on a monthly basis.

The most important banking statistics figures are published by the Bundesbank in the Statistical Section of its Monthly Report in sections II Overall monetary survey in European monetary union, IV Banks, VI Interest rates and VII Capital market.

Mainly the data from the monthly balance sheet statistics and the borrowers statistics are published in this Statistical Series. Detailed figures from further banking statistics are published within the Statistical Series "Investment Funds Statistics", "Securities Issues Statistics", "Capital Market Indicators", "Statistics on payments and securities trading".

### Monthly balance sheet statistics

The monthly balance sheet statistics form the nucleus of the banking statistics. They cover the assets and liabilities of banks, broken down by balance sheet items. The figures are to be reported monthly, in the form of a statistical balance sheet reflecting the position in the books as at the end of the month. In addition, supplementary returns are required in which the major balance sheet items are classified by the debtors' and creditors' economic sector, by type and by maturity. Moreover, a number of off-balance-sheet data are to be reported as additional items, for example contingent liabilities, lending commitments, savings turnover, debits to non-banks' giro accounts. Since January 1999, the calculation of the minimum reserve requirement has been shown in an Annex to the monthly balance sheet statistics. The figures obtained from processing the data returned by institutions subject to the reporting obligation are not published<sup>1</sup> as they appear on the data collection forms, but are aggregated to yield the time series given in this Statistical Series.

### Borrowers statistics

Banks' lending operations to enterprises and households in Germany reported in the monthly balance sheet statistics are broken down further by economic sector in the quarterly borrowers statistics. These statistics are intended to provide information on the pattern of, and changes in, lending operations with the principal groups of private borrowers. In addition, housing loans (mortgage loans secured by residential real estate, and other non-mortgage housing loans) are shown separately in these statistics.

Since December 2008, the data have been collected and published on the basis of the classification of economic sectors (WZ2008) used by the Federal Statistical Office.

### Corpus of reporting credit institutions

Up to the end of 1998, all credit institutions were required to report monthly balance sheet statistics and borrowers statistics. Since the start of European monetary union on 1 January 1999, all credit institutions which meet the MFI definition have been required to report (MFIs are all institutions whose business is to receive deposits and/or close substitutes for deposits (for example, by issuing debt securities) and, for their own account, grant credit (including by investing in securities); in the German banking statistics they are also referred to as banks). Essentially, specialised credit institutions (investment companies that are subject to a separate reporting requirement, central securities depositories, housing enterprises with savings facilities and institutions only conducting guarantee business) were exempt from this requirement and still are. Banks (MFIs) which maintain branches abroad must draw up and file three different reports for the monthly balance sheet statistics:

- one report for that part of the institution which is located in Germany (the head office and the domestic branches),
- separate reports for the branches abroad, by country

<sup>1</sup> Regarding the number of institutions subject to reporting obligation see Table I.1 at page 6

- of domicile, and
- one report for the entire institution (consolidated return for the domestic part and the branches abroad).

Reports relating to the borrowers statistics have to be made only for the domestic part of the institution.

### **Banks in Germany**

The reports from banks in Germany with no legally dependent branches abroad and the partial reports from banks with a network of branches abroad containing the data on their domestic branches are consolidated to yield reports on "Banks in Germany (MFIs)". This corpus of reporting institutions forms the core of the banking statistics. It provides the data for the overall monetary survey, from which the figures for the monetary aggregates are derived. This is why the tables presenting the data on this corpus of reporting institutions constitute the largest part of the Statistical Series Banking Statistics.

### **Foreign branches and foreign subsidiaries**

The reports for the balance sheet statistics on German banks' foreign branches are identical in form to the reports for banks in Germany. They are supplemented by reports on the individual legally independent subsidiaries of German banks in other countries ("foreign subsidiaries"); these reports are significantly shorter in terms of their classification by item, sector and maturity. Altogether, the reports provide information on the extent to which German banks' transactions with residents and non-residents are conducted from abroad.

### **Building and loan associations**

Up to the end of 1998, building and loan associations constituted a discrete group of reporting institutions; its data were published in separate tables. Since January 1999 these institutions have been included as MFIs both in the statistics of all banks' transactions and in the German contribution to the overall monetary survey of the euro area. The particular features of the building and loan associations are shown in separate Tables (see section III of this Statistical Series and Table IV.12 in the Statistical Section of the Monthly Report).

### **Money market funds**

The money market funds set up by investment companies are likewise classified as MFIs. The data on money market funds collected for the statistics on investment companies,

however, are not included in the presentations of all banks' transactions, but only in the German contribution to the overall monetary survey of the euro area. Data on money market funds are published in the Statistical Series "Investment Funds Statistics".

### **Multi-office banks**

The figures of multi-office banks (ie German banks including their branches abroad) in the statistics are important for banking supervisors. The monthly balance sheet statistics of multi-office banks are comparable to banks' annual balance sheets, but do not coincide perfectly with them. Changes in banks' books due to end-of-year closing entries, valuations, value adjustments and the like are only reflected in the balance sheet statistics in the months following the end of the year.

## **■ Categories of banks**

The data in the monthly balance sheet statistics and the borrowers statistics are broken down by the categories of banks indicated below (money market funds are not included in the breakdown by category of banks):

### **Commercial banks**

#### **Big banks**

(Deutsche Bank AG, Dresdner Bank AG (up to Nov. 2009), Commerzbank AG, from January 1999, UniCreditbank AG (formerly Bayerische Hypo- und Vereinsbank AG), Deutsche Postbank AG (from December 2004 up to April 2018) and DB Privat- und Firmenkundenbank AG (from May 2018 up to April 2020))

#### **Regional banks and other commercial banks**

(from January 1999, including the institutions of the former category "private bankers" and other banks which have been transferred to this category from the category "special purpose banks"). Until April 2018, including Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (see explanatory notes for banking group „Big banks“))

### **Branches of foreign banks**

#### **Landesbanken**

(including DekaBank Deutsche Girozentrale; up to the end of 1998, this category was designated "regional giro institutions")



### Savings banks

### Regional institutions of credit Cooperatives

(until June 2016)

### Credit cooperatives

### Mortgage banks

### Banks with special, development and other central support tasks

(from July 2016 including DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main)

### Banks majority-owned by foreign banks

(a separate presentation of the banks majority-owned by foreign banks and included in other banking categories)

### Foreign banks

(this category includes banks majority-owned by foreign banks (included in the other categories of banks) as well as the category "branches of foreign banks")

### Building and loan associations

(including the legally dependent building and loan association divisions of Landesbanken)

## ■ Classification by sector

From January 1999, the classification by sector generally follows the European System of Accounts (with the current version). Natural persons are classified as residents or non-residents according to their place of residence or normal abode, and corporations according to the location of their registered office or head office.

Domestic banks are enterprises domiciled in Germany which conduct banking business as defined in section 1 (1) of the Banking Act and which meet the MFI definitions, including branches of foreign banks.

Foreign banks are enterprises whose registered office or head office is located abroad, and which are deemed to be banks in the country concerned. They also include branches of foreign banks abroad.

The sector "households" comprises self-employed persons (for instance, sole proprietors, persons managing (small) businesses, members of the professions, farmers, rentiers), employees (wage and salary earners, civil servants, pensioners and unemployed persons) and other individuals (housewives, infants, schoolchildren, students and persons not indicating their occupation). Non-profit institutions include, inter alia, churches and charitable associations (excluding institutions and associations operated by them), foundations (excluding industrial foundations), political parties and trade unions.

Besides central, state and local government, government also includes social security funds. Foreign government also includes international organisations including supra-national banks.

For details, see Special Statistical Publication 1, Bankenstatistik Kundensystematik (available in German only).

## ■ Classification by maturity

The classification of assets and liabilities by maturity is based on the originally agreed maturity or period of notice and not on the residual maturity on the reporting date. Securitised assets and liabilities are classified on the basis of the maximum period to maturity under the terms of issue.

The maturity categories are defined as follows:

Short-term = overnight or with an agreed maturity or period of notice of up to and including 1 year (up to the end of 1998, liabilities repayable on demand or with a maturity or period of notice of less than 1 month are included in "sight liabilities").

Medium-term (from January 1999, only reported for unsecured lending) = with an agreed maturity or period of notice of more than 1 year up to and including 5 years (up to the end of 1998, of more than 1 year but less than 4 years).

Long-term (from January 1999, only reported for unsecured lending) = with an agreed maturity or period of notice of 5 years or more (up to the end of 1998, of 4 years or more).

## ■ Notes on the figures

The most recent figures are in all cases to be regarded as provisional. Subsequent revisions appearing in the follow-



ing update of the Statistical Series are therefore not specially marked.

Statistical breaks have been eliminated from the figures published. The figures have been adjusted for purely statistical changes without any underlying business transactions. These include, for instance, reclassifications owing to a change in the reporting method, changes in the corpus of reporting credit institutions (eg inclusion of additional banks, mergers or liquidations of banks, changes between categories of banks), value adjustments of foreign exchange positions, and corrections of errors. The statistical eliminations can be verified by comparing the absolute changes in the totals with the adjusted revisions.

To avoid the risk of indirectly publishing data relating to individual banks, revisions arising from valuation adjustments to receivables and securities portfolios, which the monetary financial institutions (MFIs) report separately for each reporting month, are, by contrast, not eliminated from the published figures on changes included in the statistics on the categories of banks; such valuation adjustments are revised each month only as an aggregate for all MFIs in Germany under "German contribution" in the table on the money stock and its counterparts (Table II.1 in the Statistical Section of the Monthly Report) and in the figures under "changes" in the table giving an overview of the assets and liabilities of MFIs in Germany (Table IV.1 in the Statistical Section of the Monthly Report).

# Explanatory notes and glossary of statistics of the banks' profit and loss accounts

## Explanatory notes of statistics of the banks' profit and loss accounts

The results from the profit and loss accounts are based on the published annual reports of the individual institutions in accordance with the provisions set forth in the German Commercial Code (*Handelsgesetzbuch*) and the Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute*). They differ in terms of their conception, structure and definitions from the International Financial Reporting Standards (IFRS)<sup>1</sup> for publicly traded banking groups. This means that – from a methodological viewpoint – business performance and certain balance sheet or individual profit and loss items are not comparable across the national and international accounting frameworks. For reasons of comparability within Germany, it is advisable to consider the individual accounts when analysing financial performance. The figures for balance sheet capital (total equity), total assets and other stock variables are not obtained from the annual reports but are taken as annual average values on the basis of the monthly balance sheet statistics reported for the institution as a whole.

The reporting group for statistics on banks' profit and loss accounts (profit and loss statistics) includes all banks that are both monetary financial institutions (MFIs) and conform to the definition of a CRR credit institution as defined in Article 4(1) number 1 of Regulation (EU) No 575/2013 and are domiciled in Germany. Branches of foreign banks that are exempted from the provisions of Section 53 of the German Banking Act (*Kreditwesengesetz*), banks in liquidation and banks with a financial year of less than 12 months (truncated financial year) are not included in this performance analysis.

As in the monthly balance sheet statistics, a series of reclassifications in the banking categories included in the banking statistics were also carried out in the profit and loss statistics in the 2018 reporting year. This means there is sometimes limited comparability with the prior-year figures for the affected banking groups. "DB Privat- und Firmenkundenbank AG" was created through the merger between "Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft", which had up to now been assigned

to the "regional banks and other commercial banks" category, and "Postbank AG", which had up to now been classified as a "big bank". "DB Privat- und Firmenkundenbank AG" has been assigned to the category of "big banks" as of this reporting year. "DSK Hyp AG" (formerly "SEB AG") is no longer assigned to the "regional banks and other commercial banks" category, and has instead been assigned to the "mortgage banks" category. Two banks have been reassigned from the "Landesbanken" category: "HSH Nordbank" now belongs to the "regional banks and other commercial banks" category and "Landesbank Berlin AG" has been assigned to the "savings banks" category. "Wüstenrot Bank Aktiengesellschaft Pfandbriefbank" no longer belongs to the "mortgage banks" category, and has instead been assigned to the "regional banks and other commercial banks" category.

At the launch of monetary union in 1999, the reporting group relevant for calculating the money supply and for monetary analysis was uniformly defined by the ECB for the euro area as a whole and designated as the monetary financial institutions (MFI) sector. Unlike the population of banks used for the Bundesbank analysis up to that point, building and loan associations are also included. Except where another time period is explicitly mentioned, the calculations with regard to the longer-term average cover the years since the launch of monetary union, i.e. from 1999 to 2020.

## Glossary of statistics of the banks' profit and loss accounts

Information on items of the balance sheet statistics may be found in Special Statistical Publication 1 "Banking statistics guidelines".

### Administrative spending

See "General administrative spending" and "Other administrative spending".

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<sup>1</sup> IFRS-based financial statements are of relevance, for instance, to matters of macroprudential analysis and oversight, concentrating on systemically important banks and their international business activities (including their foreign subsidiaries). For details, see Deutsche Bundesbank, Finanzstabilitätsbericht 2013, November 2013.

**Affiliated enterprises**

Pursuant to section 271 (2) of the Commercial Code (*Handelsgesetzbuch*), these constitute enterprises which, as parent enterprise or subsidiaries (see section 290 of the Commercial Code), are to be included in the group accounts of a parent enterprise according to the regulations for full consolidation (see sections 300 ff of the Commercial Code).

**Average equity**

Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution (balance sheet statistics main template item HV21 310 Capital plus balance sheet statistics main template item HV21 300 Fund for general banking risks). Not included are institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

**Banks majority-owned by foreign banks**

Breakdown of legally independent banks that are majority-owned by foreign banks included in the categories "Big banks", "Regional banks and other commercial banks", "Mortgage banks" and "Building and loan associations". See "Banking statistics guidelines" (*Verzeichnis der rechtlich selbständigen Banken (MFIs) im Mehrbesitz ausländischer Banken*) <https://www.bundesbank.de/resource/blob/611454/72f1b0f25f4034cf1d1ff949fef737ac/mL/statso01-16-verzeichnisse-data.pdf>.

**Categories of banks**

For definitions of the individual categories of banks, see "Banking statistics guidelines" (*Verzeichnis der Banken (MFIs) in Deutschland nach Bankengruppen*) <https://www.bundesbank.de/resource/blob/611454/72f1b0f25f4034cf1d1ff949fef737ac/mL/statso01-16-verzeichnisse-data.pdf>.

**Cost-income ratio (CIR)**

Indicator of the efficiency of a credit institution. Ratio of administrative spending to gross earnings or operating income. The lower the CIR, the more efficiently the bank generates its earnings.

**Credit institution as a whole**

The foreign branches of a given institution are included in the calculation.

**Current income from long-term equity investments**

This also includes the dividends from the amounts paid up on cooperative society shares.

**Differing financial years**

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

**Equity ratio**

Average equity as a percentage of average total assets, up to and including 1998 as a percentage of the average volume of business (balance sheet statistics main template item HV21 360).

**Extraordinary result in the narrower sense**

Balance of reported extraordinary income less reported extraordinary charges.

**Figures for the most recent date**

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

**General administrative spending**

Staff costs plus other administrative spending ("broad" definition).

**Gross earnings**

The sum of net interest income and net commission income.

**Income from operating banking business**

See "Operating income".

**Insolvency**

Insolvency describes a natural or legal person's inability to pay. A distinction is made between corporate insolvency (an enterprise's inability to pay pursuant to section 14 of the Civil Code (*Bürgerliches Gesetzbuch*)) and consumer insolvency (a consumer's inability to pay pursuant to section 13 of the Civil Code).

**Interbank transaction**

Transaction between credit institutions.

**Interest income (total)**

Interest received from lending and money market transactions, debt securities and Debt Register claims plus current income and profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements.

**Interest income in the narrower sense**

Interest received from lending and money market transactions, debt securities and Debt Register claims.

**Interest margin**

Net interest income in relation to average total assets.

### **Leasing**

The basis for this is a leasing contract between a lessee and a lessor. The lessor provides the lessee with the leased good on a lease or rental basis in return for regular leasing payments.

### **Long-term equity investments**

Balance sheet statistics main template item HV11 100.

### **Long-term financial assets**

Pursuant to section 266 of the Commercial Code (*Handelsgesetzbuch*), shares in affiliated enterprises, loans to affiliated enterprises, other long-term equity investments, loans to other long-term investors and investees, long-term securities and other loans.

### **Net accumulated losses**

Net loss for the financial year plus withdrawals from reserves and participation rights capital less transfers to reserves and participation rights capital. See also "Withdrawals from or transfers to reserves and participation rights capital".

### **Net commission income**

Commissions received less commissions paid. Also known as non-interest business.

### **Net income or loss for the financial year after tax**

Net income or loss for the financial year before tax less taxes on income and earnings.

### **Net income or loss for the financial year before tax**

Operating result plus other and extraordinary result.

### **Net income from traditional interest business**

See "Net interest income in the narrower sense".

### **Net interest income (total)**

Interest income (total) less interest paid. Also known as interest business.

### **Net interest income in the narrower sense**

Interest received from lending and money market transactions, debt securities and Debt Register claims less interest paid.

### **Net operating income or charges**

Operating income less general administrative spending.

### **Net retained profits**

Net income for the financial year plus withdrawals from reserves and participation rights capital less transfers to reserves and participation rights capital. See also "Withdraw-

als from or transfers to reserves and participation rights capital".

### **Operating banking business**

All activities that serve the business purpose. These are interest and commission business (gross earnings), trading business and activities that have an effect on the other operating result.

### **Operating expenditure**

General administrative spending less staff costs, including depreciation and write-downs of tangible fixed assets (excluding depreciation and write-downs of leased assets).

### **Operating income**

Net interest income, net commission income, result from the trading portfolio as well as other operating result.

### **Operating result**

Operating result before (re-)measurement plus (re-)measurement gains/losses (excluding tangible fixed assets and long-term financial assets).

### **Operating result before (re-)measurement**

Partial operating result plus result from the trading portfolio as well as other operating result.

### **Other administrative spending ("broad" definition)**

Other administrative spending ("narrow" definition) plus amortisation and write-downs of intangible fixed assets and depreciation and write-downs of tangible fixed assets, but excluding amortisation, depreciation and write-downs of leased assets.

### **Other administrative spending ("narrow" definition)**

All spending that is required for running the business but is not directly related to the actual business, eg auditing and consultancy costs, costs for premises and postage. "Other administrative spending" is defined in the narrower sense in the table "Credit institutions' charge and income items" only.

### **Other and extraordinary result (extraordinary result in the broader sense)**

Extraordinary result in the narrower sense plus reversals of write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as income from the reversal of special reserves and income from loss transfers less write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as charges from loss transfers, transfers to special reserves (up to 2010)

and profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements.

#### **Partial operating result**

Net interest income and net commission income less general administrative spending.

#### **Participation certificate**

Securities based on participation rights to a company. Participation certificates are tradable but are not considered shares. The owner does not receive a voting right at annual general meetings; in return, profit participation usually exceeds the return on debt securities. Participation certificates are not regulated by law.

#### **Participation right**

Instrument of corporate finance that takes an intermediate position between equity capital and debt capital.

#### **Profit and loss account by category of bank**

The profit and loss account is the comparison of the profit and loss balances (income and expenditure). The annual result of an enterprise is thus shown as either a net surplus (income) or deficit (loss) for the financial year. This applies to enterprises domiciled in Germany that conduct banking business pursuant to section 1 (1) of the Banking Act (*Kreditwesengesetz*) and are defined as monetary financial institutions (MFIs), excluding institutions in liquidation and institutions with a truncated financial year.

#### **(Re-)measurement gains/losses (excluding tangible fixed assets and long-term financial assets)**

Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions less write-downs of receivables and specific securities as well as transfers to loan loss provisions.

#### **Reserves, disclosed**

Pursuant to section 340 g of the Commercial Code (*Handelsgesetzbuch*), credit institutions are allowed, subject to reasonable commercial judgement, to accumulate disclosed reserves for bank-specific risk in the fund for general banking risks (balance sheet statistics main template item HV21 300).

#### **Reserves, undisclosed**

Pursuant to section 340 f of the Commercial Code (*Handelsgesetzbuch*), credit institutions are allowed to accumulate additional undisclosed reserves for the total stock of claims and the securities in the liquidity reserve amounting to no more than 4% of these items. The difference between the book value and the actual market value of a balance sheet item (undervaluation of claims and assets or

overvaluation of liabilities) that cannot be seen by the users of financial accounts. This is based on the legal valuation and accounting rules.

#### **Result from the trading portfolio**

Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as the associated write-downs and reversals of write-downs and the accumulation of reserves for this business. Up to 2009, result from financial operations. According to the published annual reports, trading business is dominated by customer-initiated business.

#### **Return**

Ratio of income (price gains and current income) from an investment to capital originally invested.

#### **Return on equity (RoE)**

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

#### **Shares and other variable-yield securities**

Balance sheet statistics main template item HV11 090.

#### **Special reserves**

As the "tax dictates financial accounting" principle was repealed to the greatest possible extent with the introduction of the Act to Modernise Accounting Law (*Bilanzrechtsmodernisierungsgesetz*), the assumption of purely tax options in financial statements has not been permitted since the 2011 reporting year. It is therefore no longer required to set up a special reserves item in the annual accounts. Consequently, since the 2011 reporting year, it has not been permitted to newly set up or increase special reserves, with the result that the charges item "Transfers to special reserves" and the income item "Income from the reversal of special reserves" have been deleted. Special reserves existing at the time of the changeover to the Act to Modernise Accounting Law can either be reversed or retained.

#### **Specific securities**

(within the framework of the items "Write-downs of receivables and specific securities as well as transfers to loan loss provisions" and "Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions")

These specific securities are securities in the liquidity reserve, which include shares and bonds as well as other securities that are neither treated as fixed assets nor belong to the trading portfolio. Here it must be taken into account that these securities may be valued below the lower value

of their cost or current market value (principle of the lower of cost or market).

#### **Tangible fixed assets**

Pursuant to section 266 of the Commercial Code (*Handelsgesetzbuch*), land, land rights and buildings, including buildings on third-party land, technical equipment and machinery, other equipment, operating and office equipment, prepayments and assets under construction.

#### **Taxes on income and earnings**

This describes profit-related taxes (corporation tax, possibly also investment income tax, trade earnings tax, as well as comparable foreign taxes). In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken.

#### **Total assets, average**

Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution as a whole (balance sheet statistic main template item HV21 330). Not included are the foreign branches of savings banks and, as

of 2004, the foreign branches of regional institutions of credit cooperatives as well as those institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

#### **Trading result**

See also "Result from the trading portfolio".

#### **Truncated financial year**

Period of less than twelve months in a balance sheet.

#### **Withdrawals from or transfers to reserves and participation rights capital**

This item includes not only withdrawals from and transfers to reserves (capital and revenue reserves) and participation rights capital but also retained profits and accumulated losses brought forward and withdrawals from and transfers to the fund for general banking risks.

#### **Yield**

See also "Return".

## Translation of table header information

### I Banks (MFIs) in Germany

#### 1 Assets \*

€ million

Number of reporting institutions	Total assets (balance sheet total) <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and Treasury discount paper	Bills	Unsecuritised lending to banks (MFIs)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
								Total	Money market paper <sup>2</sup>	Bonds and debt securities
1	2	3	4	5	6	7	8	9	10	11

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets				Tangible assets	Other assets <sup>1</sup>			Memo item Rediscount credit (col 8 and Table I.2, col 23) <sup>5</sup>
			Total	of which		Total		of which: trading portfolio derivatives <sup>3</sup>	of which with group-affiliated <sup>4</sup> foreign banks		
				Fiduciary loans	Securities held on a fiduciary basis					Total	
12	13	14	15	16	17	18	19	20	21	22	

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Owing to the Act Modernising Accounting Law (Gesetz zur Modernisierung des Bilanzrechts) of 25 May 2009, derivative financial instruments in the trading portfolio (trading portfolio derivatives) within the meaning of section 340e (3) sentence 1 of the German Commercial Code (Handelsgesetzbuch) read in conjunction with section 35 (1) No 1a of the Credit Institution Accounting

Regulation (Verordnung über die Rechnungslegung der Kreditinstitute) are classified under "Other assets and liabilities" as of the December 2010 reporting date. **2** Excluding Treasury bills and Treasury discount paper. **3** That means derivative financial instruments in the trading portfolio. **4** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **5** Bill portfolios plus contingent liabilities arising from bills rediscounted.

#### 2 Liabilities \*

€ million

Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)				Securitised debts			Fiduciary liabilities			Value adjustments <sup>5</sup>	Provisions for liabilities and charges
	Total	Sight and time deposits <sup>1</sup>	Savings deposits <sup>2</sup>	Bank savings bonds <sup>3</sup>	Total <sup>4</sup>	of which		Total	of which			
						Debt securities in issue <sup>4</sup>	Money market paper in issue <sup>4</sup>		Fiduciary loans	Securities issued on a fiduciary basis		
1	2	3	4	5	6	7	8	9	10	11	12	13

### I Banks (MFIs) in Germany

#### 2 Liabilities (cont'd)

€ million

Sub-ordinated liabilities	Participation rights capital	Fund for general banking risks	Capital <sup>6</sup>			Other liabilities <sup>7</sup>				Total liabilities <sup>7</sup>	Volume of business <sup>7,10</sup>	Memo item Sureties
			Total	of which		Total	of which: trading portfolio derivatives <sup>8</sup>					
				Sub-scribed capital	Reserves <sup>6</sup>		Total	of which with group-affiliated <sup>9</sup> foreign banks				
14	15	16	17	18	19	20	21	22	23	24	25	

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. **2** Excluding deposits under savings and loan contracts (see also footnote 1). **3** Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). **4** Excluding non-negotiable bearer debt securities and bearer money market

paper. **5** Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **6** Less published loss. **7** See Table I.1, footnote 1. **8** I.e. Derivative financial instruments in the trading portfolio. **9** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **10** Col 23 plus contingent liabilities arising from bills rediscounted.

### 3 Asset and liabilities, by category of banks \*

€ million

Number of reporting credit institutions	Balance sheet total <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and Treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets	
1	2	3	4	5	6	7	8	9	10	11	12	
Tangible assets and others <sup>2</sup>											Other liabilities <sup>1</sup>	
<i>of which</i> Derivative financial instruments in the trading portfolio <sup>4</sup>											<i>of which</i> Derivative financial instruments in the trading portfolio <sup>4</sup>	
Total		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	Memo items Sureties	
13	14	15	16	17	18	19	20	21	22	23	24	25

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** See Table I.1, footnote 1. **2** Untaxed general value adjustments and individual country-

risk value adjustments; other individual value adjustments are deducted on the asset side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

### I Banks (MFIs) in Germany

#### 4 Lending to banks (MFIs) \*

(a) Total

(b) By category of banks

€ million

Lending to domestic and foreign banks					Lending to domestic banks							
Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
						Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

Footnote to (b) By category of banks

**1** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

#### 5 Lending to non-banks (non-MFIs) \*

(a) Total

€ million

Lending to non-banks								Short-term lending			
Total including		excluding		Treasury bills and negotiable money market paper	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims <sup>1</sup>	Memo item Fiduciary loans	Total	
Treasury bills credits, securities portfolios, equalisation claims	Loans	Treasury bill credits	Loans							including	excluding
1	2	3	4	5	6	7	8	9	10		

  

Medium and long-term lending									
Loans	Bills	Treasury bills and negotiable money market paper	Total including		Unsecured lendings			Securities	Equalisation claims
			including	excluding	Total	Medium-term	Long-term		
11	12	13	14	15	16	17	18	19	20

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the

classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including debt securities arising from the exchange of equalisation claims.



**I Banks (MFIs) in Germany**  
**5 Lending to non-banks (non-MFIs) \***  
**(b) By category of banks**

€ million

Lending to non-banks						Short-term lending			Medium and long-term lending		
Total	of which					Total	of which		Total	of which Loans	
	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
1	2	3	4	5	6	7	8	9	10	11	12

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1**

Excluding debt securities arising from the exchange of equalisation claims. **2**

Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

**6 Lending to domestic non-banks (non-MFIs) \***

**(a) Total**

**(b) By category of banks**

€ million

Lending to domestic non-banks						Short-term lending				Medium		
Total	of which					Total	to enterprises and households		to government		Total	
	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans		Total	Loans	Bills	Total		of which Loans
1	2	3	4	5	6	7	8	9	10	11	12	13

**and long-term lending**

to enterprises and households						to government						
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisation claims	Memo item Fiduciary loans
	Total	Medium-term	Long-term				Total	Medium-term	Long-term			
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding

debt securities arising from the exchange of equalisation claims. **2** Including debt securities arising from the exchange of equalisation claims.

**Footnote to (b) By category of banks**

**1** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

# I Banks (MFIs) in Germany

## 7 Lending to domestic enterprises and households, housing loans \*

### (a) Total

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing Loans	Enterprises			Self-employed persons			
	Total	Mortgage loans secured by residential real estate	Other housing loans			Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
1	2	3	4	5	6	7	8	9	10	11	12	13

Lending to employees and other individuals													Lending to non-profits institutions			
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending				
		Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts												
		15	16	17									18	19	20	21

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

\* For the corpus of reporting credit institutions, the categories of banks, the

classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Excluding mortgage loans and housing loans, even in the form of instalment credit.

### (b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing Loans	Enterprises			Self-employed persons <sup>2</sup>			
	Total	Mortgage loans secured by residential real estate	Other housing loans			Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
1	2	3	4	5	6	7	8	9	10	11	12	13

Lending to employees and other individuals													Lending to non-profits institutions			
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending				
		Housing loans	Instalment credit <sup>2</sup>	Debit balances on wage, salary and pension accounts												
		15	16	17									18	19	20	21

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical

breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Including sole proprietors. <sup>2</sup> Excluding mortgage loans and housing loans, even in the form of instalment credit. <sup>3</sup> Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".



I Banks (MFIs) in Germany  
 9 Lending to domestic government, by debtor group \*  
 (a) Total

€ million

Lending to domestic government <sup>1</sup>		Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims)								
Total	of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds <sup>2</sup>				State government
		Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
1	2	3	4	5	6	7	8	9	10	11

Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) (cont'd)										
State government (cont'd)			Local government and local government association <sup>3</sup>				Social security funds			
Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
12	13	14	15	16	17	18	19	20	21	22

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1**

Excluding lending to the successor organisations of the Treuhand agency, as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations.

(b) By category of banks

€ million

Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) <sup>1</sup>												
Domestic government, total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1**

Excluding lending to the successor organisations of the Treuhand agency as well as to

Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations. **4** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

### 10 Securities portfolios and participating interests \*

€ million

Securities Portfolios <sup>1</sup>						Domestic securities								
Total	Bonds and debt securities <sup>2</sup>					Shares, mutual fund shares and other securities	Total	Bank debt securities <sup>7</sup>			Public debt securities <sup>9</sup>		Corporate debt securities (non-MFIs) <sup>11</sup>	
	Total	of which						Total	Total	with an maturity of		Total		of which Issued by the Federal Government and its special funds <sup>9, 10</sup>
		Floating rate notes <sup>3</sup>	Zero coupon bonds <sup>4</sup>	Foreign currency bonds <sup>5, 6</sup>	up to and including 2 years <sup>8</sup>					more than 2 years				
1	2	3	4	5	6	7	8	9	10	11	12	13		

Domestic securities (cont'd)				Foreign securities				Participating interests				
Shares (including participation certificates)		Mutual fund shares, other securities		Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
Total	of which Issued by banks (MFIs)	Total	of which Issued by banks (MFIs)									
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Including foreign-currency-denominated floating rate notes. **4** Including foreign-currency-denominated zero coupon bonds. **5** Including foreign-currency-denominated

floating rate notes and foreign-currency-denominated zero coupon bonds. **6** Bonds denominated in non-euro currencies. **7** Excluding own issues. **8** Bank debt securities with maturities of up to 1 year are classified as money market paper, which is not included here. **9** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **10** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund. **11** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

## I Banks (MFIs) in Germany

### 11 Securities portfolios, by category of banks \*

€ million

Securities portfolios, total <sup>1</sup>	Domestic securities <sup>2</sup>							Foreign securities				
	Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open

market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## 12 Deposits and borrowing from banks (MFIs) \*

### (a) Total

### (b) By category of banks

€ million

Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic (excluding the Bundesbank) <sup>1</sup>					Memo item		
Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
						Short-term	Medium and long-term				
1	2	3	4	5	6	7	8	9	10	11	12

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including liabilities arising from monetary policy operations with the Bundesbank. **3** Own acceptances and promissory notes outstanding.

## I Banks (MFIs) in Germany

### 13 Deposits and borrowing from non-banks (non-MFIs) \*

#### (a) Total

€ million

Deposits and borrowing from domestic and foreign non-banks <sup>1</sup>												
Total	Sight deposits	Time deposits <sup>2</sup>					Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Fiduciary loans	Memo item		
		Total	for up to and including 1 year	for more than 1 year		Total				Of which: With central counterparties <sup>5</sup>	Loans and advances to financial vehicle corporations	
				Total	for up to and including 2 years							for 2 years and more <sup>2</sup>
1	2	3	4	5	6	7	8	9	10	11	12	13

Deposits and borrowing from domestic non-banks <sup>1</sup>												
Total	Sight deposits	Time deposits <sup>2</sup>					Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Fiduciary loans	Memo item		
		Total	for up to and including 1 year	for more than 1 year		Total				Liabilities arising from repos		
				Total	for up to and including 2 years						for 2 years and more <sup>2</sup>	
14	15	16	17	18	19	20	21	22	23	24		

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Within the meaning of § 1 section 31 KWG.

### 13 Deposits and borrowing from non-banks (non-MFIs) \*

#### (b) By category of banks

€ million

Deposits and borrowing from domestic and foreign non-banks <sup>1</sup>								Deposits and borrowing from domestic non-banks <sup>1</sup>				
Total	Sight deposits	Time deposits <sup>2</sup>			Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits <sup>2</sup>	Savings deposits and bank savings bonds <sup>3,4</sup>	Memo item Fiduciary loans
		Total	of which									
			for up to and including 1 year	for more than 2 years <sup>2</sup>								
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money

market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

### 14 Deposits and borrowing from domestic enterprises, households and government \*

#### (a) Total

€ million

Deposits and borrowing <sup>1</sup>									
Total	Sight deposits	Time deposits <sup>2</sup>					Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Memo item Fiduciary loans
		Total	for up to and including 1 year	for more than 1 year					
				Total	for up to and including 2 years	for more than 2 years <sup>2</sup>			
1	2	3	4	5	6	7	8	9	10

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities.

## 14 Deposits and borrowing from domestic enterprises, households and government \*

### (b) By category of banks

€ million

Deposits and borrowing from domestic enterprises and households <sup>1</sup>						Deposits and borrowing from domestic government <sup>1</sup>							
Total	of which					Total	Memo item Fiduciary loans	Time deposits <sup>2</sup>				Savings deposits and bank savings bonds <sup>3, 4</sup>	Memo item Fiduciary loans by domestic non-banks, total
	Sight deposits	Time deposits <sup>2</sup>			Savings deposits and bank savings bonds <sup>3, 4</sup>			Sight deposits	of which				
		Total	for up to and including 1 year	for more than 2 years <sup>2</sup>					for up to and including 1 year	for more than 2 years <sup>2</sup>			
1	2	3	4	5	6	7	8	9	10	11	12	13	

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

For footnotes \* and 1 to 4, see under (a) Total, above. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

### 15 Deposits and borrowing from domestic enterprises and households, by creditor group \*

#### (a) Total

€ million

Deposits and borrowing <sup>1</sup>									
Total	Sight deposits	Time deposits <sup>2</sup>					Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Memo item Fiduciary loans
		Total	for up to and including 1 year	for more than 1 year					
				Total	for up to and including 2 years	for more than 2 years <sup>2</sup>			
1	2	3	4	5	6	7	8	9	10

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

Inländische Unternehmen (Nicht-MFIs) = Domestic enterprises (non-MFIs)

Inländische wirtschaftlich selbständige Privatpersonen = Domestic self-employed persons

Inländische wirtschaftlich unselbständige Privatpersonen = Domestic employees

Inländische sonstige Privatpersonen = Other domestic individuals

Inländische Organisationen ohne Erwerbszweck = Domestic non-profit institutions

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Excluding sole proprietors; see also footnote 6. **6** Including sole proprietors; see also footnote 5.

### 15 Deposits and borrowing from domestic enterprises and households, by creditor group \*

#### (b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) <sup>1, 2</sup>												
Domestic enterprises (non-MFIs) <sup>3</sup>						Domestic self-employed persons <sup>4</sup>					Domestic employees	
Total	Sight deposits	Time deposits <sup>2</sup>			Memo item Fiduciary loans	Total	Sight deposits	Time deposits <sup>2</sup>			Total	Sight deposits
		Total	of which					Total	of which			
			for up to and including 1 year	for more than 2 years <sup>2</sup>					for up to and including 1 year	for more than 2 years <sup>2</sup>		
1	2	3	4	5	6	7	8	9	10	11	12	13

Other domestic households													Domestic non-profit institutions			
Time deposits <sup>2</sup>		Total	Sight deposits	Time deposits <sup>2</sup>			Total	Sight deposits	of which		Total	Sight deposits	Total	of which		
Total	for up to and including 1 year			for more than 2 years <sup>2</sup>	Total	of which			Total	Sight deposits				for up to and including 1 year	for more than 2 years <sup>2</sup>	
						for up to and including 1 year										for more than 2 years <sup>2</sup>
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28		

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money

market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations, including deposits under savings and loan contracts; see Table III.2. **3** Excluding sole proprietors; see also footnote 4. **4** Including sole proprietors; see also footnote 3. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

### 16 Deposits and borrowing from domestic government, by creditor group and by category of banks \*

€ million

Deposits and borrowing from domestic government <sup>1</sup>												
Total	Federal Government and its special funds <sup>2</sup>						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13

Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits <sup>4</sup>		Savings deposits and bank savings bonds <sup>3,5</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans	
		for up to and including 1 year	for more than 1 year <sup>4</sup>					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper and non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and

Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. **3** Including non-negotiable bearer debt securities. **4** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts. **5** Excluding deposits under savings and loan contracts see also footnote 4. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

### 17 Savings deposits and bank savings bonds, by category of banks \*

€ million

Savings deposits <sup>1</sup>												
Total	By maturity		By group of savers and maturity									
	At 3 months' notice	At a period of notice of more than 3 months	Domestic households <sup>2</sup>			Domestic non-profit institutions		Domestic enterprises (non-MFIs) <sup>3</sup>		Domestic government		
			Total	At 3 months' notice	At a period of notice of more than 3 months	Total	of which At 3 months' notice	Total	of which At 3 months' notice	Total	of which At 3 months' notice	
1	2	3	4	5	6	7	8	9	10	11	12	

Bank savings bonds <sup>5</sup>												
Total	Memo item Special savings facilities of domestic non-banks <sup>4</sup>		sold to									
	of which At 3 months' notice	Total	of which At 3 months' notice	Total	domestic banks (MFIs)	domestic non-banks (non-MFIs)				Government	Non-residents	
						Total	of which With maturities of more than 2 years	Households (including non-profit institutions) <sup>2</sup>	Enterprises <sup>3</sup>			
13	14	15	16	17	18	19	20	21	22	23	24	

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** For "all categories of banks" and "building and loan associations", excluding deposits

under savings and loan contracts, which are classified under time deposits. **2** Including sole proprietors; see also footnote 3. **3** Excluding sole proprietors; see also footnote 2. **4** Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. **5** Including non-negotiable bearer debt securities. **6** "Branches of foreign banks", "Landesbanken", "Mortgage banks", "Building and loan associations" and "Banks with special, development and other central support tasks".



## 18 Bearer debt securities outstanding, by maturity and by category of banks \*

(maximum maturity under the terms of issue)

€ million

Bearer debt securities outstanding issued by banks (MFIs) <sup>1</sup>							
Total	of which			Maturity of the bearer debt securities <sup>5</sup>			
	Floating rate notes <sup>2</sup>	Zero coupon bonds <sup>2,3</sup>	Foreign currency bonds <sup>4</sup>	Up to and including 1 year	More than 1 year		
					Total	Up to and including 2 years	More than 2 years
1	2	3	4	5	6	7	8

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

\* For the corpus of reporting credit institutions, the categories of banks, the classification by maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including

subordinated negotiable bearer debt securities; excluding non-negotiable (classified under bank savings bonds); registered debt securities are recorded under time deposits. **2** Including debt securities in foreign currencies. **3** Issue value when floated. **4** Securities denominated in non-euro currencies; including floating rate notes denominated in foreign currencies and zero coupon bonds. **5** According to terms of issue. **6** Including issues by building and loan associations, which are not shown under the categories of banks. **7** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

### 19 Assets and liabilities denominated in foreign currencies vis-à-vis residents, by category of banks \*

€ million

Assets vis-à-vis residents						Liabilities vis-à-vis residents											
Total	of which					Total	of which										
	US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies		US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies						
												1	2	3	4	5	6

Zeit = Period

Alle Bankengruppen gegenüber Inländern insgesamt = All categories of banks vis-à-vis residents, total

Darunter: gegenüber inländischen Nichtbanken (Nicht-MFIs) = of which: Vis-à-vis domestic non-banks (non-MFIs)

\* For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** "Branches of foreign banks", "Savings banks", "Credit cooperatives", "Mortgage banks", "Banks with special, development and other central support task" and "Building and loan associations".

### 20 Interest rate and currency swaps, by category of banks \*

€ million

All categories of banks	Commercial banks				Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	Memo item Foreign banks
	Total	Big banks <sup>1</sup>	Regional banks and other commercial banks <sup>2</sup>	Branches of foreign banks							

\* It is the principal amounts that are listed. For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics **1**. **1** From May 2018 including DB Privat- und Firmenkundenbank AG (created through the merger of Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (acquiring

institution) and Deutsche Postbank AG). **2** Until April 2018 including Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (see explanatory notes for banking group „Big banks“).

## III Building and loan associations (MFIs) in Germany

### 1 Loans, building loans

€ million

Unsecured lending to banks (MFIs), bank balances (including building loans to banks) <sup>1</sup>	Building loans to domestic households <sup>2</sup>										Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities	
	Total	by debtor group		by type and maturity						Other loans				
		Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts			Interim and bridging loans							
				Total	of which To employees and other individuals	Total	of which							
							Medium-term	Long-term						
1	2	3	4	5	6	7	8	9	10	11	12	13		

Stand am Jahres- bzw. Monatsende = End of year or month

\* Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the

explanatory notes of the Statistical Series Banking Statistics. **1** Including unsecured loans and advances to domestic building and loan associations. **2** Including non-profit institutions.

## 2 Deposits and borrowing, by size of business \*

€ million

Deposits and borrowing from banks (MFIs) <sup>1</sup>			Deposits and borrowing from domestic non-banks (non-MFIs)				Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities out-standing	<i>Memo items</i>			
Total	of which		Deposits under savings and loan contracts			Other <sup>2</sup>			Number of institutions	Balance sheet total <sup>3</sup>	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts
	Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic households	Other domestic non-banks							
1	2	3	4	5	6	7	8	9	10	11	12	13

Stand am Jahres- bzw. Monatsende = End of year or month

\* Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the

explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities to domestic building and loan associations. **2** Including small amounts of savings deposits. **3** See table I. 1, footnote 1.