

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

Micro database

Data Report 2017-09

Deutsche Bundesbank, Research Data and Service Centre (RDSC)

GuV 1993-2016

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Deutsche Bundesbank, Research Data and Service Centre (RDSC)

Statistics of the banks' profit and loss accounts 1993-2016

Data Report 2017-09

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Abstract

We describe the research dataset “Statistics of the banks’ profit and loss accounts 1993-2016”, using a structured metadata schema.¹ This document consists of three sections. In the first section, we describe the general properties of the dataset as a whole, such as its scope and coverage and the methods of data collection and data appraisal. The second section looks at the variable level, providing a variable overview table as well as variable detail tables for each variable. The last section looks at the definitions of key words.

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

Metadata ID / Version: Statistics of the banks’ profit and loss accounts version 4

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

1 Dataset Description

1.1 Overview and Identification

Title of Dataset:

Statistics of the banks' profit and loss accounts

German Title:

Gewinn- und Verlustrechnung der Banken

Abbreviation:

GuV

Dataset Abstract:

The statistics of the banks' profit and loss accounts are compiled using data on the income and expenses of German MFIs. In addition they include the calculation of balance sheet profits and losses, their main components, as well as ratios such as the return on equity. This involves the evaluation of the profits and losses calculated from the annual accounts which the banks must submit to the Bundesbank pursuant to section 26 of the German Banking Act (Kreditwesengesetz). As the annual accounts apply to the whole institution (but not to the group), the income and expenses of foreign branches are also covered. The values for the balance sheet capital, balance sheet total and other stock variables are not taken from the annual accounts but are calculated as annual averages on the basis of the monthly balance sheet statistics reported for the institution as a whole. Preliminary data is available after publication of aggregated results in the Bundesbanks' Monthly Bulletin in September and final data after publication of final aggregation in the internet in spring. The research data are available on a yearly basis from 1993 onwards for banks and for building and loan associations since 1999.

Data ID / Version:

Statistics of the banks' profit and loss accounts 1993-2016

1.2 Dataset Scope and Coverage

Legal Basis:

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

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

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

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

The results from the profit and loss accounts are based on the published annual reports of the individual institutions in accordance with the provisions set forth in the German Commercial Code (Handelsgesetzbuch or HGB) and the Regulation on the Accounting of Credit Institutions (Verordnung über die Rechnungslegung der Kreditinstitute, or RechKredV). They differ in terms of their conception, structure and definitions from the internationally customary IFRS (International Financial Reporting Standards) accounting standards for capital market-oriented banking groups, which means that - from a methodological viewpoint - the respective business results and certain balance sheet or individual profit and loss items are not comparable across the national and international accounting frameworks. For reasons of comparability within Germany, it is advisable to consider the individual accounts when analysing the financial performance. Using group accounts would make a meaningful analysis difficult as, first, many German banks are not part of a group, implying that their individual accounts drawn up in accordance with the German Commercial Code would still have to be used; second, not all group accounts are prepared according to international accounting standards. The published figures cover affiliations of foreign banks owned by a bank of the European Union whereas the research dataset excludes them due to legal restrictions.

Unit of Analysis:

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

Time Periods:

1993 until 2016

Geographic Coverage:

Germany

Universe:

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

Historical Changes:

Since 1999

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

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

1.3 Data Collection

Data Collection Mode:

Electronic or postal submission

Data Collectors:

Deutsche Bundesbank, Statistics Department (S), Monetary and financial statistics (S 1), Cross-sectional tasks and secondary statistics (S 14), Secondary statistics (S 14-3)

Collection Frequency:

Yearly

Sample Size:

All German banks (MFIs), with the status of a deposit-taking credit institution within the meaning of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms, provide a monthly report of their balance sheet. Excluded are affiliations of foreign banks owned by a bank of the European Union, incomplete business year, banks in liquidation or similar.

There are banks with no profit and loss account for one or several years. Six banks have none for one year and one bank has none for two consecutive years though reporting to the monthly balance sheet statistics during all these months. There are additional eight banks with no profit and loss account during three up to nine consecutive years. During these years they do not report to the monthly balance sheet statistic either. For five out of these eight banks this may be due to the fact that the MFI definition changed in 1999 because of monetary union. Thus, in 1999 these banks were no MFIs anymore but became MFIs again some years later. There is also a shell company taking up regular work after some years.

Further, for a small number of institutes the financial year differs from the calendar year. The profit and loss accounts of these institutes are allocated to the year of the finalisation, i. e. if the financial year ends February 2016, the profit and loss account is allocated to calendar year 2016.

Response Rate:

100%

Supervision:

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

1.4 Aggregats

The Bundesbank publishes several tables for the banks' profit and loss accounts on its homepage

http://www.bundesbank.de/Navigation/EN/Statistics/Banks_and_other_financial_institutions/Banks/Statistics_of_the_banks_profit_and_loss_accounts/tables/tabellen.html

These figures are straightforward aggregates of the individual data with the exception of values for the balance sheet capital, balance sheet total and other stock variables. Minor discrepancies in

the figures for the breakdown by category of bank arise due to reclassification of banks. Variable names (see section 2) and tables are closely related. We report the titles of the tables together with the corresponding capital letters of the variable names:

- No 01: Overview of profitability of German banks by category of bank (S)
- No 02: Relative importance of key income and expense items by individual category of bank (K)
- No 03: Credit institutions' interest income (E)
- No 04: Cost/income ratio by category of bank (S300, S350)
- No 05: Breakdown of other and extraordinary income or charges (A, E)
- No 06: Return on equity by category of bank (EK11, EK15)
- No 07: Important components of the profit and loss accounts by category of bank (P)
- No 08: Credit institutions' profit and loss accounts (K)
- No 09: Credit institutions' expense items (A)
- No 10: Credit institutions' income items (E)

"Total assets" correspond to variable gvK120.

1.5 Data Appraisal

Quality Checks:

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

Plausibility checks and outlier identification

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

Data Editing:

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

1.6 Data Accessibility

Research Proposal Conditions:

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

Institutional Access Conditions:

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

Contact:

Deutsche Bundesbank; www.bundesbank.de; fdsz-data@bundesbank.de

Deposit Requirements:

The researcher must sign a confidentiality agreement. The data provider must be informed about any documents that are made available to the public that contain information derived from the provided data. The researcher is obliged to provide proof of proper data source citation through providing copies of the manuscripts and / or publications.

Citation Requirements:

For any study and any other document that are made available to the public that contain information derived from the provided data, the researcher is obliged to properly cite the data source as follows:

Stahl, Harald and Christine Rauth (2017), Statistics of the banks' profit and loss accounts 1993-2016, Data Report 2017-09 - Metadata Version 4, Deutsche Bundesbank, Research Data and Service Centre (RDSC).

2 Variable Description

2.1 Variable Overview

| Name | Label |
|----------------|--|
| gvBAID: | Random-identifier |
| YEAR: | Reference year (yyyy) |
| MONTH: | December (for matching with monthly data) |
| gvA000: | Total charges |
| gvA010: | Interest paid |
| gvA012: | Interest paid on deposits under savings and loan contracts (building and loan associations only) |
| gvA014: | Other interest paid (building and loan associations only) |
| gvA020: | Commissions paid |
| gvA021: | Commissions paid for concluding and brokering contracts (building and loan associations only) |
| gvA024: | Other commissions paid (building and loan associations only) |
| gvA030: | Net loss from the trading portfolio |
| gvA040: | Gross loss on transactions in goods and subsidiary transactions |
| gvA050: | Total general administrative spending |
| gvA052: | Staff costs |
| gvA053: | Wages and salaries |
| gvA054: | Total social security and other pension costs |
| gvA056: | Social security and other pension costs of which pensions |
| gvA058: | Other administrative spending |
| gvA060: | Value adjustments in respect of tangible and intangible assets |
| gvA066: | Value adjustments in respect of tangible and intangible assets, of which assets leased |
| gvA070: | Other operating charges |
| gvA080: | Depreciation and value adjustments in respect of loans and special securities and appropriation to provisions for contingent liabilities and commitments |
| gvA090: | Depreciation and value adjustments in respect of participating interest, shares in affiliated enterprises and securities treated as fixed assets |
| gvA100: | Charges incurred through loss assumption |
| gvA110: | Allocations to special reserves |
| gvA120: | Extraordinary charges |
| gvA130: | Taxes on income and earnings |

Variable overview continued on next page

Variable overview (continued from previous page)

| Name | Label |
|----------------|--|
| gvA140: | Other taxes (including taxes on assets) |
| gvA150: | Profits paid under profit pooling and profit transfer agreements |
| gvA160: | Allocations to the funds for general banking risks |
| gvA170: | Allocation to the funds for hedging savings and loan contracts (building and loan associations only) |
| gvE000: | Total income |
| gvE010: | Total interest received |
| gvE012: | Interest received from lending and money market transactions |
| gvE014: | Interest received from debt securities and Debt Register claims |
| gvE015: | Interest received from loans under savings and loan contracts (building and loan associations only) |
| gvE016: | Interest received from interim and bridging loans (building and loan associations only) |
| gvE017: | Interest received from other building loans (building and loan associations only) |
| gvE018: | Interest received from other lending and money market transactions (building and loan associations only) |
| gvE020: | Total current income |
| gvE022: | Current income from shares and other variable-yield securities |
| gvE024: | Current income from participating interests |
| gvE026: | Current income from shares in affiliated enterprises |
| gvE030: | Profits received under profit pooling and profit transfer agreements |
| gvE040: | Commissions received |
| gvE041: | Commissions received for concluding and brokering contracts (building and loan associations only) |
| gvE042: | Commissions received for loan arrangements after allocation (building and loan associations only) |
| gvE043: | Commissions received for providing and processing interim and bridging loans (building and loan associations only) |
| gvE044: | Other commissions received (building and loan associations only) |
| gvE050: | Net profit from the trading portfolio |
| gvE060: | Gross profit on transactions in goods and subsidiary transactions |
| gvE070: | Income from appreciation in respect of loans and securities and reversal of provisions for contingent liabilities and for commitments |
| gvE080: | Income from appreciation in respect of participating interest, shares in affiliated enterprises and securities treated as fixed assets |
| gvE090: | Total other operating income |

Variable overview continued on next page

Variable overview (continued from previous page)

| Name | Label |
|----------------|--|
| gvE096: | Other operating income, of which from leasing business |
| gvE100: | Income from the release of special reserves |
| gvE110: | Extraordinary income |
| gvE120: | Income from loss assumption |
| gvE130: | Income from releases in the funds for general banking risks |
| gvE140: | Withdrawals from the funds for banking risks in connection with savings and loan contracts |
| gvEK11: | Return on capital (i.e. equity) before tax |
| gvEK15: | Return on capital (i.e. equity) after tax |
| gvEK20: | From 1993 credit institutions' return on equity (including participation rights capital) |
| gvEK25: | Return on capital after tax (including participation rights capital) |
| gvEK30: | From 1993 credit institutions' capital ratio (excluding participation rights capital) |
| gvEK40: | From 1993 credit institutions' capital ratio (including participation rights capital) |
| gvEK60: | Capital including funds for general banking risks but excluding participation rights capital |
| gvEK70: | Capital including funds for general banking risks and participation rights capital |
| gvG010: | Net profit/loss (-) for the financial year |
| gvG011: | Profit for the financial year |
| gvG012: | Loss for the financial year |
| gvG020: | Net profit or loss (-) brought forward from the previous year |
| gvG021: | Profit brought forward |
| gvG022: | Loss brought forward |
| gvG030: | Withdrawals from the capital reserve |
| gvG041: | Withdrawals from statutory reserves |
| gvG042: | Withdrawals from the reserves for own shares |
| gvG043: | Withdrawals from reserves provided for by the articles of association |
| gvG044: | Withdrawals from other revenue reserves |
| gvG050: | Withdrawals from participation rights capital |
| gvG060: | Total allocations to reserves and replenishing of participation rights capital |
| gvG061: | Allocations to statutory reserves |
| gvG062: | Allocations to reserves for own shares |
| gvG063: | Allocations to reserves provided for by the articles of association |
| gvG064: | Allocations to other revenue reserves |
| gvG070: | Replenishing of participation rights capital |

Variable overview continued on next page

Variable overview (continued from previous page)

| Name | Label |
|----------------|---|
| gvG080: | Withdrawals from reserves and participation rights capital total |
| gvG100: | Withdrawals from capital reserves, revenue reserves, participation rights capital (+) or transfers to revenue reserves and participation rights capital (-) |
| gvG200: | Net balance sheet profit or loss (-) |
| gvG201: | Balance sheet profit |
| gvG202: | Balance sheet loss |
| gvK010: | Net interest received |
| gvK011: | Total interest received, current income, profits received under profit pooling and profit transfer agreements |
| gvK012: | Interest paid component |
| gvK015: | Net interest received in the narrower sense |
| gvK020: | Net commissions received |
| gvK021: | Commissions received component |
| gvK022: | Commissions paid component |
| gvK025: | Gross earnings |
| gvK050: | Total general administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets) |
| gvK052: | Other administrative spending including value adjustments in respect of tangible and intangible assets, excluding assets leased |
| gvK054: | Staff costs component |
| gvK060: | Partial operating result |
| gvK062: | Operating profit |
| gvK065: | Operating result before valuation |
| gvK070: | Net profit or net loss from the trading portfolio |
| gvK072: | Net income or net charges from the valuation of assets (other than tangible or financial fixed assets) |
| gvK074: | Net other operating income or charges |
| gvK080: | Operating result |
| gvK090: | Net other and extraordinary income or charges |
| gvK092: | Other and extraordinary income |
| gvK094: | Other and extraordinary charges |
| gvK100: | Profit for the financial year before tax |
| gvK110: | Withdrawals from (+) or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward |
| gvK120: | Average annual balance sheet total |

Variable overview continued on next page

Variable overview (continued from previous page)

| Name | Label |
|----------------|---|
| gvK130: | Taxes on income and earnings |
| gvK140: | Profit/loss (-) for the financial year |
| gvK150: | Number of reporting institutions |
| gvK200: | Balance sheet profit or loss (-) |
| gvK290: | Average annual participation rights capital |
| gvK300: | Average annual funds for general banking risks |
| gvK310: | Average annual capital including published reserves |
| gvP010: | Net interest received as a percentage of the average balance sheet total |
| gvP011: | Interest received as a percentage of the average balance sheet total |
| gvP012: | Interest paid as a percentage of the average balance sheet total |
| gvP015: | Net interest received in the narrower sense as a percentage of the average balance sheet total |
| gvP020: | Net commissions received as a percentage of the average balance sheet total |
| gvP021: | Commissions received as a percentage of the average balance sheet total |
| gvP022: | Commissions paid as a percentage of the average balance sheet total |
| gvP025: | Gross earnings as a percentage of the average balance sheet total |
| gvP050: | Total general administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets) as a percentage of the average balance sheet total |
| gvP052: | Other administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets, excluding assets leased) as a percentage of the average balance sheet total |
| gvP054: | Staff costs as a percentage of the average balance sheet total |
| gvP060: | Partial operating result as a percentage of the average balance sheet total |
| gvP062: | Operating profit as a percentage of the average balance sheet total |
| gvP065: | Operating result before valuation as a percentage of the average balance sheet total |
| gvP070: | Net profit or net loss from the trading portfolio as a percentage of the average balance sheet total |
| gvP072: | Net income or net charges from the valuation of assets (other than tangible or financial fixed assets) as a percentage of the average balance sheet total |
| gvP074: | Net other operating income or charges as a percentage of the average balance sheet total |
| gvP080: | Operating result as a percentage of the average balance sheet total |
| gvP090: | Net other and extraordinary income or charges as a percentage of the average balance sheet total |

Variable overview continued on next page

Variable overview (continued from previous page)

| Name | Label |
|----------------|---|
| gvP092: | Other and extraordinary income as a percentage of the average balance sheet total |
| gvP094: | Other and extraordinary charges as a percentage of the average balance sheet total |
| gvP100: | Profit for the financial year before tax as a percentage of the average balance sheet total |
| gvP110: | Withdrawals from (+) or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward as a percentage of the average balance sheet total |
| gvP130: | Taxes on income and earnings as a percentage of the average balance sheet total |
| gvP140: | Net profit/loss (-) for the financial year as a percentage of the average balance sheet total |
| gvP200: | Net balance sheet profit or loss (-) as a percentage of the average balance sheet total |
| gvS010: | Net interest received as a percentage of total surplus in operating business |
| gvS012: | Interest received from lending and money market transactions as a percentage of the average balance sheet total |
| gvS014: | Interest received from debt securities and Debt Register claims as a percentage of the average balance sheet total |
| gvS020: | Net commissions received as a percentage of total surplus in operating business |
| gvS022: | Current income from shares and other variable-rate securities as a percentage of the average balance sheet total |
| gvS024: | Current income from participating interests as a percentage of the average balance sheet total |
| gvS026: | Current income from shares in affiliated enterprises as a percentage of the average balance sheet total |
| gvS030: | Profits transferred under profit pooling and profit transfer agreements as a percentage of the average balance sheet total |
| gvS050: | General administrative spending as a percentage of total surplus in operating business |
| gvS052: | Other administrative spending as a percentage of total surplus in operating business |
| gvS054: | Staff costs as a percentage of total surplus in operating business |
| gvS070: | Net profit or loss from the trading portfolio as a percentage of total surplus in operating business |
| gvS072: | Net income or net charges from the valuation of assets as a percentage of total surplus in operating business |
| gvS074: | Net other operating income or charges as a percentage of total surplus in operating business |

Variable overview continued on next page

Variable overview (continued from previous page)

| Name | Label |
|----------------|--|
| gvS090: | Net other and extraordinary income or charges as a percentage of total surplus in operating business |
| gvS100: | Net profit /loss(-) for the financial year before tax as a percentage of total surplus in operating business |
| gvS130: | Taxes on income and earnings as a percentage of total surplus in operating business |
| gvS140: | Net profit /loss(-) for the financial year after tax as a percentage of total surplus in operating business |
| gvS220: | Current income (total) as a percentage of the average balance sheet total |
| gvS300: | General administrative spending in relation to gross earnings |
| gvS310: | General administrative spending in relation to net interest received |
| gvS315: | General administrative spending in relation to net interest received in the narrower sense |
| gvS350: | General administrative spending in relation to income from operating business |
| gvS352: | Other administrative spending in relation to gross earnings |
| gvS353: | Other administrative spending in relation to income from operating business |
| gvS354: | Staff costs in relation to gross earnings |
| gvS355: | Staff costs in relation to income from operating business |

2.2 Variable Details

| | |
|--|--|
| gvBAID : Random-identifier | |
| Detailed description and notes: | Random-identifier. It is the same as BISTA's BAID for the domestic part of a MFI even if the MFI has foreign affiliates |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Calculation formula (if necessary): | |
| Number of distinct observations: | 3,962 |
| YEAR : Calendar year | |
| Detailed description and notes: | Four-digit calendar year |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Calculation formula (if necessary): | |
| Number of distinct observations: | 24 |
| MONTH : December | |
| Detailed description and notes: | Last month of the calendar year for matching with monthly data. GuV data may be matched with monthly data as in BISTA by YEAR or by YEAR and MONTH. Technical variable |
| Period of availability: | 1993-2015 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Calculation formula (if necessary): | |
| Number of distinct observations: | 1 |
| gvA000 : Total charges | |
| Detailed description and notes: | Total charges |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Calculation formula (if necessary): | = gvA010 + gvA020 + gvA030 + gvA040 + gvA050 + gvA060 + gvA070 + gvA080 + gvA090 + gvA100 + gvA110 + gvA120 + gvA130 + gvA140 + gvA150 + gvA170 |
| Valid number of observations: | 56,907 |

gvA010 : Interest paid

| | |
|--|---|
| Detailed description and notes: | Interest paid |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Calculation formula (if necessary): | |
| Valid number of observations: | 56,809 |

gvA012 : Interest paid on deposits under savings and loan contracts (building and loan associations only)

| | |
|--|--|
| Detailed description and notes: | Interest paid on deposits under savings and loan contracts (building and loan associations only) |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 453 |

gvA014 : Other interest paid (building and loan associations only)

| | |
|--|---|
| Detailed description and notes: | Other interest paid (building and loan associations only) |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 453 |

gvA020 : Commissions paid

| | |
|--|---|
| Detailed description and notes: | Commissions paid |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 56,602 |

gvA021 : Commissions paid for concluding and brokering contracts (building and loan associations only)

Detailed description and notes: Commissions paid for concluding and brokering contracts (building and loan associations only)
Period of availability: 1999-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 453

gvA024 : Other commissions paid (building and loan associations only)

Detailed description and notes: Other commissions paid (building and loan associations only)
Period of availability: 1999-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 436

gvA030 : Net loss from the trading portfolio

Detailed description and notes: Net loss from the trading portfolio
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 5,389

gvA040 : Gross loss on transactions in goods and subsidiary transactions

Detailed description and notes: Gross loss on transactions in goods and subsidiary transactions
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 20

gvA050 : Total general administrative spending

| | |
|--|---|
| Detailed description and notes: | Total general administrative spending |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = gvA053 + gvA054 + gvA058 |
| Valid number of observations: | 56,901 |

gvA052 : Staff costs

| | |
|--|---|
| Detailed description and notes: | Staff costs |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = gvA053 + gvA054 |
| Valid number of observations: | 56,859 |

gvA053 : Wages and salaries

| | |
|--|---|
| Detailed description and notes: | Wages and salaries |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 56,849 |

gvA054 : Total social security and other pension costs

| | |
|--|---|
| Detailed description and notes: | Total social security and other pension costs |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 56,807 |

gvA056 : Social security and other pension costs of which pensions

| | |
|--|---|
| Detailed description and notes: | Social security and other pension costs of which pensions |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |

variable gvA056 continued on next page

variable gvA056 continued from previous page

Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 55,912

gvA058 : Other administrative spending

Detailed description and notes: Other administrative spending
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 56,898

gvA060 : Value adjustments in respect of tangible and intangible assets

Detailed description and notes: Value adjustments in respect of tangible and intangible assets
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 56,698

gvA066 : Value adjustments in respect of tangible and intangible assets, of which assets leased

Detailed description and notes: Value adjustments in respect of tangible and intangible assets, of which assets leased
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 136

gvA070 : Other operating charges

Detailed description and notes: Other operating charges
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro

variable gvA070 continued on next page

variable gvA070 continued from previous page

Calculation formula (if necessary):

Valid number of observations: 55,494

gvA080 : Depreciation and value adjustments in respect of loans and special securities and appropriation to provisions for contingent liabilities and commitments

Detailed description and notes: Depreciation and value adjustments in respect of loans and special securities and appropriation to provisions for contingent liabilities and commitments

Period of availability: 1993-2016

Source: Profit and loss accounts of banks ("GuV")

Variable type: Continuous

Dimension: In thousand Euro

Calculation formula (if necessary):

Valid number of observations: 48,064

gvA090 : Depreciation and value adjustments in respect of participating interest, shares in affiliated enterprises and securities treated as fixed assets

Detailed description and notes: Depreciation and value adjustments in respect of participating interest, shares in affiliated enterprises and securities treated as fixed assets

Period of availability: 1993-2016

Source: Profit and loss accounts of banks ("GuV")

Variable type: Continuous

Dimension: In thousand Euro

Calculation formula (if necessary):

Valid number of observations: 15,055

gvA100 : Charges incurred through loss assumption

Detailed description and notes: Charges incurred through loss assumption

Period of availability: 1993-2016

Source: Profit and loss accounts of banks ("GuV")

Variable type: Continuous

Dimension: In thousand Euro

Calculation formula (if necessary):

Valid number of observations: 5,926

gvA110 : Allocations to special reserves

Detailed description and notes: Allocations to special reserves

Period of availability: 1993-2016

Source: Profit and loss accounts of banks ("GuV")

Variable type: Continuous

variable gvA110 continued on next page

variable gvA110 continued from previous page

Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 4,935

gvA120 : Extraordinary charges

Detailed description and notes: Extraordinary charges
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 5,163

gvA130 : Taxes on income and earnings

Detailed description and notes: Taxes on income and earnings
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 55,089

gvA140 : Other taxes (including taxes on assets)

Detailed description and notes: Other taxes (including taxes on assets)
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 54,797

gvA150 : Profits paid under profit pooling and profit transfer agreements

Detailed description and notes: Profits paid under profit pooling and profit transfer agreements
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 1,302

gvA160 : Allocations to the funds for general banking risks

| | |
|---|--|
| Detailed description and notes: | Allocations to the funds for general banking risks |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 12,237 |

gvA170 : Allocation to the funds for hedging savings and loan contracts (building and loan associations only)

| | |
|---|--|
| Detailed description and notes: | Allocation to the funds for hedging savings and loan contracts |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 18 |

gvE000 : Total income

| | |
|---|--|
| Detailed description and notes: | Total income |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | = gvE010 + gvE020 + gvE030 + gvE040 + gvE050 + gvE060 + gvE070 + gvE080 + gvE090 + gvE100 + gvE110 + gvE120 + gvE140 |
| Valid number of observations: | 56,907 |

gvE010 : Total interest received

| | |
|---|---|
| Detailed description and notes: | Total interest received |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | = gvE012 + gvE014 |
| Valid number of observations: | 56,904 |

gvE012 : Interest received from lending and money market transactions

| | |
|--|--|
| Detailed description and notes: | Interest received from lending and money market transactions |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 56,902 |

gvE014 : Interest received from debt securities and Debt Register claims

| | |
|--|---|
| Detailed description and notes: | Interest received from debt securities and Debt Register claims |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 55,667 |

gvE015 : Interest received from loans under savings and loan contracts (building and loan associations only)

| | |
|--|---|
| Detailed description and notes: | Interest received from loans under savings and loan contracts (building and loan associations only) |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 453 |

gvE016 : Interest received from interim and bridging loans (building and loan associations only)

| | |
|--|---|
| Detailed description and notes: | Interest received from interim and bridging loans (building and loan associations only) |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 450 |

gvE017 : Interest received from other building loans (building and loan associations only)

| | |
|--|---|
| Detailed description and notes: | Interest received from other building loans (building and loan associations only) |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 431 |

gvE018 : Interest received from other lending and money market transactions (building and loan associations only)

| | |
|--|--|
| Detailed description and notes: | Interest received from other lending and money market transactions (building and loan associations only) |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 454 |

gvE020 : Total current income

| | |
|--|---|
| Detailed description and notes: | Total current income |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = gvE022 + gvE024 + gvE026 |
| Valid number of observations: | 54,637 |

gvE022 : Current income from shares and other variable-yield securities

| | |
|--|--|
| Detailed description and notes: | Current income from shares and other variable-yield securities |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 39,997 |

gvE024 : Current income from participating interests

| | |
|---|---|
| Detailed description and notes: | Current income from participating interests |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 53,050 |

gvE026 : Current income from shares in affiliated enterprises

| | |
|---|--|
| Detailed description and notes: | Current income from shares in affiliated enterprises |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 5,340 |

gvE030 : Profits received under profit pooling and profit transfer agreements

| | |
|---|--|
| Detailed description and notes: | Profits received under profit pooling and profit transfer agreements |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 9,253 |

gvE040 : Commissions received

| | |
|---|---|
| Detailed description and notes: | Commissions received |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 56,705 |

gvE041 : Commissions received for concluding and brokering contracts (building and loan associations only)

| | |
|--|---|
| Detailed description and notes: | Commissions received for concluding and brokering contracts |
|--|---|

variable gvE041 continued on next page

variable gvE041 continued from previous page

| | |
|--|---|
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 452 |

gvE042 : Commissions received for loan arrangements after allocation (building and loan associations only)

| | |
|--|---|
| Detailed description and notes: | Commissions received for loan arrangements after allocation |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 450 |

gvE043 : Commissions received for providing and processing interim and bridging loans (building and loan associations only)

| | |
|--|--|
| Detailed description and notes: | Commissions received for providing and processing interim and bridging loans |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 294 |

gvE044 : Other commissions received (building and loan associations only)

| | |
|--|---|
| Detailed description and notes: | Other commissions received |
| Period of availability: | 1999-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 454 |

gvE050 : Net profit from the trading portfolio

| | |
|--|---------------------------------------|
| Detailed description and notes: | Net profit from the trading portfolio |
| Period of availability: | 1993-2016 |

variable gvE050 continued on next page

variable gvE050 continued from previous page

Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 25,806

gvE060 : Gross profit on transactions in goods and subsidiary transactions

Detailed description and notes: Gross profit on transactions in goods and subsidiary transactions
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 9,177

gvE070 : Income from appreciation in respect of loans and securities and reversal of provisions for contingent liabilities and for commitments

Detailed description and notes: Income from appreciation in respect of loans and securities and reversal of provisions for contingent liabilities and for commitments
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 9,565

gvE080 : Income from appreciation in respect of participating interest, shares in affiliated enterprises and securities treated as fixed assets

Detailed description and notes: Income from appreciation in respect of participating interest, shares in affiliated enterprises and securities treated as fixed assets
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 12,559

gvE090 : Total other operating income

| | |
|--|---|
| Detailed description and notes: | Total other operating income |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 56,614 |

gvE096 : Other operating income, of which from leasing business

| | |
|--|--|
| Detailed description and notes: | Other operating income, of which from leasing business |
| Period of availability: | 2009-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 202 |

gvE100 : Income from the release of special reserves

| | |
|--|---|
| Detailed description and notes: | Income from the release of special reserves |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 9,362 |

gvE110 : Extraordinary income

| | |
|--|---|
| Detailed description and notes: | Extraordinary income |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 4,759 |

gvE120 : Income from loss assumption

| | |
|--|---|
| Detailed description and notes: | Income from loss assumption |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |

variable gvE120 continued on next page

variable gvE120 continued from previous page

Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 243

gvE130 : Income from releases in the funds for general banking risks

Detailed description and notes: Income from releases in the funds for general banking risks
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 176

gvE140 : Withdrawals from the funds for banking risks in connection with savings and loan contracts

Detailed description and notes: Withdrawals from the funds for banking risks in connection with savings and loan contracts
Period of availability: 1999-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 21

gvEK11 : Return on capital (i.e. equity) before tax

Detailed description and notes: Return on capital (i.e. equity) before tax
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and "BISTA"
Variable type: Continuous
Dimension: Percentage
Calculation formula (if necessary): $= (gvK100 / 1000) / (gvK300 + gvK310) * 100$
Valid number of observations: 56,724

gvEK15 : Return on capital (i.e. equity) after tax

Detailed description and notes: Return on capital (i.e. equity) after tax
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and "BISTA"
Variable type: Continuous
Dimension: Percentage

variable gvEK15 continued on next page

variable gvEK15 continued from previous page

Calculation formula (if necessary): = $(gvG010 / 1000) / (gvK300 + gvK310) * 100$
Valid number of observations: 55,740

gvEK20 : From 1993 credit institutions' return on equity (including participation rights capital)

Detailed description and notes: From 1993 credit institutions' return on equity (including participation rights capital)
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and "BISTA"
Variable type: Continuous
Dimension: Percentage
Calculation formula (if necessary): = $(gvK100 / 1000) / (gvK290 + gvK300 + gvK310) * 100$
Valid number of observations: 56,724

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

Detailed description and notes: Return on capital after tax (including participation rights capital)
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and "BISTA"
Variable type: Continuous
Dimension: Percentage
Calculation formula (if necessary): = $(gvG010 / 1000) / (gvK290 + gvK300 + gvK310) * 100$
Valid number of observations: 56,516

gvEK30 : From 1993 credit institutions' capital ratio (excluding participation rights capital)

Detailed description and notes: From 1993 credit institutions' capital ratio (excluding participation rights capital)
Period of availability: 1993-2016
Source: Bbk calculation based on "BISTA"
Variable type: Continuous
Dimension: Percentage
Calculation formula (if necessary): = $(gvK300 + gvK310) / gvK120 * 100$
Valid number of observations: 56,898

gvEK40 : From 1993 credit institutions' capital ratio (including participation rights capital)

Detailed description and notes: From 1993 credit institutions' capital ratio (including participation rights capital)
Period of availability: 1993-2016
Source: Bbk calculation based on "BISTA"
Variable type: Continuous

variable gvEK40 continued on next page

variable gvEK40 continued from previous page

| | |
|--|---|
| Dimension: | Percentage |
| Calculation formula (if necessary): | $= (gvK290 + gvK300 + gvK310) / gvK120 * 100$ |
| Valid number of observations: | 56,898 |

gvEK60 : Capital including funds for general banking risks but excluding participation rights capital

| | |
|--|--|
| Detailed description and notes: | Capital including funds for general banking risks but excluding participation rights capital |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "BISTA" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | $= gvK300 + gvK310$ |
| Valid number of observations: | 56,898 |

gvEK70 : Capital including funds for general banking risks and participation rights capital

| | |
|--|--|
| Detailed description and notes: | Capital including funds for general banking risks and participation rights capital |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "BISTA" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | $= gvK290 + gvK300 + gvK310$ |
| Valid number of observations: | 56,898 |

gvG010 : Net profit/loss (-) for the financial year

| | |
|--|--|
| Detailed description and notes: | Net profit/loss (-) for the financial year |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | $= gvG011 + gvG012$ |
| Valid number of observations: | 55,749 |

gvG011 : Profit for the financial year

| | |
|--|---|
| Detailed description and notes: | Profit for the financial year |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |

variable gvG011 continued on next page

variable gvG011 continued from previous page

Valid number of observations: 54,611

gvG012 : Loss for the financial year

Detailed description and notes: Loss for the financial year
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 1,139

gvG020 : Net profit or loss (-) brought forward from the previous year

Detailed description and notes: Net profit or loss (-) brought forward from the previous year
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvG021 + gvG022
Valid number of observations: 14,425

gvG021 : Profit brought forward

Detailed description and notes: Profit brought forward
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 13,804

gvG022 : Loss brought forward

Detailed description and notes: Loss brought forward
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 621

gvG030 : Withdrawals from the capital reserve

| | |
|--|---|
| Detailed description and notes: | Withdrawals from the capital reserve |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 247 |

gvG041 : Withdrawals from statutory reserves

| | |
|--|---|
| Detailed description and notes: | Withdrawals from statutory reserves |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 140 |

gvG042 : Withdrawals from the reserves for own shares

| | |
|--|--|
| Detailed description and notes: | Withdrawals from the reserves for own shares |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 81 |

gvG043 : Withdrawals from reserves provided for by the articles of association

| | |
|--|---|
| Detailed description and notes: | Withdrawals from reserves provided for by the articles of association |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 10 |

gvG044 : Withdrawals from other revenue reserves

| | |
|--|---|
| Detailed description and notes: | Withdrawals from other revenue reserves |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |

variable gvG044 continued on next page

variable gvG044 continued from previous page

Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 797

gvG050 : Withdrawals from participation rights capital

Detailed description and notes: Withdrawals from participation rights capital
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 71

gvG060 : Total allocations to reserves and replenishing of participation rights capital

Detailed description and notes: Total allocations to reserves and replenishing of participation rights capital
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvG061 + gvG062 + gvG063 + gvG064 + gvG070
Valid number of observations: 28,006

gvG061 : Allocations to statutory reserves

Detailed description and notes: Allocations to statutory reserves
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 24,020

gvG062 : Allocations to reserves for own shares

Detailed description and notes: Allocations to reserves for own shares
Period of availability: 1993-2016
Source: Profit and loss accounts of banks ("GuV")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 229

gvG063 : Allocations to reserves provided for by the articles of association

| | |
|---|---|
| Detailed description and notes: | Allocations to reserves provided for by the articles of association |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 293 |

gvG064 : Allocations to other revenue reserves

| | |
|---|---|
| Detailed description and notes: | Allocations to other revenue reserves |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 21,930 |

gvG070 : Replenishing of participation rights capital

| | |
|---|--|
| Detailed description and notes: | Replenishing of participation rights capital |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | |
| Valid number of observations: | 90 |

gvG080 : Withdrawals from reserves and participation rights capital total

| | |
|---|--|
| Detailed description and notes: | Withdrawals from reserves and participation rights capital total |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | = gvG030 + gvG041 + gvG042 + gvG043 + gvG044 + gvG050 |
| Valid number of observations: | 1,170 |

gvG100 : Withdrawals from capital reserves, revenue reserves, participation rights capital (+) or transfers to revenue reserves and participation rights capital (-)

Detailed description and notes: Withdrawals from capital reserves, revenue reserves, participation rights capital (+) or transfers to revenue reserves and participation rights capital (-)

Period of availability: 1993-2016

Source: Profit and loss accounts of banks ("GuV")

Variable type: Continuous

Dimension: In thousand Euro

Calculation formula (if necessary): = gvE130 - gvA160 + gvG060 + gvG080

Valid number of observations: 35,237

gvG200 : Net balance sheet profit or loss (-)

Detailed description and notes: Net balance sheet profit or loss (-)

Period of availability: 1993-2016

Source: Profit and loss accounts of banks ("GuV")

Variable type: Continuous

Dimension: In thousand Euro

Calculation formula (if necessary): = gvG201 + gvG202

Valid number of observations: 55,435

gvG201 : Balance sheet profit

Detailed description and notes: Balance sheet profit

Period of availability: 1993-2016

Source: Profit and loss accounts of banks ("GuV")

Variable type: Continuous

Dimension: In thousand Euro

Calculation formula (if necessary):

Valid number of observations: 54,705

gvG202 : Balance sheet loss

Detailed description and notes: Balance sheet loss

Period of availability: 1993-2016

Source: Profit and loss accounts of banks ("GuV")

Variable type: Continuous

Dimension: In thousand Euro

Calculation formula (if necessary):

Valid number of observations: 730

gvK010 : Net interest received

Detailed description and notes: Net interest received
variable gvK010 continued on next page

variable gvK010 continued from previous page

| | |
|--|--------------------------------|
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = -gvA010 + gvK011 |
| Valid number of observations: | 56,904 |

gvK011 : Total interest received, current income, profits received under profit pooling and profit transfer agreements

| | |
|--|---|
| Detailed description and notes: | Total interest received, current income, profits received under profit pooling and profit transfer agreements |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = gvE012 + gvE014 + gvE020 + gvE030 |
| Valid number of observations: | 56,904 |

gvK012 : Interest paid component

| | |
|--|--------------------------------|
| Detailed description and notes: | Interest paid component |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = gvA010 |
| Valid number of observations: | 56,809 |

gvK015 : Net interest received in the narrower sense

| | |
|--|---|
| Detailed description and notes: | Net interest received in the narrower sense |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = gvE010 - gvA010 |
| Valid number of observations: | 56,903 |

gvK020 : Net commissions received

| | |
|--|--------------------------------|
| Detailed description and notes: | Net commissions received |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |

variable gvK020 continued on next page

variable gvK020 continued from previous page

Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvE040 - gvA020
Valid number of observations: 56,770

gvK021 : Commissions received component

Detailed description and notes: Commissions received component
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvE040
Valid number of observations: 56,705

gvK022 : Commissions paid component

Detailed description and notes: Commissions paid component
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvA020
Valid number of observations: 56,602

gvK025 : Gross earnings

Detailed description and notes: Gross earnings
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvK010 + gvK020
Valid number of observations: 56,907

gvK050 : Total general administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets)

Detailed description and notes: Total general administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets)
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro

variable gvK050 continued on next page

variable gvK050 continued from previous page

Calculation formula (if necessary): = gvK052 + gvK054
Valid number of observations: 56,901

gvK052 : Other administrative spending including value adjustments in respect of tangible and intangible assets, excluding assets leased

Detailed description and notes: Other administrative spending including value adjustments in respect of tangible and intangible assets, excluding assets leased
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gv0A58 + gvA060 - gvA066
Valid number of observations: 56,898

gvK054 : Staff costs component

Detailed description and notes: Staff costs component
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvA052
Valid number of observations: 56,859

gvK060 : Partial operating result

Detailed description and notes: Partial operating result
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvK010 + gvK020 - gvK050 = gvE010 + gvE020 + gvE030 + gvE040 - gvA010 - gvA020 - gvK050
Valid number of observations: 56,905

gvK062 : Operating profit

Detailed description and notes: Operating profit
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): =gvK025 + gvK070 + gvK074

variable gvK062 continued on next page

variable gvK062 continued from previous page

Valid number of observations: 56,907

gvK065 : Operating result before valuation

Detailed description and notes: Operating result before valuation
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvK080 - gvK072
Valid number of observations: 56,905

gvK070 : Net profit or net loss from the trading portfolio

Detailed description and notes: Net profit or net loss from the trading portfolio
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvE050 - gvA030
Valid number of observations: 31,195

gvK072 : Net income or net charges from the valuation of assets (other than tangible or financial fixed assets)

Detailed description and notes: Net income or net charges from the valuation of assets (other than tangible or financial fixed assets)
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvE070 - gvA080
Valid number of observations: 56,443

gvK074 : Net other operating income or charges

Detailed description and notes: Net other operating income or charges
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvE060 + gvE090 + gvE140 - gvA040 - gvA066 - gvA070 - gvA140 - gvA170
Valid number of observations: 56,685

| | |
|---|---|
| gvK080 : Operating result | |
| Detailed description and notes: | Operating result |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | = gvK060 + gvK070 + gvK072 + gvK074 |
| Valid number of observations: | 56,886 |
| gvK090 : Net other and extraordinary income or charges | |
| Detailed description and notes: | Net other and extraordinary income or charges |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | = gvK092 - gvK094 |
| Valid number of observations: | 38,111 |
| gvK092 : Other and extraordinary income | |
| Detailed description and notes: | Other and extraordinary income |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | = gvE080 + gvE100 + gvE110 + gvE120 |
| Valid number of observations: | 22,926 |
| gvK094 : Other and extraordinary charges | |
| Detailed description and notes: | Other and extraordinary charges |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if nessessary): | = gvA090 + gvA100 + gvA110 + gvA120 + gvA150 |
| Valid number of observations: | 25,216 |
| gvK100 : Profit for the financial year before tax | |
| Detailed description and notes: | Profit for the financial year before tax |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |

variable gvK100 continued on next page

variable gvK100 continued from previous page

Dimension: In thousand Euro
Calculation formula (if necessary): = gvK080 + gvK090 = gvE000 - gvE130 + gvE140 - gvA000 - gvA030 - gvA170
Valid number of observations: 56,733

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

Detailed description and notes: Withdrawals from (+) or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvG020 + gvG100
Valid number of observations: 41,012

gvK120 : Average annual balance sheet total

Detailed description and notes: Since 1999 balance sheet total; on an annual average. Before 1999 balance sheet total plus liabilities arising from the endorsement of rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average. For a small number of institutes the financial year differs from the calendar year. In this case the average is taken over the months of the financial year.
Period of availability: 1993-2016
Source: Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: In million Euro
Calculation formula (if necessary):
Valid number of observations: 56,898

gvK130 : Taxes on income and earnings

Detailed description and notes: Taxes on income and earnings
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary): = gvA130
Valid number of observations: 55,089

gvK140 : Profit/loss (-) for the financial year

| | |
|--|---|
| Detailed description and notes: | Profit/loss (-) for the financial year |
| Period of availability: | 1993-2016 |
| Source: | Profit and loss accounts of banks ("GuV") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = gvK100 - gvK130 |
| Valid number of observations: | 55,749 |

gvK150 : Number of reporting institutions

| | |
|--|----------------------------------|
| Detailed description and notes: | Number of reporting institutions |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Binary |
| Dimension: | Number of units |
| Calculation formula (if necessary): | |
| Valid number of observations: | 56,907 |

gvK200 : Balance sheet profit or loss (-)

| | |
|--|----------------------------------|
| Detailed description and notes: | Balance sheet profit or loss (-) |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | = gvK140 + gvK110 |
| Valid number of observations: | 55,435 |

gvK290 : Average annual participation rights capital

| | |
|--|---|
| Detailed description and notes: | Participation rights capital from BISTA |
| Period of availability: | 1993-2016 |
| Source: | Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | In thousand Euro |
| Calculation formula (if necessary): | |
| Valid number of observations: | 10,907 |

gvK300 : Average annual funds for general banking risks

| | |
|--|--|
| Detailed description and notes: | Funds for general banking risks from BISTA |
| Period of availability: | 1993-2016 |
| Source: | Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |

variable gvK300 continued on next page

variable gvK300 continued from previous page

Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 13,279

gvK310 : Average annual capital including published reserves

Detailed description and notes: Capital including published reserves from BISTA
Period of availability: 1993-2016
Source: Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: In thousand Euro
Calculation formula (if necessary):
Valid number of observations: 56,898

gvP010 : Net interest received as a percentage of the average balance sheet total

Detailed description and notes: Net interest received as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK010 / (gvK120 * 1000) * 100$
Valid number of observations: 56,895

gvP011 : Interest received as a percentage of the average balance sheet total

Detailed description and notes: Interest received as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK011 / (gvK120 * 1000) * 100$
Valid number of observations: 56,895

gvP012 : Interest paid as a percentage of the average balance sheet total

Detailed description and notes: Interest paid as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")

variable gvP012 continued on next page

variable gvP012 continued from previous page

Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK012 / (gvK120 * 1000) * 100$
Valid number of observations: 56,809

gvP015 : Net interest received in the narrower sense as a percentage of the average balance sheet total

Detailed description and notes: Net interest received in the narrower sense as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK015 / (gvK120 * 1000) * 100$
Valid number of observations: 56,894

gvP020 : Net commissions received as a percentage of the average balance sheet total

Detailed description and notes: Net commissions received as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK020 / (gvK120 * 1000) * 100$
Valid number of observations: 56,769

gvP021 : Commissions received as a percentage of the average balance sheet total

Detailed description and notes: Commissions received as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK021 / (gvK120 * 1000) * 100$
Valid number of observations: 56,705

gvP022 : Commissions paid as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Commissions paid as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= \text{gvK022} / (\text{gvK120} * 1000) * 100$ |
| Valid number of observations: | 56,602 |

gvP025 : Gross earnings as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Gross earnings as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= \text{gvK025} / (\text{gvK120} * 1000) * 100$ |
| Valid number of observations: | 56,898 |

gvP050 : Total general administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets) as a percentage of the average balance sheet total

| | |
|--|--|
| Detailed description and notes: | Total general administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets) as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= \text{gvK050} / (\text{gvK120} * 1000) * 100$ |
| Valid number of observations: | 56,892 |

gvP052 : Other administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets, excluding assets leased) as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Other administrative spending (including depreciation and value adjustments in respect of tangible and intangible assets, excluding assets leased) as a percentage of the average balance sheet total |
|--|---|

variable gvP052 continued on next page

variable gvP052 continued from previous page

| | |
|--|---|
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | = gvK052 / (gvK120 * 1000) * 100 |
| Valid number of observations: | 56,889 |

gvP054 : Staff costs as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Staff costs as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | = gvK054 / (gvK120 * 1000) * 100 |
| Valid number of observations: | 56,854 |

gvP060 : Partial operating result as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Partial operating result as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | = gvK060 / (gvK120 * 1000) * 100 |
| Valid number of observations: | 56,896 |

gvP062 : Operating profit as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Operating profit as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | = gvK062 / (gvK120 * 1000) * 100 |
| Valid number of observations: | 56,898 |

gvP065 : Operating result before valuation as a percentage of the average balance sheet total

| | |
|--|--|
| Detailed description and notes: | Operating result before valuation as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= \text{gvK065} / (\text{gvK120} * 1000) * 100$ |
| Valid number of observations: | 56,896 |

gvP070 : Net profit or net loss from the trading portfolio as a percentage of the average balance sheet total

| | |
|--|--|
| Detailed description and notes: | Net profit or net loss from the trading portfolio as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= \text{gvK070} / (\text{gvK120} * 1000) * 100$ |
| Valid number of observations: | 31,193 |

gvP072 : Net income or net charges from the valuation of assets (other than tangible or financial fixed assets) as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Net income or net charges from the valuation of assets (other than tangible or financial fixed assets) as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= \text{gvK072} / (\text{gvK120} * 1000) * 100$ |
| Valid number of observations: | 56,433 |

gvP074 : Net other operating income or charges as a percentage of the average balance sheet total

| | |
|--|--|
| Detailed description and notes: | Net other operating income or charges as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |

variable gvP074 continued on next page

variable gvP074 continued from previous page

Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK074 / (gvK120 * 1000) * 100$
Valid number of observations: 56,685

gvP080 : Operating result as a percentage of the average balance sheet total

Detailed description and notes: Operating result as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK080 / (gvK120 * 1000) * 100$
Valid number of observations: 56,877

gvP090 : Net other and extraordinary income or charges as a percentage of the average balance sheet total

Detailed description and notes: Net other and extraordinary income or charges as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK090 / (gvK120 * 1000) * 100$
Valid number of observations: 38,107

gvP092 : Other and extraordinary income as a percentage of the average balance sheet total

Detailed description and notes: Other and extraordinary income as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK092 / (gvK120 * 1000) * 100$
Valid number of observations: 22,924

gvP094 : Other and extraordinary charges as a percentage of the average balance sheet total

| | |
|--|--|
| Detailed description and notes: | Other and extraordinary charges as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | = gvK094 / (gvK120 * 1000) * 100 |
| Valid number of observations: | 25,212 |

gvP100 : Profit for the financial year before tax as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Profit for the financial year before tax as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | = gvK100 / (gvK120 * 1000) * 100 |
| Valid number of observations: | 56,718 |

gvP110 : Withdrawals from (+) or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Withdrawals from (+) or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | = gvK110 / (gvK120 * 1000) * 100 |
| Valid number of observations: | 41,011 |

gvP130 : Taxes on income and earnings as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Taxes on income and earnings as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |

variable gvP130 continued on next page

variable gvP130 continued from previous page

Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK130 / (gvK120 * 1000) * 100$
Valid number of observations: 55,074

gvP140 : Net profit/loss (-) for the financial year as a percentage of the average balance sheet total

Detailed description and notes: Net profit/loss (-) for the financial year as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK140 / (gvK120 * 1000) * 100$
Valid number of observations: 56,466

gvP200 : Net balance sheet profit or loss (-) as a percentage of the average balance sheet total

Detailed description and notes: Net balance sheet profit or loss (-) as a percentage of the average balance sheet total
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Variable type: Continuous
Dimension: As percentage of the average balance sheet total
Calculation formula (if necessary): = $gvK200 / (gvK120 * 1000) * 100$
Valid number of observations: 56,279

gvS010 : Net interest received as a percentage of total surplus in operating business

Detailed description and notes: Net interest received as a percentage of total surplus in operating business
Period of availability: 1993-2016
Source: Bbk calculation based on "GuV"
Variable type: Continuous
Dimension: Percentage
Calculation formula (if necessary): = $gvK010 / gvK062 * 100$
Valid number of observations: 56,904

gvS012 : Interest received from lending and money market transactions as a percentage of the average balance sheet total

Detailed description and notes: Interest received from lending and money market transactions as a percentage of the average balance sheet total

Period of availability: 1993-2016

Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")

Variable type: Continuous

Dimension: As percentage of the average balance sheet total

Calculation formula (if necessary): $= \text{gvE012} / (\text{gvK120} * 1000) * 100$

Valid number of observations: 56,893

gvS014 : Interest received from debt securities and Debt Register claims as a percentage of the average balance sheet total

Detailed description and notes: Interest received from debt securities and Debt Register claims as a percentage of the average balance sheet total

Period of availability: 1993-2016

Source: Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")

Variable type: Continuous

Dimension: As percentage of the average balance sheet total

Calculation formula (if necessary): $= \text{gvE014} / (\text{gvK120} * 1000) * 100$

Valid number of observations: 55,666

gvS020 : Net commissions received as a percentage of total surplus in operating business

Detailed description and notes: Net commissions received as a percentage of total surplus in operating business

Period of availability: 1993-2016

Source: Bbk calculation based on "GuV"

Variable type: Continuous

Dimension: Percentage

Calculation formula (if necessary): $= \text{gvK020} / \text{gvK062} * 100$

Valid number of observations: 56,731

gvS022 : Current income from shares and other variable-rate securities as a percentage of the average balance sheet total

Detailed description and notes: Current income from shares and other variable-rate securities as a percentage of the average balance sheet total

Period of availability: 1993-2016

variable gvS022 continued on next page

variable gvS022 continued from previous page

| | |
|--|---|
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= gvE022 / (gvK120 * 1000) * 100$ |
| Valid number of observations: | 39,985 |

gvS024 : Current income from participating interests as a percentage of the average balance sheet total

| | |
|--|--|
| Detailed description and notes: | Current income from participating interests as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= gvE024 / (gvK120 * 1000) * 100$ |
| Valid number of observations: | 53,028 |

gvS026 : Current income from shares in affiliated enterprises as a percentage of the average balance sheet total

| | |
|--|---|
| Detailed description and notes: | Current income from shares in affiliated enterprises as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= gvE026 / (gvK120 * 1000) * 100$ |
| Valid number of observations: | 5,338 |

gvS030 : Profits transferred under profit pooling and profit transfer agreements as a percentage of the average balance sheet total

| | |
|--|--|
| Detailed description and notes: | Profits transferred under profit pooling and profit transfer agreements as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if necessary): | $= gvE030 / (gvK120 * 1000) * 100$ |
| Valid number of observations: | 9,251 |

gvS050 : General administrative spending as a percentage of total surplus in operating business

Detailed description and notes: General administrative spending as a percentage of total surplus in operating business

Period of availability: 1993-2016

Source: Bbk calculation based on "GuV"

Variable type: Continuous

Dimension: Percentage

Calculation formula (if necessary): = -gvK050 / gvK062 * 100

Valid number of observations: 56,901

gvS052 : Other administrative spending as a percentage of total surplus in operating business

Detailed description and notes: Other administrative spending as a percentage of total surplus in operating business

Period of availability: 1993-2016

Source: Bbk calculation based on "GuV"

Variable type: Continuous

Dimension: Percentage

Calculation formula (if necessary): = -gvK052 / gvK062 * 100

Valid number of observations: 56,898

gvS054 : Staff costs as a percentage of total surplus in operating business

Detailed description and notes: Staff costs as a percentage of total surplus in operating business

Period of availability: 1993-2016

Source: Bbk calculation based on "GuV"

Variable type: Continuous

Dimension: Percentage

Calculation formula (if necessary): = -gvK054 / gvK062 * 100

Valid number of observations: 56,859

gvS070 : Net profit or loss from the trading portfolio as a percentage of total surplus in operating business

Detailed description and notes: Net profit or loss from the trading portfolio as a percentage of total surplus in operating business

Period of availability: 1993-2016

Source: Bbk calculation based on "GuV"

Variable type: Continuous

Dimension: Percentage

Calculation formula (if necessary): = gvK070 / gvK062 * 100

Valid number of observations: 28,087

gvS072 : Net income or net charges from the valuation of assets as a percentage of total surplus in operating business

| | |
|--|---|
| Detailed description and notes: | Net income or net charges from the valuation of assets as a percentage of total surplus in operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK072 / gvK062 * 100 |
| Valid number of observations: | 56,291 |

gvS074 : Net other operating income or charges as a percentage of total surplus in operating business

| | |
|--|--|
| Detailed description and notes: | Net other operating income or charges as a percentage of total surplus in operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK074 / gvK062 * 100 |
| Valid number of observations: | 56,031 |

gvS090 : Net other and extraordinary income or charges as a percentage of total surplus in operating business

| | |
|--|--|
| Detailed description and notes: | Net other and extraordinary income or charges as a percentage of total surplus in operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK090 / gvK062 * 100 |
| Valid number of observations: | 35,641 |

gvS100 : Net profit /loss(-) for the financial year before tax as a percentage of total surplus in operating business

| | |
|--|--|
| Detailed description and notes: | Net profit /loss(-) for the financial year before tax as a percentage of total surplus in operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK100 / gvK062 * 100 |
| Valid number of observations: | 56,345 |

gvS130 : Taxes on income and earnings as a percentage of total surplus in operating business

| | |
|---|---|
| Detailed description and notes: | Taxes on income and earnings as a percentage of total surplus in operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if nessessary): | = -gvK130 / gvK062 * 100 |
| Valid number of observations: | 54,634 |

gvS140 : Net profit /loss(-) for the financial year after tax as a percentage of total surplus in operating business

| | |
|---|---|
| Detailed description and notes: | Net profit /loss(-) for the financial year after tax as a percentage of total surplus in operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if nessessary): | = (gvK100-gvK130) / gvK062 * 100 |
| Valid number of observations: | 55,698 |

gvS220 : Current income (total) as a percentage of the average balance sheet total

| | |
|---|---|
| Detailed description and notes: | Current income (total) as a percentage of the average balance sheet total |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA") |
| Variable type: | Continuous |
| Dimension: | As percentage of the average balance sheet total |
| Calculation formula (if nessessary): | = gvE020 / (gvK120 * 1000) * 100 |
| Valid number of observations: | 54,630 |

gvS300 : General administrative spending in relation to gross earnings

| | |
|---|---|
| Detailed description and notes: | General administrative spending in relation to gross earnings |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if nessessary): | = gvK050 / gvK025 * 100 |
| Valid number of observations: | 56,901 |

gvS310 : General administrative spending in relation to net interest received

| | |
|--|--|
| Detailed description and notes: | General administrative spending in relation to net interest received |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK050 / gvK010 * 100 |
| Valid number of observations: | 56,898 |

gvS315 : General administrative spending in relation to net interest received in the narrower sense

| | |
|--|--|
| Detailed description and notes: | General administrative spending in relation to net interest received in the narrower sense |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK050 / gvK015 * 100 |
| Valid number of observations: | 56,897 |

gvS350 : General administrative spending in relation to income from operating business

| | |
|--|---|
| Detailed description and notes: | General administrative spending in relation to income from operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK050 / gvK062 * 100 |
| Valid number of observations: | 56,901 |

gvS352 : Other administrative spending in relation to gross earnings

| | |
|--|---|
| Detailed description and notes: | Other administrative spending in relation to gross earnings |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK052 / gvK025 * 100 |
| Valid number of observations: | 56,898 |

gvS353 : Other administrative spending in relation to income from operating business

| | |
|--|---|
| Detailed description and notes: | Other administrative spending in relation to income from operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK052 / gvK062 * 100 |
| Valid number of observations: | 56,898 |

gvS354 : Staff costs in relation to gross earnings

| | |
|--|---|
| Detailed description and notes: | Staff costs in relation to gross earnings |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK054 / gvK025 * 100 |
| Valid number of observations: | 56,859 |

gvS355 : Staff costs in relation to income from operating business

| | |
|--|---|
| Detailed description and notes: | Staff costs in relation to income from operating business |
| Period of availability: | 1993-2016 |
| Source: | Bbk calculation based on "GuV" |
| Variable type: | Continuous |
| Dimension: | Percentage |
| Calculation formula (if necessary): | = gvK054 / gvK062 * 100 |
| Valid number of observations: | 56,859 |

3 Definitions

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

A

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

Affiliated enterprises Pursuant to section 271 (2) of the Commercial Code (Handelsgesetzbuch), these constitute enterprises which, as parent enterprise or subsidiaries (see section 290 of the Commercial Code), are to be included in the group accounts of a parent enterprise according to the regulations for full consolidation (see sections 300 ff of the Commercial Code).

Average equity Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution (balance sheet statistics main template item HV21 310 Capital plus balance sheet statistics main template item HV21 300 Fund for general banking risks). Not included are institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

B

Banks majority-owned by foreign banks Breakdown of legally independent banks that are majority-owned by foreign banks included in the categories "Big banks", "Regional banks and other commercial banks", "Mortgage banks" and "Building and loan associations". See "Banking statistics guidelines" (Verzeichnis der rechtlich selbständigen Banken (MFIs) im Mehrbesitz ausländischer Banken

http://www.bundesbank.de/Redaktion/DE/Downloads/Veroeffentlichungen/Statistische_Sonderveroeffentlichungen/Statso_1/statso_1_14_verzeichnisse.pdf?__blob=publicationFile.

C

Categories of banks For definitions of the individual categories of banks, see "Banking statistics guidelines" (Verzeichnis der Banken (MFIs) in Deutschland nach Bankengruppen

http://www.bundesbank.de/Redaktion/DE/Downloads/Veroeffentlichungen/Statistische_Sonderveroeffentlichungen/Statso_1/statso_1_14_verzeichnisse.pdf?__blob=publicationFile.

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

Cost-income ratio (CIR) Indicator of the efficiency of a credit institution. Ratio of administrative spending to gross earnings or operating income. The lower the CIR, the more efficiently the bank generates its earnings.

Credit institution as a whole The foreign branches of a given institution are included in the calculation.

Current income from long-term equity investments This also includes the dividends from the amounts paid up on cooperative society shares.

D

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

E

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

- Commercial banks: employees in the private banking sector, including private mortgage banks.
- Credit cooperatives: only employees principally occupied in the banking industry.

- Building and loan associations: internal staff only.
- Special purpose banks: employees at public mortgage banks and at public special purpose banks.

Sources: data provided by associations and Bundesbank calculations.

Equity

Equity ratio Average equity as a percentage of average total assets, up to and including 1998 as a percentage of the average volume of business (balance sheet statistics main template item HV21 360).

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

F

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

G

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

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

H

I

Income from operational banking business See "Operating income".

Insolvency Insolvency describes a natural or legal person's inability to pay. A distinction is made between corporate insolvency (an enterprise's inability to pay pursuant to section 14 of the Civil Code (Bürgerliches Gesetzbuch)) and consumer insolvency (a consumer's inability to pay pursuant to section 13 of the Civil Code).

Interbank transaction Transaction between credit institutions.

Interest income (total) Interest received from lending and money market transactions, debt securities and Debt Register claims plus current income and profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements.

Interest income in the narrower sense Interest received from lending and money market transactions, debt securities and Debt Register claims.

Interest margin Net interest income in relation to average total assets.

J

K

L

Leasing The basis for this is a leasing contract between a lessee and a lessor. The lessor provides the lessee with the leased good on a lease or rental basis in return for regular leasing payments.

Long-term equity investments Balance sheet statistics main template item HV11 100.

Long-term financial assets Pursuant to section 266 of the Commercial Code (Handelsgesetzbuch), shares in affiliated enterprises, loans to affiliated enterprises, other long-term equity investments, loans to other long-term investors and investees, long-term securities and other loans.

M

N

Net accumulated losses Net loss for the financial year plus withdrawals from reserves and participation rights capital less transfers to reserves and participation rights capital. See also "Withdrawals from or transfers to reserves and participation rights capital".

Net commission income Commissions received less commissions paid. Also known as non-interest business.

Net income or loss for the financial year before tax Operating result plus other and extraordinary result.

Net income from traditional interest business See "Net interest income in the narrower sense".

Net interest income (total) Interest income (total) less interest paid. Also known as interest business.

Net interest income in the narrower sense Interest received from lending and money market transactions, debt securities and Debt Register claims less interest paid.

Net operating income or charges Operating income less general administrative spending.

Net retained profits Net income for the financial year plus withdrawals from reserves and participation rights capital less transfers to reserves and participation rights capital. See also "Withdrawals from or transfers to reserves and participation rights capital".

O

Operating banking business All activities that serve the business purpose. These are interest and commission business (gross earnings), trading business and activities that have an effect on the other operating result.

Operating expenditure General administrative expenditure less staff costs, including write-downs of fixed assets (excluding write-downs on leased assets).

Operating income Net interest income, net commission income, result from the trading portfolio as well as other operating result.

Operating result Operating result before (re-)measurement plus (re-)measurement gains/ losses (excluding tangible fixed assets and long-term financial assets).

Operating result before (re-)measurement Partial operating result plus result from the trading portfolio as well as other operating result.

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

Other administrative expenditure ("broad" definition) Other administrative spending ("narrow" definition) plus amortisation and write-downs of intangible fixed assets and depreciation and write-downs of tangible fixed assets, but excluding amortisation, depreciation and write-downs of leased assets.

Other administrative expenditure ("narrow" definition) All spending that is required for running the business but is not directly related to the actual business, eg auditing and consultancy costs, costs for premises and postage. "Other administrative spending" is defined in the narrower sense in the table "Credit institutions' charge and income items" only.

Other and extraordinary result (extraordinary result in the broader sense) Extraordinary result in the narrower sense plus reversals of write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as income from the reversal of special reserves and income from loss transfers less write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as charges from loss transfers, transfers to special reserves (up to 2010) and profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements.

P

Partial operating result Net interest income and net commission income less general administrative spending.

Participation certificate Securities based on participation rights to a company. Participation certificates are tradable but are not considered shares. The owner does not receive a voting right at annual general meetings; in return, profit participation usually exceeds the return on debt securities. Participation certificates are not regulated by law.

Participation right Instrument of corporate finance that takes an intermediate position between equity capital and debt capital.

Profit and loss account by category of bank The profit and loss account is the comparison of the profit and loss balances (income and expenditure). The annual result of an enterprise is

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

Q

R

(Re-)measurement gains/losses (excluding tangible fixed assets and long-term financial assets) Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions less write-downs of receivables and specific securities as well as transfers to loan loss provisions.

Reserves, disclosed Pursuant to section 340 g of the Commercial Code (Handelsgesetzbuch), credit institutions are allowed, subject to reasonable commercial judgement, to accumulate disclosed reserves for bank-specific risk in the fund for general banking risks (balance sheet statistics main template item HV21 300).

Reserves, undisclosed Pursuant to section 340 f of the Commercial Code (Handelsgesetzbuch), credit institutions are allowed to accumulate additional undisclosed reserves for the total stock of claims and the securities in the liquidity reserve amounting to no more than 4% of these items. The difference between the book value and the actual market value of a balance sheet item (undervaluation of claims and assets or overvaluation of liabilities) that cannot be seen by the users of financial accounts. This is based on the legal valuation and accounting rules.

Result from the trading portfolio Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as the associated write-downs and reversals of write-downs and the accumulation of reserves for this business. Up to 2009, result from financial operations. According to the published annual reports, trading business is dominated by customer-initiated business.

Return Ratio of income (price gains and current income) from an investment to capital originally invested.

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

S

Shares and other variable-yield securities Balance sheet statistics main template item HV11 090.

Special reserves As the "tax dictates financial accounting" principle was repealed to the greatest possible extent with the introduction of the Act to Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz), the assumption of purely tax options in financial statements has not been permitted since the 2011 reporting year. It is therefore no longer required to set up a special reserves item in the annual accounts. Consequently, since the 2011 reporting year, it has not been permitted to newly set up or increase special reserves, with the result that the charges item "Transfers to special reserves" and the income item "Income from the reversal of special reserves" have been deleted. Special reserves existing at the time of the changeover to the Act to Modernise Accounting Law can either be reversed or retained.

Specific securities (within the framework of the items "Write-downs of receivables and specific securities as well as transfers to loan loss provisions" and "Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions").

These specific securities are securities in the liquidity reserve, which include shares and bonds as well as other securities that are neither treated as fixed assets nor belong to the trading portfolio. Here it must be taken into account that these securities may be valued below the lower value of their cost or current market value (principle of the lower of cost or market).

T

Tangible fixed assets Pursuant to section 266 of the Commercial Code (Handelsgesetzbuch), land, land rights and buildings, including buildings on third-party land, technical equipment and machinery, other equipment, operating and office equipment, prepayments and assets under construction.

Taxes on income and earnings This describes profit-related taxes (corporation tax, possibly also investment income tax, trade earnings tax, as well as comparable foreign taxes). Partly including tax payments of legally dependent building and loan associations linked to the Landesbanken.

Total assets, average Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution as a whole (balance sheet statistic main template item HV21 330). Not included are the foreign branches of savings banks and, as of 2004, the foreign branches of regional institutions of credit cooperatives as well as those institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

Total assets

Trading result See also "Result from the trading portfolio".

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

U

V

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

W

Withdrawals from or transfers to reserves and participation rights capital This item includes not only withdrawals from and transfers to reserves (capital and revenue reserves) and participation rights capital but also retained profits and accumulated losses brought forward and withdrawals from and transfers to the fund for general banking risks.

X

Y

Yield See also "Return".

Z

A Appendix: Published Papers

A.1 Bundesbank Monthly Report - September 2016, p.59-81

http://www.bundesbank.de/Redaktion/DE/Downloads/Veroeffentlichungen/Monatsberichtsauftsaetze/2016/2016_09_ertragslage.pdf?_blob=publicationFile