



# Banking statistics

June 2022

Statistical Series

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# Contents

## I. Balance sheet items of German Banks (MFIs)

1. Assets	6
2. Liabilities	8
3. Assets and liabilities of banks (MFIs) by category of banks	10
4. Lending by banks (MFIs)	
a) Total	16
b) By category of banks	17
5. Lending by banks (MFIs) to non-banks (non-MFIs)	
a) Total	20
b) By category of banks	22
6. Lending by banks (MFIs) to domestic non-banks (non-MFIs)	
a) Total	26
b) By category of banks	28
7. Lending by banks (MFIs) to domestic enterprises and households, housing loans	
a) Total	34
b) By category of banks	36
8. Lending by banks (MFIs) to domestic enterprises and resident self-employed persons, by sector of economic activity	
a) By maturity	42
b) By category of banks	44
9. Lending by banks (MFIs) to domestic government, by debtor group	
a) Total	50
b) By category of banks	51
10. Securities portfolios and participating interests	54
11. Securities portfolios, by category of banks	55
12. Deposits and borrowing from banks (MFIs)	
a) Total	58
b) By category of banks	59
13. Deposits and borrowing from non-banks (non-MFIs)	
a) Total	62
b) By category of banks	64
14. Deposits and borrowing from domestic enterprises, households and government	
a) Total	68
b) By category of banks	69
15. Deposits and borrowing from domestic enterprises and households, by creditor group	
a) Total	72
b) By category of banks	74
16. Deposits and borrowing from domestic government, by creditor group and by category of banks	78
17. Savings deposits and bank savings bonds, by category of banks	82
18. Bearer debt securities outstanding, by maturity and by category of banks	86
19. Assets and liabilities denominated in foreign currencies vis-à-vis residents, by category of banks	88
20. Interest rate and currency swaps, by category of banks	89
21. Changes in savings deposits, by category of banks	90

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

1. Assets and liabilities of foreign branches, by country of domicile . . . . .	92
2. Assets and liabilities of foreign subsidiaries, by country of domicile . . . . .	98

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

1. Loans, building loans . . . . .	102
2. Deposits and borrowing, by size of business . . . . .	103

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

1. Number of credit institutions and their branches . . . . .	104
2. Number of banks (MFIs) in Germany, their foreign branches and foreign subsidiaries reporting for the banking statistics, by size category . . . . .	105
3. Assets and liabilities of multi-office banks (MFIs), by category of banks . . . . .	106

## ■ V. External position of banks

1. Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents	
a) Breakdown by currency and group of countries . . . . .	108
b) Breakdown by country . . . . .	112
2. Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents	
a) Breakdown by currency and group of countries . . . . .	116
b) Breakdown by country of the domicile of the foreign branches . . . . .	118
c) Assets broken down by country . . . . .	122
d) Liabilities broken down by country . . . . .	123
3. Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents	
a) Breakdown by currency and group of countries . . . . .	124
b) Breakdown by country of the domicile of the foreign subsidiaries . . . . .	126
c) Assets broken down by country . . . . .	128
d) Liabilities broken down by country . . . . .	129

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

1. Claims of German banks, including their foreign branches and subsidiaries vis-à-vis non-residents . . . . .	130
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## ■ VII. OTC derivatives statistics (BIS)

1. The global OTC derivatives market: Nominal and market value of contracts outstanding with leading banks . . . . .	134
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## VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks . . . . .	136
2. Major income and cost items for individual categories of banks . . . . .	141
3. Interest received by credit institutions . . . . .	148
4. Cost/income ratios, by category of banks . . . . .	150
5. Breakdown of the extraordinary profit and loss . . . . .	152
6. Return on equity of individual categories of banks . . . . .	153
7. Major components of credit institutions' profit and loss accounts, by category of banks . . . . .	154
8. Credit institutions' profit and loss accounts . . . . .	166
9. Credit institutions' charge items . . . . .	198
10. Credit institutions' income items . . . . .	200

## Explanatory notes regarding banking statistics

Banking statistics . . . . .	202
Corpus of reporting credit institutions . . . . .	202
Categories of banks . . . . .	203
Classification by sector . . . . .	204
Classification by maturity . . . . .	204
Notes on the figures . . . . .	205

## Explanatory notes and glossary of statistics of the banks' profit and loss accounts

Explanatory notes of statistics of the banks' profit and loss accounts . . . . .	206
Glossary of statistics of the banks' profit and loss accounts . . . . .	206

### Abbreviations and symbols

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

Discrepancies in the totals are due to rounding.

## I Banks (MFIs) in Germany

## 1 Assets \*

€ million

Period	Number of reporting institutions	Total assets (balance sheet total) 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
									Total	Money market paper 2	Bonds and debt securities
	1	2	3	4	5	6	7	8	9	10	11
<b>End of year or month *</b>											
2014	1,807	7,853,364	19,163	94,692	779	707	1,950,375	3,127,139	1,176,923	16,411	1,160,512
2015	1,775	7,708,280	19,513	167,077	3,428	797	1,893,238	3,188,026	1,112,246	7,427	1,104,819
2016	1,711	7,836,273	26,047	297,345	- 93	737	1,920,316	3,275,089	1,056,686	6,730	1,049,956
2017	1,631	7,755,268	32,129	415,617	737	657	1,901,555	3,335,961	979,211	5,564	973,647
2018	1,583	7,823,674	40,621	423,412	- 462	599	1,855,619	3,479,427	957,843	6,682	951,161
2019	1,534	8,358,519	43,418	483,269	4,958	495	1,830,117	3,632,155	964,535	8,492	956,043
2020	1,501	9,002,095	47,467	795,839	8,413	378	1,904,522	3,767,960	976,500	10,233	966,267
2021	1,446	9,233,348	49,690	905,741	3,149	420	2,041,155	3,964,520	941,802	8,364	933,438
2020 Sep.	1,518	9,155,218	46,065	887,281	16,226	332	1,882,309	3,754,760	984,240	11,948	972,292
Oct.	1,511	9,183,370	46,306	813,388	17,880	364	1,968,099	3,776,760	992,107	11,999	980,108
Nov.	1,501	9,154,470	45,656	865,966	14,879	340	1,917,036	3,786,865	995,937	11,082	984,855
Dec.	1,501	9,002,095	47,467	795,839	8,413	378	1,904,522	3,767,960	976,500	10,233	966,267
2021 Jan.	1,495	9,209,232	44,865	1,009,879	12,890	391	1,929,900	3,789,238	980,979	11,076	969,903
Feb.	1,494	9,207,469	45,528	929,760	13,988	369	2,042,807	3,809,746	975,993	11,316	964,677
Mar.	1,494	9,321,215	45,744	984,039	10,980	339	2,068,759	3,846,760	986,320	10,905	975,415
Apr.	1,494	9,329,348	44,902	1,062,697	10,723	328	2,048,726	3,842,944	967,684	11,025	956,659
May	1,492	9,338,373	45,669	1,045,227	7,658	291	2,095,409	3,850,175	968,364	12,076	956,288
June	1,487	9,355,039	46,527	1,043,233	8,205	300	2,084,133	3,857,155	968,035	11,396	956,639
July	1,484	9,383,625	46,772	1,059,904	10,103	317	2,028,449	3,887,715	960,731	11,723	949,008
Aug.	1,483	9,380,820	46,946	1,015,605	13,712	283	2,072,090	3,899,349	951,829	9,708	942,121
Sep.	1,469	9,386,748	47,366	1,055,727	11,703	312	2,033,387	3,911,081	960,841	9,609	951,232
Oct.	1,459	9,456,660	47,821	1,053,195	14,794	342	2,108,133	3,946,458	939,909	9,600	930,309
Nov.	1,448	9,556,672	48,121	1,069,302	12,081	341	2,123,782	3,971,864	942,060	9,333	932,727
Dec.	1,446	9,233,348	49,690	905,741	3,149	420	2,041,155	3,964,520	941,802	8,364	933,438
2022 Jan.	1,442	9,779,456	47,743	1,066,602	5,086	347	2,169,465	4,019,587	937,515	10,136	927,379
Feb.	1,442	9,905,674	47,727	1,094,880	5,904	371	2,203,302	4,041,041	944,603	10,394	934,209
Mar.	1,442	10,025,277	49,971	1,087,009	4,366	322	2,194,224	4,046,313	953,105	10,445	942,660
Apr.	1,441	10,332,781	51,025	1,201,157	5,708	394	2,116,436	4,081,883	936,690	13,032	923,658
<b>Changes *</b>											
2015	.	- 201,156	+ 350	+ 70,735	+ 2,626	+ 89	- 90,255	+ 44,755	- 68,956	- 8,937	- 60,019
2016	.	+ 168,791	+ 6,534	+ 130,207	- 3,910	- 59	+ 52,351	+ 91,644	- 54,100	- 740	- 53,360
2017	.	+ 3,703	+ 6,082	+ 119,876	+ 855	- 80	+ 21,677	+ 83,243	- 72,309	+ 215	- 72,524
2018	.	+ 93,339	+ 8,492	+ 7,922	- 1,402	- 58	- 42,580	+ 133,667	- 23,015	+ 819	- 23,834
2019	.	+ 477,126	+ 2,797	+ 58,631	+ 4,949	- 104	- 72,377	+ 149,186	+ 3,110	+ 1,742	+ 1,368
2020	.	+ 755,499	+ 4,049	+ 312,539	+ 3,501	- 117	+ 169,163	+ 138,414	+ 15,454	+ 1,749	+ 13,705
2021	.	+ 198,571	+ 2,225	+ 110,949	- 5,960	+ 42	+ 117,398	+ 187,432	- 35,892	- 2,066	- 33,826
2020 Sep.	.	+ 105,973	+ 103	+ 122,708	- 380	+ 23	- 39,083	+ 2,317	+ 2,069	- 1,006	+ 3,075
Oct.	.	+ 25,574	+ 241	- 73,920	+ 1,653	+ 32	+ 84,616	+ 20,689	+ 7,645	+ 41	+ 7,604
Nov.	.	+ 10,075	- 650	+ 52,709	- 2,989	- 24	- 17,548	+ 14,103	+ 4,502	+ 882	+ 5,384
Dec.	.	- 143,017	+ 1,811	- 70,135	- 6,455	+ 38	- 7,822	- 16,011	- 18,766	- 819	- 17,947
2021 Jan.	.	+ 199,884	- 2,602	+ 215,536	+ 4,473	+ 13	+ 20,586	+ 19,763	+ 3,982	+ 831	+ 3,151
Feb.	.	- 2,764	+ 665	- 80,048	+ 1,098	- 22	+ 112,512	+ 19,983	- 4,836	+ 241	- 5,077
Mar.	.	+ 98,690	+ 216	+ 54,281	- 3,701	- 30	+ 20,492	+ 30,520	+ 9,853	- 451	+ 10,304
Apr.	.	+ 21,531	- 842	+ 78,657	- 329	- 11	- 14,208	+ 615	- 17,312	+ 158	- 17,470
May	.	+ 10,871	+ 767	- 17,470	- 3,061	- 37	+ 47,019	+ 8,304	+ 867	+ 1,058	- 191
June	.	+ 5,708	+ 858	- 1,994	+ 537	+ 9	- 17,007	+ 3,643	- 1,120	- 717	- 403
July	.	+ 26,869	+ 245	+ 15,621	+ 1,898	- 17	- 53,585	+ 30,208	- 7,398	+ 326	- 7,724
Aug.	.	- 4,455	+ 174	- 44,203	+ 3,607	- 34	+ 43,274	+ 11,126	- 8,944	- 2,019	- 6,925
Sep.	.	+ 2,195	+ 420	+ 40,122	- 2,019	+ 29	- 45,338	+ 13,852	+ 8,406	- 128	+ 8,534
Oct.	.	+ 69,634	+ 455	- 2,541	+ 3,093	+ 30	+ 75,515	+ 34,972	- 20,997	- 6	- 20,991
Nov.	.	+ 96,324	+ 300	+ 16,531	- 2,623	+ 1	+ 12,043	+ 22,226	+ 2,094	- 388	+ 2,482
Dec.	.	- 325,916	+ 1,569	- 163,543	- 8,933	+ 79	- 83,905	- 7,780	- 487	- 971	+ 484
2022 Jan.	.	+ 338,222	- 1,947	+ 160,864	+ 1,932	- 73	+ 122,927	+ 52,789	- 4,802	+ 1,757	- 6,559
Feb.	.	+ 128,294	- 16	+ 28,277	+ 819	+ 24	+ 33,558	+ 23,530	+ 7,238	+ 262	+ 6,976
Mar.	.	+ 116,043	+ 2,244	- 7,874	- 1,545	- 49	- 10,976	+ 4,150	+ 8,356	+ 35	+ 8,321
Apr.	.	+ 280,037	+ 1,054	+ 114,148	+ 1,302	+ 72	- 92,420	+ 28,063	- 18,216	+ 2,537	- 20,753

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

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

## I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets <sup>1</sup>			Memo item Rediscount credit (col 8 and Table I.2, col 23) <sup>5</sup>	Period
			Total	of which			Total	of which: trading portfolio derivatives <sup>3</sup>			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated <sup>4</sup> foreign banks		
12	13	14	15	16	17	18	19	20	21	22	
<b>End of year or month *</b>											
197,570	37,977	92,129	55,058	43,333	817	27,264	1,073,588	865,551	141,769	736	2014
201,074	37,302	83,086	47,042	36,139	793	28,374	927,077	718,640	149,588	821	2015
198,596	35,657	84,197	46,361	35,126	876	27,956	867,379	651,650	140,758	744	2016
209,684	35,353	77,215	46,832	35,381	672	28,082	692,235	492,269	117,126	671	2017
201,000	35,201	78,026	50,389	38,668	677	28,377	673,622	449,305	84,130	601	2018
203,564	35,237	76,720	49,900	36,930	752	29,332	1,004,819	689,827	165,149	497	2019
204,169	34,679	60,928	61,758	47,551	841	30,817	1,108,665	827,987	266,168	379	2020
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	2021
196,466	34,364	64,110	60,986	46,424	879	29,857	1,198,222	915,587	303,141	333	2020 Sep.
197,756	34,568	64,060	62,358	46,957	785	30,157	1,179,567	896,594	288,123	365	Oct.
199,522	34,596	62,664	61,574	47,018	821	30,335	1,139,100	849,959	276,971	343	Nov.
204,169	34,679	60,928	61,758	47,551	841	30,817	1,108,665	827,987	266,168	379	Dec.
205,679	34,606	60,244	61,853	47,971	861	30,589	1,048,119	766,359	244,286	392	2021 Jan.
208,621	34,677	60,254	62,239	48,592	856	30,537	992,950	693,200	220,188	370	Feb.
210,559	34,740	60,318	62,957	49,192	878	30,573	979,127	679,337	216,532	339	Mar.
213,605	34,737	60,344	63,610	49,477	891	30,678	948,370	653,241	213,730	328	Apr.
214,670	34,830	60,476	64,249	50,146	893	30,822	920,533	646,265	212,593	294	May
215,501	34,852	60,564	64,274	50,395	910	30,830	941,430	664,472	221,099	300	June
216,487	34,971	59,314	64,554	50,423	929	31,018	983,290	672,393	233,634	317	July
217,718	35,025	59,617	64,300	50,461	941	31,155	973,191	668,761	228,882	284	Aug.
221,395	35,107	60,331	64,251	50,302	923	31,395	953,852	644,699	214,349	312	Sep.
224,598	35,202	60,346	64,353	50,120	935	31,820	929,689	620,597	188,050	342	Oct.
229,072	35,298	60,408	63,940	49,941	945	32,131	968,272	644,134	193,114	343	Nov.
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	Dec.
231,753	35,441	59,420	65,234	50,396	951	32,247	1,109,016	807,489	247,155	347	2022 Jan.
230,656	35,452	59,466	65,817	50,420	935	32,151	1,144,304	842,720	261,568	371	Feb.
228,825	35,447	59,199	65,230	50,394	945	32,247	1,269,019	952,357	402,129	322	Mar.
229,662	35,430	59,193	67,075	50,581	947	32,430	1,515,698	1,172,221	433,529	395	Apr.
<b>Changes *</b>											
+ 1,941	- 727	- 9,592	- 3,736	- 2,914	- 24	+ 1,110	- 149,496	- 148,354	+ 7,429	+ 84	2015
- 2,268	- 150	+ 21	- 681	- 1,013	+ 83	- 388	- 50,410	- 60,594	- 9,492	- 76	2016
+ 11,969	- 267	- 5,367	+ 616	- 475	- 204	+ 126	- 170,124	- 157,395	- 23,364	- 73	2017
- 8,205	- 164	+ 1,054	+ 3,567	+ 3,297	+ 5	+ 295	+ 13,766	- 1,589	+ 1,960	- 70	2018
+ 1,600	+ 22	- 774	- 489	- 1,738	+ 75	+ 952	+ 329,623	+ 239,393	+ 80,264	- 104	2019
+ 363	- 437	- 6,855	+ 11,768	+ 10,111	+ 89	+ 1,530	+ 106,127	+ 139,274	+ 101,376	- 118	2020
+ 24,023	+ 637	+ 176	+ 2,387	+ 3,103	+ 132	+ 1,636	- 206,482	- 235,125	- 83,928	+ 42	2021
- 544	+ 26	+ 30	+ 916	+ 835	- 11	+ 122	+ 17,666	+ 16,627	+ 4,961	+ 20	2020 Sep.
+ 1,281	+ 204	- 53	+ 1,332	+ 493	- 94	+ 300	- 18,446	- 19,034	- 15,037	+ 32	Oct.
+ 1,798	+ 32	+ 117	- 784	+ 61	+ 36	+ 178	- 41,369	- 46,388	- 11,109	- 22	Nov.
+ 4,682	+ 88	- 1,686	+ 604	+ 533	+ 20	+ 482	- 29,847	- 21,721	- 10,740	+ 36	Dec.
+ 1,478	- 74	- 814	+ 95	+ 420	- 20	- 228	- 62,324	- 61,786	- 21,929	+ 13	2021 Jan.
+ 2,943	+ 71	+ 9	+ 386	+ 621	- 5	- 52	- 55,473	- 73,182	- 24,108	- 22	Feb.
+ 1,837	+ 57	- 1	+ 718	+ 600	+ 22	+ 36	- 15,588	- 14,230	- 3,762	- 31	Mar.
+ 3,130	+ 2	+ 85	+ 653	+ 285	+ 13	+ 105	- 29,014	- 25,710	- 2,704	- 11	Apr.
+ 1,073	+ 95	+ 151	+ 639	+ 669	+ 2	+ 144	- 27,620	- 6,882	- 1,134	- 34	May
+ 769	+ 17	+ 37	+ 25	+ 249	+ 17	+ 8	+ 19,926	+ 17,904	+ 8,416	+ 6	June
+ 977	+ 119	- 551	+ 280	+ 28	+ 19	+ 188	+ 38,850	+ 7,904	+ 12,529	+ 17	July
+ 1,228	+ 53	+ 297	- 254	+ 38	+ 12	+ 137	- 10,916	- 3,672	- 4,767	- 33	Aug.
+ 3,639	+ 78	+ 683	- 49	- 159	- 18	+ 256	- 17,884	- 24,303	- 14,590	+ 28	Sep.
+ 3,176	+ 96	+ 20	+ 102	- 182	+ 12	+ 425	- 24,712	- 24,065	- 26,297	+ 30	Oct.
+ 4,435	+ 92	+ 24	- 362	- 179	+ 10	+ 311	+ 41,254	+ 23,258	+ 4,993	+ 1	Nov.
- 662	+ 31	+ 236	+ 154	+ 713	+ 28	+ 306	- 62,981	- 50,361	- 10,575	+ 78	Dec.
+ 3,254	+ 108	- 1,222	+ 1,140	- 258	- 22	- 245	+ 3,497	+ 19,292	+ 12,480	- 74	2022 Jan.
- 1,073	+ 11	+ 51	+ 583	+ 24	- 16	- 96	+ 35,388	+ 35,333	+ 14,649	+ 24	Feb.
- 1,868	- 6	- 284	- 587	- 26	+ 10	+ 96	+ 124,386	+ 109,487	+ 140,393	- 49	Mar.
+ 640	- 26	- 77	+ 1,845	+ 187	+ 2	+ 183	+ 243,469	+ 217,391	+ 29,897	+ 73	Apr.

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

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

## I Banks (MFIs) in Germany

## 2 Liabilities \*

€ million

Period	Liabilities to non-banks (non-MFIs)					Securitised debts 4			Fiduciary liabilities			Value adjustments 5	Provisions for liabilities and charges
	Liabilities to banks (MFIs)	Total	Sight and time deposits 1	Saving deposits 2	Bank saving bonds 3	Total	of which:		Total	of which:			
							Debt securities in issue	Money market paper in issue		Fiduciary loans	Securities issued on a fiduciary basis		
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2014	1,716,544	3,298,765	2,620,269	617,002	61,494	1,115,207	1,030,604	83,569	55,058	43,400	742	7,904	62,333
2015	1,673,086	3,395,097	2,736,962	605,370	52,765	1,076,752	965,915	109,798	47,042	36,206	672	7,537	62,425
2016	1,724,795	3,504,870	2,860,276	596,537	48,057	1,098,901	986,791	111,327	46,361	35,204	702	7,737	63,248
2017	1,702,340	3,637,583	3,005,604	590,331	41,648	1,067,428	959,092	107,414	46,832	35,465	421	6,312	63,085
2018	1,657,383	3,748,575	3,129,503	585,612	33,460	1,100,284	993,503	106,174	50,389	38,759	391	5,639	64,365
2019	1,684,934	3,871,721	3,260,618	581,761	29,342	1,141,445	1,023,041	117,702	49,900	37,000	356	5,090	65,121
2020	1,991,346	4,125,196	3,534,056	566,844	24,296	1,119,048	1,024,720	94,254	61,758	47,621	347	6,941	66,147
2021	2,245,400	4,236,799	3,648,956	567,123	20,720	1,173,942	1,066,786	106,826	64,094	50,676	197	8,412	64,364
2020 Sep.	2,077,977	4,086,031	3,494,355	566,453	25,223	1,153,379	1,042,265	110,982	60,986	46,491	347	6,369	64,878
Oct.	2,090,320	4,125,890	3,535,069	566,015	24,806	1,139,875	1,041,333	98,460	62,358	47,026	347	6,386	64,709
Nov.	2,075,083	4,156,707	3,566,285	565,860	24,562	1,134,287	1,037,225	96,980	61,574	47,089	347	6,268	64,364
Dec.	1,991,346	4,125,196	3,534,056	566,844	24,296	1,119,048	1,024,720	94,254	61,758	47,621	347	6,941	66,147
2021 Jan.	2,209,970	4,164,257	3,572,505	567,886	23,866	1,125,240	1,027,949	97,218	61,853	48,049	347	8,539	67,870
Feb.	2,241,763	4,177,503	3,585,228	568,795	23,480	1,129,988	1,036,654	93,242	62,239	48,669	347	8,619	68,628
Mar.	2,320,718	4,195,519	3,603,904	568,504	23,111	1,162,056	1,056,347	105,591	62,957	49,271	347	8,801	67,425
Apr.	2,344,844	4,212,366	3,620,672	568,913	22,781	1,150,704	1,057,788	92,798	63,610	49,555	347	8,577	67,730
May	2,358,127	4,241,651	3,649,959	569,360	22,332	1,143,791	1,052,250	91,459	64,249	50,222	324	8,606	65,785
June	2,366,087	4,208,846	3,618,024	568,721	22,101	1,150,352	1,047,807	102,422	64,274	50,473	324	8,609	65,852
July	2,335,095	4,238,486	3,648,509	568,122	21,855	1,145,418	1,050,963	94,329	64,554	50,505	205	8,392	66,704
Aug.	2,326,942	4,251,139	3,661,954	567,575	21,610	1,152,212	1,050,495	91,603	64,300	50,535	205	8,386	66,815
Sep.	2,350,521	4,247,880	3,659,812	566,700	21,368	1,169,815	1,059,576	110,166	64,251	50,375	197	8,380	66,024
Oct.	2,387,692	4,283,726	3,696,488	566,051	21,187	1,178,527	1,076,720	101,716	64,353	50,193	197	8,252	63,250
Nov.	2,434,691	4,292,055	3,705,408	565,768	20,879	1,190,501	1,080,574	109,835	63,940	50,013	197	8,386	61,630
Dec.	2,245,400	4,236,799	3,648,956	567,123	20,720	1,173,942	1,066,786	106,826	64,094	50,676	197	8,412	64,364
2022 Jan.	2,454,603	4,335,164	3,748,182	566,657	20,325	1,187,947	1,085,035	102,594	65,234	50,429	197	8,291	68,726
Feb.	2,492,436	4,368,354	3,781,617	566,686	20,051	1,199,367	1,097,981	101,069	65,817	50,456	197	7,685	69,734
Mar.	2,473,864	4,364,526	3,779,746	564,789	19,991	1,220,154	1,105,167	114,662	65,230	50,431	197	7,569	69,380
Apr.	2,489,875	4,400,869	3,817,393	563,655	19,821	1,227,444	1,114,037	113,084	67,075	50,611	197	7,448	70,138
	<b>Changes *</b>												
2015	- 62,029	+ 89,587	+ 110,178	- 11,632	- 8,959	- 38,455	- 64,689	+ 26,229	- 3,736	- 2,914	- 70	- 367	+ 117
2016	+ 81,289	+ 110,912	+ 123,718	- 8,833	- 3,973	+ 22,149	+ 20,496	+ 1,639	- 681	- 1,002	+ 30	+ 190	+ 853
2017	- 5,372	+ 138,434	+ 151,049	- 6,206	- 6,409	- 30,673	- 26,899	- 3,913	+ 616	- 469	- 281	+ 1,425	- 153
2018	- 50,642	+ 109,585	+ 120,987	- 4,719	- 6,683	+ 33,301	+ 34,801	- 1,185	+ 3,567	+ 3,304	- 30	- 573	+ 1,165
2019	- 18,813	+ 122,251	+ 130,135	- 3,851	- 4,033	+ 40,646	+ 29,023	+ 11,528	- 489	- 1,759	- 35	- 549	+ 830
2020	+ 396,648	+ 245,528	+ 265,528	- 14,847	- 5,153	- 21,162	+ 1,679	- 22,213	+ 11,768	+ 10,111	- 9	+ 1,623	+ 952
2021	+ 240,803	+ 108,323	+ 111,613	+ 284	- 3,574	+ 54,213	+ 41,386	+ 12,572	+ 2,387	+ 3,055	- 150	+ 1,463	- 623
2020 Sep.	+ 41,007	+ 19,328	+ 20,217	- 513	- 376	+ 25,471	+ 12,737	+ 12,759	+ 916	+ 834	- 8	+ 65	- 1,663
Oct.	+ 11,774	+ 39,534	+ 40,389	- 438	- 417	- 13,504	- 932	- 12,522	+ 1,332	+ 495	-	+ 17	- 169
Nov.	+ 16,154	+ 32,146	+ 32,652	- 155	- 351	- 5,588	- 4,108	- 1,480	- 784	+ 63	-	- 106	- 344
Dec.	- 80,191	- 30,397	- 31,115	+ 984	- 266	- 15,239	- 12,505	- 2,726	+ 604	+ 532	-	+ 673	+ 1,783
2021 Jan.	+ 216,226	+ 37,714	+ 37,102	+ 1,042	- 430	+ 6,191	+ 3,229	+ 2,964	+ 95	+ 428	-	+ 1,658	+ 1,686
Feb.	+ 31,494	+ 12,950	+ 12,427	+ 909	- 386	+ 4,748	+ 8,705	- 3,976	+ 386	+ 620	-	+ 80	+ 767
Mar.	+ 73,074	+ 15,824	+ 16,484	- 291	- 369	+ 32,068	+ 19,693	+ 12,349	+ 718	+ 602	-	+ 182	- 1,203
Apr.	+ 30,330	+ 17,845	+ 17,766	+ 409	- 330	- 11,352	+ 1,441	- 12,793	+ 653	+ 284	-	- 224	+ 305
May	+ 13,755	+ 29,645	+ 29,647	+ 447	- 449	- 6,913	- 5,538	- 1,339	+ 639	+ 667	- 23	+ 29	- 1,945
June	+ 2,996	- 34,342	- 33,472	- 639	- 231	+ 6,561	- 4,443	+ 10,963	+ 25	+ 251	-	+ 3	+ 67
July	- 28,333	+ 29,530	+ 30,375	- 599	- 246	- 4,934	+ 3,156	- 8,093	+ 280	+ 32	- 119	- 217	+ 852
Aug.	- 8,750	+ 12,084	+ 12,876	- 547	- 245	+ 6,794	- 468	+ 7,274	+ 254	+ 30	-	+ 6	+ 111
Sep.	+ 19,835	- 77	+ 1,008	- 870	- 215	+ 17,603	+ 9,081	+ 8,563	- 49	- 160	- 8	-	- 785
Oct.	+ 38,500	+ 35,653	+ 36,483	- 649	- 181	+ 8,032	+ 16,464	+ 8,450	+ 102	- 182	-	- 128	- 2,774
Nov.	+ 42,349	+ 6,980	+ 7,596	- 283	- 333	+ 11,974	+ 3,854	+ 8,119	- 362	- 180	-	+ 59	- 474
Dec.	- 190,673	- 55,483	- 56,679	+ 1,355	- 159	- 16,559	- 13,788	- 3,009	+ 154	+ 663	-	+ 27	+ 2,770
2022 Jan.	+ 204,330	+ 97,458	+ 98,319	- 466	- 395	+ 14,005	+ 18,249	- 4,232	+ 1,140	- 247	-	- 121	+ 4,362
Feb.	+ 39,388	+ 33,063	+ 33,308	+ 29	- 274	+ 11,365	+ 12,901	- 1,535	+ 583	+ 27	-	- 606	+ 1,008
Mar.	- 20,257	- 4,307	- 2,395	- 1,867	- 45	+ 20,787	+ 7,186	+ 13,593	- 587	- 25	-	- 116	- 354
Apr.	+ 2,936	+ 32,494	+ 33,328	- 664	- 170	+ 7,290	+ 8,870	- 1,578	+ 1,845	+ 180	-	- 121	+ 758

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

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



## I Banks (MFIs) in Germany

Sub-ordinated liabilities	Participation rights capital	Fund for general banking risks	Capital 6			Other liabilities 7			Total liabilities 7	Volume of business 7, 10	Memo item Sureties	Period
			Total	Subscribed capital	Reserves 6	Total	of which: trading portfolio derivatives 8					
							Total	of which with group-affiliated 9				
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of year or month *</b>												
78,616	11,617	71,472	381,514	105,483	276,031	1,054,334	826,307	129,949	7,853,364	7,853,393	230,572	2014
67,081	10,929	81,002	387,068	104,071	282,997	900,261	673,667	139,141	7,708,280	7,708,304	225,077	2015
66,003	9,829	88,779	391,042	102,951	288,091	834,708	618,843	134,344	7,836,273	7,836,280	222,090	2016
59,822	8,500	99,493	403,133	102,879	300,254	660,740	460,217	113,328	7,755,268	7,755,282	221,316	2017
57,762	7,420	110,114	413,740	103,024	310,716	608,003	419,768	79,187	7,823,674	7,823,676	214,816	2018
56,309	7,871	117,046	427,580	104,838	322,742	931,502	654,294	163,433	8,358,519	8,358,521	218,155	2019
59,818	8,003	126,362	414,025	103,079	310,946	1,023,451	801,045	266,653	9,002,095	9,002,096	221,881	2020
69,867	10,298	130,658	423,954	108,993	314,961	805,560	574,482	177,930	9,233,348	9,233,349	246,305	2021
59,045	8,145	126,252	410,404	102,524	307,880	1,101,752	878,457	295,858	9,155,218	9,155,219	221,206	2020 Sep.
59,466	8,176	126,311	412,071	102,691	309,380	1,087,808	861,062	280,537	9,183,370	9,183,371	220,660	Oct.
59,102	8,087	126,326	411,534	102,430	309,104	1,051,138	820,409	275,174	9,154,470	9,154,473	220,462	Nov.
59,818	8,003	126,362	414,025	103,079	310,946	1,023,451	801,045	266,653	9,002,095	9,002,096	221,881	Dec.
61,351	8,038	126,324	413,807	103,144	310,663	961,983	741,482	245,829	9,209,232	9,209,233	222,535	2021 Jan.
60,842	8,055	126,365	412,598	103,222	309,376	910,869	667,040	221,680	9,207,469	9,207,470	223,060	Feb.
59,630	8,162	127,186	413,535	103,430	310,105	895,226	654,286	219,024	9,321,215	9,321,215	226,556	Mar.
59,315	8,064	127,580	419,404	107,307	312,097	867,154	626,835	213,426	9,329,348	9,329,348	225,514	Apr.
58,377	9,154	126,673	414,838	107,725	307,113	847,122	624,211	214,509	9,338,373	9,338,376	226,710	May
59,552	9,009	130,098	421,005	106,945	314,060	871,355	647,988	222,983	9,355,039	9,355,039	229,778	June
59,558	8,898	130,613	420,876	107,069	313,807	905,031	658,520	235,264	9,383,625	9,383,625	229,917	July
59,408	8,909	130,646	421,086	107,206	313,880	890,977	653,632	230,592	9,380,820	9,380,821	230,962	Aug.
60,252	8,969	130,708	422,370	107,470	314,900	857,578	624,954	217,006	9,386,748	9,386,748	232,721	Sep.
68,135	8,984	130,711	423,903	109,602	314,301	839,127	597,032	182,441	9,456,660	9,456,660	235,967	Oct.
68,425	10,316	130,741	423,903	108,969	314,934	872,084	626,970	190,467	9,556,672	9,556,674	239,262	Nov.
69,867	10,298	130,658	423,954	108,993	314,961	805,560	574,482	177,930	9,233,348	9,233,349	246,305	Dec.
72,635	11,040	130,549	427,451	105,760	321,691	1,017,816	785,846	240,523	9,779,456	9,779,456	245,514	2022 Jan.
72,730	11,217	130,584	427,677	105,935	321,742	1,060,073	819,019	254,913	9,905,674	9,905,674	246,326	Feb.
74,041	11,246	130,839	434,600	106,390	328,210	1,173,828	930,395	390,573	10,025,277	10,025,277	251,020	Mar.
74,706	12,395	131,326	434,937	106,601	328,336	1,416,568	1,149,967	428,905	10,332,781	10,332,782	254,953	Apr.
<b>Changes *</b>												
- 11,535	- 688	+ 9,530	+ 5,978	- 1,128	+ 7,106	- 189,558	- 154,068	+ 8,933	- 201,156	- 201,161	- 5,495	2015
- 1,008	- 1,100	+ 7,792	+ 9,692	- 437	+ 10,129	- 61,297	- 48,594	- 5,943	+ 168,791	+ 168,774	- 2,327	2016
- 5,906	- 1,229	+ 10,839	+ 14,076	+ 598	+ 13,478	- 122,910	- 156,737	- 20,762	- 3,703	- 3,696	- 774	2017
- 2,105	- 1,080	+ 10,661	+ 11,122	+ 1,175	+ 9,947	- 21,662	+ 1,312	+ 792	+ 93,339	+ 93,327	- 5,920	2018
+ 1,043	+ 451	+ 6,938	+ 11,720	+ 2,950	+ 8,770	+ 313,098	+ 233,245	+ 83,779	+ 477,126	+ 477,126	+ 3,608	2019
+ 2,201	+ 132	+ 9,316	- 3,866	- 874	- 2,992	+ 112,359	+ 147,735	+ 103,571	+ 755,499	+ 755,498	+ 5,027	2020
+ 10,458	+ 2,295	+ 4,295	+ 11,593	+ 6,927	+ 4,666	- 236,636	- 227,229	- 89,026	+ 198,571	+ 198,571	+ 24,469	2021
+ 670	+ 48	+ 25	+ 4,685	+ 69	+ 4,616	+ 15,421	+ 12,413	+ 1,516	+ 105,973	+ 105,970	+ 2,064	2020 Sep.
+ 421	+ 31	+ 59	+ 1,667	+ 167	+ 1,500	- 15,588	- 17,429	- 15,332	+ 25,574	+ 25,574	- 546	Oct.
- 257	- 89	+ 15	+ 382	- 106	+ 488	- 31,454	- 40,463	- 5,299	+ 10,075	+ 10,077	- 187	Nov.
+ 716	- 84	+ 36	+ 2,491	+ 649	+ 1,842	- 23,409	- 19,185	- 8,452	- 143,017	- 143,019	+ 1,419	Dec.
+ 1,533	+ 35	- 39	- 487	+ 63	- 550	- 64,728	- 59,677	- 20,863	+ 199,884	+ 199,884	+ 575	2021 Jan.
- 509	+ 17	+ 41	- 1,209	+ 78	- 1,287	- 51,529	- 74,456	- 24,155	- 2,764	- 2,764	+ 526	Feb.
- 1,212	+ 107	+ 821	+ 937	+ 208	+ 729	- 22,626	- 13,011	- 2,749	+ 98,690	+ 98,689	+ 3,496	Mar.
- 315	- 98	+ 394	+ 5,869	+ 3,877	+ 1,992	- 21,876	- 27,134	- 5,502	+ 21,531	+ 21,531	- 1,042	Apr.
- 938	+ 1,090	- 907	- 4,559	+ 435	- 4,994	- 19,025	- 2,549	+ 1,106	+ 10,871	+ 10,874	+ 1,196	May
+ 1,065	- 145	+ 3,425	+ 6,167	- 780	+ 6,947	+ 19,886	+ 23,608	+ 8,378	+ 5,708	+ 5,705	+ 2,568	June
+ 6	- 111	+ 515	+ 706	+ 204	+ 502	+ 28,575	+ 10,517	+ 12,280	+ 26,869	+ 26,869	+ 689	July
- 150	+ 11	+ 33	+ 210	+ 137	+ 73	- 14,538	- 4,920	- 4,700	- 4,455	- 4,454	+ 1,115	Aug.
+ 847	+ 60	+ 62	+ 1,778	+ 304	+ 1,474	- 37,079	- 28,869	- 13,667	+ 2,195	+ 2,194	+ 1,759	Sep.
+ 7,883	+ 15	+ 3	+ 1,533	+ 2,132	- 599	- 19,185	- 27,889	- 34,549	+ 69,634	+ 69,634	+ 3,246	Oct.
+ 806	+ 1,332	+ 30	+ 396	+ 228	+ 168	+ 33,234	+ 29,697	+ 7,949	+ 96,324	+ 96,326	+ 3,298	Nov.
+ 1,442	- 18	- 83	+ 252	+ 41	+ 211	- 67,745	- 52,546	- 12,554	- 325,916	- 325,917	+ 7,043	Dec.
+ 3,068	- 158	- 109	- 973	- 2,533	+ 1,560	+ 15,220	+ 17,033	+ 11,383	+ 338,222	+ 338,221	- 791	2022 Jan.
+ 95	+ 177	+ 35	+ 226	+ 175	+ 51	+ 42,960	+ 33,249	+ 14,610	+ 128,294	+ 128,294	+ 812	Feb.
+ 1,251	+ 29	+ 255	+ 6,983	+ 455	+ 6,528	+ 112,359	+ 111,281	+ 135,589	+ 116,043	+ 116,043	+ 4,694	Mar.
+ 665	+ 1,149	+ 487	+ 337	+ 211	+ 126	+ 232,197	+ 217,955	+ 37,498	+ 280,037	+ 280,038	+ 3,933	Apr.

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Number of reporting credit institutions	Balance sheet total <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Commercial banks <sup>6</sup></b>												
												<b>End of year or month *</b>
2021	251	3,807,121	22,093	481,784	2,762	360	990,737	1,231,387	273,815	24,030	32,714	15,879
2022 Jan.	250	4,241,053	21,534	569,655	4,785	306	1,093,177	1,271,694	272,484	26,348	32,200	17,387
Feb.	250	4,333,425	22,251	592,657	5,227	305	1,113,235	1,282,018	277,142	25,026	32,171	17,795
Mar.	250	4,417,881	22,294	579,069	3,817	259	1,105,031	1,271,270	282,871	24,349	31,885	17,140
Apr.	249	4,644,374	23,193	605,091	5,068	334	1,082,917	1,285,904	269,039	25,399	31,826	18,818
												<b>Changes *</b>
2021	.	+ 30,271	+ 584	+ 5,721	- 5,105	+ 43	+ 126,213	+ 67,609	+ 1,153	+ 6,166	- 1,076	- 833
2022 Jan.	.	+ 229,661	- 559	+ 87,874	+ 2,018	- 54	+ 99,493	+ 38,937	- 1,591	+ 2,272	- 529	+ 1,508
Feb.	.	+ 93,996	+ 717	+ 23,001	+ 443	- 1	+ 19,636	+ 12,114	+ 4,733	- 1,299	- 26	+ 408
Mar.	.	+ 81,681	+ 43	- 13,591	- 1,413	- 46	- 9,805	- 11,452	+ 5,580	- 712	- 297	- 655
Apr.	.	+ 205,530	+ 899	+ 26,022	+ 1,235	+ 75	- 34,203	+ 10,328	- 14,952	+ 871	- 102	+ 1,678
<b>Big banks</b>												
												<b>End of year or month *</b>
2021	3	2,016,812	16,511	128,020	1,369	53	482,608	576,573	116,983	11,713	26,853	5,136
2022 Jan.	3	2,106,220	16,097	152,398	3,163	50	533,327	592,110	110,821	11,807	26,204	5,010
Feb.	3	2,150,703	16,203	159,391	4,277	38	544,621	590,921	117,444	11,705	26,168	4,988
Mar.	3	2,209,490	16,292	156,015	2,517	47	527,902	579,273	126,093	11,775	26,175	5,022
Apr.	3	2,379,330	16,479	163,224	3,190	53	534,050	595,682	115,539	12,518	26,178	5,090
												<b>Changes *</b>
2021	.	- 165,677	- 315	- 15,833	- 4,712	- 17	+ 13,271	+ 36,484	- 15,929	+ 1,487	- 867	+ 495
2022 Jan.	.	+ 86,180	- 414	+ 24,378	+ 1,790	- 3	+ 48,573	+ 14,953	- 6,284	+ 65	- 650	- 126
Feb.	.	+ 45,371	+ 106	+ 6,993	+ 1,115	- 12	+ 10,505	+ 343	- 6,662	- 89	- 36	- 22
Mar.	.	+ 57,206	+ 89	- 3,376	- 1,762	+ 9	- 17,828	- 11,889	+ 8,583	+ 62	+ 6	+ 34
Apr.	.	+ 157,965	+ 187	+ 7,209	+ 661	+ 6	- 1,839	+ 14,525	- 11,197	+ 644	- 1	+ 68
<b>Regional banks and other commercial banks</b>												
												<b>End of year or month *</b>
2021	139	1,332,489	5,549	218,658	1,393	189	313,906	545,769	148,119	12,279	5,167	10,431
2022 Jan.	139	1,683,973	5,407	289,746	1,622	185	366,391	569,158	152,285	14,504	5,302	12,065
Feb.	139	1,727,239	6,016	301,815	950	174	376,038	578,699	150,306	13,286	5,309	12,496
Mar.	139	1,740,945	5,970	284,695	1,300	169	384,158	574,900	148,210	12,540	5,016	11,882
Apr.	138	1,808,608	6,679	285,699	1,878	202	385,926	572,468	144,728	12,849	4,954	13,492
												<b>Changes *</b>
2021	.	+ 173,319	+ 894	+ 3,428	- 393	+ 64	+ 110,061	+ 31,100	+ 16,635	+ 4,677	- 172	- 1,204
2022 Jan.	.	+ 140,820	- 142	+ 61,880	+ 228	- 4	+ 51,594	+ 22,270	+ 4,047	+ 2,208	+ 121	+ 1,634
Feb.	.	+ 43,892	+ 609	+ 12,069	- 672	- 11	+ 9,942	+ 9,765	- 1,948	- 1,208	+ 10	+ 431
Mar.	.	+ 12,705	- 46	- 17,121	+ 349	- 5	+ 7,763	- 4,216	- 2,169	- 773	- 303	- 614
Apr.	.	+ 59,981	+ 709	+ 1,004	+ 574	+ 33	- 1,348	- 4,497	- 3,896	+ 229	- 101	+ 1,610
<b>Branches of foreign banks</b>												
												<b>End of year or month *</b>
2021	109	457,820	33	135,106	-	118	194,223	109,045	8,713	38	694	312
2022 Jan.	108	450,860	30	127,511	-	71	193,459	110,426	9,378	37	694	312
Feb.	108	455,483	32	131,451	-	93	192,576	112,398	9,392	35	694	311
Mar.	108	467,446	32	138,359	-	43	192,971	117,097	8,568	34	694	236
Apr.	108	456,436	35	156,168	-	79	162,941	117,754	8,772	32	694	236
												<b>Changes *</b>
2021	.	+ 22,629	+ 5	+ 18,126	-	4	+ 2,881	+ 25	+ 447	+ 2	- 37	- 124
2022 Jan.	.	+ 2,661	- 3	+ 1,616	-	47	- 674	+ 1,714	+ 646	- 1	-	-
Feb.	.	+ 4,733	+ 2	+ 3,939	-	22	- 811	+ 2,006	+ 19	- 2	-	1
Mar.	.	+ 11,770	-	+ 6,906	-	50	+ 260	+ 4,653	- 834	- 1	-	75
Apr.	.	- 12,416	+ 3	+ 17,809	-	36	- 31,016	+ 300	+ 141	- 2	-	-

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

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

## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>												Other liabilities <sup>1</sup>			Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>					
13	14	15	16	17	18	19	20	21	22	23	24	25				
<b>End of year or month *</b>													<b>Commercial banks <sup>6</sup></b>			
731,560	509,705	1,142,129	1,644,954	150,714	15,879	3,763	19,086	41,266	188,756	600,574	496,033	123,451	2021			
931,483	724,150	1,284,947	1,710,346	153,245	17,387	3,746	20,003	44,303	192,665	814,411	708,119	121,976	2022 Jan.			
965,598	756,448	1,316,933	1,729,364	158,928	17,795	3,751	20,302	44,271	192,908	849,173	737,404	122,332	Feb.			
1,079,896	858,973	1,305,703	1,719,894	157,231	17,140	3,749	19,831	45,527	197,882	950,924	840,184	124,948	Mar.			
1,296,785	1,057,226	1,288,608	1,746,280	156,432	18,818	4,013	21,076	45,999	199,369	1,163,779	1,037,431	127,184	Apr.			
<b>Changes *</b>																
- 170,204	- 204,054	+ 170,859	+ 25,180	+ 5,790	- 833	+ 202	+ 1,394	+ 10,684	+ 6,916	- 189,921	- 196,884	+ 17,610	2021			
+ 292	+ 20,092	+ 140,067	+ 64,573	+ 2,531	+ 1,508	- 17	+ 917	+ 3,037	- 1,161	+ 18,206	+ 17,755	- 1,475	2022 Jan.			
+ 34,270	+ 32,400	+ 32,921	+ 19,313	+ 5,683	+ 408	+ 5	+ 299	- 32	+ 243	+ 35,156	+ 29,361	+ 356	Feb.			
+ 114,029	+ 102,375	- 12,708	- 9,894	- 1,697	- 655	- 2	- 471	+ 1,196	+ 5,034	+ 100,878	+ 102,685	+ 2,616	Mar.			
+ 213,679	+ 195,780	- 28,058	+ 23,108	- 799	+ 1,678	+ 264	+ 1,245	+ 472	+ 1,487	+ 206,133	+ 195,630	+ 2,236	Apr.			
<b>End of year or month *</b>													<b>Big banks</b>			
650,993	488,578	478,599	783,357	109,441	5,136	1,711	10,052	16,596	73,627	538,293	474,093	76,755	2021			
655,233	505,567	511,843	826,373	110,121	5,010	1,747	10,406	16,674	72,095	551,951	491,675	75,346	2022 Jan.			
674,947	522,088	526,754	832,502	114,756	4,988	1,773	10,604	16,664	72,271	570,391	508,393	75,830	Feb.			
758,379	594,893	520,873	827,338	113,474	5,022	1,730	10,273	17,837	73,210	639,733	581,731	75,373	Mar.			
907,327	732,343	524,816	842,838	113,659	5,090	1,791	11,519	18,101	74,159	787,357	724,212	75,312	Apr.			
<b>Changes *</b>																
- 179,741	- 208,058	+ 63,195	- 24,303	+ 3,343	+ 495	+ 139	+ 596	- 884	- 6,795	- 201,463	- 201,296	+ 11,503	2021			
+ 3,898	+ 16,854	+ 31,713	+ 42,598	+ 680	- 126	+ 36	+ 354	+ 78	- 1,532	+ 12,379	+ 17,460	- 1,409	2022 Jan.			
+ 19,806	+ 16,560	+ 15,383	+ 6,291	+ 4,635	- 22	+ 26	+ 198	- 10	+ 176	+ 18,694	+ 16,753	+ 484	Feb.			
+ 83,278	+ 72,771	- 6,441	- 5,278	- 1,282	+ 34	- 43	- 331	+ 1,173	+ 939	+ 68,435	+ 73,315	+ 457	Mar.			
+ 147,702	+ 136,940	- 1,672	+ 14,074	+ 185	+ 68	+ 61	+ 1,246	+ 264	+ 949	+ 142,790	+ 142,069	- 61	Apr.			
<b>End of year or month *</b>													<b>Regional banks and other commercial banks</b>			
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910	2021			
267,308	.	523,583	708,297	42,085	12,065	1,533	7,708	26,964	106,586	255,152	.	16,408	2022 Jan.			
282,150	.	536,109	721,154	43,133	12,496	1,508	7,820	26,943	106,637	271,439	.	16,533	Feb.			
312,105	.	523,772	712,370	42,716	11,882	1,534	7,765	27,035	110,375	303,496	.	17,744	Mar.			
379,733	.	512,029	724,137	42,223	13,492	1,577	7,751	27,238	110,901	369,260	.	19,401	Apr.			
<b>Changes *</b>																
+ 8,229	.	+ 87,981	+ 48,852	+ 2,533	- 1,204	+ 124	+ 691	+ 11,598	+ 10,742	+ 12,002	.	+ 2,793	2021			
- 3,016	.	+ 107,881	+ 20,740	+ 1,846	+ 1,634	- 38	+ 281	+ 2,958	+ 313	+ 5,205	.	- 513	2022 Jan.			
+ 14,905	.	+ 12,906	+ 12,957	+ 1,048	+ 431	- 25	+ 112	- 21	+ 51	+ 16,433	.	+ 125	Feb.			
+ 29,840	.	- 13,081	- 9,025	- 417	- 614	+ 26	- 55	+ 32	+ 3,798	+ 32,041	.	+ 1,211	Mar.			
+ 65,664	.	- 16,039	+ 10,381	- 493	+ 1,610	+ 43	- 14	+ 203	+ 526	+ 63,764	.	+ 1,657	Apr.			
<b>End of year or month *</b>													<b>Branches of foreign banks</b>			
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786	2021			
8,942	.	249,521	175,676	1,039	312	466	1,889	665	13,984	7,308	.	30,222	2022 Jan.			
8,501	.	254,070	175,708	1,039	311	470	1,878	664	14,000	7,343	.	29,969	Feb.			
9,412	.	261,058	180,186	1,041	236	485	1,793	655	14,297	7,695	.	31,831	Mar.			
9,725	.	251,763	179,305	550	236	645	1,806	660	14,309	7,162	.	32,471	Apr.			
<b>Changes *</b>																
+ 1,308	.	+ 19,683	+ 631	- 86	- 124	- 61	+ 107	- 30	+ 2,969	- 460	.	+ 3,314	2021			
- 590	.	+ 473	+ 1,235	+ 5	-	- 15	+ 282	+ 1	+ 58	+ 622	.	+ 447	2022 Jan.			
- 441	.	+ 4,632	+ 65	-	- 1	+ 4	- 11	- 1	+ 16	+ 29	.	- 253	Feb.			
+ 911	.	+ 6,814	+ 4,409	+ 2	- 75	+ 15	- 85	- 9	+ 297	+ 402	.	+ 1,862	Mar.			
+ 313	.	- 10,347	- 1,347	- 491	-	+ 160	+ 13	+ 5	+ 12	- 421	.	+ 640	Apr.			

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Landesbanken</b>												
												<b>End of year or month *</b>
2021	6	804,834	506	80,816	28	16	160,763	375,128	83,522	5,607	8,792	10,548
2022 Jan.	6	880,743	378	134,203	-	17	180,611	377,325	83,718	5,507	8,066	10,544
Feb.	6	883,669	402	128,254	445	17	186,711	377,565	85,543	4,409	8,080	10,590
Mar.	6	886,602	545	126,223	449	15	188,645	376,675	86,994	3,219	8,092	10,603
Apr.	6	911,587	585	131,480	473	12	191,646	382,002	87,213	2,902	8,083	10,623
												<b>Changes *</b>
2021	.	- 24,249	- 5	+ 33,115	- 875	+ 4	- 32,494	+ 8,638	- 15,052	+ 556	+ 1,098	+ 527
2022 Jan.	.	+ 74,924	- 128	+ 53,387	- 28	+ 1	+ 19,360	+ 1,776	+ 125	- 104	- 727	- 4
Feb.	.	+ 3,210	+ 24	- 5,949	+ 445	-	+ 6,216	+ 387	+ 1,845	- 1,097	+ 14	+ 46
Mar.	.	+ 2,614	+ 143	- 2,031	-	- 2	+ 1,761	- 1,004	+ 1,425	- 1,191	+ 11	+ 13
Apr.	.	+ 21,848	+ 40	+ 5,257	-	- 3	+ 1,464	+ 4,002	- 13	- 331	- 14	+ 20
<b>Savings banks</b>												
												<b>End of year or month *</b>
2021	371	1,550,456	17,710	166,789	111	-	51,325	983,643	188,379	104,666	15,132	4,042
2022 Jan.	368	1,546,376	16,921	161,789	111	-	48,116	987,923	187,627	105,348	15,110	4,105
Feb.	368	1,555,413	16,621	163,890	110	-	49,093	992,620	188,189	105,979	15,143	4,152
Mar.	368	1,553,297	18,007	156,271	110	-	47,598	998,691	187,864	106,355	15,173	4,164
Apr.	368	1,565,603	18,173	159,034	99	-	50,408	1,005,262	187,720	106,207	15,180	4,206
												<b>Changes *</b>
2021	.	+ 86,618	+ 1,495	+ 39,383	- 122	- 6	- 8,865	+ 50,778	- 6,060	+ 9,280	+ 197	+ 1,041
2022 Jan.	.	- 4,089	- 789	- 5,000	-	-	- 3,213	+ 4,279	- 756	+ 682	- 22	+ 63
Feb.	.	+ 9,033	- 300	+ 2,101	- 1	-	+ 972	+ 4,697	+ 563	+ 631	+ 33	+ 47
Mar.	.	- 2,130	+ 1,386	- 7,619	-	-	- 1,507	+ 6,071	- 327	+ 376	+ 30	+ 12
Apr.	.	+ 12,257	+ 166	+ 2,763	- 11	-	+ 2,776	+ 6,568	- 156	- 148	+ 7	+ 42
<b>Credit cooperatives</b>												
												<b>End of year or month *</b>
2021	773	1,140,379	9,281	61,205	200	18	79,508	708,878	165,102	71,142	18,873	3,536
2022 Jan.	773	1,139,128	8,799	57,733	200	21	79,382	711,068	164,638	71,588	19,014	3,543
Feb.	773	1,145,688	8,331	58,751	200	21	78,909	715,470	165,892	72,274	19,030	3,552
Mar.	773	1,144,683	8,999	57,940	-	20	73,937	719,685	165,637	72,251	19,049	3,545
Apr.	773	1,153,225	8,950	58,922	-	20	76,655	724,587	165,572	72,396	19,067	3,557
												<b>Changes *</b>
2021	.	+ 67,448	+ 131	+ 17,808	+ 200	± 0	- 2,872	+ 45,453	- 2,058	+ 6,872	+ 621	+ 447
2022 Jan.	.	- 1,260	- 482	- 3,472	-	+ 3	- 134	+ 2,190	- 465	+ 446	+ 141	+ 7
Feb.	.	+ 6,562	- 468	+ 1,018	-	-	- 471	+ 4,402	+ 1,254	+ 686	+ 16	+ 9
Mar.	.	- 1,011	+ 668	- 811	- 200	- 1	- 4,918	+ 4,215	- 255	- 23	+ 19	- 7
Apr.	.	+ 8,498	- 49	+ 982	-	-	+ 2,679	+ 4,901	- 68	+ 144	+ 18	+ 12
<b>Mortgage banks</b>												
												<b>End of year or month *</b>
2021	9	228,891	-	10,731	-	-	9,428	177,693	24,735	149	147	26
2022 Jan.	9	231,933	-	12,305	-	-	10,997	178,128	24,285	149	147	26
Feb.	9	232,802	-	12,740	-	-	11,060	178,891	24,145	149	147	33
Mar.	9	231,341	-	11,023	-	-	11,494	179,617	23,393	149	147	64
Apr.	9	232,854	-	11,802	-	-	11,739	180,124	23,529	149	147	79
												<b>Changes *</b>
2021	.	+ 5,557	-	+ 3,989	-	-	- 1,144	+ 5,910	- 915	-	- 4	- 2
2022 Jan.	.	+ 1,224	-	+ 1,574	-	-	- 186	+ 392	- 470	-	-	-
Feb.	.	+ 884	-	+ 435	-	-	+ 64	+ 772	- 135	-	-	+ 7
Mar.	.	- 1,523	-	- 1,717	-	-	+ 435	+ 660	- 749	-	-	+ 31
Apr.	.	+ 1,121	-	+ 779	-	-	+ 240	+ 170	+ 86	-	-	+ 15

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

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

## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>												Other liabilities <sup>1</sup>			Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>					
13	14	15	16	17	18	19	20	21	22	23	24	25				
<b>End of year or month *</b>													<b>Landesbanken</b>			
79,108	49,252	254,004	235,874	172,457	10,548	782	5,761	13,443	43,277	68,688	43,212	41,178	2021			
80,374	48,757	293,269	270,426	173,871	10,544	903	6,572	13,443	43,196	68,519	43,114	41,105	2022 Jan.			
81,653	50,312	294,443	269,464	172,425	10,590	942	6,314	13,485	43,196	72,810	45,957	41,021	Feb.			
85,142	53,069	282,327	279,650	173,718	10,603	945	5,927	13,569	43,152	76,711	50,333	41,292	Mar.			
96,568	63,655	296,436	275,968	172,646	10,623	572	5,693	13,682	43,134	92,833	61,987	42,006	Apr.			
<b>Changes *</b>																
- 19,761	- 16,010	- 1,740	- 3,067	- 2,057	+ 527	+ 308	- 2,824	+ 906	+ 195	- 16,497	- 14,340	+ 2,703	2021			
+ 1,266	- 495	+ 39,026	+ 34,491	+ 1,414	- 4	+ 121	+ 811	-	- 81	- 854	- 98	- 73	2022 Jan.			
+ 1,279	+ 1,555	+ 1,285	- 942	- 1,446	+ 46	+ 39	- 258	+ 42	-	+ 4,444	+ 2,843	- 84	Feb.			
+ 3,489	+ 2,757	- 12,232	+ 10,165	+ 1,293	+ 13	+ 3	- 387	+ 84	- 44	+ 3,719	+ 4,376	+ 271	Mar.			
+ 11,426	+ 10,586	+ 12,725	- 3,900	- 1,072	+ 20	- 373	- 234	+ 113	- 18	+ 14,587	+ 11,654	+ 714	Apr.			
<b>End of year or month *</b>													<b>Savings banks</b>			
18,659	19	199,567	1,151,336	15,672	4,042	1,906	14,782	3,517	132,025	27,609	16	30,651	2021			
19,326	19	204,358	1,142,132	15,622	4,105	1,647	16,107	3,487	132,050	26,868	15	30,653	2022 Jan.			
19,616	25	206,062	1,148,094	15,853	4,152	968	16,604	3,518	132,047	28,115	15	30,722	Feb.			
19,064	17	208,569	1,142,535	15,639	4,164	861	17,007	3,541	132,380	28,601	13	30,910	Mar.			
19,314	13	211,572	1,150,344	15,630	4,206	827	16,811	3,567	132,471	30,175	12	30,814	Apr.			
<b>Changes *</b>																
- 503	- 3	+ 29,736	+ 52,642	- 684	+ 1,041	+ 730	- 495	- 35	+ 4,093	- 410	+ 6	+ 677	2021			
+ 667	-	+ 4,791	- 9,209	- 50	+ 63	- 259	+ 1,325	- 30	+ 25	- 745	- 1	+ 2	2022 Jan.			
+ 290	+ 6	+ 1,705	+ 5,967	+ 231	+ 47	- 679	+ 497	+ 31	- 3	+ 1,237	-	+ 69	Feb.			
- 552	- 8	+ 2,503	- 5,565	- 214	+ 12	- 107	+ 403	+ 23	+ 333	+ 482	- 2	+ 188	Mar.			
+ 250	- 4	+ 2,984	+ 7,749	- 9	+ 42	- 34	- 196	+ 26	+ 91	+ 1,604	- 1	- 96	Apr.			
<b>End of year or month *</b>													<b>Credit cooperatives</b>			
22,636	.	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	.	19,482	2021			
23,142	.	170,108	826,620	9,452	3,543	489	8,263	2,762	94,864	23,027	.	19,596	2022 Jan.			
23,258	.	171,882	831,077	8,906	3,552	530	8,625	2,785	95,017	23,314	.	19,574	Feb.			
23,620	.	173,301	827,408	8,803	3,545	537	8,721	2,858	95,245	24,265	.	19,737	Mar.			
23,499	.	175,860	833,235	8,837	3,557	521	8,648	2,908	95,558	24,101	.	19,845	Apr.			
<b>Changes *</b>																
+ 846	.	+ 19,488	+ 42,150	- 786	+ 447	+ 58	+ 2	+ 363	+ 5,224	+ 502	.	+ 1,082	2021			
+ 506	.	+ 1,854	- 4,289	- 17	+ 7	+ 43	+ 534	+ 44	+ 148	+ 416	.	+ 114	2022 Jan.			
+ 116	.	+ 1,773	+ 4,458	- 546	+ 9	+ 41	+ 362	+ 23	+ 153	+ 289	.	- 22	Feb.			
+ 302	.	+ 1,442	- 3,671	- 103	- 7	+ 7	+ 96	+ 73	+ 228	+ 924	.	+ 163	Mar.			
- 121	.	+ 2,549	+ 5,817	+ 34	+ 12	- 16	- 73	+ 50	+ 313	- 188	.	+ 108	Apr.			
<b>End of year or month *</b>													<b>Mortgage banks</b>			
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2021			
5,896	.	63,114	53,118	97,842	26	268	1,591	964	10,345	4,665	.	823	2022 Jan.			
5,637	.	62,761	53,191	99,024	33	268	1,636	964	10,357	4,568	.	887	Feb.			
5,454	.	62,406	53,001	97,971	64	262	1,632	913	10,719	4,373	.	844	Mar.			
5,285	.	62,026	52,618	100,228	79	269	1,647	913	10,762	4,312	.	793	Apr.			
<b>Changes *</b>																
- 2,277	.	+ 3,306	- 5,554	+ 8,300	- 2	+ 137	+ 649	- 188	+ 74	- 1,165	.	- 248	2021			
- 86	.	+ 431	+ 450	+ 868	-	- 1	+ 77	-	+ 26	- 627	.	- 113	2022 Jan.			
- 259	.	- 353	+ 73	+ 1,182	+ 7	-	+ 45	-	+ 12	- 82	.	+ 64	Feb.			
- 183	.	- 355	- 190	- 1,053	+ 31	- 6	- 4	- 51	+ 362	- 257	.	- 43	Mar.			
- 169	.	- 380	- 383	+ 2,257	+ 15	+ 7	+ 15	-	+ 43	- 453	.	- 51	Apr.			

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

## I Banks (MFIs) in Germany

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

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
<b>Building and loan associations</b>												<b>End of year or month *</b>
2021	18	253,225	-	2,910	-	.	27,096	177,310	30,729	11,462	268	466
2022 Jan.	18	253,392	-	2,971	-	.	27,182	177,853	30,621	11,492	267	299
Feb.	18	254,051	-	3,040	-	.	26,943	178,546	30,478	11,512	267	292
Mar.	18	255,822	-	3,348	-	.	27,875	179,776	29,806	11,293	267	287
Apr.	18	257,131	-	3,522	-	.	28,903	180,442	29,078	11,293	267	233
<b>Changes *</b>												
2021	.	+ 8,302	-	+ 442	-	.	- 2,237	+ 9,551	- 299	+ 857	+ 17	- 419
2022 Jan.	.	+ 167	-	+ 61	-	.	+ 86	+ 543	- 108	+ 30	- 1	- 167
Feb.	.	+ 659	-	+ 69	-	.	- 239	+ 693	- 143	+ 20	-	7
Mar.	.	+ 1,771	-	+ 308	-	.	+ 932	+ 1,230	- 672	- 219	-	5
Apr.	.	+ 1,309	-	+ 174	-	.	+ 1,028	+ 666	- 728	-	-	54
<b>Banks with special, development and other central support tasks</b>												<b>End of year or month *</b>
2021	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	11,392	20,023	29,597
2022 Jan.	18	1,486,831	111	127,946	-10	3	730,000	315,596	174,142	11,321	20,057	29,330
Feb.	18	1,500,626	122	135,548	-78	28	737,351	315,931	173,214	11,307	20,080	29,403
Mar.	18	1,535,651	126	153,135	-10	28	739,644	320,599	176,540	11,209	20,033	29,427
Apr.	18	1,568,007	124	231,306	68	28	674,168	323,562	174,539	11,316	20,053	29,559
<b>Changes *</b>												
2021	.	+ 24,624	+ 20	+ 10,491	- 58	+ 1	+ 38,797	- 507	- 12,661	+ 292	- 40	+ 1,626
2022 Jan.	.	+ 37,595	+ 11	+ 26,440	- 58	- 23	+ 7,521	+ 4,672	- 1,537	- 72	+ 24	- 267
Feb.	.	+ 13,950	+ 11	+ 7,602	- 68	+ 25	+ 7,380	+ 465	- 879	- 14	+ 25	+ 73
Mar.	.	+ 34,641	+ 4	+ 17,587	+ 68	-	+ 2,126	+ 4,430	+ 3,354	- 99	- 53	+ 24
Apr.	.	+ 29,474	- 2	+ 78,171	+ 78	-	- 66,404	+ 1,428	- 2,385	+ 104	- 12	+ 132
<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>
2021	142	1,551,000	7,176	262,660	980	249	477,620	476,253	129,913	17,260	3,558	4,346
2022 Jan.	141	1,911,035	7,068	286,928	460	204	585,012	500,439	131,787	18,468	3,557	5,776
Feb.	141	1,970,969	7,252	304,195	-15	213	592,477	503,065	129,690	17,858	3,556	6,408
Mar.	141	2,030,491	7,488	298,737	294	158	600,712	510,556	125,391	17,968	3,557	5,785
Apr.	141	2,117,798	7,517	319,751	1,053	234	566,269	507,364	122,392	17,994	3,558	7,358
<b>Changes *</b>												
2021	.	+ 126,093	+ 357	- 14,930	- 799	+ 21	+ 72,546	+ 21,177	+ 12,230	+ 4,276	- 132	- 787
2022 Jan.	.	+ 159,090	- 108	+ 24,270	- 521	- 45	+ 106,665	+ 23,529	+ 1,707	+ 1,167	- 2	+ 1,430
Feb.	.	+ 61,232	+ 184	+ 17,266	- 474	+ 9	+ 8,072	+ 2,990	- 2,018	- 565	- 1	+ 632
Mar.	.	+ 58,304	+ 236	- 5,460	+ 308	- 55	+ 7,731	+ 7,069	- 4,404	+ 78	-	623
Apr.	.	+ 77,908	+ 29	+ 21,014	+ 755	+ 76	- 38,377	- 5,415	- 3,599	- 136	- 3	+ 1,573

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

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

## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>												Other liabilities <sup>1</sup>		
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Memo item Sureties	Period	
13	14	15	16	17	18	19	20	21	22	23	24	25		
<b>End of year or month *</b>														
													<b>Building and loan associations</b>	
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021	
2,707	.	33,480	193,697	4,016	299	195	6,526	424	12,202	2,553	.	1	2022 Jan.	
2,973	.	33,913	193,892	4,037	292	188	6,506	425	12,236	2,562	.	1	Feb.	
3,170	.	35,386	193,874	4,027	287	200	6,492	425	12,278	2,853	.	1	Mar.	
3,393	.	37,196	193,497	3,936	233	201	6,447	425	12,178	3,018	.	1	Apr.	
<b>Changes *</b>														
+ 390	.	+ 4,177	+ 2,996	+ 1,482	- 419	+ 28	+ 188	+ 29	+ 154	- 333	.	-	2021	
- 277	.	+ 420	+ 349	- 100	- 167	- 60	+ 146	-	- 202	- 219	.	-	2022 Jan.	
+ 266	.	+ 433	+ 195	+ 21	- 7	- 7	- 20	+ 1	+ 34	+ 9	.	-	Feb.	
+ 197	.	+ 1,473	- 18	- 10	- 5	+ 12	- 14	-	+ 42	+ 291	.	-	Mar.	
+ 223	.	+ 1,810	- 377	- 91	- 54	+ 1	- 45	-	- 100	+ 165	.	-	Apr.	
<b>End of year or month *</b>														
													<b>Banks with special, development and other central support tasks</b>	
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021	
78,335	.	405,327	138,825	733,899	29,330	1,043	9,664	7,252	83,718	77,773	.	31,360	2022 Jan.	
77,720	.	406,442	143,272	740,194	29,403	1,038	9,747	7,282	83,717	79,531	.	31,789	Feb.	
84,920	.	406,172	148,164	762,765	29,427	1,015	9,770	7,208	85,029	86,101	.	33,288	Mar.	
103,284	.	418,177	148,927	769,735	29,559	1,045	9,816	7,212	85,186	98,350	.	34,310	Apr.	
<b>Changes *</b>														
- 13,337	.	+ 14,977	- 6,024	+ 42,168	+ 1,626	± 0	+ 463	- 1,301	+ 1,527	- 28,812	.	+ 2,645	2021	
+ 884	.	+ 17,741	+ 11,093	+ 9,359	- 267	+ 52	+ 552	+ 17	+ 5	- 957	.	+ 754	2022 Jan.	
- 670	.	+ 1,624	+ 3,999	+ 6,240	+ 73	- 5	+ 83	+ 30	- 1	+ 1,907	.	+ 429	Feb.	
+ 7,200	.	- 380	+ 4,866	+ 22,571	+ 24	- 23	+ 23	- 74	+ 1,312	+ 6,322	.	+ 1,499	Mar.	
+ 18,364	.	+ 11,306	+ 480	+ 6,970	+ 132	+ 30	+ 46	+ 4	+ 157	+ 10,349	.	+ 1,022	Apr.	
<b>End of year or month *</b>														
													<b>Memo item: Foreign banks</b>	
170,985	103,460	597,832	642,551	40,240	4,346	1,374	7,956	19,922	79,910	156,869	104,401	65,778	2021	
371,336	308,927	717,261	666,788	41,378	5,776	1,348	8,587	22,935	85,209	361,753	306,605	64,631	2022 Jan.	
406,270	343,993	733,071	670,815	44,309	6,408	1,353	8,662	22,913	85,277	398,161	339,971	65,274	Feb.	
459,845	398,074	736,316	671,736	42,974	5,785	1,397	8,526	22,935	86,312	454,510	395,627	68,315	Mar.	
564,308	496,873	711,369	681,726	42,621	7,358	1,545	8,490	23,093	86,422	555,174	492,375	69,890	Apr.	
<b>Changes *</b>														
+ 32,134	+ 13,191	+ 54,673	+ 14,496	+ 5,488	- 787	+ 232	+ 1,848	+ 11,440	+ 9,476	+ 29,227	+ 17,081	+ 11,729	2021	
+ 998	+ 11,115	+ 118,204	+ 23,838	+ 1,138	+ 1,430	- 26	+ 631	+ 3,013	+ 299	+ 10,563	+ 7,871	- 1,147	2022 Jan.	
+ 35,137	+ 35,269	+ 16,663	+ 4,272	+ 2,931	+ 632	+ 5	+ 75	- 22	+ 68	+ 36,608	+ 33,520	+ 643	Feb.	
+ 53,424	+ 53,930	+ 2,317	+ 597	- 1,335	- 623	+ 44	- 136	+ 22	+ 1,035	+ 56,383	+ 55,561	+ 3,041	Mar.	
+ 101,991	+ 96,327	- 30,352	+ 8,086	- 353	+ 1,573	+ 148	- 36	+ 158	+ 110	+ 98,574	+ 95,131	+ 1,575	Apr.	

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2014	2,551,132	1,950,375	79	600,678	2,816	1,425,935	1,065,634	318,041	122,956	624,637	4	360,297	1,717
2015	2,413,445	1,893,238	50	520,157	2,632	1,346,570	1,062,631	329,118	117,370	616,143	2	283,937	1,650
2016	2,420,844	1,920,316	63	500,465	2,985	1,364,923	1,099,826	364,536	105,542	629,748	2	265,095	2,005
2017	2,371,315	1,901,555	44	469,716	4,242	1,407,486	1,163,424	431,611	92,256	639,557	1	244,061	1,941
2018	2,337,594	1,855,619	21	481,954	8,877	1,323,473	1,083,751	381,869	79,995	621,887	4	239,718	5,882
2019	2,318,967	1,830,117	20	488,830	8,168	1,254,733	1,016,169	301,711	83,456	631,002	3	238,561	4,463
2020	2,392,136	1,904,522	44	487,570	12,760	1,367,882	1,119,729	398,027	84,878	636,824	2	248,151	8,790
2021	2,510,243	2,041,155	36	469,052	13,800	1,409,587	1,163,739	409,186	85,234	669,319	-	245,848	10,346
2020 Sep.	2,378,162	1,882,309	44	495,809	12,328	1,293,905	1,041,052	307,815	93,233	640,004	3	252,850	8,268
Oct.	2,462,041	1,968,099	42	493,900	12,735	1,397,308	1,145,209	404,610	94,517	646,082	3	252,096	8,590
Nov.	2,407,875	1,917,036	37	490,802	12,616	1,351,902	1,101,289	377,744	85,220	638,325	2	250,611	8,580
Dec.	2,392,136	1,904,522	44	487,570	12,760	1,367,882	1,119,729	398,027	84,878	636,824	2	248,151	8,790
2021 Jan.	2,418,206	1,929,900	43	488,263	13,020	1,283,094	1,032,118	301,645	88,525	641,948	3	250,973	9,174
Feb.	2,528,646	2,042,807	48	485,791	13,357	1,382,282	1,130,179	395,275	88,598	646,306	3	252,100	9,561
Mar.	2,559,782	2,068,759	41	490,982	13,588	1,419,421	1,160,807	426,896	89,320	644,591	3	258,611	9,763
Apr.	2,534,634	2,048,726	41	485,867	13,662	1,362,378	1,105,714	365,455	89,925	650,334	2	256,662	9,765
May	2,580,823	2,095,409	44	485,370	14,068	1,423,590	1,167,332	423,034	88,607	655,691	2	256,256	10,139
June	2,568,979	2,084,133	38	484,808	14,144	1,409,710	1,153,824	410,979	88,548	654,297	1	255,885	10,261
July	2,511,264	2,028,449	39	482,776	14,153	1,372,007	1,118,075	368,916	88,921	660,238	1	253,931	10,327
Aug.	2,551,115	2,072,090	41	478,984	14,001	1,425,224	1,172,355	418,614	88,569	665,172	1	252,868	10,283
Sep.	2,512,956	2,033,387	43	479,526	13,928	1,399,872	1,147,693	401,174	85,619	660,900	2	252,177	10,334
Oct.	2,586,067	2,108,133	42	477,892	13,776	1,419,334	1,167,696	415,795	86,350	665,551	3	251,635	10,268
Nov.	2,596,985	2,123,782	37	473,166	13,456	1,432,234	1,183,552	425,478	85,067	673,007	-	248,682	10,013
Dec.	2,510,243	2,041,155	36	469,052	13,800	1,409,587	1,163,739	409,186	85,234	669,319	-	245,848	10,346
2022 Jan.	2,639,339	2,169,465	37	469,837	13,595	1,439,171	1,191,785	432,751	85,606	673,428	-	247,386	10,086
Feb.	2,675,850	2,203,302	29	472,519	13,580	1,453,576	1,204,609	440,391	86,266	677,952	-	248,967	10,025
Mar.	2,666,834	2,194,224	23	472,587	13,558	1,442,600	1,195,084	433,992	85,762	675,330	-	247,516	9,982
Apr.	2,589,814	2,116,436	23	473,355	13,542	1,360,297	1,112,831	345,203	87,423	680,205	-	247,466	9,949
	<b>Changes *</b>												
2015	- 172,529	- 90,255	- 30	- 82,244	- 184	- 80,680	- 4,318	+ 11,912	- 6,161	- 10,069	- 2	- 76,360	- 67
2016	+ 22,605	+ 52,351	+ 13	- 29,759	+ 353	+ 48,118	+ 66,900	+ 57,583	- 11,518	+ 20,835	-	- 18,782	+ 355
2017	- 6,939	+ 21,677	- 18	- 28,598	+ 527	+ 50,288	+ 70,368	+ 70,100	- 10,141	+ 10,409	-	- 20,079	- 94
2018	- 31,389	- 42,580	- 23	+ 11,214	+ 4,450	- 80,953	- 76,648	- 48,062	- 11,486	- 17,100	+ 3	- 4,308	+ 3,756
2019	- 67,116	- 72,377	- 1	+ 5,262	- 709	- 62,986	- 61,113	- 73,359	+ 3,181	+ 9,065	- 1	- 1,872	- 1,419
2020	+ 169,130	+ 169,163	+ 24	- 57	+ 4,592	+ 201,177	+ 191,588	+ 145,632	+ 12,695	+ 33,261	- 1	+ 9,590	+ 4,327
2021	+ 96,975	+ 117,398	+ 8	- 20,415	+ 975	+ 44,142	+ 46,267	+ 14,208	+ 1,308	+ 30,751	- 2	+ 2,123	+ 1,491
2020 Sep.	- 40,273	- 39,083	+ 11	- 1,201	+ 465	- 54,164	- 55,649	- 56,914	+ 2,622	- 1,357	+ 2	+ 1,483	+ 467
Oct.	+ 82,624	+ 84,616	- 2	- 1,990	+ 407	+ 103,403	+ 104,157	+ 96,795	+ 1,284	+ 6,078	-	- 754	+ 322
Nov.	- 20,519	- 17,548	- 5	- 2,966	- 119	- 17,098	- 15,612	- 21,465	+ 156	+ 5,697	- 1	- 1,485	- 10
Dec.	- 10,924	- 7,822	+ 7	- 3,109	+ 144	+ 15,980	+ 18,440	+ 20,283	- 342	- 1,501	-	- 2,460	+ 210
2021 Jan.	+ 21,197	+ 20,586	- 1	+ 612	+ 260	- 84,940	- 87,763	- 96,002	+ 3,647	+ 4,592	+ 1	+ 2,822	+ 384
Feb.	+ 110,077	+ 112,512	+ 5	- 2,440	+ 337	+ 98,946	+ 97,814	+ 93,383	+ 73	+ 4,358	-	+ 1,132	+ 387
Mar.	+ 25,419	+ 20,492	- 7	+ 4,934	+ 231	+ 37,139	+ 30,628	+ 31,621	+ 732	- 1,725	-	+ 6,511	+ 202
Apr.	- 18,921	- 14,208	-	- 4,713	+ 74	- 56,653	- 54,878	- 61,226	+ 605	+ 5,743	- 1	- 1,774	+ 2
May	+ 46,295	+ 47,019	+ 3	- 727	+ 406	+ 61,212	+ 61,618	+ 57,579	- 1,318	+ 5,357	-	- 406	+ 374
June	- 17,725	- 17,007	- 6	- 712	+ 76	- 13,645	- 13,273	- 11,820	- 59	- 1,394	- 1	- 371	+ 122
July	- 56,856	- 53,585	+ 1	- 3,272	+ 9	- 35,083	- 33,129	- 39,443	+ 373	+ 5,941	-	- 1,954	+ 66
Aug.	+ 39,502	+ 43,274	+ 2	- 3,774	- 152	+ 53,372	+ 54,435	+ 49,853	- 312	+ 4,894	-	- 1,063	- 44
Sep.	- 44,888	- 45,338	+ 2	+ 448	- 138	- 26,196	- 25,506	- 18,284	- 2,945	- 4,277	+ 1	- 691	- 14
Oct.	+ 73,781	+ 75,515	- 1	- 1,733	- 152	+ 19,462	+ 20,003	+ 14,621	+ 741	+ 4,641	+ 1	- 542	- 66
Nov.	+ 7,207	+ 12,043	- 5	- 4,831	- 320	+ 12,935	+ 15,891	+ 9,978	- 396	+ 6,309	- 3	- 2,953	- 255
Dec.	- 88,113	- 83,905	- 1	- 4,207	+ 344	- 22,407	- 19,573	- 16,052	+ 167	- 3,688	-	- 2,834	+ 333
2022 Jan.	+ 123,613	+ 122,927	+ 1	+ 685	- 205	+ 27,834	+ 26,296	+ 21,815	+ 372	+ 4,109	-	+ 1,538	- 260
Feb.	+ 36,262	+ 33,558	- 8	+ 2,712	- 15	+ 13,055	+ 11,474	+ 6,290	+ 660	+ 4,524	-	+ 1,581	- 61
Mar.	- 10,932	- 10,976	- 6	+ 50	- 22	- 10,916	- 9,465	- 6,339	- 504	- 2,622	-	- 1,451	- 43
Apr.	- 91,992	- 92,420	-	+ 428	- 16	- 82,303	- 82,253	- 88,789	+ 1,661	+ 4,875	-	- 50	- 33

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



## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans			Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	
							Total	Short-term	Medium-term				Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks <sup>1</sup></b>													
											<b>End of year or month *</b>		
2021	1,071,252	990,737	36	80,479	6,181	269,997	237,730	203,141	19,324	15,265	-	32,267	3,499
2022 Jan.	1,176,069	1,093,177	37	82,855	6,250	280,221	246,769	212,215	19,275	15,279	-	33,452	3,519
Feb.	1,196,277	1,113,235	29	83,013	6,175	281,988	248,496	214,444	18,819	15,233	-	33,492	3,397
Mar.	1,185,992	1,105,031	23	80,938	6,130	268,261	235,617	202,936	18,194	14,487	-	32,644	3,338
Apr.	1,164,033	1,082,917	23	81,093	6,082	247,413	214,426	181,711	18,170	14,545	-	32,987	3,276
											<b>Changes *</b>		
2021	+ 126,223	+ 126,213	- 6	+ 16	- 564	+ 41,876	+ 41,351	+ 36,635	+ 1,538	+ 3,178	-	+ 525	- 74
2022 Jan.	+ 101,837	+ 99,493	+ 1	+ 2,343	+ 69	+ 10,224	+ 9,039	+ 9,074	- 49	+ 14	-	+ 1,185	+ 20
Feb.	+ 19,790	+ 19,636	- 8	+ 162	- 75	+ 417	+ 377	+ 879	- 456	- 46	-	+ 40	- 122
Mar.	- 11,920	- 9,805	- 6	- 2,109	- 45	- 13,727	- 12,879	- 11,508	- 625	- 746	-	- 848	- 59
Apr.	- 34,191	- 34,203	-	+ 12	- 48	- 20,848	- 21,191	- 21,225	- 24	+ 58	-	+ 343	- 62
<b>Big banks</b>													
											<b>End of year or month *</b>		
2021	512,973	482,608	-	30,365	1,724	57,490	44,511	30,146	3,070	11,295	-	12,979	1,724
2022 Jan.	563,494	533,327	-	30,167	1,650	87,484	74,112	59,798	3,017	11,297	-	13,372	1,650
Feb.	574,097	544,621	-	29,476	1,583	90,046	77,007	63,045	2,708	11,254	-	13,039	1,583
Mar.	557,620	527,902	-	29,718	1,578	81,255	67,916	55,404	2,010	10,502	-	13,339	1,578
Apr.	563,208	534,050	-	29,158	1,563	86,471	73,175	60,720	2,011	10,444	-	13,296	1,563
											<b>Changes *</b>		
2021	+ 10,900	+ 13,271	-	- 2,371	- 240	- 9,527	- 7,779	- 11,467	+ 886	+ 2,802	-	- 1,748	- 240
2022 Jan.	+ 48,369	+ 48,573	-	- 204	- 74	+ 29,994	+ 29,601	+ 29,652	- 53	+ 2	-	+ 393	- 74
Feb.	+ 9,811	+ 10,505	-	- 694	- 67	+ 1,212	+ 1,545	+ 1,897	- 309	- 43	-	- 333	- 67
Mar.	- 17,599	- 17,828	-	+ 229	- 5	- 8,791	- 9,091	- 7,641	- 698	- 752	-	+ 300	- 5
Apr.	- 2,448	- 1,839	-	- 609	- 15	+ 5,216	+ 5,259	+ 5,316	+ 1	- 58	-	- 43	- 15
<b>Regional banks and other commercial banks</b>													
											<b>End of year or month *</b>		
2021	362,517	313,906	36	48,575	4,457	120,797	102,485	88,577	10,167	3,741	-	18,312	1,775
2022 Jan.	416,896	366,391	37	50,468	4,600	102,466	83,362	69,335	10,275	3,752	-	19,104	1,869
Feb.	427,385	376,038	29	51,318	4,592	103,598	84,121	70,040	10,331	3,750	-	19,477	1,814
Mar.	433,851	384,158	23	49,670	4,552	100,856	82,527	68,266	10,500	3,761	-	18,329	1,760
Apr.	436,265	385,926	23	50,316	4,519	101,325	82,610	68,294	10,446	3,870	-	18,715	1,713
											<b>Changes *</b>		
2021	+ 112,550	+ 110,061	- 6	+ 2,495	- 324	+ 34,955	+ 32,732	+ 31,037	+ 1,340	+ 355	-	+ 2,223	+ 166
2022 Jan.	+ 53,465	+ 51,594	+ 1	+ 1,870	+ 143	- 18,331	- 19,123	- 19,242	+ 108	+ 11	-	+ 792	+ 94
Feb.	+ 10,790	+ 9,942	- 8	+ 856	- 8	+ 1,132	+ 759	+ 705	+ 56	- 2	-	+ 373	- 55
Mar.	+ 6,091	+ 7,763	- 6	- 1,666	- 40	- 2,742	- 1,594	- 1,774	+ 169	+ 11	-	- 1,148	- 54
Apr.	- 782	- 1,348	-	+ 566	- 33	+ 469	+ 83	+ 28	- 54	+ 109	-	+ 386	- 47
<b>Branches of foreign banks</b>													
											<b>End of year or month *</b>		
2021	195,762	194,223	-	1,539	-	91,710	90,734	84,418	6,087	229	-	976	-
2022 Jan.	195,679	193,459	-	2,220	-	90,271	89,295	83,082	5,983	230	-	976	-
Feb.	194,795	192,576	-	2,219	-	88,344	87,368	81,359	5,780	229	-	976	-
Mar.	194,521	192,971	-	1,550	-	86,150	85,174	79,266	5,684	224	-	976	-
Apr.	164,560	162,941	-	1,619	-	59,617	58,641	52,697	5,713	231	-	976	-
											<b>Changes *</b>		
2021	+ 2,773	+ 2,881	-	- 108	-	+ 16,448	+ 16,398	+ 17,065	- 688	+ 21	-	+ 50	-
2022 Jan.	+ 3	- 674	-	+ 677	-	- 1,439	- 1,439	- 1,336	- 104	+ 1	-	-	-
Feb.	- 811	- 811	-	-	-	- 1,927	- 1,927	- 1,723	- 203	- 1	-	-	-
Mar.	- 412	+ 260	-	- 672	-	- 2,194	- 2,194	- 2,093	- 96	- 5	-	-	-
Apr.	- 30,961	- 31,016	-	+ 55	-	- 26,533	- 26,533	- 26,569	+ 29	+ 7	-	-	-

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans			Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	
							Total	Short-term	Medium-term				Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Landesbanken</b>													<b>End of year or month *</b>
2021	207,478	160,763	-	46,715	2,785	108,861	97,958	23,977	6,555	67,426	-	10,903	2,760
2022 Jan.	227,365	180,611	-	46,754	2,813	128,823	118,148	44,237	6,666	67,245	-	10,675	2,788
Feb.	234,384	186,711	-	47,673	2,833	132,191	120,926	45,325	7,369	68,232	-	11,265	2,808
Mar.	237,471	188,645	-	48,826	2,844	137,055	126,421	50,784	7,399	68,238	-	10,634	2,814
Apr.	241,058	191,646	-	49,412	2,838	136,200	125,989	49,429	7,426	69,134	-	10,211	2,813
<b>Changes *</b>													
2021	- 42,575	- 32,494	-	- 10,081	+ 484	- 24,709	- 22,364	- 26,265	+ 239	+ 3,662	-	- 2,345	+ 509
2022 Jan.	+ 19,382	+ 19,360	-	+ 22	+ 28	+ 19,962	+ 20,190	+ 20,260	+ 111	- 181	-	- 228	+ 28
Feb.	+ 7,140	+ 6,216	-	+ 924	+ 20	+ 3,368	+ 2,778	+ 1,088	+ 703	+ 987	-	+ 590	+ 20
Mar.	+ 2,903	+ 1,761	-	+ 1,142	+ 11	+ 4,864	+ 5,495	+ 5,459	+ 30	+ 6	-	- 631	+ 6
Apr.	+ 1,975	+ 1,464	-	+ 511	- 6	- 855	- 432	- 1,355	+ 27	+ 896	-	- 423	- 1
<b>Savings banks</b>													<b>End of year or month *</b>
2021	165,683	51,325	-	114,358	-	134,482	48,896	18,858	5,166	24,872	-	85,586	-
2022 Jan.	162,064	48,116	-	113,948	-	130,764	45,180	15,227	5,003	24,950	-	85,584	-
Feb.	163,613	49,093	-	114,520	-	132,482	46,349	16,404	5,003	24,942	-	86,133	-
Mar.	162,393	47,598	-	114,795	-	131,408	45,131	14,771	5,413	24,947	-	86,277	-
Apr.	165,223	50,408	-	114,815	-	134,392	48,080	17,234	5,868	24,978	-	86,312	-
<b>Changes *</b>													
2021	- 11,759	- 8,865	-	- 2,894	- 5	- 10,391	- 7,453	- 5,517	- 2,143	+ 207	-	- 2,938	-
2022 Jan.	- 3,623	- 3,213	-	- 410	-	- 3,718	- 3,716	- 3,631	- 163	+ 78	-	- 2	-
Feb.	+ 1,544	+ 972	-	+ 572	-	+ 1,718	+ 1,169	+ 1,177	-	- 8	-	+ 549	-
Mar.	- 1,232	- 1,507	-	+ 275	-	- 1,074	- 1,218	- 1,633	+ 410	+ 5	-	+ 144	-
Apr.	+ 2,796	+ 2,776	-	+ 20	-	+ 2,984	+ 2,949	+ 2,463	+ 455	+ 31	-	+ 35	-
<b>Credit cooperatives</b>													<b>End of year or month *</b>
2021	192,839	79,508	-	113,331	-	148,588	77,074	55,338	3,261	18,475	-	71,514	-
2022 Jan.	192,506	79,382	-	113,124	-	148,953	76,704	54,603	3,375	18,726	-	72,249	-
Feb.	193,253	78,909	-	114,344	-	149,278	76,262	53,472	3,800	18,990	-	73,016	-
Mar.	188,293	73,937	-	114,356	-	144,251	71,262	47,932	4,342	18,988	-	72,989	-
Apr.	191,321	76,655	-	114,666	-	147,297	73,931	50,161	4,705	19,065	-	73,366	-
<b>Changes *</b>													
2021	- 1,854	- 2,872	- 2	+ 1,020	- 1	+ 32	- 3,174	- 2,667	- 1,147	+ 640	- 2	+ 3,208	- 1
2022 Jan.	- 341	- 134	-	- 207	-	+ 365	- 370	- 735	+ 114	+ 251	-	+ 735	-
Feb.	+ 749	- 471	-	+ 1,220	-	+ 325	- 442	- 1,131	+ 425	+ 264	-	+ 767	-
Mar.	- 4,906	- 4,918	-	+ 12	-	- 4,967	- 4,940	- 5,480	+ 542	- 2	-	+ 27	-
Apr.	+ 2,988	+ 2,679	-	+ 309	-	+ 3,046	+ 2,669	+ 2,229	+ 363	+ 77	-	+ 377	-
<b>Mortgage banks</b>													<b>End of year or month *</b>
2021	16,979	9,428	-	7,551	-	8,686	4,795	4,030	250	515	-	3,891	-
2022 Jan.	18,161	10,997	-	7,164	-	10,164	6,428	5,663	250	515	-	3,736	-
Feb.	18,213	11,060	-	7,153	-	10,479	6,803	6,038	250	515	-	3,676	-
Mar.	18,429	11,494	-	6,935	-	10,860	7,331	6,564	250	517	-	3,529	-
Apr.	18,713	11,739	-	6,974	-	11,304	7,597	6,828	250	519	-	3,707	-
<b>Changes *</b>													
2021	- 2,286	- 1,144	-	- 1,142	-	- 101	+ 310	+ 740	- 282	- 148	-	- 411	-
2022 Jan.	- 574	- 186	-	- 388	-	- 272	- 117	- 117	-	-	-	- 155	-
Feb.	+ 53	+ 64	-	- 11	-	+ 315	+ 375	+ 375	-	-	-	- 60	-
Mar.	+ 218	+ 435	-	- 217	-	+ 381	+ 528	+ 526	-	+ 2	-	- 147	-
Apr.	+ 278	+ 240	-	+ 38	-	+ 444	+ 266	+ 264	-	+ 2	-	+ 178	-

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans			Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	
							Total	Short-term	Medium-term				Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Building and loan associations</b>													<b>End of year or month *</b>
2021	42,766	27,096	.	15,670	–	32,707	24,068	2,134	94	21,840	.	8,639	–
2022 Jan.	42,535	27,182	.	15,353	–	32,656	24,134	2,347	93	21,694	.	8,522	–
Feb.	42,372	26,943	.	15,429	–	32,550	23,888	2,457	90	21,341	.	8,662	–
Mar.	43,249	27,875	.	15,374	–	33,545	24,817	3,281	590	20,946	.	8,728	–
Apr.	44,300	28,903	.	15,397	–	34,650	25,818	4,840	590	20,388	.	8,832	–
<b>Changes *</b>													
2021	– 2,707	– 2,237	.	– 470	–	– 2,218	– 2,074	+ 550	– 25	– 2,599	.	– 144	–
2022 Jan.	– 221	+ 86	.	– 307	–	– 51	+ 66	+ 213	– 1	– 146	.	– 117	–
Feb.	– 163	+ 239	.	+ 76	–	– 106	– 246	+ 110	– 3	– 353	.	+ 140	–
Mar.	+ 877	+ 932	.	– 55	–	+ 995	+ 929	+ 824	+ 500	– 395	.	+ 66	–
Apr.	+ 1,051	+ 1,028	.	+ 23	–	+ 1,105	+ 1,001	+ 1,559	–	– 558	.	+ 104	–
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2021	813,246	722,298	–	90,948	4,834	706,266	673,218	101,708	50,584	520,926	–	33,048	4,087
2022 Jan.	820,639	730,000	–	90,639	4,532	707,590	674,422	98,459	50,944	525,019	–	33,168	3,779
Feb.	827,738	737,351	–	90,387	4,572	714,608	681,885	102,251	50,935	528,699	–	32,723	3,820
Mar.	831,007	739,644	–	91,363	4,584	717,220	684,505	107,724	49,574	527,207	–	32,715	3,830
Apr.	765,166	674,168	–	90,998	4,622	649,041	616,990	35,000	50,414	531,576	–	32,051	3,860
<b>Changes *</b>													
2021	+ 31,933	+ 38,797	–	– 6,864	+ 1,061	+ 39,653	+ 39,671	+ 10,732	+ 3,128	+ 25,811	–	– 18	+ 1,057
2022 Jan.	+ 7,153	+ 7,521	–	– 368	– 302	+ 1,324	+ 1,204	– 3,249	+ 360	+ 4,093	–	+ 120	– 308
Feb.	+ 7,149	+ 7,380	–	– 231	+ 40	+ 7,018	+ 7,463	+ 3,792	– 9	+ 3,680	–	– 445	+ 41
Mar.	+ 3,128	+ 2,126	–	+ 1,002	+ 12	+ 2,612	+ 2,620	+ 5,473	– 1,361	– 1,492	–	– 8	+ 10
Apr.	– 66,889	– 66,404	–	– 485	+ 38	– 68,179	– 67,515	– 72,724	+ 840	+ 4,369	–	– 664	+ 30
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2021	512,964	477,620	5	35,339	–	166,687	154,928	143,532	10,764	632	–	11,759	–
2022 Jan.	622,964	585,012	5	37,947	–	203,464	191,057	179,664	10,771	622	–	12,407	–
Feb.	630,928	592,477	–	38,451	–	198,760	186,139	174,878	10,615	646	–	12,621	–
Mar.	636,518	600,712	–	35,806	–	188,769	177,268	166,084	10,574	610	–	11,501	–
Apr.	602,473	566,269	–	36,204	–	161,791	149,970	138,760	10,599	611	–	11,821	–
<b>Changes *</b>													
2021	+ 68,846	+ 72,546	– 14	– 3,686	– 9	+ 18,500	+ 20,154	+ 19,741	+ 534	– 121	–	– 1,654	– 9
2022 Jan.	+ 109,247	+106,665	–	+ 2,582	–	+ 36,777	+ 36,129	+ 36,132	+ 7	– 10	–	+ 648	–
Feb.	+ 8,584	+ 8,072	– 5	+ 517	–	– 4,704	– 4,918	– 4,786	– 156	+ 24	–	+ 214	–
Mar.	+ 5,063	+ 7,731	–	– 2,668	–	– 9,991	– 8,871	– 8,794	– 41	– 36	–	– 1,120	–
Apr.	– 38,079	– 38,377	–	+ 298	–	– 26,978	– 27,298	– 27,324	+ 25	+ 1	–	+ 320	–

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks							Short-term lending		
	Total		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims <sup>1</sup>	Memo item Fiduciary loans	Total	
	including	excluding							including	excluding
	Treasury bills credits, securities portfolios, equalisation claims							Treasury bills credits		
1	2	3	4	5	6	7	8	9	10	
	<b>End of year or month *</b>									
2014	3,902,359	3,127,767	3,127,139	628	7,163	767,429	-	40,517	358,294	351,131
2015	3,985,362	3,188,773	3,188,026	747	7,962	788,627	-	33,507	346,857	338,895
2016	4,030,487	3,275,763	3,275,089	674	5,346	749,378	-	32,141	343,701	338,355
2017	4,056,490	3,336,574	3,335,961	613	4,954	714,962	-	31,139	339,149	334,195
2018	4,156,432	3,480,005	3,479,427	578	4,485	671,942	-	29,791	353,652	349,167
2019	4,316,857	3,632,630	3,632,155	475	10,950	673,277	-	28,762	379,116	368,166
2020	4,469,806	3,768,294	3,767,960	334	15,311	686,201	-	34,791	379,952	364,641
2021	4,669,251	3,964,904	3,964,520	384	10,609	693,738	-	36,854	409,183	398,574
2020 Sep.	4,456,171	3,755,048	3,754,760	288	23,561	677,562	-	34,096	407,387	383,826
Oct.	4,490,925	3,777,082	3,776,760	322	25,490	688,353	-	34,222	415,221	389,731
Nov.	4,506,704	3,787,168	3,786,865	303	21,621	697,915	-	34,402	412,517	390,896
Dec.	4,469,806	3,768,294	3,767,960	334	15,311	686,201	-	34,791	379,952	364,641
2021 Jan.	4,500,871	3,789,586	3,789,238	348	20,654	690,631	-	34,951	404,452	383,798
Feb.	4,522,878	3,810,067	3,809,746	321	22,103	690,708	-	35,235	414,672	392,569
Mar.	4,563,935	3,847,058	3,846,760	298	18,622	698,255	-	35,604	426,491	407,869
Apr.	4,549,376	3,843,231	3,842,944	287	18,602	687,543	-	35,815	414,186	395,584
May	4,555,744	3,850,422	3,850,175	247	16,480	688,842	-	36,078	407,889	391,409
June	4,564,350	3,857,417	3,857,155	262	16,317	690,616	-	36,251	407,846	391,529
July	4,592,538	3,887,993	3,887,715	278	19,213	685,332	-	36,270	419,724	400,511
Aug.	4,603,866	3,899,591	3,899,349	242	20,977	683,298	-	36,460	419,012	398,035
Sep.	4,625,763	3,911,350	3,911,081	269	19,560	694,853	-	36,374	419,522	399,962
Oct.	4,648,167	3,946,758	3,946,458	300	22,760	678,649	-	36,344	438,341	415,581
Nov.	4,682,215	3,972,168	3,971,864	304	19,909	680,138	-	36,485	434,337	414,428
Dec.	4,669,251	3,964,904	3,964,520	384	10,609	693,738	-	36,854	409,183	398,574
2022 Jan.	4,724,414	4,019,897	4,019,587	310	13,382	691,135	-	36,801	459,875	446,493
Feb.	4,750,027	4,041,383	4,041,041	342	14,439	694,205	-	36,840	468,242	453,803
Mar.	4,760,321	4,046,612	4,046,313	299	13,581	700,128	-	36,836	455,675	442,094
Apr.	4,780,959	4,082,254	4,081,883	371	16,584	682,121	-	37,039	471,454	454,870
	<b>Changes *</b>									
2015	+ 62,728	+ 44,873	+ 44,755	+ 118	+ 825	+ 17,030	-	- 2,730	- 3,768	- 4,593
2016	+ 61,051	+ 91,570	+ 91,644	- 74	- 3,048	- 27,471	-	- 1,366	+ 1,925	+ 4,973
2017	+ 52,306	+ 83,193	+ 83,243	- 50	+ 1,028	- 31,915	-	+ 1,002	+ 2,778	+ 1,750
2018	+ 89,792	+ 133,628	+ 133,667	- 39	- 928	- 42,908	-	- 1,153	+ 9,350	+ 10,278
2019	+ 153,476	+ 149,079	+ 149,186	+ 107	+ 6,086	- 1,689	-	- 1,029	+ 27,372	+ 21,286
2020	+ 157,649	+ 138,274	+ 138,414	- 140	+ 4,373	+ 15,002	-	+ 5,519	- 6,903	- 11,276
2021	+ 190,065	+ 187,479	+ 187,432	+ 47	- 5,385	+ 7,971	-	+ 2,128	+ 35,397	+ 40,782
2020 Sep.	+ 4,675	+ 2,329	+ 2,317	+ 12	- 1,435	+ 3,781	-	+ 370	- 7,918	- 6,483
Oct.	+ 33,292	+ 20,723	+ 20,689	+ 34	+ 1,921	+ 10,648	-	+ 86	+ 7,376	+ 5,455
Nov.	+ 20,361	+ 14,084	+ 14,103	- 19	- 3,833	+ 10,110	-	+ 180	- 1,714	+ 2,119
Dec.	- 33,410	- 15,980	- 16,011	+ 31	- 6,281	- 11,149	-	+ 389	- 31,795	- 25,514
2021 Jan.	+ 29,098	+ 19,777	+ 19,763	+ 14	+ 5,334	+ 3,987	-	+ 160	+ 24,908	+ 19,574
Feb.	+ 21,601	+ 19,956	+ 19,983	- 27	+ 1,453	+ 192	-	+ 284	+ 10,065	+ 8,612
Mar.	+ 33,551	+ 30,496	+ 30,520	- 24	- 4,198	+ 7,253	-	+ 369	+ 9,106	+ 13,304
Apr.	- 9,193	+ 605	+ 615	- 10	- 68	- 9,730	-	+ 211	- 11,021	- 10,953
May	+ 7,870	+ 8,264	+ 8,304	- 40	- 1,948	+ 1,554	-	+ 263	- 5,266	- 3,318
June	+ 4,555	+ 3,657	+ 3,643	+ 14	- 193	+ 1,091	-	+ 173	- 1,104	- 911
July	+ 28,973	+ 30,224	+ 30,208	+ 16	+ 2,896	- 4,147	-	+ 19	+ 12,266	+ 9,370
Aug.	+ 10,755	+ 11,090	+ 11,126	- 36	+ 1,759	- 2,094	-	+ 190	- 746	- 2,505
Sep.	+ 23,456	+ 13,878	+ 13,852	+ 26	- 1,444	+ 11,022	-	+ 21	+ 4,275	+ 5,719
Oct.	+ 22,008	+ 35,003	+ 34,972	+ 31	+ 3,204	- 16,199	-	- 30	+ 18,834	+ 15,630
Nov.	+ 30,966	+ 22,229	+ 22,226	+ 3	- 2,877	+ 11,614	-	+ 141	- 1,142	+ 1,735
Dec.	- 13,575	- 7,700	- 7,780	+ 80	- 9,303	+ 3,428	-	+ 369	- 24,778	- 15,475
2022 Jan.	+ 52,413	+ 52,714	+ 52,789	- 75	+ 2,756	- 3,057	-	- 53	+ 49,946	+ 47,190
Feb.	+ 27,834	+ 23,562	+ 23,530	+ 32	+ 1,061	+ 3,211	-	+ 39	+ 9,955	+ 8,894
Mar.	+ 9,000	+ 4,107	+ 4,150	- 43	- 872	+ 5,765	-	- 4	- 13,004	- 12,132
Apr.	+ 11,431	+ 28,133	+ 28,063	+ 70	+ 2,926	- 19,628	-	+ 203	+ 13,327	+ 10,401

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

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

## I Banks (MFIs) in Germany

			Medium and long-term lending									
Loans	Bills	Treasury bills and negotiable money market paper	Total		Unsecured lending			Securities	Equalisation claims <sup>1</sup>	Period		
			including	I excluding	Total	Medium-term	Long-term					
			Securities portfolios, equalisation claims									
11	12	13	14	15	16	17	18	19	20			
<b>End of year or month *</b>												
350,503	628	7,163	3,544,065	2,776,636	2,776,636	376,307	2,400,329	767,429	-	2014		
338,148	747	7,962	3,638,505	2,849,878	2,849,878	374,872	2,475,006	788,627	-	2015		
337,681	674	5,346	3,686,786	2,937,408	2,937,408	384,815	2,552,593	749,378	-	2016		
333,582	613	4,954	3,717,341	3,002,379	3,002,379	390,522	2,611,857	714,962	-	2017		
348,589	578	4,485	3,802,780	3,130,838	3,130,838	425,742	2,705,096	671,942	-	2018		
367,691	475	10,950	3,937,741	3,264,464	3,264,464	444,422	2,820,042	673,277	-	2019		
364,307	334	15,311	4,089,854	3,403,653	3,403,653	448,720	2,954,933	686,201	-	2020		
398,190	384	10,609	4,260,068	3,566,330	3,566,330	460,498	3,105,832	693,738	-	2021		
383,538	288	23,561	4,048,784	3,371,222	3,371,222	453,957	2,917,265	677,562	-	2020 Sep.		
389,409	322	25,490	4,075,704	3,387,351	3,387,351	454,308	2,933,043	688,353	-	Oct.		
390,593	303	21,621	4,094,187	3,396,272	3,396,272	451,083	2,945,189	697,915	-	Nov.		
364,307	334	15,311	4,089,854	3,403,653	3,403,653	448,720	2,954,933	686,201	-	Dec.		
383,450	348	20,654	4,096,419	3,405,788	3,405,788	444,427	2,961,361	690,631	-	2021 Jan.		
392,248	321	22,103	4,108,206	3,417,498	3,417,498	447,008	2,970,490	690,708	-	Feb.		
407,571	298	18,622	4,137,444	3,439,189	3,439,189	456,080	2,983,109	698,255	-	Mar.		
395,297	287	18,602	4,135,190	3,447,647	3,447,647	453,066	2,994,581	687,543	-	Apr.		
391,162	247	16,480	4,147,855	3,459,013	3,459,013	451,235	3,007,778	688,842	-	May		
391,267	262	16,317	4,156,504	3,465,888	3,465,888	450,357	3,015,531	690,616	-	June		
400,233	278	19,213	4,172,814	3,487,482	3,487,482	447,455	3,040,027	685,332	-	July		
397,793	242	20,977	4,184,854	3,501,556	3,501,556	449,831	3,051,725	683,298	-	Aug.		
399,693	269	19,560	4,206,241	3,511,388	3,511,388	451,098	3,060,290	694,853	-	Sep.		
415,281	300	22,760	4,209,826	3,531,177	3,531,177	456,004	3,075,173	678,649	-	Oct.		
414,124	304	19,909	4,247,878	3,557,740	3,557,740	461,585	3,096,155	690,138	-	Nov.		
398,190	384	10,609	4,260,068	3,566,330	3,566,330	460,498	3,105,832	693,738	-	Dec.		
446,183	310	13,382	4,264,539	3,573,404	3,573,404	461,004	3,112,400	691,135	-	2022 Jan.		
453,461	342	14,439	4,281,785	3,587,580	3,587,580	461,109	3,126,471	694,205	-	Feb.		
441,795	299	13,581	4,304,646	3,604,518	3,604,518	464,534	3,139,984	700,128	-	Mar.		
454,499	371	16,584	4,309,505	3,627,384	3,627,384	467,761	3,159,623	682,121	-	Apr.		
<b>Changes *</b>												
- 4,711	+ 118	+ 825	+ 66,496	+ 49,466	+ 49,466	- 6,821	+ 56,287	+ 17,030	-	2015		
+ 5,047	- 74	- 3,048	+ 59,126	+ 86,597	+ 86,597	+ 11,285	+ 75,312	- 27,471	-	2016		
+ 1,800	+ 50	+ 1,028	+ 49,528	+ 81,443	+ 81,443	+ 12,761	+ 68,682	- 31,915	-	2017		
+ 10,317	- 39	- 928	+ 80,442	+ 123,350	+ 123,350	+ 44,404	+ 78,946	- 42,908	-	2018		
+ 21,393	- 107	+ 6,086	+ 126,104	+ 127,793	+ 127,793	+ 16,487	+ 111,306	- 1,689	-	2019		
- 11,136	- 140	+ 4,373	+ 164,552	+ 149,550	+ 149,550	+ 7,992	+ 141,558	+ 15,002	-	2020		
+ 40,735	+ 47	- 5,385	+ 154,668	+ 146,697	+ 146,697	+ 7,953	+ 138,744	+ 7,971	-	2021		
- 6,495	+ 12	- 1,435	+ 12,593	+ 8,812	+ 8,812	+ 1,708	+ 7,104	+ 3,781	-	2020 Sep.		
+ 5,421	+ 34	+ 1,921	+ 25,916	+ 15,268	+ 15,268	+ 175	+ 15,093	+ 10,648	-	Oct.		
+ 2,138	- 19	- 3,833	+ 22,075	+ 11,965	+ 11,965	- 1,679	+ 13,644	+ 10,110	-	Nov.		
- 25,545	+ 31	- 6,281	- 1,615	+ 9,534	+ 9,534	- 1,623	+ 11,157	- 11,149	-	Dec.		
+ 19,560	+ 14	+ 5,334	+ 4,190	+ 203	+ 203	- 4,887	+ 5,090	+ 3,987	-	2021 Jan.		
+ 8,639	- 27	+ 1,453	+ 11,536	+ 11,344	+ 11,344	+ 2,467	+ 8,877	+ 192	-	Feb.		
+ 13,328	- 24	- 4,198	+ 24,445	+ 17,192	+ 17,192	+ 7,116	+ 10,076	+ 7,253	-	Mar.		
- 10,943	- 10	- 68	+ 1,828	+ 11,558	+ 11,558	- 1,971	+ 13,529	- 9,730	-	Apr.		
- 3,278	- 40	- 1,948	+ 13,136	+ 11,582	+ 11,582	- 1,646	+ 13,228	+ 1,554	-	May		
- 925	+ 14	- 193	+ 5,659	+ 4,568	+ 4,568	- 1,648	+ 6,216	+ 1,091	-	June		
+ 9,354	+ 16	+ 2,896	+ 16,707	+ 20,854	+ 20,854	- 3,320	+ 24,174	- 4,147	-	July		
- 2,469	- 36	+ 1,759	+ 11,501	+ 13,595	+ 13,595	+ 2,292	+ 11,303	- 2,094	-	Aug.		
+ 5,693	+ 26	- 1,444	+ 19,181	+ 8,159	+ 8,159	+ 1,091	+ 7,068	+ 11,022	-	Sep.		
+ 15,599	+ 31	+ 3,204	+ 3,174	+ 19,373	+ 19,373	+ 4,897	+ 14,476	- 16,199	-	Oct.		
+ 1,732	+ 3	- 2,877	+ 32,108	+ 20,494	+ 20,494	+ 4,905	+ 15,589	+ 11,614	-	Nov.		
- 15,555	+ 80	- 9,303	+ 11,203	+ 7,775	+ 7,775	- 1,343	+ 9,118	+ 3,428	-	Dec.		
+ 47,265	- 75	+ 2,756	+ 2,467	+ 5,524	+ 5,524	+ 14	+ 5,510	- 3,057	-	2022 Jan.		
+ 8,862	+ 32	+ 1,061	+ 17,879	+ 14,668	+ 14,668	+ 272	+ 14,396	+ 3,211	-	Feb.		
- 12,089	- 43	- 872	+ 22,004	+ 16,239	+ 16,239	+ 3,185	+ 13,054	+ 5,765	-	Mar.		
+ 10,331	+ 70	+ 2,926	- 1,896	+ 17,732	+ 17,732	+ 1,478	+ 16,254	- 19,628	-	Apr.		

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which					Total	of which		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Commercial banks <sup>2</sup></b>												
	<b>End of year or month *</b>											
2021	1,451,839	1,231,387	324	5,004	215,124	3,663	266,549	261,221	324	1,185,290	218,909	751,257
2021 Oct.	1,448,867	1,231,348	239	16,534	200,746	3,598	289,656	272,883	239	1,159,211	213,459	745,006
Nov.	1,469,909	1,245,411	245	13,690	210,563	3,639	291,220	277,285	245	1,178,689	220,243	747,883
Dec.	1,451,839	1,231,387	324	5,004	215,124	3,663	266,549	261,221	324	1,185,290	218,909	751,257
2022 Jan.	1,492,725	1,271,694	269	7,305	213,457	3,719	308,164	300,590	269	1,184,561	219,186	751,918
Feb.	1,506,676	1,282,018	276	7,616	216,766	3,651	314,304	306,412	276	1,192,372	219,347	756,259
Mar.	1,501,605	1,271,270	236	6,425	223,674	3,691	296,223	289,562	236	1,205,382	221,209	760,499
Apr.	1,504,628	1,285,904	311	8,738	209,675	3,786	306,896	297,847	311	1,197,732	223,874	764,183
	<b>Changes *</b>											
2021	+ 69,853	+ 67,609	+ 46	- 4,501	+ 6,699	+ 798	+ 35,528	+ 39,983	+ 46	+ 34,325	- 5,189	+ 32,815
2021 Oct.	+ 7,497	+ 19,830	+ 33	+ 2,844	- 15,210	+ 16	+ 19,390	+ 16,513	+ 33	- 11,893	+ 597	+ 2,720
Nov.	+ 20,738	+ 13,399	+ 5	- 2,869	+ 10,203	+ 41	+ 2,499	+ 5,363	+ 5	+ 18,239	+ 4,926	+ 3,110
Dec.	- 18,103	- 13,932	+ 79	- 8,689	+ 4,439	+ 24	- 24,271	- 15,661	+ 79	+ 6,168	- 1,441	+ 3,170
2022 Jan.	+ 39,237	+ 38,937	- 56	+ 2,284	- 1,928	+ 56	+ 40,986	+ 38,758	- 56	- 1,749	- 41	+ 220
Feb.	+ 15,836	+ 12,114	+ 7	+ 315	+ 3,400	- 68	+ 7,697	+ 7,375	+ 7	+ 8,139	+ 263	+ 4,476
Mar.	- 5,928	- 11,452	- 40	- 1,201	+ 6,765	+ 40	- 18,453	- 17,212	- 40	+ 12,525	+ 1,704	+ 4,056
Apr.	- 2,457	+ 10,328	+ 73	+ 2,261	- 15,119	+ 95	+ 8,660	+ 6,326	+ 73	- 11,117	+ 1,605	+ 2,397
<b>Big banks</b>												
	<b>End of year or month *</b>											
2021	676,326	576,573	53	1,784	97,916	2,547	132,001	130,164	53	544,325	47,500	398,909
2021 Oct.	680,022	579,271	44	7,187	93,520	2,478	145,131	137,900	44	534,891	45,137	396,234
Nov.	687,708	581,981	39	5,113	100,575	2,517	142,117	136,965	39	545,591	48,422	396,594
Dec.	676,326	576,573	53	1,784	97,916	2,547	132,001	130,164	53	544,325	47,500	398,909
2022 Jan.	687,784	592,110	50	3,514	92,110	2,605	149,270	145,706	50	538,514	47,772	398,632
Feb.	694,909	590,921	38	4,496	99,454	2,648	148,451	143,917	38	546,458	47,614	399,390
Mar.	689,987	579,273	47	3,082	107,585	2,691	134,189	131,060	47	555,798	47,455	400,758
Apr.	697,824	595,682	53	4,173	97,916	2,775	150,930	146,704	53	546,894	47,355	401,623
	<b>Changes *</b>											
2021	+ 19,684	+ 36,484	- 17	- 4,302	- 12,481	+ 983	+ 12,826	+ 17,145	- 17	+ 6,858	- 1,794	+ 21,133
2021 Oct.	+ 752	+ 13,180	- 7	+ 1,052	- 13,473	+ 50	+ 11,374	+ 10,329	- 7	- 10,622	+ 463	+ 2,388
Nov.	+ 6,635	+ 1,848	- 5	- 2,083	+ 6,875	+ 39	- 3,498	- 1,410	- 5	+ 10,133	+ 3,131	+ 127
Dec.	- 11,103	- 5,054	+ 14	- 3,330	- 2,733	+ 30	- 9,652	- 6,336	+ 14	- 1,451	- 950	+ 2,232
2022 Jan.	+ 10,725	+ 14,953	- 3	+ 1,726	- 5,951	+ 58	+ 16,962	+ 15,239	- 3	- 6,237	+ 170	- 456
Feb.	+ 8,713	+ 343	- 12	+ 983	+ 7,399	+ 43	+ 634	- 337	- 12	+ 8,079	- 128	+ 808
Mar.	+ 5,226	+ 11,889	+ 9	+ 1,416	+ 8,070	+ 43	- 14,381	- 12,974	+ 9	+ 9,155	- 221	+ 1,306
Apr.	+ 5,248	+ 14,525	+ 6	+ 1,079	- 10,362	+ 84	+ 15,760	+ 14,675	+ 6	- 10,512	- 466	+ 316
<b>Regional banks and other commercial banks</b>												
	<b>End of year or month *</b>											
2021	659,138	545,769	153	2,379	110,837	1,111	94,852	92,320	153	564,286	136,954	316,495
2021 Oct.	654,675	545,025	130	8,646	100,874	1,115	106,050	97,274	130	548,625	133,954	313,797
Nov.	664,970	553,303	159	7,825	103,683	1,117	109,397	101,413	159	555,573	136,353	315,537
Dec.	659,138	545,769	153	2,379	110,837	1,111	94,852	92,320	153	564,286	136,954	316,495
2022 Jan.	687,249	569,158	148	2,928	115,015	1,109	116,860	113,784	148	570,389	137,794	317,580
Feb.	692,068	578,699	145	2,246	110,978	999	123,262	120,871	145	568,806	137,669	320,159
Mar.	687,426	574,900	146	2,507	109,873	996	116,872	114,219	146	570,554	139,121	321,560
Apr.	681,786	572,468	179	3,639	105,500	1,007	111,224	107,406	179	570,562	140,971	324,091
	<b>Changes *</b>											
2021	+ 49,591	+ 31,100	+ 67	- 452	+ 18,876	- 186	+ 20,541	+ 20,926	+ 67	+ 29,050	- 2,103	+ 12,277
2021 Oct.	+ 4,664	+ 4,672	+ 12	+ 1,856	- 1,876	- 34	+ 5,285	+ 3,417	+ 12	- 621	- 370	+ 1,625
Nov.	+ 11,260	+ 8,675	+ 28	- 832	+ 3,389	+ 2	+ 4,857	+ 5,661	+ 28	+ 6,403	+ 735	+ 2,279
Dec.	- 6,101	- 7,757	- 6	- 5,447	+ 7,109	- 6	- 14,583	- 9,130	- 6	+ 8,482	+ 529	+ 844
2022 Jan.	+ 26,877	+ 22,270	- 6	+ 541	+ 4,072	- 2	+ 21,315	+ 20,780	- 6	+ 5,562	+ 648	+ 842
Feb.	+ 5,078	+ 9,765	- 3	- 680	- 4,004	- 110	+ 6,485	+ 7,168	- 3	- 1,407	- 61	+ 2,658
Mar.	- 5,142	- 4,216	+ 1	+ 256	- 1,183	- 3	- 6,606	- 6,863	+ 1	+ 1,464	+ 1,362	+ 1,285
Apr.	- 8,125	- 4,497	+ 31	+ 1,107	- 4,766	+ 11	- 6,432	- 7,570	+ 31	- 1,693	+ 1,219	+ 1,854

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Branches of foreign banks</b>												
<b>End of year or month *</b>												
2021	116,375	109,045	118	841	6,371	5	39,696	38,737	118	76,679	34,455	35,853
2021 Oct.	114,170	107,052	65	701	6,352	5	38,475	37,709	65	75,695	34,368	34,975
Nov.	117,231	110,127	47	752	6,305	5	39,706	38,907	47	77,525	35,468	35,752
Dec.	116,375	109,045	118	841	6,371	5	39,696	38,737	118	76,679	34,455	35,853
2022 Jan.	117,692	110,426	71	863	6,332	5	42,034	41,100	71	75,658	33,620	35,706
Feb.	119,699	112,398	93	874	6,334	4	42,591	41,624	93	77,108	34,064	36,710
Mar.	124,192	117,097	43	836	6,216	4	45,162	44,283	43	79,030	34,633	38,181
Apr.	125,018	117,754	79	926	6,259	4	44,742	43,737	79	80,276	35,548	38,469
<b>Changes *</b>												
2021	+ 578	+ 25	- 4	+ 253	+ 304	+ 1	+ 2,161	+ 1,912	- 4	- 1,583	- 1,292	- 595
2021 Oct.	+ 2,081	+ 1,978	+ 28	- 64	+ 139	-	+ 2,731	+ 2,767	+ 28	- 650	+ 504	- 1,293
Nov.	+ 2,843	+ 2,876	- 18	+ 46	- 61	-	+ 1,140	+ 1,112	- 18	+ 1,703	+ 1,060	+ 704
Dec.	- 899	- 1,121	+ 71	+ 88	+ 63	-	- 36	- 195	+ 71	- 863	- 1,020	+ 94
2022 Jan.	+ 1,635	+ 1,714	- 47	+ 17	- 49	-	+ 2,709	+ 2,739	- 47	- 1,074	- 859	- 166
Feb.	+ 2,045	+ 2,006	+ 22	+ 12	+ 5	- 1	+ 578	+ 544	+ 22	+ 1,467	+ 452	+ 1,010
Mar.	+ 4,440	+ 4,653	- 50	- 41	- 122	-	+ 2,534	+ 2,625	- 50	+ 1,906	+ 563	+ 1,465
Apr.	+ 420	+ 300	+ 36	+ 75	+ 9	-	- 668	- 779	+ 36	+ 1,088	+ 852	+ 227
<b>Landesbanken</b>												
<b>End of year or month *</b>												
2021	417,586	375,128	16	1,746	40,696	7,515	41,515	39,753	16	376,071	74,337	261,038
2021 Oct.	401,982	360,682	17	1,896	39,387	7,488	40,831	38,918	17	361,151	70,852	250,912
Nov.	418,494	375,541	16	2,140	40,797	7,505	40,281	38,125	16	378,213	74,811	262,605
Dec.	417,586	375,128	16	1,746	40,696	7,515	41,515	39,753	16	376,071	74,337	261,038
2022 Jan.	419,813	377,325	17	2,054	40,417	7,477	44,471	42,400	17	375,342	74,362	260,563
Feb.	420,306	377,565	17	2,865	39,859	7,503	45,024	42,142	17	375,282	74,431	260,992
Mar.	418,526	376,675	15	2,932	38,904	7,501	44,968	42,021	15	373,558	74,914	259,740
Apr.	423,190	382,002	12	2,980	38,196	7,528	49,144	46,152	12	374,046	73,992	261,858
<b>Changes *</b>												
2021	+ 3,352	+ 8,638	+ 4	- 1,051	- 4,239	+ 45	- 13	+ 1,034	+ 4	+ 3,365	+ 8,925	- 1,321
2021 Oct.	+ 4,716	+ 5,316	-	+ 154	- 754	+ 27	+ 2,864	+ 2,710	-	+ 1,852	+ 2,370	+ 236
Nov.	+ 375	+ 594	- 1	+ 243	- 461	+ 17	- 1,075	- 1,317	- 1	+ 1,450	+ 773	+ 1,138
Dec.	- 1,197	- 679	-	- 394	- 124	+ 10	+ 1,205	+ 1,599	-	- 2,402	- 557	- 1,721
2022 Jan.	+ 1,748	+ 1,776	+ 1	+ 308	- 337	- 38	+ 2,886	+ 2,577	+ 1	- 1,138	- 101	- 700
Feb.	+ 656	+ 387	-	+ 811	- 542	+ 26	+ 576	- 235	-	+ 80	+ 114	+ 508
Mar.	- 1,914	- 1,004	- 2	+ 63	- 971	- 2	- 107	- 168	- 2	- 1,807	+ 457	- 1,293
Apr.	+ 3,144	+ 4,002	- 3	+ 23	- 878	+ 27	+ 3,852	+ 3,832	- 3	- 708	- 1,298	+ 1,468
<b>Savings banks</b>												
<b>End of year or month *</b>												
2021	1,162,441	983,643	-	662	178,136	4,037	47,518	46,856	-	1,114,923	61,722	875,065
2021 Oct.	1,151,717	974,430	-	613	176,674	3,976	47,876	47,263	-	1,103,841	61,084	866,083
Nov.	1,158,092	979,599	-	724	177,769	4,003	48,129	47,405	-	1,109,963	61,626	870,568
Dec.	1,162,441	983,643	-	662	178,136	4,037	47,518	46,856	-	1,114,923	61,722	875,065
2022 Jan.	1,167,061	987,923	-	666	178,472	4,100	49,801	49,135	-	1,117,260	61,199	877,589
Feb.	1,172,378	992,620	-	724	179,034	4,147	49,893	49,169	-	1,122,485	61,491	881,960
Mar.	1,178,225	998,691	-	754	178,780	4,159	50,918	50,164	-	1,127,307	61,707	886,820
Apr.	1,184,473	1,005,262	-	757	178,454	4,201	51,139	50,382	-	1,133,334	62,310	892,570
<b>Changes *</b>												
2021	+ 56,764	+ 50,778	- 6	- 15	+ 6,007	+ 1,056	+ 980	+ 1,001	- 6	+ 55,784	+ 2,632	+ 47,145
2021 Oct.	+ 4,709	+ 4,432	-	+ 89	+ 188	+ 49	- 423	- 512	-	+ 5,132	+ 262	+ 4,682
Nov.	+ 6,367	+ 5,167	-	+ 111	+ 1,089	+ 27	+ 252	+ 141	-	+ 6,115	+ 542	+ 4,484
Dec.	+ 4,347	+ 4,043	-	- 62	+ 366	+ 34	- 611	- 549	-	+ 4,958	+ 96	+ 4,496
2022 Jan.	+ 4,615	+ 4,279	-	+ 4	+ 332	+ 63	+ 2,282	+ 2,278	-	+ 2,333	- 523	+ 2,524
Feb.	+ 5,318	+ 4,697	-	+ 58	+ 563	+ 47	+ 92	+ 34	-	+ 5,226	+ 292	+ 4,371
Mar.	+ 5,845	+ 6,071	-	+ 30	- 256	+ 12	+ 1,025	+ 995	-	+ 4,820	+ 216	+ 4,860
Apr.	+ 6,233	+ 6,568	-	+ 3	- 338	+ 42	+ 219	+ 216	-	+ 6,014	+ 603	+ 5,749

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Credit cooperatives</b>												
<b>End of year or month *</b>												
2021	832,009	708,878	18	215	122,898	3,531	30,084	29,851	18	801,925	41,184	637,843
2021 Oct.	823,683	701,146	16	250	122,271	3,524	32,941	32,675	16	790,742	44,183	624,288
Nov.	828,189	705,589	17	220	122,363	3,539	30,137	29,900	17	798,052	40,919	634,770
Dec.	832,009	708,878	18	215	122,898	3,531	30,084	29,851	18	801,925	41,184	637,843
2022 Jan.	834,391	711,068	21	215	123,087	3,538	30,235	29,999	21	804,156	41,237	639,832
Feb.	839,513	715,470	21	220	123,802	3,547	31,172	30,931	21	808,341	41,573	642,966
Mar.	843,237	719,685	20	20	123,512	3,540	31,514	31,474	20	811,723	41,913	646,298
Apr.	847,909	724,587	20	15	123,287	3,552	31,776	31,741	20	816,133	42,256	650,590
<b>Changes *</b>												
2021	+ 49,449	+ 45,453	+ 2	+ 173	+ 3,821	+ 445	- 488	- 663	+ 2	+ 49,937	+ 2,580	+ 43,536
2021 Oct.	+ 4,296	+ 4,074	- 2	+ 14	+ 210	+ 12	- 376	- 388	- 2	+ 4,672	+ 148	+ 4,314
Nov.	+ 4,504	+ 4,443	+ 1	- 30	+ 90	+ 15	- 724	- 695	+ 1	+ 5,228	- 1,154	+ 6,292
Dec.	+ 3,834	+ 3,303	+ 1	- 5	+ 535	- 8	- 38	- 34	+ 1	+ 3,872	+ 265	+ 3,072
2022 Jan.	+ 2,381	+ 2,190	+ 3	-	+ 188	+ 7	+ 151	+ 148	+ 3	+ 2,230	+ 53	+ 1,989
Feb.	+ 5,122	+ 4,402	-	+ 5	+ 715	+ 9	+ 937	+ 932	-	+ 4,185	+ 336	+ 3,134
Mar.	+ 3,724	+ 4,215	- 1	- 200	- 290	- 7	+ 342	+ 543	- 1	+ 3,382	+ 340	+ 3,332
Apr.	+ 4,668	+ 4,901	-	- 5	- 228	+ 12	+ 262	+ 267	-	+ 4,406	+ 343	+ 4,291
<b>Mortgage banks</b>												
<b>End of year or month *</b>												
2021	195,026	177,693	-	.	17,233	8	2,246	2,146	-	192,780	32,870	142,677
2021 Oct.	208,340	189,506	-	.	18,734	8	2,702	2,602	-	205,638	34,396	152,508
Nov.	194,710	177,274	-	.	17,336	8	2,238	2,138	-	192,472	32,553	142,583
Dec.	195,026	177,693	-	.	17,233	8	2,246	2,146	-	192,780	32,870	142,677
2022 Jan.	195,398	178,128	-	.	17,120	8	2,429	2,279	-	192,969	33,460	142,389
Feb.	196,032	178,891	-	.	17,074	15	2,206	2,139	-	193,826	33,475	143,277
Mar.	196,224	179,617	-	.	16,541	46	2,764	2,698	-	193,460	33,789	143,130
Apr.	196,828	180,124	-	.	16,638	61	2,408	2,342	-	194,420	34,012	143,770
<b>Changes *</b>												
2021	+ 6,137	+ 5,910	-	.	+ 127	- 2	- 614	- 714	-	+ 6,751	+ 3,053	+ 3,571
2021 Oct.	+ 1,182	+ 1,215	-	.	- 33	-	- 61	- 61	-	+ 1,243	+ 621	+ 655
Nov.	+ 491	+ 129	-	.	+ 362	-	- 42	- 42	-	+ 533	+ 483	- 312
Dec.	+ 191	+ 296	-	.	- 105	-	+ 8	+ 8	-	+ 183	+ 269	+ 19
2022 Jan.	+ 310	+ 392	-	.	- 132	-	+ 162	+ 112	-	+ 148	+ 593	- 313
Feb.	+ 648	+ 772	-	.	- 41	+ 7	- 223	- 140	-	+ 871	+ 19	+ 893
Mar.	+ 128	+ 660	-	.	- 531	+ 31	+ 560	+ 561	-	- 432	+ 285	- 186
Apr.	+ 218	+ 170	-	.	+ 48	+ 15	- 357	- 357	-	+ 575	+ 81	+ 446
<b>Building and loan associations</b>												
<b>End of year or month *</b>												
2021	203,831	177,310	.	.	26,521	466	965	965	.	202,866	4,803	171,542
2021 Oct.	202,118	175,552	.	.	26,566	486	997	997	.	201,121	4,965	169,590
Nov.	202,802	176,302	.	.	26,500	477	978	978	.	201,824	4,922	170,402
Dec.	203,831	177,310	.	.	26,521	466	965	965	.	202,866	4,803	171,542
2022 Jan.	204,613	177,853	.	.	26,760	298	964	964	.	203,649	4,727	172,162
Feb.	205,107	178,546	.	.	26,561	291	979	979	.	204,128	4,677	172,890
Mar.	205,501	179,776	.	.	25,725	286	1,032	1,032	.	204,469	4,658	174,086
Apr.	205,416	180,442	.	.	24,974	232	1,101	1,101	.	204,315	4,592	174,749
<b>Changes *</b>												
2021	+ 10,579	+ 9,551	.	.	+ 1,028	- 419	- 1	- 1	.	+ 10,580	- 630	+ 10,182
2021 Oct.	+ 1,738	+ 815	.	.	+ 923	- 142	+ 13	+ 13	.	+ 1,725	+ 25	+ 777
Nov.	+ 684	+ 750	.	.	- 66	- 9	- 19	- 19	.	+ 703	- 43	+ 812
Dec.	+ 1,029	+ 1,008	.	.	+ 21	- 11	- 13	- 13	.	+ 1,042	- 119	+ 1,140
2022 Jan.	+ 772	+ 543	.	.	+ 229	- 168	- 1	- 1	.	+ 773	- 76	+ 620
Feb.	+ 494	+ 693	.	.	- 199	- 7	+ 15	+ 15	.	+ 479	- 50	+ 728
Mar.	+ 394	+ 1,230	.	.	- 836	- 5	+ 53	+ 53	.	+ 341	- 19	+ 1,196
Apr.	- 85	+ 666	.	.	- 751	- 54	+ 69	+ 69	.	- 154	- 66	+ 663

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

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



## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Banks with special, development and other central support tasks</b>												
												<b>End of year or month *</b>
2021	406,519	310,481	26	2,882	93,130	17,634	20,306	17,398	26	386,213	26,673	266,410
2021 Oct.	411,460	313,794	28	3,367	94,271	17,264	23,338	19,943	28	388,122	27,065	266,786
Nov.	410,019	312,148	26	3,035	94,810	17,314	21,354	18,293	26	388,665	26,511	267,344
Dec.	406,519	310,481	26	2,882	93,130	17,634	20,306	17,398	26	386,213	26,673	266,410
2022 Jan.	410,413	315,596	3	2,992	91,822	17,661	23,811	20,816	3	386,602	26,833	267,947
Feb.	410,015	315,931	28	2,947	91,109	17,686	24,664	21,689	28	385,351	26,115	268,127
Mar.	417,003	320,599	28	3,384	92,992	17,613	28,256	24,844	28	388,747	26,344	269,411
Apr.	418,515	323,562	28	4,028	90,897	17,679	28,990	24,934	28	389,525	26,725	271,903
												<b>Changes *</b>
2021	- 6,069	- 507	+ 1	- 91	- 5,472	+ 205	+ 5	+ 95	+ 1	- 6,074	- 3,418	+ 2,816
2021 Oct.	- 2,130	- 710	-	+ 103	- 1,523	+ 8	- 2,573	- 2,676	-	+ 443	+ 874	+ 1,092
Nov.	- 2,193	- 2,256	- 2	- 332	+ 397	+ 50	- 2,033	- 1,699	- 2	- 160	- 622	+ 65
Dec.	- 3,676	- 1,819	-	- 153	- 1,704	+ 320	- 1,058	- 905	-	- 2,618	+ 144	- 1,058
2022 Jan.	+ 3,350	+ 4,672	- 23	+ 110	- 1,409	+ 27	+ 3,480	+ 3,393	- 23	- 130	+ 109	+ 1,170
Feb.	- 240	+ 465	+ 25	- 45	- 685	+ 25	+ 861	+ 881	+ 25	- 1,101	- 702	+ 286
Mar.	+ 6,751	+ 4,430	-	+ 437	+ 1,884	- 73	+ 3,576	+ 3,139	-	+ 3,175	+ 202	+ 1,089
Apr.	- 290	+ 1,428	-	+ 644	- 2,362	+ 66	+ 622	- 22	-	- 912	+ 210	+ 1,240
												<b>End of year or month *</b>
2021	589,311	476,253	244	2,672	110,142	421	113,421	110,505	244	475,890	98,170	267,578
2021 Oct.	586,054	476,497	195	8,604	100,758	413	124,450	115,651	195	461,604	95,406	265,440
Nov.	599,256	487,896	174	8,002	103,184	419	130,661	122,485	174	468,595	98,779	266,632
Dec.	589,311	476,253	244	2,672	110,142	421	113,421	110,505	244	475,890	98,170	267,578
2022 Jan.	613,406	500,439	199	2,540	110,228	424	136,385	133,646	199	477,021	98,398	268,395
Feb.	612,360	503,065	213	1,900	107,182	428	135,277	133,164	213	477,083	99,089	270,812
Mar.	618,561	510,556	158	2,516	105,331	432	140,309	137,635	158	478,252	100,003	272,918
Apr.	612,833	507,364	234	4,073	101,162	445	134,212	129,905	234	478,621	102,679	274,780
												<b>Changes *</b>
2021	+ 40,603	+ 21,177	+ 33	- 612	+ 20,005	+ 96	+ 11,025	+ 11,604	+ 33	+ 29,578	+ 29	+ 9,544
2021 Oct.	+ 6,275	+ 6,857	+ 40	+ 1,401	- 2,023	+ 1	+ 7,021	+ 5,580	+ 40	- 746	+ 592	+ 685
Nov.	+ 12,984	+ 11,200	- 21	- 607	+ 2,412	+ 6	+ 6,120	+ 6,748	- 21	+ 6,864	+ 3,333	+ 1,119
Dec.	- 10,220	- 11,841	+ 70	- 5,332	+ 6,883	+ 2	- 17,351	- 12,089	+ 70	+ 7,131	- 647	+ 895
2022 Jan.	+ 23,254	+ 23,529	- 46	- 145	- 84	+ 3	+ 22,594	+ 22,785	- 46	+ 660	+ 99	+ 645
Feb.	- 570	+ 2,990	+ 14	- 634	- 2,940	+ 4	- 898	- 278	+ 14	+ 328	+ 761	+ 2,507
Mar.	+ 5,663	+ 7,069	- 56	+ 608	- 1,958	+ 4	+ 4,749	+ 4,197	- 56	+ 914	+ 851	+ 2,021
Apr.	- 8,620	- 5,415	+ 73	+ 1,517	- 4,795	+ 13	- 7,357	- 8,947	+ 73	- 1,263	+ 2,243	+ 1,289

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	Memo item Fiduciary loans		Total	Loans	Bills	Total	Loans	of which	
1	2	3	4	5	6	7	8	9	10	11	12	13		
	<b>End of year or month *</b>													
2014	3,167,268	2,712,150	440	706	453,972	26,503	257,487	212,661	211,618	440	44,826	44,723	2,909,781	
2015	3,233,856	2,764,017	431	435	468,973	20,373	255,528	207,755	207,121	431	47,773	47,541	2,978,328	
2016	3,274,332	2,823,830	342	358	449,802	19,080	248,569	205,715	205,085	342	42,854	42,784	3,025,763	
2017	3,332,586	2,894,032	354	723	437,477	19,075	241,651	210,946	210,257	354	30,705	30,317	3,090,935	
2018	3,394,464	2,990,166	249	195	403,854	17,965	249,512	228,013	227,373	249	21,499	21,695	3,144,952	
2019	3,521,535	3,119,187	317	3,292	398,739	17,267	260,438	238,838	238,090	317	21,600	18,739	3,261,097	
2020	3,647,048	3,245,092	249	4,018	397,689	23,503	243,250	221,615	220,957	249	21,635	18,026	3,403,798	
2021	3,798,090	3,392,408	263	2,625	402,794	25,722	249,701	232,189	231,587	263	17,512	15,226	3,548,389	
2020 Sep.	3,634,245	3,224,401	201	8,389	401,254	22,673	261,920	231,982	231,071	201	29,938	22,259	3,372,325	
Oct.	3,651,102	3,237,594	237	8,994	404,277	22,769	261,034	229,452	228,468	237	31,582	23,335	3,390,068	
Nov.	3,661,110	3,247,429	213	7,631	405,837	22,929	258,733	229,296	228,453	213	29,437	22,436	3,402,377	
Dec.	3,647,048	3,245,092	249	4,018	397,689	23,503	243,250	221,615	220,957	249	21,635	18,026	3,403,798	
2021 Jan.	3,653,977	3,250,743	263	6,644	396,327	23,667	247,699	221,903	221,061	263	25,796	19,731	3,406,278	
Feb.	3,669,260	3,261,673	234	7,382	399,971	23,956	249,511	224,207	223,369	234	25,304	18,526	3,419,749	
Mar.	3,699,097	3,287,507	206	6,678	404,706	24,255	261,260	236,573	235,771	206	24,687	18,605	3,437,837	
Apr.	3,693,854	3,287,517	179	5,632	400,526	24,483	248,611	223,517	222,624	179	25,094	20,176	3,445,243	
May	3,709,613	3,300,216	136	4,579	404,682	24,737	248,676	225,410	224,462	136	23,266	19,499	3,460,937	
June	3,709,244	3,305,688	150	5,838	397,568	24,965	250,703	225,761	224,859	150	24,942	19,856	3,458,541	
July	3,725,339	3,322,852	170	6,141	396,176	25,050	248,243	221,043	220,072	170	27,200	21,860	3,477,096	
Aug.	3,736,447	3,332,800	134	5,665	397,848	25,225	244,956	221,102	220,236	134	23,854	18,921	3,491,491	
Sep.	3,749,771	3,341,904	148	4,433	403,286	25,164	247,840	224,462	223,613	148	23,378	19,646	3,501,931	
Oct.	3,770,199	3,366,944	168	5,045	398,042	25,109	256,483	232,510	231,729	168	23,973	19,541	3,513,716	
Nov.	3,794,026	3,386,361	177	5,607	401,881	25,211	255,646	232,938	232,145	177	22,708	17,717	3,538,380	
Dec.	3,798,090	3,392,408	263	2,625	402,794	25,722	249,701	232,189	231,587	263	17,512	15,226	3,548,389	
2022 Jan.	3,812,764	3,409,001	189	3,123	400,451	25,674	262,596	242,272	241,473	189	20,324	17,811	3,550,168	
Feb.	3,826,524	3,426,009	221	5,031	395,263	25,698	267,405	246,918	245,885	221	20,487	16,268	3,559,119	
Mar.	3,853,779	3,449,024	183	3,321	401,251	25,759	273,636	254,771	253,785	183	18,865	16,347	3,580,143	
Apr.	3,866,589	3,470,002	223	3,483	392,881	25,928	277,466	257,877	256,706	223	19,589	17,054	3,589,123	
	<b>Changes *</b>													
2015	+ 68,868	+ 54,097	- 9	- 271	+ 15,051	- 2,110	+ 1,626	- 1,276	- 867	- 9	+ 2,902	+ 2,773	+ 67,242	
2016	+ 43,674	+ 62,763	- 89	- 77	- 18,923	- 1,293	- 5,214	- 275	- 271	- 89	- 4,939	- 4,777	+ 48,888	
2017	+ 56,984	+ 70,162	+ 12	+ 365	- 13,555	- 5	- 6,483	+ 5,601	+ 5,542	+ 12	- 12,084	- 12,402	+ 63,467	
2018	+ 71,538	+ 105,409	- 105	- 528	- 33,238	- 990	+ 6,586	+ 15,777	+ 15,786	- 105	- 9,191	- 8,567	+ 64,952	
2019	+ 126,701	+ 129,081	+ 68	+ 3,097	- 5,545	- 698	+ 11,706	+ 11,605	+ 11,497	+ 68	+ 101	- 2,956	+ 114,995	
2020	+ 123,249	+ 123,641	- 68	+ 726	- 1,050	+ 5,726	- 19,579	- 19,784	- 19,694	- 68	+ 205	- 543	+ 142,828	
2021	+ 152,225	+ 147,814	+ 14	- 2,158	+ 6,555	+ 2,284	+ 8,848	+ 13,762	+ 13,818	+ 14	- 4,914	- 2,826	+ 143,377	
2020 Sep.	+ 4,583	+ 4,839	+ 14	- 1,009	+ 739	+ 159	- 3,677	- 5,641	- 5,589	+ 14	+ 1,964	+ 2,907	+ 8,260	
Oct.	+ 16,547	+ 12,883	+ 36	+ 605	+ 3,023	+ 56	- 886	- 2,550	- 2,623	+ 36	+ 1,664	+ 1,096	+ 17,433	
Nov.	+ 10,639	+ 10,466	- 24	+ 1,363	+ 1,560	+ 160	- 2,092	- 97	+ 44	- 24	- 1,995	- 749	+ 12,731	
Dec.	- 14,062	- 2,337	+ 36	- 3,613	- 8,148	+ 574	- 15,483	- 7,681	- 7,496	+ 36	- 7,802	- 4,410	+ 1,421	
2021 Jan.	+ 6,571	+ 5,293	+ 14	+ 2,626	- 1,362	+ 164	+ 4,434	+ 273	+ 89	+ 14	+ 4,161	+ 1,705	+ 2,137	
Feb.	+ 15,311	+ 10,958	- 29	+ 738	+ 3,644	+ 289	+ 1,821	+ 2,313	+ 2,317	- 29	- 492	- 1,205	+ 13,490	
Mar.	+ 29,652	+ 25,649	- 28	- 1,384	+ 5,415	+ 299	+ 11,189	+ 12,536	+ 12,572	- 28	- 1,347	+ 29	+ 18,463	
Apr.	- 5,243	+ 10	- 27	- 1,131	+ 4,095	+ 228	- 12,754	- 13,076	- 13,167	- 27	+ 322	+ 1,571	+ 7,511	
May	+ 15,589	+ 12,529	- 43	+ 1,053	+ 4,156	+ 254	+ 65	+ 1,833	+ 1,778	- 43	- 1,768	- 617	+ 15,524	
June	- 389	+ 5,452	+ 14	+ 1,259	- 7,114	+ 228	+ 2,007	+ 316	+ 362	+ 14	+ 1,691	+ 372	- 2,396	
July	+ 16,095	+ 17,164	+ 20	+ 303	- 1,392	+ 85	- 1,980	- 4,238	- 4,307	+ 20	+ 2,258	+ 2,004	+ 18,075	
Aug.	+ 10,893	+ 9,733	- 36	+ 476	+ 1,672	+ 175	+ 3,232	+ 114	+ 219	- 36	- 3,346	- 2,939	+ 14,125	
Sep.	+ 13,468	+ 9,248	+ 14	- 1,232	+ 5,438	+ 4	+ 3,263	+ 3,739	+ 3,756	+ 14	- 476	+ 725	+ 10,205	
Oct.	+ 20,473	+ 25,085	+ 20	+ 612	- 5,244	- 55	+ 8,653	+ 8,138	+ 8,206	+ 20	+ 515	- 185	+ 11,820	
Nov.	+ 25,541	+ 20,446	+ 9	+ 562	+ 4,524	+ 102	+ 1,187	+ 2,423	+ 2,411	+ 9	- 1,236	- 1,795	+ 24,354	
Dec.	+ 4,264	+ 6,247	+ 86	- 2,982	+ 913	+ 511	- 5,805	- 609	- 418	+ 86	- 5,196	- 2,491	+ 10,069	
2022 Jan.	+ 14,674	+ 16,593	- 74	+ 498	- 2,343	- 48	+ 12,895	+ 10,083	+ 9,886	- 74	+ 2,812	+ 2,585	+ 1,779	
Feb.	+ 15,110	+ 18,358	+ 32	+ 1,908	- 5,188	+ 24	+ 6,159	+ 5,996	+ 5,762	+ 32	+ 163	+ 1,543	+ 8,951	
Mar.	+ 27,255	+ 23,015	- 38	- 1,710	+ 5,988	+ 61	+ 6,231	+ 7,853	+ 7,900	- 38	- 1,622	+ 79	+ 21,024	
Apr.	+ 13,155	+ 21,323	+ 40	+ 162	- 8,370	+ 169	+ 3,830	+ 3,106	+ 2,921	+ 40	+ 724	+ 707	+ 9,325	

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding debt securities arising from the exchange of equalisation claims. **2** Including debt securities arising from the exchange of equalisation claims.

## I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities 1	Equalisation claims 2	Memo item Fiduciary loans	
	Total	Medium-term	Long-term				Total	Medium-term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of year or month *</b>													
2,376,846	2,172,682	251,661	1,921,021	204,164	24,397	532,935	283,127	33,517	249,610	249,808	-	2,106	2014
2,451,353	2,232,379	256,032	1,976,347	218,974	18,264	526,975	276,976	27,948	249,028	249,999	-	2,109	2015
2,529,955	2,306,514	264,126	2,042,388	223,441	17,326	495,808	269,447	23,905	245,542	226,361	-	1,754	2016
2,640,044	2,399,492	273,545	2,125,947	240,552	17,381	450,891	253,966	22,505	231,461	196,925	-	1,694	2017
2,732,836	2,499,397	282,600	2,216,797	233,439	16,522	412,116	241,701	19,733	221,968	170,415	-	1,443	2018
2,866,932	2,626,440	301,319	2,325,121	240,492	15,732	394,165	235,918	17,150	218,768	158,247	-	1,535	2019
3,012,958	2,771,828	310,463	2,461,365	241,130	22,404	390,840	234,281	15,663	218,618	156,559	-	1,099	2020
3,174,621	2,915,679	314,455	2,601,224	258,942	24,715	373,768	229,916	14,330	215,586	143,852	-	1,007	2021
2,975,996	2,737,372	313,144	2,424,228	238,624	21,466	396,329	233,699	16,247	217,452	162,630	-	1,207	2020 Sep.
2,991,509	2,751,799	313,206	2,438,593	239,710	21,558	398,559	233,992	15,902	218,090	164,567	-	1,211	Oct.
3,001,719	2,762,293	311,468	2,450,825	239,426	21,753	400,658	234,247	15,675	218,572	166,411	-	1,176	Nov.
3,012,958	2,771,828	310,463	2,461,365	241,130	22,404	390,840	234,281	15,663	218,618	156,559	-	1,099	Dec.
3,018,419	2,776,391	307,840	2,468,551	242,028	22,514	387,859	233,560	15,298	218,262	154,299	-	1,153	2021 Jan.
3,031,915	2,787,739	309,678	2,478,061	244,176	22,840	387,834	232,039	15,401	216,638	155,795	-	1,116	Feb.
3,048,554	2,802,444	314,528	2,487,916	246,110	23,142	389,283	230,687	15,210	215,477	158,596	-	1,113	Mar.
3,061,500	2,813,925	313,600	2,500,325	247,575	23,388	383,743	230,792	15,017	215,775	152,951	-	1,095	Apr.
3,075,056	2,825,142	311,659	2,513,483	249,914	23,632	385,881	231,113	14,936	216,177	154,768	-	1,105	May
3,082,499	2,831,775	309,997	2,521,778	250,724	23,884	376,042	229,198	14,652	214,546	146,844	-	1,081	June
3,102,481	2,851,436	310,664	2,540,772	251,045	23,990	374,615	229,484	14,851	214,633	145,131	-	1,060	July
3,116,762	2,864,548	311,484	2,553,064	252,214	24,169	374,729	229,095	14,723	214,372	145,634	-	1,056	Aug.
3,123,226	2,869,991	310,069	2,559,922	253,235	24,157	378,705	228,654	14,261	214,393	150,051	-	1,007	Sep.
3,142,860	2,885,480	313,454	2,572,026	257,380	24,103	370,856	230,194	14,584	215,610	140,662	-	1,006	Oct.
3,164,859	2,906,466	315,606	2,590,860	258,393	24,214	373,521	230,033	14,450	215,583	143,488	-	997	Nov.
3,174,621	2,915,679	314,455	2,601,224	258,942	24,715	373,768	229,916	14,330	215,586	143,852	-	1,007	Dec.
3,180,374	2,920,603	312,776	2,607,827	259,771	24,682	369,794	229,114	13,946	215,168	140,680	-	992	2022 Jan.
3,195,276	2,935,393	313,816	2,621,577	259,883	24,642	363,843	228,463	13,928	214,535	135,380	-	1,056	Feb.
3,209,489	2,950,077	316,135	2,633,942	259,412	24,707	370,654	228,815	13,684	215,131	141,839	-	1,052	Mar.
3,226,197	2,966,791	317,292	2,649,499	259,406	24,891	362,926	229,451	13,702	215,749	133,475	-	1,037	Apr.
<b>Changes *</b>													
+ 73,857	+ 59,047	+ 4,476	+ 54,571	+ 14,810	- 2,113	- 6,615	- 6,856	- 4,824	- 2,032	+ 241	-	+ 3	2015
+ 79,807	+ 75,110	+ 9,704	+ 65,406	+ 4,697	- 938	- 30,919	- 7,299	- 4,048	- 3,251	- 23,620	-	- 355	2016
+ 103,414	+ 87,608	+ 9,439	+ 78,169	+ 15,806	+ 55	- 39,947	- 10,586	- 1,300	- 9,286	- 29,361	-	- 60	2017
+ 102,022	+ 108,705	+ 19,315	+ 89,390	+ 6,683	- 944	- 37,070	- 10,515	- 2,697	- 7,818	- 26,555	-	- 46	2018
+ 132,840	+ 126,038	+ 18,865	+ 107,173	+ 6,802	- 790	- 17,845	- 5,498	- 2,568	- 2,930	- 12,347	-	+ 92	2019
+ 145,603	+ 144,965	+ 9,433	+ 135,532	+ 638	+ 6,137	- 2,775	- 1,087	- 1,532	+ 445	- 1,688	-	- 411	2020
+ 157,936	+ 140,124	+ 5,626	+ 134,498	+ 17,812	+ 2,311	- 14,559	- 3,302	- 1,323	- 1,979	- 11,257	-	- 27	2021
+ 8,644	+ 8,217	- 4	+ 8,221	+ 427	+ 149	- 384	- 696	- 433	- 263	+ 312	-	+ 10	2020 Sep.
+ 14,618	+ 13,532	+ 67	+ 13,465	+ 1,086	+ 52	+ 2,815	+ 878	- 350	+ 1,228	+ 1,937	-	+ 4	Oct.
+ 10,632	+ 10,916	- 1,214	+ 12,130	- 284	+ 195	+ 2,099	+ 255	- 227	+ 482	+ 1,844	-	- 35	Nov.
+ 11,239	+ 9,535	- 1,005	+ 10,540	+ 1,704	+ 651	- 9,818	+ 34	- 12	+ 46	- 9,852	-	- 77	Dec.
+ 5,245	+ 4,347	- 2,742	+ 7,089	+ 898	+ 110	- 3,108	- 848	- 365	- 483	- 2,260	-	+ 54	2021 Jan.
+ 13,275	+ 11,127	+ 1,837	+ 9,290	+ 2,148	+ 326	+ 215	- 1,281	+ 103	- 1,384	+ 1,496	-	- 37	Feb.
+ 16,334	+ 14,400	+ 4,740	+ 9,660	+ 1,934	+ 302	+ 2,129	- 1,352	- 191	- 1,161	+ 3,481	-	- 3	Mar.
+ 12,966	+ 11,501	- 908	+ 12,409	+ 1,465	+ 246	- 5,455	+ 105	- 193	+ 298	- 5,560	-	- 18	Apr.
+ 13,386	+ 11,047	- 1,941	+ 12,988	+ 2,339	+ 244	+ 2,138	+ 321	- 81	+ 402	+ 1,817	-	+ 10	May
+ 7,288	+ 6,478	- 1,702	+ 8,180	+ 810	+ 252	- 9,684	- 1,760	- 244	- 1,516	- 7,924	-	- 24	June
+ 19,502	+ 19,181	+ 187	+ 18,994	+ 321	+ 106	- 1,427	+ 286	+ 199	+ 87	+ 1,713	-	- 21	July
+ 14,191	+ 13,022	+ 770	+ 12,252	+ 1,169	+ 179	- 66	- 569	- 128	- 441	+ 503	-	- 4	Aug.
+ 6,229	+ 5,208	- 1,385	+ 6,593	+ 1,021	- 12	+ 3,976	- 441	- 462	+ 21	+ 4,417	-	+ 16	Sep.
+ 19,769	+ 15,624	+ 3,515	+ 12,109	+ 4,145	- 54	- 7,949	+ 1,440	+ 293	+ 1,147	- 9,389	-	- 1	Oct.
+ 19,929	+ 18,916	+ 4,377	+ 14,539	+ 1,013	+ 111	+ 4,425	+ 914	- 134	+ 1,048	+ 3,511	-	- 9	Nov.
+ 9,822	+ 9,273	- 1,122	+ 10,395	+ 549	+ 501	+ 247	- 117	- 120	+ 3	+ 364	-	+ 10	Dec.
+ 5,753	+ 4,924	- 1,679	+ 6,603	+ 829	- 33	- 3,974	- 802	- 384	- 418	- 3,172	-	- 15	2022 Jan.
+ 14,902	+ 14,790	+ 1,040	+ 13,750	+ 112	+ 25	- 5,951	- 651	- 18	- 633	- 5,300	-	- 1	Feb.
+ 14,213	+ 14,684	+ 2,319	+ 12,365	+ 471	+ 65	+ 6,811	+ 352	- 244	+ 596	+ 6,459	-	- 4	Mar.
+ 17,053	+ 17,059	+ 1,462	+ 15,597	- 6	+ 184	- 7,728	+ 636	+ 18	+ 618	- 8,364	-	- 15	Apr.

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	of which		Total	of which Loans		
									Loans	Bills				
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Commercial banks <sup>1</sup></b>													<b>End of year or month *</b>	
2021	1,033,586	948,291	210	544	84,541	3,232	129,643	122,737	122,492	210	6,906	6,397	903,943	
2022 Jan.	1,039,096	955,569	154	955	82,418	3,289	137,227	129,270	129,066	154	7,957	7,052	901,869	
Feb.	1,043,251	962,487	161	2,675	77,928	3,220	141,248	132,075	131,859	161	9,173	6,553	902,003	
Mar.	1,054,273	969,145	126	1,230	83,772	3,261	141,033	132,897	132,661	126	8,136	7,016	913,240	
Apr.	1,053,206	974,662	169	1,291	77,084	3,346	142,802	134,806	134,501	169	7,996	6,841	910,404	
<b>Changes *</b>														
2021	+ 30,459	+ 32,068	+ 14	- 1,596	- 27	+ 794	+ 4,151	+ 7,304	+ 7,284	+ 14	- 3,153	- 1,551	+ 26,308	
2022 Jan.	+ 5,510	+ 7,278	- 56	+ 411	- 2,123	+ 57	+ 7,584	+ 6,533	+ 6,574	- 56	+ 1,051	+ 655	- 2,074	
Feb.	+ 5,505	+ 8,268	+ 7	+ 1,720	- 4,490	- 69	+ 5,371	+ 4,155	+ 4,143	+ 7	+ 1,216	- 499	+ 134	
Mar.	+ 11,022	+ 6,658	- 35	- 1,445	+ 5,844	+ 41	- 215	+ 822	+ 802	- 35	- 1,037	+ 463	+ 11,237	
Apr.	- 637	+ 5,947	+ 43	+ 61	- 6,688	+ 85	+ 1,769	+ 1,909	+ 1,840	+ 43	- 140	- 175	- 2,406	
<b>Big banks</b>													<b>End of year or month *</b>	
2021	504,283	454,068	53	169	49,993	2,547	58,076	55,641	55,588	53	2,435	2,266	446,207	
2022 Jan.	503,436	455,718	50	458	47,210	2,605	60,273	57,336	57,286	50	2,937	2,479	443,163	
Feb.	506,517	458,624	38	1,902	45,953	2,648	63,241	59,204	59,161	38	4,037	2,140	443,276	
Mar.	510,559	459,156	47	465	50,891	2,691	60,795	58,136	58,089	47	2,659	2,194	449,764	
Apr.	509,997	462,825	53	322	46,797	2,775	63,110	60,554	60,501	53	2,556	2,234	446,887	
<b>Changes *</b>														
2021	+ 19,978	+ 24,163	- 16	- 922	- 3,247	+ 983	+ 4,892	+ 6,451	+ 6,467	- 16	- 1,559	- 637	+ 15,086	
2022 Jan.	- 847	+ 1,650	- 3	+ 289	- 2,783	+ 58	+ 2,197	+ 1,695	+ 1,698	- 3	+ 502	+ 213	- 3,044	
Feb.	+ 4,431	+ 4,256	- 12	+ 1,444	- 1,257	+ 43	+ 4,318	+ 3,218	+ 3,225	- 12	+ 1,100	- 339	+ 113	
Mar.	+ 4,042	+ 532	+ 9	- 1,437	+ 4,938	+ 43	- 2,446	- 1,068	- 1,072	+ 9	- 1,378	+ 54	+ 6,488	
Apr.	- 262	+ 3,969	+ 6	- 143	- 4,094	+ 84	+ 2,315	+ 2,418	+ 2,412	+ 6	- 103	+ 40	- 2,577	
<b>Regional banks and other commercial banks</b>													<b>End of year or month *</b>	
2021	443,656	412,039	39	375	31,203	680	44,309	40,244	40,170	39	4,065	3,725	399,347	
2022 Jan.	449,154	416,672	33	497	31,952	679	47,962	43,311	43,228	33	4,651	4,204	401,192	
Feb.	448,588	418,980	30	773	28,805	568	48,608	43,832	43,752	30	4,776	4,053	399,980	
Mar.	452,757	422,245	36	765	29,711	566	49,318	44,489	44,343	36	4,829	4,174	403,439	
Apr.	451,432	423,358	37	969	27,068	567	48,936	43,867	43,694	37	5,069	4,236	402,496	
<b>Changes *</b>														
2021	+ 10,386	+ 7,986	+ 34	- 674	+ 3,040	- 190	- 2,139	- 527	- 567	+ 34	- 1,612	- 932	+ 12,525	
2022 Jan.	+ 5,089	+ 4,224	- 6	+ 122	+ 749	- 1	+ 3,244	+ 2,658	+ 2,649	- 6	+ 586	+ 479	+ 1,845	
Feb.	- 566	+ 2,308	- 3	+ 276	- 3,147	- 111	+ 646	+ 521	+ 524	- 3	+ 125	- 151	- 1,212	
Mar.	+ 4,169	+ 3,265	+ 6	- 8	+ 906	- 2	+ 710	+ 657	+ 591	+ 6	+ 53	+ 121	+ 3,459	
Apr.	- 1,195	+ 1,243	+ 1	+ 204	- 2,643	+ 1	- 382	- 622	- 649	+ 1	+ 240	+ 62	- 813	
<b>Branches of foreign banks</b>													<b>End of year or month *</b>	
2021	85,647	82,184	118	-	3,345	5	27,258	26,852	26,734	118	406	406	58,389	
2022 Jan.	86,506	83,179	91	-	3,256	5	28,992	28,623	28,552	71	369	369	57,514	
Feb.	88,146	84,883	93	-	3,170	4	29,399	29,039	28,946	93	360	360	58,747	
Mar.	90,957	87,744	43	-	3,170	4	30,920	30,272	30,229	43	648	648	60,037	
Apr.	91,777	88,479	79	-	3,219	4	30,756	30,385	30,306	79	371	371	61,021	
<b>Changes *</b>														
2021	+ 95	- 81	- 4	-	+ 180	+ 1	+ 1,398	+ 1,380	+ 1,384	- 4	+ 18	+ 18	- 1,303	
2022 Jan.	+ 1,268	+ 1,404	- 47	-	- 89	-	+ 2,143	+ 2,180	+ 2,227	- 47	- 37	- 37	- 875	
Feb.	+ 1,640	+ 1,704	+ 22	-	- 86	-	+ 407	+ 416	+ 394	+ 22	- 9	- 9	+ 1,233	
Mar.	+ 2,811	+ 2,861	- 50	-	-	-	+ 1,521	+ 1,233	+ 1,283	- 50	+ 288	+ 288	+ 1,290	
Apr.	+ 820	+ 735	+ 36	-	+ 49	-	- 164	+ 113	+ 77	+ 36	- 277	- 277	+ 984	

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

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

I Banks (MFIs) in Germany

and long-term lending													Period	
to enterprises and households						to government								
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans		
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>End of year or month *</b>													<b>Commercial banks <sup>1</sup></b>	
840,916	792,318	152,875	639,443	48,598	3,211	63,027	27,084	1,967	25,117	35,943	-	21	2021	
840,725	792,443	151,475	640,968	48,282	3,268	61,144	27,008	1,943	25,065	34,136	-	21	2022 Jan.	
845,570	797,730	152,206	645,524	47,840	3,199	56,433	26,345	1,959	24,386	30,088	-	21	Feb.	
851,319	803,152	153,999	649,153	48,167	3,240	61,921	26,316	1,913	24,403	35,605	-	21	Mar.	
855,231	806,857	154,609	652,248	48,374	3,325	55,173	26,463	1,880	24,583	28,710	-	21	Apr.	
<b>Changes *</b>														
+ 25,949	+ 24,601	- 1,918	+ 26,519	+ 1,348	+ 799	+ 359	+ 1,734	- 325	+ 2,059	- 1,375	-	-	5	2021
- 191	+ 125	- 1,400	+ 1,525	- 316	+ 57	- 1,883	- 76	- 24	- 52	- 1,807	-	-	-	2022 Jan.
+ 4,845	+ 5,287	+ 731	+ 4,556	- 442	- 69	- 4,711	- 663	+ 16	- 679	- 4,048	-	-	-	Feb.
+ 5,749	+ 5,422	+ 1,793	+ 3,629	+ 327	+ 41	+ 5,488	- 29	- 46	+ 17	+ 5,517	-	-	-	Mar.
+ 4,342	+ 4,135	+ 920	+ 3,215	+ 207	+ 85	- 6,748	+ 147	- 33	+ 180	- 6,895	-	-	-	Apr.
<b>End of year or month *</b>													<b>Big banks</b>	
418,968	382,889	28,294	354,595	36,079	2,526	27,239	13,325	1,143	12,182	13,914	-	21	2021	
418,712	382,729	27,548	355,181	35,983	2,584	24,451	13,224	1,126	12,098	11,227	-	21	2022 Jan.	
420,712	384,756	27,811	356,945	35,956	2,627	22,564	12,567	1,125	11,442	9,997	-	21	Feb.	
422,557	386,411	27,944	358,467	36,146	2,670	27,207	12,462	1,071	11,391	14,745	-	21	Mar.	
424,307	387,641	27,735	359,906	36,666	2,754	22,580	12,449	996	11,453	10,131	-	21	Apr.	
<b>Changes *</b>														
+ 19,397	+ 18,765	+ 3,653	+ 15,112	+ 632	+ 988	- 4,311	- 432	- 209	- 223	- 3,879	-	-	5	2021
- 256	- 160	- 746	+ 586	- 96	+ 58	- 2,788	- 101	- 17	- 84	- 2,687	-	-	-	2022 Jan.
+ 2,000	+ 2,027	+ 263	+ 1,764	- 27	+ 43	- 1,887	- 657	- 1	- 656	- 1,230	-	-	-	Feb.
+ 1,845	+ 1,655	+ 133	+ 1,522	+ 190	+ 43	+ 4,643	- 105	- 54	- 51	+ 4,748	-	-	-	Mar.
+ 2,050	+ 1,530	+ 91	+ 1,439	+ 520	+ 84	- 4,627	- 13	- 75	+ 62	- 4,614	-	-	-	Apr.
<b>End of year or month *</b>													<b>Regional banks and other commercial banks</b>	
366,794	354,440	98,795	255,645	12,354	680	32,553	13,704	803	12,901	18,849	-	-	2021	
367,643	355,506	98,718	256,788	12,137	679	33,549	13,734	800	12,934	19,815	-	-	2022 Jan.	
369,258	357,450	98,885	258,565	11,808	568	30,722	13,725	814	12,911	16,997	-	-	Feb.	
371,872	359,927	99,858	260,069	11,945	566	31,567	13,801	827	12,974	17,766	-	-	Mar.	
373,102	361,468	99,749	261,719	11,634	567	29,394	13,960	868	13,092	15,434	-	-	Apr.	
<b>Changes *</b>														
+ 7,933	+ 7,301	- 4,612	+ 11,913	+ 632	- 190	+ 4,592	+ 2,184	- 105	+ 2,289	+ 2,408	-	-	-	2021
+ 849	+ 1,066	- 77	+ 1,143	- 217	- 1	+ 996	+ 30	- 3	+ 33	+ 966	-	-	-	2022 Jan.
+ 1,615	+ 1,944	+ 167	+ 1,777	- 329	- 111	- 2,827	- 9	+ 14	- 23	- 2,818	-	-	-	Feb.
+ 2,614	+ 2,477	+ 973	+ 1,504	+ 137	- 2	+ 845	+ 76	+ 13	+ 63	+ 769	-	-	-	Mar.
+ 1,360	+ 1,671	- 99	+ 1,770	- 311	+ 1	- 2,173	+ 159	+ 41	+ 118	- 2,332	-	-	-	Apr.
<b>End of year or month *</b>													<b>Branches of foreign banks</b>	
55,154	54,989	25,786	29,203	165	5	3,235	55	21	34	3,180	-	-	2021	
54,370	54,208	25,209	28,999	162	5	3,144	50	17	33	3,094	-	-	2022 Jan.	
55,600	55,524	25,510	30,014	76	4	3,147	53	20	33	3,094	-	-	Feb.	
56,890	56,814	26,197	30,617	76	4	3,147	53	15	38	3,094	-	-	Mar.	
57,822	57,748	27,125	30,623	74	4	3,199	54	16	38	3,145	-	-	Apr.	
<b>Changes *</b>														
- 1,381	- 1,465	- 959	- 506	+ 84	+ 1	+ 78	- 18	- 11	- 7	+ 96	-	-	-	2021
- 784	- 781	- 577	- 204	- 3	-	- 91	- 5	- 4	- 1	- 86	-	-	-	2022 Jan.
+ 1,230	+ 1,316	+ 301	+ 1,015	- 86	- 1	+ 3	+ 3	+ 3	-	-	-	-	-	Feb.
+ 1,290	+ 1,290	+ 687	+ 603	-	-	-	-	- 5	+ 5	-	-	-	-	Mar.
+ 932	+ 934	+ 928	+ 6	- 2	-	+ 52	+ 1	+ 1	-	+ 51	-	-	-	Apr.

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	of which						Total	to enterprises and households				to government		Total
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	Total	of which		Total	of which Loans	
										Loans	Bills			
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Landesbanken</b>													<b>End of year or month *</b>	
2021	274,191	256,355	12	1,050	16,774	7,430	28,705	24,653	24,422	12	4,052	3,221	245,486	
2022 Jan.	274,044	256,491	14	1,117	16,422	7,392	29,452	24,907	24,427	14	4,545	3,894	244,592	
Feb.	273,083	256,411	14	1,413	15,245	7,420	29,239	24,560	23,877	14	4,679	3,935	243,844	
Mar.	271,947	256,042	12	1,261	14,632	7,418	29,946	25,691	25,094	12	4,255	3,579	242,001	
Apr.	274,270	258,742	9	1,296	14,223	7,444	31,964	27,217	26,503	9	4,747	4,156	242,306	
<b>Changes *</b>														
2021	+ 314	+ 4,387	+ 6	- 793	- 3,286	+ 32	+ 3,312	+ 4,801	+ 4,704	+ 6	- 1,489	- 605	- 2,998	
2022 Jan.	- 147	+ 136	+ 2	+ 67	- 352	- 38	+ 747	+ 254	+ 5	+ 2	+ 493	+ 673	- 894	
Feb.	- 961	- 80	-	+ 296	- 1,177	+ 28	- 213	- 347	- 550	-	+ 134	+ 41	- 748	
Mar.	- 1,136	- 369	- 2	- 152	- 613	- 2	+ 707	+ 1,131	+ 1,217	- 2	- 424	- 356	- 1,843	
Apr.	+ 2,238	+ 2,615	- 3	+ 35	- 409	+ 26	+ 2,018	+ 1,526	+ 1,409	- 3	+ 492	+ 577	+ 220	
<b>Savings banks</b>													<b>End of year or month *</b>	
2021	1,113,937	966,040	-	628	147,269	4,030	46,577	42,332	42,292	-	4,245	3,657	1,067,360	
2022 Jan.	1,118,667	970,260	-	656	147,751	4,093	48,985	44,292	44,243	-	4,693	4,086	1,069,682	
Feb.	1,123,689	974,875	-	724	148,090	4,140	49,087	44,954	44,896	-	4,133	3,467	1,074,602	
Mar.	1,129,427	980,748	-	744	147,935	4,152	50,120	45,895	45,817	-	4,225	3,559	1,079,307	
Apr.	1,135,458	987,023	-	737	147,698	4,194	50,350	45,809	45,727	-	4,541	3,886	1,085,108	
<b>Changes *</b>														
2021	+ 55,673	+ 50,347	- 6	+ 76	+ 5,256	+ 1,056	+ 906	+ 981	+ 1,057	- 6	- 75	- 221	+ 54,767	
2022 Jan.	+ 4,730	+ 4,220	-	+ 28	+ 482	+ 63	+ 2,408	+ 1,960	+ 1,951	-	+ 448	+ 429	+ 2,322	
Feb.	+ 5,022	+ 4,615	-	+ 68	+ 339	+ 47	+ 102	+ 662	+ 653	-	- 560	- 619	+ 4,920	
Mar.	+ 5,738	+ 5,873	-	+ 20	- 155	+ 12	+ 1,033	+ 941	+ 921	-	+ 92	+ 92	+ 4,705	
Apr.	+ 6,031	+ 6,275	-	- 7	- 237	+ 42	+ 230	- 86	- 90	-	+ 316	+ 327	+ 5,801	
<b>Credit cooperatives</b>													<b>End of year or month *</b>	
2021	782,834	697,355	18	215	85,246	3,526	29,667	29,260	29,227	18	407	207	753,167	
2022 Jan.	785,316	699,500	21	215	85,580	3,533	29,896	29,476	29,440	21	420	220	755,420	
Feb.	790,350	703,768	21	220	86,341	3,542	30,809	30,401	30,360	21	408	208	759,541	
Mar.	794,277	707,822	20	20	86,415	3,535	31,124	30,887	30,847	20	237	237	763,153	
Apr.	799,062	712,445	20	15	86,582	3,547	31,252	31,035	31,000	20	217	217	767,810	
<b>Changes *</b>														
2021	+ 50,277	+ 44,624	+ 2	+ 173	+ 5,478	+ 445	- 536	- 658	- 633	+ 2	+ 122	- 78	+ 50,813	
2022 Jan.	+ 2,482	+ 2,145	+ 3	-	+ 334	+ 7	+ 229	+ 216	+ 213	+ 3	+ 13	+ 13	+ 2,253	
Feb.	+ 5,034	+ 4,268	-	+ 5	+ 761	+ 9	+ 913	+ 925	+ 920	-	- 12	- 12	+ 4,121	
Mar.	+ 3,927	+ 4,054	- 1	- 200	+ 74	- 7	+ 315	+ 486	+ 487	- 1	- 171	+ 29	+ 3,612	
Apr.	+ 4,785	+ 4,623	-	- 5	+ 167	+ 12	+ 128	+ 148	+ 153	-	- 20	- 20	+ 4,657	
<b>Mortgage banks</b>													<b>End of year or month *</b>	
2021	129,789	123,079	-	100	6,610	8	1,710	1,572	1,572	-	138	38	128,079	
2022 Jan.	130,042	123,324	-	150	6,568	8	1,745	1,551	1,551	-	194	44	128,297	
Feb.	130,586	123,906	-	67	6,613	15	1,554	1,442	1,442	-	112	45	129,032	
Mar.	130,771	124,347	-	66	6,358	46	2,064	1,950	1,950	-	114	48	128,707	
Apr.	131,130	124,504	-	66	6,560	61	1,848	1,734	1,734	-	114	48	129,282	
<b>Changes *</b>														
2021	+ 4,958	+ 4,211	-	+ 100	+ 647	- 2	- 519	- 584	- 584	-	+ 65	- 35	+ 5,477	
2022 Jan.	+ 253	+ 245	-	+ 50	- 42	-	+ 35	- 21	- 21	-	+ 56	+ 6	+ 218	
Feb.	+ 544	+ 582	-	- 83	+ 45	+ 7	- 191	- 109	- 109	-	- 82	+ 1	+ 735	
Mar.	+ 185	+ 441	-	- 1	- 255	+ 31	+ 510	+ 508	+ 508	-	+ 2	+ 3	- 325	
Apr.	+ 359	+ 157	-	-	+ 202	+ 15	- 216	- 216	- 216	-	-	-	+ 575	

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

see the explanatory notes of the Statistical Series Banking Statistics.

## I Banks (MFIs) in Germany

and long-term lending													Period	
to enterprises and households						to government								
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims			Memo item Fiduciary loans
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>End of year or month *</b>													<b>Landesbanken</b>	
166,480	162,443	35,661	126,782	4,037	6,976	79,006	66,269	1,805	64,464	12,737	-	454	2021	
166,241	162,230	35,642	126,588	4,011	6,976	78,351	65,940	1,748	64,192	12,411	-	416	2022 Jan.	
166,177	163,005	35,989	127,016	3,172	7,003	77,667	65,594	1,640	63,954	12,073	-	417	Feb.	
164,824	162,240	35,802	126,438	2,584	7,003	77,177	65,129	1,601	63,528	12,048	-	415	Mar.	
165,459	163,011	35,544	127,467	2,448	7,029	76,847	65,072	1,543	63,529	11,775	-	415	Apr.	
<b>Changes *</b>														
+ 3,727	+ 3,398	+ 3,568	- 170	+ 329	+ 72	- 6,725	- 3,110	- 772	- 2,338	- 3,615	-	-	40	2021
- 239	- 213	- 19	- 194	- 26	-	- 655	- 329	- 57	- 272	- 326	-	-	38	2022 Jan.
- 64	+ 775	+ 347	+ 428	- 839	+ 27	- 684	- 346	- 108	- 238	- 338	-	+	1	Feb.
- 1,353	- 765	- 187	- 578	- 588	-	- 490	- 465	- 39	- 426	- 25	-	-	2	Mar.
+ 550	+ 686	- 263	+ 949	- 136	+ 26	- 330	- 57	- 58	+ 1	- 273	-	-	-	Apr.
<b>End of year or month *</b>													<b>Savings banks</b>	
1,000,907	892,734	56,419	836,315	108,173	3,975	66,453	27,357	2,001	25,356	39,096	-	55	2021	
1,003,497	894,633	55,884	838,749	108,864	4,038	66,185	27,298	2,005	25,293	38,887	-	55	2022 Jan.	
1,008,573	899,133	56,141	842,992	109,440	4,085	66,029	27,379	2,003	25,376	38,650	-	55	Feb.	
1,013,740	904,043	56,402	847,641	109,697	4,098	65,567	27,329	1,899	25,430	38,238	-	54	Mar.	
1,019,454	909,960	56,880	853,080	109,494	4,140	65,654	27,450	1,946	25,504	38,204	-	54	Apr.	
<b>Changes *</b>														
+ 58,641	+ 49,979	+ 2,507	+ 47,472	+ 8,662	+ 1,065	- 3,874	- 468	- 18	- 450	- 3,406	-	-	9	2021
+ 2,590	+ 1,899	- 535	+ 2,434	+ 691	+ 63	- 268	- 59	+ 4	- 63	- 209	-	-	-	2022 Jan.
+ 5,076	+ 4,500	+ 257	+ 4,243	+ 576	+ 47	- 156	+ 81	- 2	+ 83	- 237	-	-	-	Feb.
+ 5,167	+ 4,910	+ 261	+ 4,649	+ 257	+ 13	- 462	- 50	- 104	+ 54	- 412	-	-	1	Mar.
+ 5,714	+ 5,917	+ 478	+ 5,439	- 203	+ 42	+ 87	+ 121	+ 47	+ 74	- 34	-	-	-	Apr.
<b>End of year or month *</b>													<b>Credit cooperatives</b>	
737,117	665,023	40,030	624,993	72,094	3,525	16,050	2,898	138	2,760	13,152	-	1	2021	
739,555	666,950	40,197	626,753	72,605	3,532	15,865	2,890	140	2,750	12,975	-	1	2022 Jan.	
743,698	670,330	40,512	629,818	73,368	3,541	15,843	2,870	138	2,732	12,973	-	1	Feb.	
747,287	673,902	40,868	633,034	73,385	3,534	15,866	2,836	136	2,700	13,030	-	1	Mar.	
751,875	678,366	41,207	637,159	73,509	3,546	15,935	2,862	160	2,702	13,073	-	1	Apr.	
<b>Changes *</b>														
+ 52,407	+ 45,528	+ 2,666	+ 42,862	+ 6,879	+ 445	- 1,594	- 193	- 50	- 143	- 1,401	-	-	-	2021
+ 2,438	+ 1,927	+ 167	+ 1,760	+ 511	+ 7	- 185	- 8	+ 2	- 10	- 177	-	-	-	2022 Jan.
+ 4,143	+ 3,380	+ 315	+ 3,065	+ 763	+ 9	- 22	- 20	- 2	- 18	- 2	-	-	-	Feb.
+ 3,589	+ 3,572	+ 356	+ 3,216	+ 17	- 7	+ 23	- 34	- 2	- 32	+ 57	-	-	-	Mar.
+ 4,588	+ 4,464	+ 339	+ 4,125	+ 124	+ 12	+ 69	+ 26	+ 24	+ 2	+ 43	-	-	-	Apr.
<b>End of year or month *</b>													<b>Mortgage banks</b>	
108,910	108,723	12,684	96,039	187	8	19,169	12,746	293	12,453	6,423	-	-	2021	
109,254	109,071	12,888	96,183	183	8	19,043	12,658	292	12,366	6,385	-	-	2022 Jan.	
109,981	109,787	12,853	96,934	194	15	19,051	12,632	292	12,340	6,419	-	-	Feb.	
110,052	109,874	12,625	97,249	178	46	18,655	12,475	285	12,190	6,180	-	-	Mar.	
110,431	110,253	12,477	97,776	178	61	18,851	12,469	284	12,185	6,382	-	-	Apr.	
<b>Changes *</b>														
+ 5,885	+ 5,919	+ 1,576	+ 4,343	- 34	- 2	- 408	- 1,089	+ 107	- 1,196	+ 681	-	-	-	2021
+ 344	+ 348	+ 204	+ 144	- 4	-	- 126	- 88	- 1	- 87	- 38	-	-	-	2022 Jan.
+ 727	+ 716	- 35	+ 751	+ 11	+ 7	+ 8	- 26	-	- 26	+ 34	-	-	-	Feb.
+ 71	+ 87	- 228	+ 315	- 16	+ 31	- 396	- 157	- 7	- 150	- 239	-	-	-	Mar.
+ 379	+ 379	- 148	+ 527	-	+ 15	+ 196	- 6	- 1	- 5	+ 202	-	-	-	Apr.

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	of which						Total	to enterprises and households				to government		Total
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	Loans	Bills	Total	of which Loans		
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Building and loan associations</b>													<b>End of year or month *</b>	
2021	193,041	175,837	.	-	17,204	465	950	950	950	.	-	-	192,091	
2022 Jan.	193,723	176,382	.	-	17,341	298	949	949	949	.	-	-	192,774	
Feb.	194,402	177,075	.	-	17,327	291	965	965	965	.	-	-	193,437	
Mar.	195,282	178,300	.	-	16,982	286	1,021	1,021	1,021	.	-	-	194,261	
Apr.	195,806	179,000	.	-	16,806	232	1,088	1,088	1,088	.	-	-	194,718	
<b>Changes *</b>														
2021	+ 10,430	+ 9,462	.	-	+ 968	- 418	+ 4	+ 5	+ 5	.	- 1	- 1	+ 10,426	
2022 Jan.	+ 682	+ 545	.	-	+ 137	- 167	- 1	- 1	- 1	.	-	-	+ 683	
Feb.	+ 679	+ 693	.	-	- 14	- 7	+ 16	+ 16	+ 16	.	-	-	+ 663	
Mar.	+ 880	+ 1,225	.	-	- 345	- 5	+ 56	+ 56	+ 56	.	-	-	+ 824	
Apr.	+ 524	+ 700	.	-	- 176	- 54	+ 67	+ 67	+ 67	.	-	-	+ 457	
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>	
2021	270,712	225,451	23	88	45,150	7,031	12,449	10,685	10,632	23	1,764	1,706	258,263	
2022 Jan.	271,876	227,475	-	30	44,371	7,061	14,342	11,827	11,797	-	2,515	2,515	257,534	
Feb.	271,163	227,487	25	-68	43,719	7,070	14,503	12,521	12,486	25	1,982	2,060	256,660	
Mar.	277,802	232,620	25	-	45,157	7,061	18,328	16,430	16,395	25	1,898	1,908	259,474	
Apr.	277,657	233,626	25	78	43,928	7,104	18,162	16,188	16,153	25	1,974	1,906	259,495	
<b>Changes *</b>														
2021	+ 114	+ 2,715	- 2	- 118	- 2,481	+ 377	+ 1,530	+ 1,913	+ 1,985	- 2	- 383	- 335	- 1,416	
2022 Jan.	+ 1,164	+ 2,024	- 23	- 58	- 779	+ 30	+ 1,893	+ 1,142	+ 1,165	- 23	+ 751	+ 809	- 729	
Feb.	- 713	+ 12	+ 25	- 98	- 652	+ 9	+ 161	+ 694	+ 689	+ 25	- 533	- 455	- 874	
Mar.	+ 6,639	+ 5,133	-	+ 68	+ 1,438	- 9	+ 3,825	+ 3,909	+ 3,909	-	- 84	- 152	+ 2,814	
Apr.	- 145	+ 1,006	-	+ 78	- 1,229	+ 43	- 166	- 242	- 242	-	+ 76	- 2	+ 21	
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>	
2021	394,985	356,533	.	.	38,010	421	58,907	55,984	55,834	129	2,923	2,631	336,078	
2022 Jan.	399,782	361,721	.	.	37,727	424	63,826	60,206	60,110	84	3,620	3,382	335,956	
Feb.	398,557	364,829	.	.	33,748	428	63,900	61,038	60,927	98	2,862	2,993	334,657	
Mar.	405,617	370,823	.	.	34,574	432	67,282	63,691	63,582	48	3,591	3,480	338,335	
Apr.	406,124	372,661	.	.	32,923	445	67,227	63,321	63,169	92	3,906	3,518	338,897	
<b>Changes *</b>														
2021	+ 10,729	+ 9,425	.	.	+ 2,132	+ 96	- 1,007	+ 1,113	+ 1,112	- 1	- 2,120	- 1,291	+ 11,736	
2022 Jan.	+ 4,797	+ 5,188	.	.	- 283	+ 3	+ 4,919	+ 4,222	+ 4,276	- 45	+ 697	+ 751	- 122	
Feb.	- 1,225	+ 3,108	.	.	- 3,979	+ 4	+ 74	+ 832	+ 817	+ 14	- 758	- 389	- 1,299	
Mar.	+ 7,060	+ 5,994	.	.	+ 826	+ 4	+ 3,382	+ 2,653	+ 2,655	- 50	+ 729	+ 487	+ 3,678	
Apr.	+ 507	+ 1,838	.	.	- 1,651	+ 13	- 55	- 370	- 413	+ 44	+ 315	+ 38	+ 562	

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



## I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of year or month *</b>													
<b>Building and loan associations</b>													
181,548	169,852	4,690	165,162	11,696	465	10,543	5,035	-	5,035	5,508	-	-	2021
182,111	170,387	4,617	165,770	11,724	298	10,663	5,046	-	5,046	5,617	-	-	2022 Jan.
182,756	171,012	4,567	166,445	11,744	291	10,681	5,098	-	5,098	5,583	-	-	Feb.
183,710	172,185	4,550	167,635	11,525	286	10,551	5,094	-	5,094	5,457	-	-	Mar.
184,338	172,820	4,486	168,334	11,518	232	10,380	5,092	-	5,092	5,288	-	-	Apr.
<b>Changes *</b>													
+ 10,918	+ 10,045	- 638	+ 10,683	+ 873	- 418	- 492	- 587	-	- 587	+ 95	-	-	2021
+ 563	+ 535	- 73	+ 608	+ 28	- 167	+ 120	+ 11	-	+ 11	+ 109	-	-	2022 Jan.
+ 645	+ 625	- 50	+ 675	+ 20	- 7	+ 18	+ 52	-	+ 52	- 34	-	-	Feb.
+ 954	+ 1,173	- 17	+ 1,190	- 219	- 5	- 130	- 4	-	- 4	- 126	-	-	Mar.
+ 628	+ 635	- 64	+ 699	- 7	- 54	- 171	- 2	-	- 2	- 169	-	-	Apr.
<b>End of year or month *</b>													
<b>Banks with special, development and other central support tasks</b>													
138,743	124,586	12,096	112,490	14,157	6,555	119,520	88,527	8,126	80,401	30,993	-	476	2021
138,991	124,889	12,073	112,816	14,102	6,562	118,543	88,274	7,818	80,456	30,269	-	499	2022 Jan.
138,521	124,396	11,548	112,848	14,125	6,508	118,139	88,545	7,896	80,649	29,594	-	562	Feb.
138,557	124,681	11,889	112,792	13,876	6,500	120,917	89,636	7,850	81,786	31,281	-	561	Mar.
139,409	125,524	12,089	113,435	13,885	6,558	120,086	90,043	7,889	82,154	30,043	-	546	Apr.
<b>Changes *</b>													
+ 409	+ 654	- 2,135	+ 2,789	- 245	+ 350	- 1,825	+ 411	- 265	+ 676	- 2,236	-	+ 27	2021
+ 248	+ 303	- 23	+ 326	- 55	+ 7	- 977	- 253	- 308	+ 55	- 724	-	+ 23	2022 Jan.
- 470	- 493	- 525	+ 32	+ 23	+ 11	- 404	+ 271	+ 78	+ 193	- 675	-	- 2	Feb.
+ 36	+ 285	+ 341	- 56	- 249	- 8	+ 2,778	+ 1,091	- 46	+ 1,137	+ 1,687	-	- 1	Mar.
+ 852	+ 843	+ 200	+ 643	+ 9	+ 58	- 831	+ 407	+ 39	+ 368	- 1,238	-	- 15	Apr.
<b>End of year or month *</b>													
<b>Memo item: Foreign banks</b>													
311,427	293,549	68,049	225,500	17,878	421	24,651	4,519	241	4,278	20,132	-	-	2021
311,221	293,687	67,325	226,362	17,534	424	24,735	4,542	235	4,307	20,193	-	-	2022 Jan.
314,266	297,063	68,098	228,965	17,203	428	20,391	3,846	212	3,634	16,545	-	-	Feb.
317,415	299,941	69,240	230,701	17,474	432	20,920	3,820	207	3,613	17,100	-	-	Mar.
319,983	302,071	70,335	231,736	17,912	445	18,914	3,903	208	3,695	15,011	-	-	Apr.
<b>Changes *</b>													
+ 9,910	+ 9,653	+ 1,507	+ 8,146	+ 257	+ 96	+ 1,826	- 49	+ 55	- 104	+ 1,875	-	-	2021
- 206	+ 138	- 724	+ 862	- 344	+ 3	+ 84	+ 23	- 6	+ 29	+ 61	-	-	2022 Jan.
+ 3,045	+ 3,376	+ 773	+ 2,603	- 331	+ 4	- 4,344	- 696	- 23	- 673	- 3,648	-	-	Feb.
+ 3,149	+ 2,878	+ 1,142	+ 1,736	+ 271	+ 4	+ 529	- 26	- 5	- 21	+ 555	-	-	Mar.
+ 2,568	+ 2,130	+ 1,095	+ 1,035	+ 438	+ 13	- 2,006	+ 83	+ 1	+ 82	- 2,089	-	-	Apr.

## I. Banken (MFIs) in Deutschland

### 7. Kredite an inländische Unternehmen und Privatpersonen, Wohnungsbaukredite \*) a) insgesamt

Mio €

Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	darunter:				Kredite an Unternehmen und Selbständige								
	Kredite für den Wohnungsbau			zusammen	darunter Kredite für den Wohnungsbau	Unternehmen				wirtschaftlich selbständige Privatpersonen			
	insgesamt	zusammen	Hypothekarkredite auf Wohngrundstücke			sonstige Kredite für den Wohnungsbau	zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Stand am Quartalsende *)</b>													
2015 März	2 400 021	1 191 987	987 331	204 656	1 305 672	329 940	914 775	157 202	147 137	610 436	390 897	27 163	31 940
2015 Juni	2 413 019	1 205 105	991 979	213 126	1 309 383	334 829	916 314	161 235	145 722	609 357	393 069	27 036	32 129
2015 Sept.	2 426 317	1 218 491	1 001 231	217 260	1 309 047	336 523	914 388	157 255	144 512	612 621	394 659	26 083	32 265
2015 Dez.	2 439 975	1 230 170	1 010 397	219 773	1 314 171	339 607	918 565	148 437	148 873	621 255	395 606	25 389	32 389
2016 März	2 458 524	1 235 203	987 025	248 178	1 328 598	342 525	931 380	159 468	149 117	622 795	397 218	25 617	32 701
2016 Juni	2 473 642	1 248 037	996 192	251 845	1 332 029	345 849	932 653	159 180	149 086	624 387	399 376	25 471	33 025
2016 Sept.	2 497 221	1 264 481	1 007 598	256 883	1 341 052	350 470	939 998	156 913	150 386	632 699	401 054	24 695	33 007
2016 Dez.	2 511 978	1 276 582	1 016 523	260 059	1 347 491	354 059	946 211	150 425	153 476	642 310	401 280	23 866	32 887
2017 März	2 533 783	1 283 244	1 022 397	260 847	1 364 355	356 637	960 597	156 789	154 056	649 752	403 758	24 537	32 744
2017 Juni	2 559 681	1 297 771	1 033 704	264 067	1 377 841	360 866	969 661	158 754	155 897	655 010	408 180	24 532	32 839
2017 Sept.	2 589 491	1 315 658	1 046 906	268 752	1 392 692	366 501	982 317	159 884	157 293	665 140	410 375	23 661	32 926
2017 Dez.	2 610 127	1 326 573	1 052 952	273 621	1 403 094	368 520	991 900	157 555	160 409	673 936	411 194	23 266	32 660
2018 März	2 644 424	1 338 197	1 061 543	276 654	1 429 472	373 400	1 015 073	171 576	161 257	682 240	414 399	23 696	32 761
2018 Juni	2 672 198	1 357 497	1 074 170	283 327	1 445 471	380 075	1 029 955	175 770	164 134	690 051	415 516	23 474	30 973
2018 Sept.	2 708 491	1 377 674	1 086 817	290 857	1 476 908	389 572	1 046 275	177 862	167 680	700 733	430 633	23 989	31 748
2018 Dez.	2 727 031	1 391 210	1 116 392	274 818	1 483 581	392 702	1 050 976	171 922	171 025	708 029	432 605	23 953	31 482
2019 März	2 765 718	1 404 905	1 152 325	252 580	1 513 458	398 394	1 077 171	185 737	174 313	717 121	436 287	24 351	31 678
2019 Juni	2 809 526	1 427 776	1 182 833	244 943	1 539 725	405 183	1 098 628	192 757	180 390	725 481	441 097	24 552	32 197
2019 Sept.	2 839 566	1 450 388	1 197 033	253 355	1 551 724	411 586	1 106 991	189 271	183 369	734 351	444 733	24 322	32 016
2019 Dez.	2 864 845	1 470 358	1 212 956	257 402	1 560 544	416 097	1 113 081	182 298	187 544	743 239	447 463	23 854	31 908
2020 März	2 915 875	1 488 574	1 225 785	262 789	1 598 862	421 905	1 148 246	206 552	190 896	750 798	450 616	23 782	31 889
2020 Juni	2 949 028	1 510 569	1 246 647	263 922	1 613 460	423 161	1 166 353	196 066	198 245	772 042	447 107	21 813	31 571
2020 Sept.	2 968 645	1 537 334	1 265 380	271 954	1 616 750	434 586	1 157 859	179 716	200 202	777 941	458 891	21 670	31 888
2020 Dez.	2 993 027	1 565 603	1 285 081	280 522	1 623 407	443 308	1 159 379	171 185	179 882	789 882	464 028	20 910	32 046
2021 März	3 038 422	1 587 902	1 302 473	285 429	1 657 238	451 187	1 189 507	186 867	204 907	797 733	467 731	20 539	31 472
2021 Juni	3 056 782	1 619 529	1 316 740	302 789	1 654 295	461 432	1 180 737	174 933	201 545	804 259	473 558	20 992	31 298
2021 Sept.	3 093 749	1 648 877	1 337 443	311 434	1 666 920	467 940	1 188 591	173 179	202 161	813 251	478 329	20 529	31 096
2021 Dez.	3 147 522	1 678 184	1 373 030	305 154	1 701 525	477 185	1 217 699	183 021	209 420	825 258	483 826	19 702	30 045
2022 März	3 204 046	1 700 893	1 391 876	309 017	1 742 368	485 070	1 253 303	203 765	212 248	837 290	489 065	20 335	29 962
<b>Veränderungen im Vierteljahr *)</b>													
2014 3.Vj.	+ 13 307	+ 9 918	+ 5 611	+ 4 307	+ 4 554	+ 2 040	+ 3 358	- 1 003	+ 95	+ 4 266	+ 1 196	- 749	+ 335
2014 4.Vj.	+ 8 581	+ 9 977	+ 8 273	+ 1 704	+ 3 955	+ 3 371	+ 3 589	- 5 684	+ 1 758	+ 7 515	+ 366	- 717	+ 25
2015 1.Vj.	+ 17 898	+ 3 325	+ 3 056	+ 269	+ 15 583	+ 1 621	+ 14 350	+ 6 873	+ 1 337	+ 6 140	+ 1 233	+ 595	- 4
2015 2.Vj.	+ 13 318	+ 12 608	+ 7 458	+ 5 150	+ 4 066	+ 4 389	+ 1 729	+ 4 043	- 1 400	- 914	+ 2 337	- 117	+ 194
2015 3.Vj.	+ 13 243	+ 13 611	+ 9 297	+ 4 314	- 561	+ 1 984	- 2 501	- 3 825	- 915	+ 2 239	+ 1 940	- 953	+ 136
2015 4.Vj.	+ 13 713	+ 11 434	+ 9 006	+ 2 428	+ 4 959	+ 3 094	+ 4 192	- 6 193	+ 3 291	+ 7 094	+ 767	- 874	+ 124
2016 1.Vj.	+ 18 454	+ 5 543	+ 5 373	+ 170	+ 14 092	+ 2 933	+ 13 025	+ 11 246	+ 469	+ 1 310	+ 1 067	+ 193	+ 72
2016 2.Vj.	+ 17 448	+ 12 899	+ 8 862	+ 4 037	+ 5 701	+ 3 399	+ 3 573	+ 527	+ 1 264	+ 1 782	+ 2 128	- 201	+ 404
2016 3.Vj.	+ 24 484	+ 16 019	+ 10 876	+ 5 143	+ 10 193	+ 4 196	+ 8 450	- 2 167	+ 2 350	+ 8 267	+ 1 743	- 776	+ 47
2016 4.Vj.	+ 14 357	+ 12 391	+ 8 385	+ 4 006	+ 6 029	+ 3 834	+ 5 868	- 5 788	+ 2 405	+ 9 251	+ 161	- 834	- 120
2017 1.Vj.	+ 21 670	+ 6 592	+ 5 844	+ 748	+ 16 764	+ 2 563	+ 14 416	+ 6 289	+ 575	+ 7 552	+ 2 348	+ 671	- 143
2017 2.Vj.	+ 23 268	+ 13 787	+ 11 177	+ 2 610	+ 11 096	+ 4 064	+ 7 714	+ 2 345	+ 1 791	+ 3 578	+ 3 382	-	+ 95
2017 3.Vj.	+ 29 500	+ 17 807	+ 12 577	+ 5 230	+ 14 496	+ 5 735	+ 12 316	+ 1 110	+ 1 376	+ 9 830	+ 2 180	- 861	+ 87
2017 4.Vj.	+ 18 711	+ 12 705	+ 7 836	+ 4 869	+ 8 892	+ 4 079	+ 8 108	- 2 254	+ 3 111	+ 7 251	+ 784	- 395	- 296
2018 1.Vj.	+ 33 637	+ 11 104	+ 8 096	+ 3 008	+ 25 973	+ 4 810	+ 22 398	+ 14 016	+ 1 138	+ 7 244	+ 3 575	+ 430	+ 101
2018 2.Vj.	+ 37 019	+ 17 750	+ 11 762	+ 5 988	+ 23 079	+ 6 585	+ 19 292	+ 4 204	+ 6 897	+ 8 191	+ 3 787	- 187	+ 437
2018 3.Vj.	+ 35 178	+ 19 442	+ 11 127	+ 8 315	+ 19 342	+ 6 032	+ 15 625	+ 2 197	+ 3 361	+ 10 067	+ 3 717	+ 115	+ 200
2018 4.Vj.	+ 18 540	+ 15 161	+ 8 940	+ 6 221	+ 6 753	+ 4 835	+ 4 651	- 6 120	+ 3 530	+ 7 241	+ 2 102	- 116	- 156
2019 1.Vj.	+ 38 692	+ 13 527	+ 11 433	+ 2 094	+ 29 793	+ 5 478	+ 26 091	+ 13 848	+ 3 079	+ 9 164	+ 3 702	+ 407	+ 136
2019 2.Vj.	+ 43 758	+ 20 111	+ 13 453	+ 6 558	+ 26 787	+ 6 919	+ 22 457	+ 7 500	+ 5 927	+ 9 030	+ 4 330	+ 231	+ 444
2019 3.Vj.	+ 29 810	+ 22 417	+ 15 405	+ 7 012	+ 11 959	+ 6 113	+ 8 388	- 3 546	+ 3 209	+ 8 725	+ 3 571	- 235	- 121
2019 4.Vj.	+ 25 329	+ 20 010	+ 13 863	+ 6 147	+ 9 200	+ 4 571	+ 6 435	- 6 958	+ 4 195	+ 9 198	+ 2 765	- 498	- 108
2020 1.Vj.	+ 50 955	+ 17 776	+ 12 399	+ 5 377	+ 38 163	+ 5 408	+ 35 135	+ 24 254	+ 3 402	+ 7 479	+ 3 028	- 72	- 144
2020 2.Vj.	+ 30 598	+ 20 970	+ 13 682	+ 7 288	+ 17 073	+ 5 156	+ 13 532	- 12 926	+ 7 519	+ 18 939	+ 3 541	- 2 019	- 108
2020 3.Vj.	+ 19 697	+ 26 470	+ 18 778	+ 7 692	- 1 855	+ 6 375	- 7 279	- 16 665	+ 2 097	+ 7 289	+ 5 424	-	+ 17
2020 4.Vj.	+ 23 948	+ 27 744	+ 19 321	+ 8 423	+ 6 143	+ 8 372	+ 1 751	- 8 492	- 1 756	+ 11 999	+ 4 392	- 760	+ 203
2021 1.Vj.	+ 44 843	+ 22 219	+ 17 298	+ 4 921	+ 33 004	+ 7 581	+ 29 844	+ 15 741	+ 6 476	+ 7 627	+ 3 160	- 391	- 529
2021 2.Vj.	+ 17 940	+ 30 722	+ 21 042	+ 9 680	- 3 153	+ 9 595	- 8 935	- 12 034	- 3 382	+ 6 481	+ 5 782	+ 453	- 164
2021 3.Vj.	+ 37 075	+ 29 096	+ 19 702	+ 9 394	+ 12 728	+ 6 289	+ 8 497	- 841	+ 81	+ 9 257	+ 4 231	- 468	- 187
2021 4.Vj.	+ 54 123	+ 28 615	+ 18 878	+ 9 737	+ 34 906	+ 8 961	+ 29 704	+ 11 155	+ 8 377	+ 10 172	+ 5 202	- 632	- 369
2022 1.Vj.	+ 57 874	+ 21 964	+ 16 621	+ 5 343	+ 41 983	+ 6 990	+ 36 954	+ 22 094	+ 2 828	+ 12 032	+ 5 029	+ 633	- 83

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

Erläuterungen am Ende des Beihefts. 1 Ohne Hypothekarkredite und ohne Kredite für den Wohnungsbau, auch wenn sie in Form von Ratenkrediten gewährt worden sind.

I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen													Kredite an Organisationen ohne Erwerbszweck				Zeit
langfristige Kredite	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	Zeit				
		Kredite für den Wohnungsbau	Ratenkredite <sup>1)</sup>	Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten													
14	15	16	17	18	19	20	21	22	23	24	25	26					
<b>Stand am Quartalsende <sup>2)</sup></b>																	
331 794	1 079 996	858 155	150 005	11 251	34 384	72 129	973 483	14 353	3 892	712	461	13 180	2015 März				
333 904	1 089 569	866 778	151 645	10 993	33 656	73 217	982 696	14 067	3 498	563	463	13 041	Juni				
336 311	1 103 029	878 385	153 556	11 019	33 750	73 944	995 335	14 241	3 583	558	509	13 174	Sept.				
337 828	1 111 647	887 091	154 415	10 120	33 242	74 186	1 004 219	14 157	3 472	528	584	13 045	Dez.				
338 900	1 115 865	889 235	156 839	10 277	32 403	74 884	1 008 578	14 061	3 443	494	598	12 969	2016 März				
340 880	1 127 588	898 712	159 629	9 790	31 645	76 010	1 019 933	14 025	3 476	478	593	12 954	Juni				
343 352	1 141 970	910 480	162 262	9 837	31 615	77 074	1 033 281	14 199	3 531	544	516	13 139	Sept.				
344 527	1 150 112	918 954	163 266	9 228	30 580	77 257	1 042 275	14 375	3 569	593	506	13 276	Dez.				
346 477	1 154 835	922 907	165 531	9 212	29 845	77 060	1 047 930	14 593	3 700	643	518	13 432	2017 März				
350 809	1 167 311	933 151	168 010	8 924	29 742	78 135	1 059 434	14 529	3 754	539	522	13 468	Juni				
353 788	1 182 157	945 425	170 399	8 909	29 448	78 886	1 073 823	14 642	3 732	517	529	13 596	Sept.				
355 268	1 192 250	954 334	171 575	8 566	29 292	79 906	1 083 052	14 783	3 719	530	570	13 683	Dez.				
357 942	1 200 037	961 075	173 296	8 394	29 027	80 682	1 090 328	14 915	3 722	635	546	13 734	2018 März				
361 069	1 211 801	973 657	172 950	8 367	29 173	79 636	1 102 992	14 926	3 765	481	523	13 922	Juni				
374 896	1 216 562	984 367	172 153	8 438	29 229	80 122	1 107 211	15 021	3 735	498	513	14 010	Sept.				
377 170	1 228 423	994 761	172 882	8 268	31 247	79 578	1 117 598	15 027	3 747	512	515	14 000	Dez.				
380 258	1 237 159	1 002 719	173 735	8 048	29 791	80 129	1 127 239	15 101	3 792	541	499	14 061	2019 März				
384 348	1 254 632	1 018 782	175 638	8 044	31 349	81 235	1 142 048	15 169	3 811	542	450	14 177	Juni				
388 395	1 272 475	1 035 011	176 389	8 494	31 507	81 283	1 159 685	15 367	3 791	544	453	14 370	Sept.				
391 701	1 288 420	1 050 411	176 499	7 914	31 585	81 370	1 175 465	15 881	3 850	669	497	14 715	Dez.				
394 945	1 300 993	1 062 783	177 994	7 945	30 025	81 214	1 189 754	16 020	3 886	743	526	14 751	2020 März				
393 723	1 319 403	1 083 518	176 887	7 339	28 994	80 420	1 209 989	16 165	3 890	748	558	14 859	Juni				
405 333	1 335 850	1 098 812	178 342	7 477	29 256	80 590	1 226 004	16 045	3 936	629	466	14 950	Sept.				
411 072	1 353 419	1 118 266	177 449	6 672	28 553	79 595	1 245 271	16 201	4 029	557	507	15 137	Dez.				
415 720	1 364 812	1 132 613	175 380	6 623	27 913	77 598	1 259 301	16 372	4 102	660	546	15 166	2021 März				
421 268	1 386 321	1 153 957	174 753	6 569	28 565	76 680	1 281 076	16 166	4 140	521	472	15 173	Juni				
426 704	1 410 525	1 176 634	176 441	7 049	29 580	76 254	1 304 691	16 304	4 303	474	555	15 275	Sept.				
434 079	1 429 306	1 196 608	184 081	6 889	28 600	74 392	1 326 314	16 691	4 391	526	597	15 568	Dez.				
438 768	1 444 913	1 211 388	184 468	7 078	29 206	73 420	1 342 287	16 765	4 435	661	500	15 604	2022 März				
<b>Veränderungen im Vierteljahr <sup>3)</sup></b>																	
+ 1 610	+ 8 802	+ 7 878	+ 1 342	+ 37	- 406	+ 896	+ 8 312	- 49	-	41	+ 13	- 21	2014 3.Vj.				
+ 1 058	+ 4 228	+ 6 360	- 276	- 1 119	- 1 276	- 160	+ 5 664	+ 398	+ 246	+ 69	+ 21	+ 308	4.Vj.				
+ 642	+ 2 494	+ 1 569	+ 1 130	+ 502	+ 214	- 514	+ 2 794	- 179	+ 135	+ 3	- 9	- 173	2015 1.Vj.				
+ 2 260	+ 9 598	+ 8 563	+ 1 665	- 258	- 548	+ 1 083	+ 9 063	- 346	- 344	- 149	+ 2	- 199	2.Vj.				
+ 2 757	+ 13 510	+ 11 542	+ 1 931	+ 26	+ 94	+ 727	+ 12 689	+ 294	+ 85	+ 5	+ 46	+ 253	3.Vj.				
+ 1 517	+ 9 013	+ 8 451	+ 959	- 899	+ 2	+ 382	+ 8 629	- 259	- 111	- 30	-	- 229	4.Vj.				
+ 802	+ 4 378	+ 2 639	+ 1 854	+ 157	- 839	+ 823	+ 4 394	- 16	- 29	+ 34	+ 14	+ 4	2016 1.Vj.				
+ 1 925	+ 11 783	+ 9 472	+ 2 865	- 487	- 693	+ 1 051	+ 11 425	- 36	+ 28	- 16	- 5	- 15	2.Vj.				
+ 2 472	+ 14 117	+ 11 768	+ 2 433	+ 47	- 30	+ 849	+ 13 298	+ 174	+ 55	+ 66	- 77	+ 185	3.Vj.				
+ 1 115	+ 8 152	+ 8 519	+ 1 089	- 604	- 1 070	+ 168	+ 9 054	+ 176	+ 38	+ 49	- 10	+ 137	4.Vj.				
+ 1 820	+ 4 853	+ 4 063	+ 2 280	- 16	- 735	- 197	+ 5 785	+ 53	- 34	+ 50	+ 12	- 9	2017 1.Vj.				
+ 3 287	+ 12 236	+ 9 669	+ 2 799	- 288	- 103	+ 1 070	+ 11 269	- 64	+ 54	- 104	+ 4	+ 36	2.Vj.				
+ 2 954	+ 14 861	+ 12 094	+ 2 529	- 15	- 299	+ 886	+ 14 274	+ 143	- 22	- 22	+ 7	+ 158	3.Vj.				
+ 1 475	+ 9 753	+ 8 639	+ 1 056	- 343	- 156	+ 1 020	+ 8 889	+ 66	- 13	+ 13	+ 41	+ 12	4.Vj.				
+ 3 044	+ 7 502	+ 6 291	+ 1 796	- 172	- 265	+ 776	+ 6 991	+ 162	+ 3	+ 105	- 24	+ 81	2018 1.Vj.				
+ 3 537	+ 13 969	+ 11 122	+ 3 184	- 27	+ 146	+ 1 554	+ 12 269	- 29	+ 43	- 154	- 23	+ 148	2.Vj.				
+ 3 402	+ 15 741	+ 13 440	+ 2 273	+ 51	+ 501	+ 1 006	+ 14 234	+ 95	- 30	+ 17	- 10	+ 88	3.Vj.				
+ 2 374	+ 11 716	+ 10 279	+ 959	- 170	+ 758	+ 526	+ 10 432	+ 71	+ 47	+ 14	+ 2	+ 55	4.Vj.				
+ 3 159	+ 8 825	+ 8 004	+ 2 608	- 220	- 1 383	+ 546	+ 9 662	+ 74	+ 45	+ 29	- 16	+ 61	2019 1.Vj.				
+ 3 655	+ 16 903	+ 13 178	+ 2 893	- 4	+ 1 553	+ 1 106	+ 14 244	+ 68	+ 14	+ 1	- 49	+ 116	2.Vj.				
+ 3 927	+ 17 908	+ 16 324	+ 1 236	+ 450	+ 148	+ 383	+ 17 377	- 57	- 20	+ 2	- 2	- 57	3.Vj.				
+ 3 371	+ 15 870	+ 15 455	+ 50	- 580	+ 328	+ 92	+ 15 450	+ 259	- 16	+ 125	+ 44	+ 90	4.Vj.				
+ 3 244	+ 12 573	+ 12 327	+ 1 805	+ 31	- 1 560	- 156	+ 14 289	+ 219	+ 41	+ 74	+ 29	+ 116	2020 1.Vj.				
+ 5 668	+ 13 380	+ 15 810	- 1 007	- 606	- 1 031	- 1 264	+ 15 675	+ 145	+ 4	+ 5	+ 32	+ 108	2.Vj.				
+ 5 410	+ 21 672	+ 20 049	+ 1 710	+ 138	+ 327	+ 255	+ 21 090	- 120	+ 46	- 119	- 92	+ 91	3.Vj.				
+ 4 949	+ 17 649	+ 19 284	- 693	- 805	- 703	- 645	+ 18 997	+ 156	+ 88	- 72	+ 41	+ 187	4.Vj.				
+ 4 080	+ 11 613	+ 14 555	- 1 976	- 49	- 515	- 2 152	+ 14 280	+ 226	+ 83	+ 103	+ 39	+ 84	2021 1.Vj.				
+ 5 493	+ 21 309	+ 21 089	- 392	- 54	+ 637	- 928	+ 21 600	- 216	+ 38	- 139	- 74	- 3	2.Vj.				
+ 4 886	+ 24 254	+ 22 664	+ 1 087	+ 480	+ 1 020	- 406	+ 23 640	+ 93	+ 143	- 47	+ 83	+ 57	3.Vj.				
+ 6 203	+ 18 831	+ 19 567	- 115	- 160	- 263	- 1 278	+ 20 372	+ 386	+ 87	+ 52	+ 42	+ 292	4.Vj.				
+ 4 479	+ 15 817	+ 14 930	+ 447	+ 189	+ 606	- 972	+ 16 183	+ 74	+ 44	+ 135	- 97	+ 36	2022 1.Vj.				

## I. Banken (MFIs) in Deutschland

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

Mio €

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

Zeit	darunter:				Kredite an Unternehmen und Selbständige									
	Kredite für den Wohnungsbau			zusammen	darunter Kredite für den Wohnungsbau	Unternehmen				wirtschaftlich selbständige Privatpersonen 1)				
	insgesamt	zusammen	Hypothekarkredite auf Wohngrundstücke			sonstige Kredite für den Wohnungsbau	zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Kreditbanken 3)</b>													<b>Stand am Quartalsende *)</b>	
2021 März	894 263	388 963	334 078	54 885	450 519	86 628	367 048	99 355	84 750	182 943	83 471	6 889	15 620	
Juni	893 589	394 672	339 637	55 035	444 618	87 497	360 417	95 139	83 070	182 208	84 201	7 165	15 465	
Sept.	896 892	401 245	345 096	56 149	441 305	88 708	356 735	92 472	81 804	182 459	84 570	7 107	15 319	
Dez.	915 021	408 253	350 975	57 278	453 723	90 113	368 633	98 594	86 845	183 194	85 090	6 988	15 210	
2022 März	935 939	413 248	355 690	57 558	469 610	91 044	384 293	108 369	89 086	186 838	85 317	6 935	15 116	
<b>Veränderungen im Vierteljahr *)</b>														
2021 1.Vj.	+ 11 381	+ 5 504	+ 4 898	+ 606	+ 8 278	+ 900	+ 8 024	+ 6 115	+ 1 251	+ 658	+ 254	- 43	- 352	
2.Vj.	- 864	+ 5 699	+ 5 549	+ 150	- 5 846	+ 914	- 6 636	- 4 241	- 1 670	- 725	+ 790	+ 276	- 145	
3.Vj.	+ 3 166	+ 6 543	+ 5 369	+ 1 174	- 3 450	+ 1 181	- 3 724	- 1 779	- 1 866	- 79	+ 274	- 58	- 151	
4.Vj.	+ 18 244	+ 6 918	+ 5 879	+ 1 039	+ 12 599	+ 1 325	+ 12 079	+ 6 265	+ 5 084	+ 730	+ 520	- 119	- 74	
2022 1.Vj.	+ 22 268	+ 4 855	+ 4 575	+ 280	+ 17 237	+ 791	+ 17 010	+ 11 125	+ 2 241	+ 3 644	+ 227	- 53	- 94	
<b>Großbanken</b>													<b>Stand am Quartalsende *)</b>	
2021 März	420 925	248 864	209 737	39 127	191 025	46 916	144 981	44 511	20 166	80 304	46 044	2 845	1 412	
Juni	424 323	251 885	212 869	39 016	191 385	47 405	144 500	44 417	20 009	80 074	46 885	3 249	1 440	
Sept.	427 996	256 591	216 753	39 838	191 232	48 342	144 048	43 901	20 136	80 011	47 184	3 155	1 406	
Dez.	438 531	260 322	220 143	40 179	198 808	49 076	151 259	48 136	22 713	80 410	47 549	3 054	1 409	
2022 März	444 547	262 694	222 447	40 247	202 687	49 436	155 031	50 757	22 414	81 860	47 656	3 015	1 371	
<b>Veränderungen im Vierteljahr *)</b>														
2021 1.Vj.	+ 7 612	+ 3 908	+ 3 407	+ 501	+ 4 682	+ 619	+ 4 170	+ 2 448	+ 1 068	+ 654	+ 512	- 95	+ 22	
2.Vj.	+ 3 398	+ 3 171	+ 3 282	- 111	+ 360	+ 489	- 481	- 94	- 157	- 230	+ 841	+ 404	+ 28	
3.Vj.	+ 3 673	+ 4 706	+ 3 794	+ 912	- 153	+ 937	- 452	- 516	+ 127	- 63	+ 299	- 94	- 34	
4.Vj.	+ 10 535	+ 3 731	+ 3 390	+ 341	+ 7 576	+ 734	+ 7 211	+ 4 235	+ 2 577	+ 399	+ 365	- 101	+ 3	
2022 1.Vj.	+ 7 366	+ 2 372	+ 2 304	+ 68	+ 5 229	+ 360	+ 5 122	+ 3 971	- 299	+ 1 450	+ 107	- 39	- 38	
<b>Regionalbanken und sonstige Kreditbanken</b>													<b>Stand am Quartalsende *)</b>	
2021 März	393 776	136 610	121 839	14 771	199 743	38 969	167 044	35 839	46 013	85 192	32 699	3 122	12 404	
Juni	392 053	139 204	124 193	15 011	195 849	39 340	163 194	33 396	44 856	84 942	32 655	3 052	12 232	
Sept.	390 721	141 091	125 781	15 310	192 001	39 635	159 462	30 660	43 751	85 051	32 539	2 985	12 106	
Dez.	394 649	144 318	128 157	16 161	193 537	40 323	160 854	29 293	45 307	86 254	32 683	2 954	11 984	
2022 März	404 306	146 943	130 574	16 369	200 053	40 906	167 159	32 675	47 347	87 137	32 894	3 003	11 947	
<b>Veränderungen im Vierteljahr *)</b>														
2021 1.Vj.	+ 5 890	+ 1 532	+ 1 417	+ 115	+ 5 439	+ 259	+ 5 612	+ 4 853	+ 970	- 211	- 173	+ 51	- 335	
2.Vj.	- 1 723	+ 2 604	+ 2 354	+ 250	- 3 834	+ 416	- 3 850	- 2 463	- 1 147	- 240	+ 16	- 70	- 162	
3.Vj.	- 1 469	+ 1 887	+ 1 588	+ 299	- 3 985	+ 295	- 3 869	- 1 883	- 1 705	- 281	- 116	- 67	- 126	
4.Vj.	+ 4 069	+ 3 147	+ 2 376	+ 771	+ 1 672	+ 608	+ 1 528	- 1 244	+ 1 579	+ 1 193	+ 144	- 31	- 87	
2022 1.Vj.	+ 9 248	+ 2 485	+ 2 277	+ 208	+ 6 427	+ 443	+ 6 229	+ 3 306	+ 2 040	+ 883	+ 198	+ 36	- 37	
<b>Zweigstellen ausländischer Banken</b>													<b>Stand am Quartalsende *)</b>	
2021 März	79 562	3 489	2 502	987	59 751	743	55 023	19 005	18 571	17 447	4 728	922	1 804	
Juni	77 213	3 583	2 575	1 008	57 384	752	52 723	17 326	18 205	17 192	4 661	864	1 793	
Sept.	78 175	3 563	2 562	1 001	58 072	731	53 225	17 911	17 917	17 397	4 847	967	1 807	
Dez.	81 841	3 613	2 675	938	61 378	714	56 520	21 165	18 825	16 530	4 858	980	1 817	
2022 März	87 086	3 611	2 669	942	66 870	702	62 103	24 937	19 325	17 841	4 767	917	1 798	
<b>Veränderungen im Vierteljahr *)</b>														
2021 1.Vj.	- 2 121	+ 64	+ 74	- 10	- 1 843	+ 22	- 1 758	- 1 186	- 787	+ 215	- 85	+ 1	- 39	
2.Vj.	- 2 539	- 76	- 87	+ 11	- 2 372	+ 9	- 2 305	- 1 684	- 366	- 255	- 67	- 58	- 11	
3.Vj.	+ 962	- 50	- 13	- 37	+ 688	- 51	+ 597	+ 620	- 288	+ 265	+ 91	+ 103	+ 9	
4.Vj.	+ 3 640	+ 40	+ 113	- 73	+ 3 351	- 17	+ 3 340	+ 3 274	+ 928	- 862	+ 11	+ 13	+ 10	
2022 1.Vj.	+ 5 654	- 2	- 6	+ 4	+ 5 581	- 12	+ 5 659	+ 3 848	+ 500	+ 1 311	- 78	- 50	- 19	

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

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

I. Banken (MFIs) in Deutschland

lang- fristige Kredite	Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen							Kredite an Organisationen ohne Erwerbszweck						Zeit
	zusammen	darunter:			kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite	zusammen	darunter Kredite für den Woh- nungs- bau	kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite		
		Kredite für den Woh- nungs- bau	Raten- kredite <sup>2)</sup>	Debet- salden auf Lohn-, Gehalts-, Renten- und Pensions- konten										
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>Stand am Quartalsende <sup>1)</sup></b>													<b>Kreditbanken <sup>3)</sup></b>	
60 962	442 035	301 888	118 333	2 506	16 034	53 182	372 819	1 709	447	280	120	1 309	2021 März	
61 571	447 315	306 718	118 170	2 494	16 349	52 335	378 631	1 656	457	209	134	1 313	2021 Juni	
62 144	453 927	312 077	119 212	2 683	16 767	51 869	385 291	1 660	460	182	158	1 320	2021 Sept.	
62 892	459 585	317 680	119 051	2 711	16 898	50 672	392 015	1 713	460	223	148	1 342	2021 Dez.	
63 266	464 594	321 773	119 638	2 782	17 221	49 642	397 731	1 735	431	262	155	1 318	2022 März	
<b>Veränderungen im Vierteljahr <sup>1)</sup></b>														
+ 649	+ 3 020	+ 4 594	- 1 415	- 79	+ 23	- 1 720	+ 4 717	+ 83	+ 10	+ 80	- 1	+ 4	2021 1.Vj.	
+ 659	+ 5 035	+ 4 775	- 183	- 12	+ 300	- 857	+ 5 592	- 53	+ 10	- 71	+ 14	+ 4	2021 2.Vj.	
+ 483	+ 6 612	+ 5 359	+ 967	+ 189	+ 423	- 466	+ 6 655	+ 4	+ 3	- 27	+ 24	+ 7	2021 3.Vj.	
+ 713	+ 5 592	+ 5 593	- 197	+ 28	+ 113	- 976	+ 6 455	+ 53	-	+ 41	- 10	+ 22	2021 4.Vj.	
+ 374	+ 5 009	+ 4 093	+ 587	+ 71	+ 323	- 1 030	+ 5 716	+ 22	- 29	+ 39	+ 7	- 24	2022 1.Vj.	
<b>Stand am Quartalsende <sup>1)</sup></b>													<b>Großbanken</b>	
41 787	229 198	201 815	18 879	1 387	3 860	4 161	221 177	702	133	151	29	522	2021 März	
42 196	232 276	204 338	18 870	1 373	4 204	4 136	223 936	662	142	104	40	518	2021 Juni	
42 623	236 131	208 109	18 968	1 470	4 314	4 202	227 615	633	140	79	39	515	2021 Sept.	
43 086	239 061	211 103	18 802	1 512	4 340	4 139	230 582	662	143	112	33	517	2021 Dez.	
43 270	241 198	213 119	19 088	1 530	4 244	4 124	232 830	662	139	120	35	507	2022 März	
<b>Veränderungen im Vierteljahr <sup>1)</sup></b>														
+ 585	+ 2 911	+ 3 290	+ 31	- 83	- 207	+ 37	+ 3 081	+ 19	- 1	+ 32	-	- 13	2021 1.Vj.	
+ 409	+ 3 078	+ 2 673	- 9	- 14	+ 344	- 25	+ 2 759	- 40	+ 9	- 47	+ 11	- 4	2021 2.Vj.	
+ 427	+ 3 855	+ 3 771	+ 98	+ 97	+ 110	+ 66	+ 3 679	- 29	- 2	- 25	- 1	+ 3	2021 3.Vj.	
+ 463	+ 2 930	+ 2 994	- 166	+ 42	+ 26	- 63	+ 2 967	+ 29	+ 3	+ 33	- 6	+ 2	2021 4.Vj.	
+ 184	+ 2 137	+ 2 016	+ 286	+ 18	- 96	- 15	+ 2 248	-	- 4	+ 8	+ 2	- 10	2022 1.Vj.	
<b>Stand am Quartalsende <sup>1)</sup></b>													<b>Regionalbanken und sonstige Kreditbanken</b>	
17 173	193 146	97 332	87 385	863	7 867	43 728	141 551	887	309	72	66	749	2021 März	
17 371	195 324	99 553	87 460	852	7 733	43 028	144 563	880	311	51	69	760	2021 Juni	
17 448	197 813	101 140	88 227	936	7 923	42 554	147 336	907	316	47	94	766	2021 Sept.	
17 745	200 196	103 683	88 132	904	7 915	41 416	150 865	916	312	47	88	781	2021 Dez.	
17 944	203 339	105 750	88 491	1 237	8 640	40 472	154 227	914	287	61	92	761	2022 März	
<b>Veränderungen im Vierteljahr <sup>1)</sup></b>														
+ 111	+ 427	+ 1 264	- 1 110	- 11	+ 289	- 1 525	+ 1 663	+ 24	+ 9	+ 8	- 1	+ 17	2021 1.Vj.	
+ 248	+ 2 118	+ 2 186	+ 60	- 11	- 134	- 710	+ 2 962	- 7	+ 2	- 21	+ 3	+ 11	2021 2.Vj.	
+ 77	+ 2 489	+ 1 587	+ 767	+ 84	+ 190	- 474	+ 2 773	+ 27	+ 5	- 4	+ 25	+ 6	2021 3.Vj.	
+ 262	+ 2 388	+ 2 543	- 90	- 32	- 6	- 910	+ 3 304	+ 9	- 4	-	- 6	+ 15	2021 4.Vj.	
+ 199	+ 2 862	+ 2 067	+ 359	+ 52	+ 444	- 944	+ 3 362	- 41	- 25	- 25	+ 4	- 20	2022 1.Vj.	
<b>Stand am Quartalsende <sup>1)</sup></b>													<b>Zweigstellen ausländischer Banken</b>	
2 002	19 691	2 741	12 069	256	4 307	5 293	10 091	120	5	57	25	38	2021 März	
2 004	19 715	2 827	11 840	269	4 412	5 171	10 132	114	4	54	25	35	2021 Juni	
2 073	19 983	2 828	12 017	277	4 530	5 113	10 340	120	4	56	25	39	2021 Sept.	
2 061	20 328	2 894	12 117	295	4 643	5 117	10 568	135	5	64	27	44	2021 Dez.	
2 052	20 057	2 904	12 059	15	4 337	5 046	10 674	159	5	81	28	50	2022 März	
<b>Veränderungen im Vierteljahr <sup>1)</sup></b>														
- 47	- 318	+ 40	- 336	+ 15	- 59	- 232	- 27	+ 40	+ 2	+ 40	-	-	2021 1.Vj.	
+ 2	- 161	- 84	- 234	+ 13	+ 90	- 122	- 129	- 6	- 1	- 3	-	- 3	2021 2.Vj.	
- 21	+ 268	+ 1	+ 102	+ 8	+ 123	- 58	+ 203	+ 6	-	+ 2	-	+ 4	2021 3.Vj.	
- 12	+ 274	+ 56	+ 59	+ 18	+ 93	- 3	+ 184	+ 15	+ 1	+ 8	+ 2	+ 5	2021 4.Vj.	
- 9	+ 10	+ 10	- 58	+ 1	- 25	- 71	+ 106	+ 63	-	+ 56	+ 1	+ 6	2022 1.Vj.	

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

## I. Banken (MFIs) in Deutschland

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

Mio €

Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	darunter:				Kredite an Unternehmen und Selbständige								
	Kredite für den Wohnungsbau			zusammen	Unternehmen				wirtschaftlich selbständige Privatpersonen 1)				
	insgesamt	Hypo- thekar- kredite auf Wohn- grund- stücke	sonstige Kredite für den Wohn- bau		zusammen	darunter Kredite für den Wohn- bau	zusammen	kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite	zusammen	kurz- fristige Kredite	mittel- fristige Kredite
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Landesbanken</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	182 529	34 010	27 732	6 278	166 774	20 513	160 417	25 700	33 244	101 473	6 357	308	612
2021 Juni	173 890	35 074	27 077	7 997	158 160	21 326	151 806	19 467	30 805	101 534	6 354	310	628
2021 Sept.	174 729	33 355	25 207	8 148	158 934	19 752	152 617	19 015	31 298	102 304	6 317	336	590
2021 Dez.	186 877	34 293	25 559	8 734	171 021	20 721	164 395	23 678	34 337	106 380	6 626	301	620
2022 März	187 345	33 744	25 524	8 220	171 516	20 212	164 964	24 216	34 586	106 162	6 552	297	613
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 10 571	+ 862	+ 1 217	- 355	+ 10 694	+ 896	+ 10 788	+ 7 045	+ 3 953	- 210	- 94	- 37	- 20
2021 2.Vj.	- 8 639	+ 679	- 55	+ 734	- 8 614	+ 578	- 8 611	- 6 233	- 2 439	+ 61	+ 3	+ 2	+ 16
2021 3.Vj.	+ 839	- 1 819	- 1 720	- 99	+ 774	- 1 844	+ 811	- 452	+ 493	+ 770	- 37	+ 26	- 38
2021 4.Vj.	+ 5 338	+ 932	+ 351	+ 581	+ 5 284	+ 969	+ 5 260	+ 4 417	+ 1 460	- 617	+ 24	- 35	+ 14
2022 1.Vj.	+ 468	- 689	- 175	- 514	+ 495	- 649	+ 569	+ 538	+ 249	- 218	- 74	- 4	- 7
<b>Sparkassen</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	893 221	511 666	352 761	158 905	495 675	161 750	309 577	30 231	39 960	239 386	186 098	6 148	6 289
2021 Juni	905 918	522 669	356 160	166 509	501 115	165 579	312 364	29 747	40 196	242 421	188 751	6 229	6 306
2021 Sept.	921 857	534 701	360 603	174 098	509 098	170 037	317 978	30 631	41 296	246 051	191 120	6 122	6 269
2021 Dez.	935 026	544 951	363 754	181 197	516 521	174 225	322 984	30 195	42 089	250 700	193 537	6 094	6 315
2022 März	949 870	553 360	367 030	186 330	526 809	177 984	330 650	33 213	42 124	255 313	196 159	6 409	6 349
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 9 225	+ 6 952	+ 2 425	+ 4 527	+ 5 436	+ 2 751	+ 4 051	+ 937	+ 717	+ 2 397	+ 1 385	- 116	- 179
2021 2.Vj.	+ 12 527	+ 10 958	+ 3 379	+ 7 579	+ 5 240	+ 3 759	+ 2 687	- 499	+ 196	+ 2 990	+ 2 553	+ 81	+ 17
2021 3.Vj.	+ 15 939	+ 11 877	+ 4 363	+ 7 514	+ 7 983	+ 4 303	+ 5 699	+ 884	+ 1 100	+ 3 715	+ 2 284	- 107	- 37
2021 4.Vj.	+ 13 339	+ 10 095	+ 3 366	+ 6 729	+ 7 618	+ 4 048	+ 5 266	- 356	+ 833	+ 4 789	+ 2 352	- 28	+ 46
2022 1.Vj.	+ 14 844	+ 8 409	+ 3 276	+ 5 133	+ 10 288	+ 3 759	+ 7 666	+ 3 018	+ 35	+ 4 613	+ 2 622	+ 315	+ 34
<b>Kreditgenossenschaften</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	657 633	384 912	349 217	35 695	328 836	101 297	168 652	19 806	21 258	127 588	160 184	6 984	8 408
2021 Juni	669 927	395 346	351 871	43 475	334 936	105 393	172 793	19 720	22 199	130 874	162 143	7 081	8 348
2021 Sept.	682 582	404 311	361 077	43 234	340 728	107 296	176 845	19 939	23 068	133 838	163 883	6 783	8 385
2021 Dez.	694 267	413 185	385 145	28 040	347 961	110 934	181 848	18 582	21 992	141 274	166 113	6 175	7 372
2022 März	704 769	420 045	391 606	28 439	354 907	113 981	186 834	19 831	22 831	144 172	168 073	6 531	7 375
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 8 247	+ 5 432	+ 4 596	+ 836	+ 6 056	+ 2 334	+ 5 149	+ 708	+ 1 165	+ 3 276	+ 907	- 196	+ 3
2021 2.Vj.	+ 12 294	+ 9 969	+ 8 859	+ 1 110	+ 6 095	+ 3 706	+ 4 141	- 86	+ 951	+ 3 276	+ 1 954	+ 97	- 60
2021 3.Vj.	+ 12 655	+ 8 968	+ 8 195	+ 773	+ 5 742	+ 2 064	+ 4 407	+ 244	+ 934	+ 3 229	+ 1 335	- 303	+ 57
2021 4.Vj.	+ 11 700	+ 8 397	+ 7 144	+ 1 253	+ 7 113	+ 3 574	+ 5 023	- 267	- 41	+ 5 331	+ 2 090	- 413	- 366
2022 1.Vj.	+ 10 502	+ 6 385	+ 6 026	+ 359	+ 6 946	+ 2 642	+ 4 986	+ 1 249	+ 839	+ 2 898	+ 1 960	+ 356	+ 3
<b>Realkreditinstitute</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	113 713	61 877	59 454	2 423	85 163	33 630	76 114	2 048	12 741	61 325	9 049	29	140
2021 Juni	115 002	62 912	60 307	2 605	85 762	33 960	76 694	2 050	13 347	61 297	9 068	37	150
2021 Sept.	115 739	64 000	61 285	2 715	85 700	34 232	76 571	1 744	13 581	61 246	9 129	10	153
2021 Dez.	110 291	63 955	61 228	2 727	79 420	33 342	70 412	1 563	12 472	56 377	9 008	8	166
2022 März	111 822	64 682	61 959	2 723	80 345	33 456	71 295	1 940	12 411	56 944	9 050	8	169
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 1 651	+ 1 140	+ 1 069	+ 71	+ 872	+ 367	+ 808	- 306	+ 216	+ 898	+ 64	+ 1	+ 25
2021 2.Vj.	+ 1 289	+ 1 035	+ 853	+ 182	+ 599	+ 330	+ 580	+ 2	+ 606	- 28	+ 19	+ 8	+ 10
2021 3.Vj.	+ 982	+ 1 118	+ 1 008	+ 110	+ 183	+ 302	+ 122	- 306	+ 234	+ 194	+ 61	- 27	+ 3
2021 4.Vj.	+ 1 412	- 39	- 56	+ 17	+ 568	- 890	+ 494	+ 65	+ 470	- 41	+ 74	- 2	+ 29
2022 1.Vj.	+ 1 531	+ 727	+ 731	- 4	+ 925	+ 114	+ 883	+ 377	- 61	+ 567	+ 42	-	+ 3

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

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

I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen														Kredite an Organisationen ohne Erwerbszweck					Zeit
langfristige Kredite	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	Debet-salden auf Lohn-, Gehalts-, Renten- und Pensionskonten	14					
		Kredite für den Wohnungsbau	Ratenkredite 2)	16											17	18	19	20	21
<b>Stand am Quartalsende *)</b>														<b>Landesbanken</b>					
5 437	14 830	13 164	442	106	386	465	13 979	925	333	26	129	770	2021 März						
5 416	14 932	13 409	334	109	411	492	14 029	798	339	14	37	747	2021 Juni						
5 391	14 964	13 292	351	101	437	505	14 022	831	311	16	81	734	2021 Sept.						
5 705	15 015	13 262	366	120	441	604	13 970	841	310	14	100	727	2021 Dez.						
5 642	14 985	13 217	361	131	483	591	13 911	844	315	109	12	723	2022 März						
<b>Veränderungen im Vierteljahr *)</b>																			
- 37	- 183	- 71	- 9	- 3	- 76	- 8	- 99	+ 60	+ 37	+ 10	+ 32	+ 18	2021 1.Vj.						
- 21	+ 102	+ 95	- 18	3	+ 25	+ 27	+ 50	- 127	+ 6	- 12	- 92	- 23	2021 2.Vj.						
- 25	+ 32	+ 28	7	8	+ 26	+ 13	- 7	+ 33	- 3	+ 2	+ 44	- 13	2021 3.Vj.						
+ 45	+ 46	- 35	+ 15	+ 19	+ 4	+ 94	- 52	+ 8	- 2	- 2	+ 19	- 9	2021 4.Vj.						
- 63	- 30	- 45	- 5	+ 11	+ 42	- 13	- 59	+ 3	+ 5	+ 95	- 88	- 4	2022 1.Vj.						
<b>Stand am Quartalsende *)</b>														<b>Sparkassen</b>					
173 661	391 177	348 574	29 716	2 540	5 517	7 779	377 881	6 369	1 342	181	184	6 004	2021 März						
176 216	398 391	355 725	29 652	2 502	5 642	7 752	384 997	6 412	1 365	166	187	6 059	2021 Juni						
178 729	406 308	363 205	29 826	2 696	5 945	7 828	392 535	6 451	1 459	153	189	6 109	2021 Sept.						
181 128	411 975	369 230	29 507	2 590	5 858	7 817	398 300	6 530	1 496	145	198	6 187	2021 Dez.						
183 401	416 501	373 863	29 441	2 624	6 025	7 748	402 728	6 560	1 513	170	181	6 209	2022 März						
<b>Veränderungen im Vierteljahr *)</b>																			
+ 1 680	+ 3 745	+ 4 169	- 330	- 11	- 28	- 254	+ 4 027	+ 44	+ 32	- 22	+ 16	+ 50	2021 1.Vj.						
+ 2 455	+ 7 254	+ 7 176	- 49	- 38	+ 125	- 27	+ 7 156	+ 33	+ 23	- 15	+ 3	+ 45	2021 2.Vj.						
+ 2 428	+ 7 917	+ 7 480	+ 174	+ 194	+ 303	+ 76	+ 7 538	+ 39	+ 94	- 13	+ 2	+ 50	2021 3.Vj.						
+ 2 334	+ 5 642	+ 6 010	- 309	- 106	- 87	- 11	+ 5 740	+ 79	+ 37	- 8	+ 9	+ 78	2021 4.Vj.						
+ 2 273	+ 4 526	+ 4 633	- 66	+ 34	+ 167	- 69	+ 4 428	+ 30	+ 17	+ 25	- 17	+ 22	2022 1.Vj.						
<b>Stand am Quartalsende *)</b>														<b>Kreditgenossenschaften</b>					
144 792	323 336	283 144	20 147	1 471	5 063	10 793	307 480	5 461	471	148	108	5 205	2021 März						
146 714	329 567	289 455	19 991	1 464	5 220	10 950	313 397	5 424	498	107	109	5 208	2021 Juni						
148 715	336 416	296 475	20 580	1 569	5 478	11 125	319 813	5 438	540	98	114	5 226	2021 Sept.						
152 566	340 633	301 655	28 771	1 468	4 348	10 561	325 724	5 673	596	139	105	5 429	2021 Dez.						
154 167	344 214	305 454	28 418	1 541	4 402	10 556	329 256	5 648	610	104	106	5 438	2022 März						
<b>Veränderungen im Vierteljahr *)</b>																			
+ 1 100	+ 2 150	+ 3 088	- 284	+ 44	- 463	- 116	+ 2 729	+ 41	+ 10	+ 35	- 9	+ 15	2021 1.Vj.						
+ 1 917	+ 6 236	+ 6 236	- 6	- 7	+ 157	+ 157	+ 5 922	- 37	+ 27	- 41	+ 1	+ 3	2021 2.Vj.						
+ 1 581	+ 6 899	+ 6 862	+ 73	+ 105	+ 258	+ 195	+ 6 446	+ 14	+ 42	- 9	+ 5	+ 18	2021 3.Vj.						
+ 2 869	+ 4 352	+ 4 767	+ 462	- 101	- 395	- 201	+ 4 948	+ 235	+ 56	+ 41	- 9	+ 203	2021 4.Vj.						
+ 1 601	+ 3 581	+ 3 729	- 293	+ 73	+ 54	- 5	+ 3 532	- 25	+ 14	- 35	+ 1	+ 9	2022 1.Vj.						
<b>Stand am Quartalsende *)</b>														<b>Realkreditinstitute</b>					
8 880	28 435	28 178	3	-	19	72	28 344	115	69	-	-	113	2021 März						
8 881	29 127	28 885	3	-	4	73	29 050	113	67	-	-	111	2021 Juni						
8 966	29 925	29 702	2	-	1	75	29 849	114	66	-	-	110	2021 Sept.						
8 834	30 760	30 548	27	-	1	46	30 713	111	65	-	-	111	2021 Dez.						
8 873	31 366	31 160	24	-	2	45	31 319	111	66	-	-	111	2022 März						
<b>Veränderungen im Vierteljahr *)</b>																			
+ 38	+ 780	+ 776	- 1	-	1	+ 4	+ 777	- 1	- 3	-	-	3	2021 1.Vj.						
+ 1	+ 692	+ 707	-	-	15	+ 1	+ 706	- 2	- 2	-	-	2	2021 2.Vj.						
+ 85	+ 798	+ 817	- 1	-	3	+ 2	+ 799	+ 1	- 1	-	-	1	2021 3.Vj.						
+ 47	+ 846	+ 852	+ 25	-	-	+ 24	+ 870	- 2	- 1	-	-	2	2021 4.Vj.						
+ 39	+ 606	+ 612	- 3	-	1	- 1	+ 606	-	+ 1	-	-	-	2022 1.Vj.						

## I. Banken (MFIs) in Deutschland

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

Mio €

Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	darunter:				Kredite an Unternehmen und Selbständige								
	Kredite für den Wohnungsbau			zusammen	darunter Kredite für den Wohnungsbau	Unternehmen				wirtschaftlich selbständige Privatpersonen 1)			
	insgesamt	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau			zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Bausparkassen</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	163 121	160 219	136 229	23 990	18 741	16 577	2 652	29	37	2 586	16 089	107	342
2021 Juni	165 684	162 710	138 784	23 926	19 143	16 913	2 717	29	41	2 647	16 426	105	337
2021 Sept.	168 121	165 091	141 261	23 830	19 396	17 126	2 758	28	39	2 691	16 638	103	318
2021 Dez.	170 805	167 768	143 871	23 897	19 614	17 326	2 786	27	39	2 720	16 828	98	300
2022 März	173 206	170 061	147 603	22 458	20 048	17 745	2 789	28	38	2 723	17 259	111	279
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 2 366	+ 2 269	+ 3 073	- 804	+ 299	+ 229	+ 82	+ 11	- 3	+ 74	+ 217	+ 2	- 14
2021 2.Vj.	+ 2 563	+ 2 491	+ 2 555	- 64	+ 402	+ 336	+ 65	-	+ 4	+ 61	+ 337	- 2	- 5
2021 3.Vj.	+ 2 437	+ 2 381	+ 2 477	- 96	+ 253	+ 213	+ 41	- 1	- 2	+ 44	+ 212	- 2	- 19
2021 4.Vj.	+ 2 684	+ 2 707	+ 2 610	+ 97	+ 218	+ 200	+ 28	- 1	-	+ 29	+ 190	- 5	- 18
2022 1.Vj.	+ 2 401	+ 2 303	+ 2 222	+ 81	+ 224	+ 209	+ 3	+ 1	- 1	+ 3	+ 221	+ 13	- 21
<b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	133 942	46 255	43 002	3 253	111 530	30 792	105 047	9 698	12 917	82 432	6 483	74	61
2021 Juni	132 772	46 146	42 904	3 242	110 561	30 764	103 946	8 781	11 887	83 278	6 615	65	64
2021 Sept.	133 829	46 174	42 914	3 260	111 759	30 789	105 087	9 350	11 075	84 662	6 672	68	62
2021 Dez.	135 235	45 779	42 498	3 281	113 265	30 524	106 641	10 382	11 646	84 613	6 624	38	62
2022 März	141 095	45 753	42 464	3 289	119 133	30 648	112 478	16 168	11 172	85 138	6 655	44	61
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 1 402	+ 60	+ 20	+ 40	+ 1 369	+ 104	+ 942	+ 1 231	- 823	+ 534	+ 427	- 2	+ 8
2021 2.Vj.	- 1 230	- 109	- 98	- 11	- 1 029	- 28	- 1 161	- 977	- 1 030	+ 846	+ 132	- 9	+ 3
2021 3.Vj.	+ 1 057	+ 28	+ 10	+ 18	+ 1 243	+ 70	+ 1 141	+ 569	- 812	+ 1 384	+ 102	+ 3	- 2
2021 4.Vj.	+ 1 406	- 395	- 416	+ 21	+ 1 506	- 265	+ 1 554	+ 1 032	+ 571	- 49	- 48	- 30	-
2022 1.Vj.	+ 5 860	- 26	- 34	+ 8	+ 5 868	+ 124	+ 5 837	+ 5 786	- 474	+ 525	+ 31	+ 6	- 1
<b>Nachrichtlich: Auslandsbanken</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	340 462	123 264	113 986	9 278	166 055	23 487	138 359	44 270	40 496	53 593	27 696	2 266	4 900
2021 Juni	338 675	125 166	116 073	9 093	161 833	23 689	134 020	41 209	39 602	53 209	27 813	2 227	4 893
2021 Sept.	340 824	127 286	118 209	9 077	160 893	24 073	132 756	40 071	39 058	53 627	28 137	2 348	4 916
2021 Dez.	349 512	129 416	120 417	8 999	167 058	24 404	138 616	43 056	42 574	52 986	28 442	2 409	4 998
2022 März	363 571	130 983	122 276	8 707	178 654	24 446	150 151	50 599	43 970	55 582	28 503	2 341	5 011
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 1 847	+ 1 169	+ 1 450	- 281	+ 1 191	- 19	+ 1 352	+ 1 561	+ 407	- 616	- 161	- 47	- 105
2021 2.Vj.	- 1 977	+ 1 882	+ 2 077	- 195	- 4 227	+ 202	- 4 344	- 3 066	- 894	- 384	+ 117	- 39	- 7
2021 3.Vj.	+ 2 149	+ 2 090	+ 2 136	- 46	- 940	+ 354	- 1 169	- 1 103	- 544	+ 478	+ 229	+ 121	+ 18
2021 4.Vj.	+ 8 772	+ 2 120	+ 2 208	- 88	+ 6 320	+ 331	+ 6 015	+ 3 115	+ 3 536	- 636	+ 305	+ 61	+ 82
2022 1.Vj.	+ 14 059	+ 1 567	+ 1 859	- 292	+ 11 596	+ 42	+ 11 535	+ 7 543	+ 1 396	+ 2 596	+ 61	- 68	+ 13

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

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



I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen													Kredite an Organisationen ohne Erwerbszweck				Zeit								
lang- fristige Kredite	zusammen	darunter:			kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite	zusammen	darunter Kredite für den Woh- nungs- bau	kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite	14	15	16	17		18	19	20	21	22	23	24	25
		Kredite für den Woh- nungs- bau	Raten- kredite 2)	Debet- salden auf Lohn-, Gehalts-, Renten- und Pensions- konten																					
<b>Stand am Quartalsende *)</b>													<b>Bausparkassen</b>												
15 640	144 308	143 572	310	–	787	4 782	138 739	72	70	–	–	72	2021	März											
15 984	146 469	145 727	307	–	810	4 622	141 037	72	70	–	–	72	2021	Juni											
16 217	148 642	147 884	301	–	835	4 465	143 342	83	81	–	–	83	2021	Sept.											
16 430	151 098	150 351	284	–	827	4 352	145 919	93	91	–	–	93	2021	Dez.											
16 869	153 033	152 193	340	–	882	4 232	147 919	125	123	–	–	125	2022	März											
<b>Veränderungen im Vierteljahr *)</b>																									
+	229	+ 2 068	+ 2 041	+ 12	–	– 34	– 151	+ 2 253	– 1	– 1	–	–	2021	1.Vj.											
+	344	+ 2 161	+ 2 155	– 3	–	+ 23	– 160	+ 2 298	–	–	–	–	2021	2.Vj.											
+	233	+ 2 173	+ 2 157	– 6	–	+ 25	– 157	+ 2 305	+	11	+ 11	–	2021	3.Vj.											
+	213	+ 2 456	+ 2 497	– 17	–	– 8	– 113	+ 2 577	+	10	+ 10	–	2021	4.Vj.											
+	229	+ 2 145	+ 2 062	+ 56	–	+ 55	– 120	+ 2 210	+	32	+ 32	–	2022	1.Vj.											
<b>Stand am Quartalsende *)</b>													<b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b>												
6 348	20 691	14 093	6 429	–	107	525	20 059	1 721	1 370	.	.	1 693	2021	März											
6 486	20 520	14 038	6 296	–	129	456	19 935	1 691	1 344	.	.	1 663	2021	Juni											
6 542	20 343	13 999	6 169	–	117	387	19 839	1 727	1 386	.	.	1 693	2021	Sept.											
6 524	20 240	13 882	6 075	–	227	340	19 673	1 730	1 373	.	.	1 679	2021	Dez.											
6 550	20 220	13 728	6 246	–	191	606	19 423	1 742	1 377	.	.	1 680	2022	März											
<b>Veränderungen im Vierteljahr *)</b>																									
+	421	+ 33	– 42	+ 51	–	+ 64	+ 93	– 124	–	– 2	.	.	2021	1.Vj.											
+	138	– 171	– 55	– 133	–	+ 22	– 69	– 124	–	30	– 26	.	2021	2.Vj.											
+	101	– 177	– 39	– 127	–	– 12	– 69	– 96	–	9	– 3	.	2021	3.Vj.											
–	18	– 103	– 117	– 94	–	+ 110	– 47	– 166	+	3	– 13	.	2021	4.Vj.											
+	26	– 20	– 154	+ 171	–	– 36	+ 266	– 250	+	12	+ 4	.	2022	1.Vj.											
<b>Stand am Quartalsende *)</b>													<b>Nachrichtlich: Auslandsbanken</b>												
20 530	174 052	99 728	63 968	1 081	9 912	20 807	143 333	355	49	72	52	231	2021	März											
20 693	176 493	101 430	64 365	1 096	10 050	20 564	145 879	349	47	68	54	227	2021	Juni											
20 873	179 573	103 167	65 465	1 169	10 317	20 443	148 813	358	46	71	53	234	2021	Sept.											
21 035	182 077	104 964	65 920	1 185	10 412	20 427	151 238	377	48	86	50	241	2021	Dez.											
21 151	184 492	106 489	66 569	1 203	10 566	20 205	153 721	425	48	124	54	247	2022	März											
<b>Veränderungen im Vierteljahr *)</b>																									
–	9	+ 609	+ 1 184	– 379	+ 6	– 23	– 594	+ 1 226	+	47	+ 4	+ 44	–	1	+ 4	2021	1.Vj.								
+	163	+ 2 256	+ 1 682	+ 392	+ 15	+ 123	– 243	+ 2 376	–	6	– 2	– 4	+	2	– 4	2021	2.Vj.								
+	90	+ 3 080	+ 1 737	+ 1 025	+ 73	+ 272	– 121	+ 2 929	+	9	– 1	+ 3	–	1	+ 7	2021	3.Vj.								
+	162	+ 2 433	+ 1 787	+ 414	+ 16	+ 75	– 23	+ 2 381	+	19	+	2	+	15	– 3	+ 7	2021	4.Vj.							
+	116	+ 2 415	+ 1 525	+ 649	+ 18	+ 154	– 222	+ 2 483	+	48	–	+ 38	+	4	+ 6	2022	1.Vj.								

von Ratenkrediten gewährt worden sind.

## I. Banken (MFIs) in Deutschland

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

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	Verarbeitendes Gewerbe											Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen	Maschinenbau; Fahrzeugbau; Reparatur und Installation von Maschinen und Aus-rüstungen	Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen	Holz-gewerbe; Papier- und Druck-gewerbe; Herstellung von Möbeln und sonstigen Waren	Textil- und Beklei-dungs-gewerbe, Leder-gewerbe	Ernäh-rungs-gewerbe; Tabak-verarbeitung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Kredite insgesamt</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	1 657 238	149 197	14 088	7 056	5 143	24 108	43 624	14 871	18 295	3 710	18 302	123 001	84 565
2021 Juni	1 654 295	142 457	12 438	6 938	5 046	23 848	39 647	14 580	18 293	3 558	18 109	122 132	85 685
2021 Sept.	1 666 920	143 865	12 276	7 023	5 018	23 646	40 510	15 155	18 393	3 446	18 398	122 197	87 672
2021 Dez.	1 701 525	146 104	12 620	7 542	5 209	23 819	40 410	15 551	18 319	3 342	19 292	128 326	98 036
2022 März	1 742 368	150 886	13 649	7 949	5 104	24 406	42 747	15 793	18 552	3 363	19 323	134 306	101 295
<b>Kurzfristige Kredite</b>													
2021 März	207 406	33 359	3 993	1 377	811	4 677	11 632	3 939	2 559	964	3 407	6 400	16 736
2021 Juni	195 925	28 801	2 883	1 322	624	4 640	8 782	3 906	2 505	810	3 329	5 535	16 707
2021 Sept.	193 708	30 440	2 786	1 510	656	4 816	9 551	4 140	2 656	781	3 544	5 141	17 059
2021 Dez.	202 723	31 561	3 284	2 074	714	5 002	8 890	4 448	2 544	690	3 915	9 056	17 957
2022 März	224 100	36 480	4 186	2 376	878	5 678	10 771	4 743	2 919	810	4 119	13 972	19 516
<b>Mittelfristige Kredite</b>													
2021 März	236 379	29 190	3 524	1 444	1 249	3 877	10 552	3 178	2 609	657	2 100	5 115	15 254
2021 Juni	232 843	27 692	3 233	1 370	1 309	3 773	9 720	3 019	2 591	650	2 027	4 975	15 263
2021 Sept.	233 257	27 814	3 297	1 266	1 276	3 589	10 055	3 101	2 583	601	2 046	5 189	15 762
2021 Dez.	239 465	28 338	3 152	1 126	1 261	3 479	10 570	3 096	2 730	584	2 340	5 425	19 290
2022 März	242 210	28 872	3 147	1 126	1 180	3 545	11 470	3 033	2 535	529	2 307	5 561	19 966
<b>Langfristige Kredite</b>													
2021 März	1 213 453	86 648	6 571	4 235	3 083	15 554	21 440	7 754	13 127	2 089	12 795	111 486	52 575
2021 Juni	1 225 527	85 964	6 322	4 246	3 113	15 435	21 145	7 655	13 197	2 098	12 753	111 622	53 715
2021 Sept.	1 239 955	85 611	6 193	4 247	3 086	15 241	20 904	7 914	13 154	2 064	12 808	111 867	54 851
2021 Dez.	1 259 337	86 205	6 184	4 342	3 234	15 338	20 950	8 007	13 045	2 068	13 037	113 845	60 789
2022 März	1 276 058	85 534	6 316	4 447	3 046	15 183	20 506	8 017	13 098	2 024	12 897	114 773	61 813
<b>Kredite insgesamt</b>													
<b>Veränderungen im Vierteljahr *)</b>													
2021 1.Vj.	+ 33 004	+ 2 452	+ 425	- 360	+ 203	+ 427	- 363	+ 1 125	+ 375	+ 167	+ 453	- 678	+ 1 859
2021 2.Vj.	- 3 153	- 6 740	- 1 650	- 118	- 97	- 260	- 3 977	- 291	- 2	- 152	- 193	- 894	+ 1 055
2021 3.Vj.	+ 12 728	+ 1 381	- 162	+ 75	- 28	- 189	+ 863	+ 575	+ 80	- 112	+ 279	+ 95	+ 1 952
2021 4.Vj.	+ 34 906	+ 2 239	+ 344	+ 519	+ 191	+ 173	- 100	+ 396	- 74	- 104	+ 894	+ 5 869	+ 1 479
2022 1.Vj.	+ 41 983	+ 4 782	+ 1 029	+ 407	- 105	+ 587	+ 2 457	+ 122	+ 233	+ 21	+ 31	+ 6 255	+ 3 178
<b>Kurzfristige Kredite</b>													
2021 1.Vj.	+ 15 350	+ 4 372	+ 1 389	- 282	+ 231	+ 425	+ 974	+ 1 073	+ 246	- 7	+ 323	- 490	+ 698
2021 2.Vj.	- 11 581	- 4 558	- 1 110	- 55	- 187	- 37	- 2 850	- 33	- 54	- 154	- 78	- 865	- 64
2021 3.Vj.	- 1 309	+ 1 672	- 97	+ 188	+ 32	+ 209	+ 769	+ 234	+ 151	- 29	+ 215	- 394	+ 352
2021 4.Vj.	+ 10 523	+ 1 121	+ 498	+ 564	+ 58	+ 186	- 661	+ 308	- 112	- 91	+ 371	+ 3 882	+ 986
2022 1.Vj.	+ 22 727	+ 4 919	+ 902	+ 302	+ 164	+ 676	+ 2 001	+ 175	+ 375	+ 120	+ 204	+ 4 916	+ 1 559
<b>Mittelfristige Kredite</b>													
2021 1.Vj.	+ 5 947	- 1 017	- 927	+ 13	- 54	+ 3	- 432	+ 210	+ 39	+ 98	+ 33	- 242	+ 413
2021 2.Vj.	- 3 546	- 1 498	- 291	- 74	+ 60	- 104	- 832	- 159	- 18	- 7	- 73	- 140	+ 9
2021 3.Vj.	- 106	+ 102	+ 64	- 104	- 33	+ 194	+ 335	+ 82	- 18	- 49	+ 19	+ 224	+ 484
2021 4.Vj.	+ 8 008	+ 524	- 145	- 140	- 15	- 110	+ 515	- 5	+ 147	- 17	+ 294	+ 229	+ 3 535
2022 1.Vj.	+ 2 745	+ 534	- 5	-	- 81	+ 66	+ 900	- 63	- 195	- 55	- 33	+ 261	+ 676
<b>Langfristige Kredite</b>													
2021 1.Vj.	+ 11 707	- 903	- 37	- 91	+ 26	- 1	- 905	- 158	+ 90	+ 76	+ 97	+ 54	+ 748
2021 2.Vj.	+ 11 974	- 684	- 249	+ 11	+ 30	- 119	- 295	- 99	+ 70	+ 9	- 42	+ 111	+ 1 110
2021 3.Vj.	+ 14 143	- 393	- 129	- 9	- 27	- 204	- 241	+ 259	- 53	- 34	+ 45	+ 265	+ 1 116
2021 4.Vj.	+ 16 375	+ 594	- 9	+ 95	+ 148	+ 97	+ 46	+ 93	- 109	+ 4	+ 229	+ 1 758	- 3 042
2022 1.Vj.	+ 16 511	- 671	+ 132	+ 105	- 188	- 155	- 444	+ 10	+ 53	- 44	- 140	+ 1 078	+ 943

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

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

I. Banken (MFIs) in Deutschland

														Dienstleistungsgewerbe (einschl. freier Berufe)											
Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aqua- kultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungs- institutionen (ohne MFIs) und Versicherungs- unternehmen											Informati- on und Kommuni- kation; Forschung und Entwick- lung; Interessen- vertre- tungen; Verlags- wesen 1)	Gesund- heits-, Veterinär- und Sozial- wesen (Unter- nehmen und freie Berufe)	Vermie- tung beweg- licher Sachen	Sonstige Dienst- leistungen	Zeit							
				zusammen	Wohn- ungs- unter- nehmen	Beteili- gungs- gesell- schaften	Sonstiges Grund- stücks- wesen	Gast- gewerbe	20	21	22	23	24						25	26					
14	15	16	17	18	19	20	21	22	23	24	25	26													
<b>Stand am Quartalsende *)</b>														<b>Kredite insgesamt</b>											
139 133	55 442	60 100	182 536	863 264	293 699	59 228	204 312	28 935	142 583	86 850	9 857	37 800	2021 März												
135 470	56 041	57 935	182 576	871 999	296 909	58 240	208 584	29 258	144 131	86 874	9 825	38 178	Juni												
136 697	56 242	56 332	182 550	881 365	304 022	57 484	210 497	29 177	143 656	87 767	9 766	38 996	Sept.												
140 408	55 904	55 581	186 335	890 831	308 639	63 782	207 861	29 261	141 318	88 775	9 855	41 340	Dez.												
145 255	56 284	54 907	193 227	906 208	315 552	66 222	209 755	29 573	143 914	89 219	9 967	42 006	2022 März												
														<b>Kurzfristige Kredite</b>											
38 867	3 854	6 121	34 191	67 878	16 463	12 336	10 204	1 131	19 210	3 801	1 707	3 026	2021 März												
34 706	4 223	4 425	34 428	67 100	15 952	11 536	10 362	1 059	19 253	3 748	1 618	3 572	Juni												
35 589	4 005	4 086	34 080	63 308	16 886	10 319	9 771	909	16 642	3 863	1 504	3 414	Sept.												
36 405	3 344	3 897	35 036	65 467	14 496	13 019	10 023	948	17 863	4 251	1 439	3 428	Dez.												
39 261	3 615	4 082	38 019	69 155	15 282	13 986	10 481	1 165	18 640	4 416	1 456	3 729	2022 März												
														<b>Mittelfristige Kredite</b>											
19 729	4 533	14 682	52 941	94 935	21 906	14 395	25 198	2 173	18 399	4 848	2 593	5 423	2021 März												
19 477	4 477	14 064	51 182	95 713	22 231	14 367	26 412	2 308	17 861	4 665	2 678	5 191	Juni												
19 288	4 507	12 306	51 656	96 735	23 211	13 819	27 419	2 236	17 656	4 633	2 671	5 090	Sept.												
20 828	4 270	12 295	52 007	97 012	23 056	15 213	27 053	2 136	17 181	4 571	2 648	5 154	Dez.												
21 990	4 241	11 674	53 094	96 812	22 777	15 458	27 184	2 137	17 047	4 504	2 710	4 995	2022 März												
														<b>Langfristige Kredite</b>											
80 537	47 055	39 297	95 404	700 451	255 330	32 497	168 910	25 631	104 974	78 201	5 557	29 351	2021 März												
81 287	47 341	39 446	96 966	709 186	258 726	32 337	171 810	25 891	107 017	78 461	5 529	29 415	Juni												
81 820	47 730	39 940	96 814	721 322	263 925	33 346	173 307	26 032	109 358	79 271	5 591	30 492	Sept.												
83 175	48 290	39 389	99 292	728 352	271 087	35 550	170 785	26 177	106 274	79 953	5 768	32 758	Dez.												
84 004	48 428	39 151	102 114	740 241	277 493	36 778	172 090	26 271	108 227	80 299	5 801	33 282	2022 März												
<b>Veränderungen im Vierteljahr *)</b>														<b>Kredite insgesamt</b>											
+ 3 209	+ 114	+ 215	+ 6 244	+ 19 589	+ 7 042	+ 5 419	+ 325	+ 68	+ 6 186	+ 435	- 17	+ 131	2021 1.Vj.												
- 3 718	+ 589	- 2 160	- 25	+ 8 740	+ 3 200	- 943	+ 4 292	+ 328	+ 1 548	+ 34	- 32	+ 313	2.Vj.												
+ 467	+ 51	- 1 663	+ 1 044	+ 9 401	+ 6 458	- 756	+ 1 678	- 81	+ 435	+ 948	- 89	+ 808	3.Vj.												
+ 3 662	- 198	- 626	+ 3 690	+ 18 791	+ 7 348	+ 4 216	+ 2 840	+ 84	+ 2 962	+ 1 008	+ 89	+ 244	4.Vj.												
+ 4 718	+ 380	- 1 134	+ 8 912	+ 14 892	+ 6 733	+ 2 375	+ 1 679	+ 312	+ 2 556	+ 452	+ 112	+ 673	2022 1.Vj.												
														<b>Kurzfristige Kredite</b>											
+ 1 820	+ 297	+ 83	+ 2 572	+ 5 998	+ 737	+ 2 732	- 304	- 160	+ 3 233	- 57	+ 66	- 249	2021 1.Vj.												
- 4 166	+ 369	- 1 696	+ 237	- 838	- 511	- 800	+ 158	- 72	+ 43	- 53	- 89	+ 486	2.Vj.												
+ 573	- 198	- 339	- 258	- 2 717	+ 879	- 1 217	- 591	- 150	- 1 481	+ 115	- 114	- 158	3.Vj.												
+ 934	- 646	- 189	+ 1 001	+ 3 434	- 1 115	+ 2 468	+ 484	+ 39	+ 1 221	+ 388	- 65	+ 14	4.Vj.												
+ 2 856	+ 271	+ 185	+ 4 378	+ 3 643	+ 786	+ 952	+ 453	+ 217	+ 737	+ 173	+ 17	+ 308	2022 1.Vj.												
														<b>Mittelfristige Kredite</b>											
+ 364	- 243	- 381	+ 1 479	+ 5 574	+ 1 509	+ 2 614	+ 869	- 2	+ 651	+ 6	- 62	- 11	2021 1.Vj.												
- 267	- 56	- 618	- 1 784	+ 808	+ 325	- 18	+ 1 224	+ 135	- 528	- 183	+ 85	- 232	2.Vj.												
- 629	+ 20	- 1 788	+ 694	+ 787	+ 835	- 548	+ 937	- 72	- 205	- 32	- 17	- 111	3.Vj.												
+ 1 573	- 135	+ 29	+ 521	+ 1 732	+ 1 300	+ 1 394	- 366	- 100	- 475	- 62	- 23	+ 64	4.Vj.												
+ 1 162	- 29	- 741	+ 1 172	- 290	- 319	+ 195	+ 131	+ 1	- 134	- 67	+ 62	- 159	2022 1.Vj.												
														<b>Langfristige Kredite</b>											
+ 1 025	+ 60	+ 513	+ 2 193	+ 8 017	+ 4 796	+ 73	- 240	+ 230	+ 2 302	+ 486	- 21	+ 391	2021 1.Vj.												
+ 715	+ 276	+ 154	+ 1 522	+ 8 770	+ 3 386	- 125	+ 2 910	+ 265	+ 2 033	+ 270	- 28	+ 59	2.Vj.												
+ 523	+ 229	+ 464	+ 608	+ 11 331	+ 4 744	+ 1 009	+ 1 332	+ 141	+ 2 121	+ 865	+ 42	+ 1 077	3.Vj.												
+ 1 155	+ 583	- 466	+ 2 168	+ 13 625	+ 7 163	+ 354	+ 2 722	+ 145	+ 2 216	+ 682	+ 177	+ 166	4.Vj.												
+ 700	+ 138	- 578	+ 3 362	+ 11 539	+ 6 266	+ 1 228	+ 1 095	+ 94	+ 1 953	+ 346	+ 33	+ 524	2022 1.Vj.												

## I. Banken (MFIs) in Deutschland

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

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	Verarbeitendes Gewerbe											Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen	Maschinenbau; Reparatur und Installation von Maschinen und Aus-rüstungen	Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen	Holz-gewerbe; Papier- und Druck-gewerbe; Herstel-lung von Möbeln und sonstigen Waren	Textil- und Beklei-dungs-gewerbe, Leder-gewerbe	Ernäh-rungs-gewerbe; Tabak-verarbeit-ung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Kreditbanken 2)</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	450 519	59 412	6 713	2 223	1 583	7 551	21 041	7 902	5 007	1 463	5 929	36 950	13 517
Juni	444 618	55 646	6 274	2 126	1 612	7 504	18 225	7 737	5 050	1 399	5 719	37 076	13 451
Sept.	441 305	56 499	6 210	2 262	1 613	7 310	18 679	8 047	5 077	1 360	5 941	36 991	13 618
Dez.	453 723	56 776	6 496	2 413	1 753	7 443	18 283	7 928	5 110	1 298	6 052	41 531	14 232
2022 März	469 610	60 444	7 089	2 942	1 833	7 676	20 436	7 862	5 210	1 301	6 095	42 846	14 650
<b>Veränderungen im Vierteljahr *)</b>													
2021 2.Vj.	- 5 846	- 3 766	- 439	- 97	+ 29	- 47	- 2 816	- 165	+ 43	- 64	- 210	+ 126	- 86
3.Vj.	- 3 450	+ 826	- 64	+ 126	+ 1	- 181	+ 454	+ 310	+ 7	- 39	+ 212	- 105	+ 132
4.Vj.	+ 12 599	+ 277	+ 286	+ 151	+ 140	+ 133	- 396	- 119	+ 33	- 62	+ 111	+ 4 470	+ 614
2022 1.Vj.	+ 17 237	+ 3 668	+ 593	+ 529	+ 80	+ 233	+ 2 273	- 186	+ 100	+ 3	+ 43	+ 1 315	+ 418
<b>Großbanken</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	191 025	32 304	3 465	1 377	827	4 238	9 984	5 170	2 650	1 029	3 564	10 541	4 524
Juni	191 385	31 508	3 360	1 368	815	4 161	9 574	5 070	2 769	960	3 431	10 401	4 418
Sept.	191 232	31 934	3 139	1 360	797	4 165	9 912	5 289	2 820	941	3 511	9 909	4 449
Dez.	198 808	31 692	3 638	1 349	917	4 220	9 277	5 171	2 764	895	3 461	11 344	4 440
2022 März	202 687	33 062	3 902	1 454	984	4 324	10 209	4 857	2 802	923	3 607	11 754	4 645
<b>Veränderungen im Vierteljahr *)</b>													
2021 2.Vj.	+ 360	- 796	- 105	- 9	- 12	- 77	- 410	- 100	+ 119	- 69	- 133	- 140	- 106
3.Vj.	- 153	+ 426	- 221	- 8	- 18	+ 4	+ 338	+ 219	+ 51	- 19	+ 80	- 492	+ 31
4.Vj.	+ 7 576	- 242	+ 499	- 11	+ 120	+ 55	- 635	- 118	- 56	- 46	+ 50	+ 1 435	- 9
2022 1.Vj.	+ 5 229	+ 1 370	+ 264	+ 105	+ 67	+ 104	+ 932	- 314	+ 38	+ 28	+ 146	+ 410	+ 205
<b>Regionalbanken und sonstige Kreditbanken</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	199 743	14 562	1 919	510	389	2 159	4 013	1 950	1 739	280	1 603	24 019	7 450
Juni	195 849	13 506	1 624	476	352	2 136	3 526	1 864	1 728	251	1 549	24 371	7 383
Sept.	192 001	13 663	1 708	505	343	2 105	3 491	1 891	1 721	232	1 667	24 676	7 440
Dez.	193 537	13 770	1 680	530	348	2 099	3 529	1 899	1 813	219	1 653	26 217	8 029
2022 März	200 053	14 225	1 899	561	384	2 159	3 454	2 094	1 837	236	1 601	26 757	8 210
<b>Veränderungen im Vierteljahr *)</b>													
2021 2.Vj.	- 3 834	- 1 056	- 295	- 34	- 37	- 23	- 487	- 86	- 11	- 29	- 54	+ 352	- 87
3.Vj.	- 3 985	+ 130	+ 84	+ 19	- 9	- 18	+ 35	+ 27	- 27	- 19	+ 108	+ 285	+ 27
4.Vj.	+ 1 672	+ 107	- 28	+ 25	+ 5	- 6	+ 38	+ 8	+ 92	- 13	+ 14	+ 1 496	+ 589
2022 1.Vj.	+ 6 427	+ 455	+ 219	+ 31	+ 36	+ 60	+ 45	+ 75	+ 24	+ 17	- 52	+ 540	+ 181
<b>Zweigstellen ausländischer Banken</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	59 751	12 546	1 329	336	367	1 154	7 044	782	618	154	762	2 390	1 543
Juni	57 384	10 632	1 290	282	445	1 207	5 125	803	553	188	739	2 304	1 650
Sept.	58 072	10 902	1 363	397	473	1 040	5 276	867	536	187	763	2 406	1 729
Dez.	61 378	11 314	1 178	534	488	1 124	5 477	858	533	184	938	3 970	1 763
2022 März	66 870	13 157	1 288	927	465	1 193	6 773	911	571	142	887	4 335	1 795
<b>Veränderungen im Vierteljahr *)</b>													
2021 2.Vj.	- 2 372	- 1 914	- 39	- 54	+ 78	+ 53	- 1 919	+ 21	- 65	+ 34	- 23	- 86	+ 107
3.Vj.	+ 688	+ 270	+ 73	+ 115	+ 28	- 167	+ 151	+ 64	- 17	+ 1	+ 24	+ 102	+ 74
4.Vj.	+ 3 351	+ 412	- 185	+ 137	+ 15	+ 84	+ 201	- 9	- 3	- 3	+ 175	+ 1 539	+ 34
2022 1.Vj.	+ 5 581	+ 1 843	+ 110	+ 393	- 23	+ 69	+ 1 296	+ 53	+ 38	- 42	- 51	+ 365	+ 32

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

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

I. Banken (MFIs) in Deutschland

Dienstleistungsgewerbe (einschl. freier Berufe)														Zeit
Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstücks-wesen	Gast-gewerbe	Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1)	Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe)	Vermie-tung bewegli-cher Sachen	Sonstige Dienst-leistungen		
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>Stand am Quartalsende *)</b>													<b>Kreditbanken 2)</b>	
49 337	11 026	17 119	67 505	195 653	51 679	24 721	38 429	5 429	45 736	15 124	3 470	11 065	2021 März	
46 499	10 928	16 105	68 368	196 545	51 906	25 013	38 467	5 493	46 146	15 165	3 474	10 881	Juni	
46 203	10 881	15 975	66 057	195 081	53 283	23 076	39 041	5 484	44 914	15 272	3 397	10 614	Sept.	
48 608	10 726	16 179	66 646	199 025	54 227	25 076	39 665	5 470	45 091	15 432	3 420	10 644	Dez.	
51 564	10 677	16 223	71 007	202 199	55 157	26 002	39 072	5 501	45 884	15 588	3 596	11 399	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
- 2 843	- 98	- 1 014	+ 863	+ 972	+ 227	+ 337	+ 58	+ 69	+ 410	+ 51	+ 4	- 184	2021 2.Vj.	
- 1 106	- 77	- 190	- 1 241	- 1 689	+ 657	- 1 937	+ 219	- 9	- 332	+ 107	- 107	- 287	3.Vj.	
+ 2 561	- 110	+ 209	+ 634	+ 3 944	+ 944	+ 2 000	+ 624	- 14	+ 177	+ 160	+ 23	+ 30	4.Vj.	
+ 2 956	- 49	+ 44	+ 5 906	+ 2 979	+ 820	+ 866	- 593	+ 31	+ 753	+ 164	+ 176	+ 762	2022 1.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Großbanken</b>	
18 800	1 333	7 199	23 695	92 629	15 955	9 703	26 323	2 625	24 467	8 005	1 447	4 104	2021 März	
17 775	1 309	6 426	25 324	94 224	16 086	10 854	26 464	2 699	24 594	8 008	1 401	4 118	Juni	
18 967	1 315	6 288	24 192	94 178	16 424	10 400	26 745	2 654	24 442	8 053	1 394	4 066	Sept.	
21 079	1 332	6 626	25 425	96 870	17 447	11 629	27 016	2 628	24 715	8 214	1 302	3 919	Dez.	
22 315	1 336	6 394	25 921	97 260	17 007	11 405	26 865	2 561	25 216	8 330	1 385	4 491	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
- 1 025	- 24	- 773	+ 1 629	+ 1 595	+ 131	+ 1 151	+ 141	+ 74	+ 127	+ 3	- 46	+ 14	2021 2.Vj.	
+ 1 192	+ 6	- 138	- 1 132	- 46	+ 338	- 454	+ 281	- 45	- 152	+ 45	- 7	- 52	3.Vj.	
+ 2 112	+ 17	+ 338	+ 1 233	+ 2 692	+ 1 023	+ 1 229	+ 271	- 26	+ 273	+ 161	- 92	- 147	4.Vj.	
+ 1 236	+ 4	- 232	+ 1 846	+ 390	- 440	- 224	- 151	- 67	+ 501	+ 116	+ 83	+ 572	2022 1.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Regionalbanken und sonstige Kreditbanken</b>	
23 467	5 841	7 794	30 064	86 546	32 956	10 277	10 947	2 458	17 062	6 313	1 528	5 005	2021 März	
21 853	5 855	7 602	28 865	86 414	33 047	9 612	10 853	2 423	17 785	6 344	1 559	4 791	Juni	
20 852	5 889	7 535	28 257	83 689	33 324	8 261	10 654	2 439	16 469	6 422	1 551	4 569	Sept.	
21 055	5 757	7 372	28 119	83 218	32 671	7 539	11 115	2 431	16 612	6 476	1 617	4 757	Dez.	
22 505	5 743	7 338	30 831	84 444	32 961	7 814	10 952	2 519	17 029	6 564	1 715	4 890	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
- 1 614	+ 14	- 192	- 1 199	- 52	+ 91	- 620	- 74	- 30	+ 723	+ 41	+ 31	- 214	2021 2.Vj.	
- 1 811	+ 4	- 127	- 608	- 1 885	+ 277	- 1 351	- 209	+ 16	- 416	+ 78	- 38	- 242	3.Vj.	
+ 339	- 87	- 163	- 138	- 471	- 653	- 722	+ 461	- 8	+ 143	+ 54	+ 66	+ 188	4.Vj.	
+ 1 450	- 14	- 34	+ 2 688	+ 1 161	+ 290	+ 275	- 163	+ 88	+ 352	+ 88	+ 98	+ 133	2022 1.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Zweigstellen ausländischer Banken</b>	
7 070	3 852	2 126	13 746	16 478	2 768	4 741	1 159	346	4 207	806	495	1 956	2021 März	
6 871	3 764	2 077	14 179	15 907	2 773	4 547	1 150	371	3 767	813	514	1 972	Juni	
6 384	3 677	2 152	13 608	17 214	3 535	4 415	1 642	391	4 003	797	452	1 979	Sept.	
6 474	3 637	2 181	13 102	18 937	4 109	5 908	1 534	411	3 764	742	501	1 968	Dez.	
6 744	3 598	2 491	14 255	20 495	5 189	6 783	1 255	421	3 639	694	496	2 018	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
- 204	- 88	- 49	+ 433	- 571	+ 5	- 194	- 9	+ 25	- 440	+ 7	+ 19	+ 16	2021 2.Vj.	
- 487	- 87	+ 75	+ 499	+ 242	+ 42	- 132	+ 147	+ 20	+ 236	- 16	- 62	+ 7	3.Vj.	
+ 110	- 40	+ 34	- 461	+ 1 723	+ 574	+ 1 493	- 108	+ 20	- 239	- 55	+ 49	- 11	4.Vj.	
+ 270	- 39	+ 310	+ 1 372	+ 1 428	+ 970	+ 815	- 279	+ 10	- 100	- 40	- 5	+ 57	2022 1.Vj.	

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

## I. Banken (MFIs) in Deutschland

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

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	Verarbeitendes Gewerbe											Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen	Maschinenbau; Reparatur und Installation von Maschinen und Aus-rüstungen	Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen	Holz-gewerbe; Papier- und Druck-gewerbe; Herstel-lung von Möbeln und sonstigen Waren	Textil- und Beklei-dungs-gewerbe, Leder-gewerbe	Ernäh-rungs-gewerbe; Tabak-verarbeit-ung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													
												<b>Stand am Quartalsende *)</b>	
2021 März	166 774	17 945	2 286	863	1 043	1 789	5 988	1 176	1 847	308	2 645	22 823	2 817
2021 Juni	158 160	15 581	1 484	873	930	1 696	4 947	1 068	1 775	254	2 554	21 951	2 676
2021 Sept.	158 934	15 836	1 439	840	914	1 690	5 163	1 174	1 853	236	2 527	22 379	2 653
2021 Dez.	171 021	17 658	1 422	1 127	929	1 905	5 625	1 599	1 902	221	2 928	23 282	2 748
2022 März	171 516	17 273	1 430	836	757	1 962	5 760	1 655	1 758	225	2 890	23 837	2 846
												<b>Veränderungen im Vierteljahr *)</b>	
2021 2.Vj.	- 8 614	- 2 364	- 802	+ 10	- 113	- 93	- 1 041	- 108	- 72	- 54	- 91	- 872	- 141
2021 3.Vj.	+ 774	+ 255	- 45	- 33	- 16	- 6	+ 216	+ 106	+ 78	- 18	- 27	+ 428	- 23
2021 4.Vj.	+ 5 284	+ 1 822	- 17	+ 287	+ 15	+ 215	+ 462	+ 425	+ 49	- 15	+ 401	+ 788	- 55
2022 1.Vj.	+ 495	- 385	+ 8	- 291	- 172	+ 57	+ 135	+ 56	- 144	+ 4	- 38	+ 555	+ 98
<b>Sparkassen</b>													
												<b>Stand am Quartalsende *)</b>	
2021 März	495 675	38 920	2 549	2 307	1 423	8 336	8 387	3 295	6 237	1 044	5 342	28 012	34 826
2021 Juni	501 115	38 511	2 423	2 310	1 413	8 265	8 287	3 252	6 246	1 021	5 294	27 923	35 585
2021 Sept.	509 098	38 508	2 385	2 293	1 391	8 212	8 404	3 318	6 216	979	5 310	27 715	36 328
2021 Dez.	516 521	38 305	2 390	2 361	1 406	8 039	8 387	3 306	6 152	954	5 310	27 817	36 354
2022 März	526 809	38 717	2 434	2 448	1 355	8 161	8 339	3 409	6 243	965	5 363	27 996	37 155
												<b>Veränderungen im Vierteljahr *)</b>	
2021 2.Vj.	+ 5 240	- 409	- 126	+ 3	- 10	- 71	- 100	- 43	+ 9	- 23	- 48	- 114	+ 714
2021 3.Vj.	+ 7 983	- 3	- 38	- 17	- 22	- 53	+ 117	+ 66	- 30	- 42	+ 16	- 208	+ 743
2021 4.Vj.	+ 7 618	- 203	+ 5	+ 68	+ 15	- 173	- 17	- 12	- 64	- 25	-	+ 127	+ 106
2022 1.Vj.	+ 10 288	+ 412	+ 44	+ 87	- 51	+ 122	- 48	+ 103	+ 91	+ 11	+ 53	+ 179	+ 801
<b>Kreditgenossenschaften</b>													
												<b>Stand am Quartalsende *)</b>	
2021 März	328 836	21 487	865	1 203	812	4 822	3 916	1 735	4 075	653	3 406	16 177	23 566
2021 Juni	334 936	21 568	851	1 210	797	4 838	3 922	1 753	4 088	663	3 446	16 148	24 259
2021 Sept.	340 728	21 713	871	1 216	808	4 871	3 944	1 809	4 093	648	3 453	15 978	25 216
2021 Dez.	347 961	21 602	885	1 227	824	4 941	3 907	1 643	3 991	654	3 530	16 504	34 838
2022 März	354 907	22 000	877	1 260	861	5 032	3 967	1 712	4 059	656	3 576	16 428	36 319
												<b>Veränderungen im Vierteljahr *)</b>	
2021 2.Vj.	+ 6 095	+ 81	- 14	+ 7	- 15	+ 16	+ 6	+ 18	+ 13	+ 10	+ 40	- 29	+ 693
2021 3.Vj.	+ 5 742	+ 145	+ 20	+ 6	+ 11	+ 33	+ 22	+ 56	+ 5	- 15	+ 7	- 150	+ 957
2021 4.Vj.	+ 7 113	- 111	+ 14	+ 11	+ 16	+ 70	- 37	- 166	- 102	+ 6	+ 77	+ 426	+ 792
2022 1.Vj.	+ 6 946	+ 398	- 8	+ 33	+ 37	+ 91	+ 60	+ 69	+ 68	+ 2	+ 46	- 76	+ 1 481
<b>Realkreditinstitute</b>													
												<b>Stand am Quartalsende *)</b>	
2021 März	85 163	289	4	9	12	43	53	24	74	21	49	1 880	1 683
2021 Juni	85 762	287	3	9	11	43	53	24	75	21	48	1 849	1 375
2021 Sept.	85 700	288	3	9	12	42	54	23	74	21	50	1 822	1 356
2021 Dez.	79 420	293	3	9	16	43	54	23	74	20	51	1 823	1 257
2022 März	80 345	285	3	10	12	42	54	25	73	17	49	1 808	1 464
												<b>Veränderungen im Vierteljahr *)</b>	
2021 2.Vj.	+ 599	- 2	- 1	-	- 1	-	-	-	+ 1	-	- 1	- 31	- 308
2021 3.Vj.	+ 183	+ 1	-	-	+ 1	- 1	+ 1	- 1	- 1	-	+ 2	+ 3	- 19
2021 4.Vj.	+ 568	+ 5	-	-	+ 4	+ 1	-	-	-	-	+ 1	+ 1	- 84
2022 1.Vj.	+ 925	- 8	-	+ 1	- 4	- 1	-	+ 2	- 1	- 3	- 2	- 15	+ 207

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

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

I. Banken (MFIs) in Deutschland

Dienstleistungsgewerbe (einschl. freier Berufe)														Zeit
Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstücks-wesen	Gast-gewerbe	Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1)	Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe)	Vermie-tung beweg-licher Sachen	Sonstige Dienst-leistungen		
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>Stand am Quartalsende *)</b>													<b>Landesbanken</b>	
7 372	2 066	10 995	30 265	72 491	21 014	9 058	22 716	423	12 356	3 694	1 485	1 745	2021 März	
6 769	2 083	10 136	28 795	70 169	20 684	7 403	22 969	474	11 837	3 572	1 473	1 757	2021 Juni	
7 084	2 027	9 980	28 799	70 176	21 217	7 907	22 824	482	10 987	3 573	1 469	1 717	2021 Sept.	
7 740	2 001	9 434	30 306	77 852	22 829	8 891	26 595	474	11 915	3 678	1 560	1 910	2021 Dez.	
7 814	2 020	9 212	30 440	78 074	22 735	8 833	26 918	466	12 148	3 804	1 485	1 685	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
- 603	+ 17	- 859	- 1 470	- 2 322	- 330	- 1 655	+ 253	+ 51	- 519	- 122	- 12	+ 12	2021 2.Vj.	
+ 315	- 56	- 156	+ 4	+ 7	+ 533	+ 504	- 145	+ 8	- 850	+ 1	- 4	- 40	2021 3.Vj.	
+ 456	- 26	- 546	+ 165	+ 2 680	+ 278	+ 602	+ 691	- 8	+ 828	+ 105	+ 91	+ 93	2021 4.Vj.	
+ 74	+ 19	- 222	+ 134	+ 222	- 94	- 58	+ 323	- 8	+ 233	+ 126	- 75	- 225	2022 1.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Sparkassen</b>	
39 101	11 955	13 494	39 709	289 658	94 615	18 821	77 304	12 564	45 816	24 243	2 783	13 512	2021 März	
38 778	12 069	13 571	40 253	294 425	96 512	18 790	78 774	12 661	46 709	24 594	2 767	13 618	2021 Juni	
39 132	12 144	13 528	41 657	300 086	98 766	19 120	80 341	12 605	47 902	24 956	2 795	13 601	2021 Sept.	
39 173	12 086	13 368	43 040	306 378	101 658	19 331	81 878	12 662	49 057	25 406	2 829	13 557	2021 Dez.	
40 115	12 146	13 470	44 452	312 758	104 434	19 883	83 277	12 863	50 161	25 662	2 847	13 631	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
- 368	+ 114	+ 82	+ 479	+ 4 742	+ 1 887	- 31	+ 1 470	+ 97	+ 883	+ 351	- 16	+ 101	2021 2.Vj.	
+ 354	+ 75	- 43	+ 1 404	+ 5 661	+ 2 254	+ 330	+ 1 567	- 56	+ 1 193	+ 362	+ 28	- 17	2021 3.Vj.	
+ 41	- 58	- 40	+ 1 353	+ 6 292	+ 2 792	+ 211	+ 1 537	+ 57	+ 1 255	+ 450	+ 34	- 44	2021 4.Vj.	
+ 942	+ 60	+ 102	+ 1 412	+ 6 380	+ 2 776	+ 552	+ 1 399	+ 201	+ 1 104	+ 256	+ 18	+ 74	2022 1.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Kreditgenossenschaften</b>	
27 405	27 572	6 338	12 153	194 138	71 206	687	30 476	9 025	31 631	39 780	1 584	9 749	2021 März	
27 531	28 089	6 434	12 787	198 120	72 985	772	31 666	9 088	32 414	39 578	1 598	10 019	2021 Juni	
27 813	28 286	6 517	13 169	202 036	75 746	1 025	31 657	9 035	32 745	40 080	1 585	10 163	2021 Sept.	
28 230	28 170	6 192	14 130	198 295	75 444	3 955	27 605	9 128	27 878	40 389	1 556	12 340	2021 Dez.	
28 677	28 453	6 263	14 411	202 356	78 111	4 043	28 205	9 212	28 366	40 354	1 572	12 493	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
+ 121	+ 507	+ 96	+ 634	+ 3 992	+ 1 779	+ 85	+ 1 190	+ 63	+ 793	- 202	+ 14	+ 270	2021 2.Vj.	
+ 332	+ 77	+ 83	+ 382	+ 3 916	+ 2 761	+ 253	- 9	- 53	+ 331	+ 502	- 13	+ 144	2021 3.Vj.	
+ 412	- 21	- 325	+ 851	+ 5 089	+ 2 628	+ 1 230	+ 348	+ 93	+ 333	+ 309	- 29	+ 177	2021 4.Vj.	
+ 447	+ 283	+ 71	+ 281	+ 4 061	+ 2 667	+ 88	+ 600	+ 84	+ 488	- 35	+ 16	+ 153	2022 1.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Realkreditinstitute</b>	
493	423	141	15 780	64 474	27 674	642	32 252	288	2 371	672	13	562	2021 März	
493	430	154	15 666	65 508	27 377	581	33 482	284	2 542	687	13	542	2021 Juni	
493	432	145	15 582	65 582	27 472	657	33 409	317	2 477	681	12	557	2021 Sept.	
403	435	122	14 406	60 681	27 153	513	28 936	293	2 539	656	12	579	2021 Dez.	
401	445	125	14 523	61 294	27 625	540	29 122	294	2 506	652	12	543	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
-	+ 7	+ 13	- 114	+ 1 034	- 297	- 61	+ 1 230	- 4	+ 171	+ 15	-	- 20	2021 2.Vj.	
-	+ 2	- 9	- 84	+ 289	+ 160	+ 76	+ 47	+ 33	- 55	+ 4	- 1	+ 25	2021 3.Vj.	
- 90	+ 3	- 23	+ 166	+ 590	+ 916	- 144	- 317	- 24	+ 162	- 25	-	+ 22	2021 4.Vj.	
-	2	+ 10	+ 3	+ 402	+ 328	+ 402	+ 27	- 29	+ 1	- 33	- 4	-	2022 1.Vj.	

## I. Banken (MFIs) in Deutschland

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

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	Verarbeitendes Gewerbe											Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen	Maschi-nenbau; Fahr-zeugbau; Reparatur und Installation von Maschinen und Aus-rüstungen	Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen	Holz-gewerbe; Papier- und Druck-gewerbe; Herstel-lung von Möbeln und sonstigen Waren	Textil- und Beklei-dungs-gewerbe, Leder-gewerbe	Ernäh-rungs-gewerbe; Tabak-verarbeit-ung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Bausparkassen <sup>2)</sup></b>													
<b>Stand am Quartalsende *)</b>													
2021 März	18 741	-	-	-	-	-	-	-	-	-	-	-	6 293
2021 Juni	19 143	-	-	-	-	-	-	-	-	-	-	-	6 431
2021 Sept.	19 396	-	-	-	-	-	-	-	-	-	-	-	6 520
2021 Dez.	19 614	-	-	-	-	-	-	-	-	-	-	-	6 599
2022 März	20 048	-	-	-	-	-	-	-	-	-	-	-	6 749
<b>Veränderungen im Vierteljahr *)</b>													
2021 2.Vj.	+ 402	-	-	-	-	-	-	-	-	-	-	-	+ 138
2021 3.Vj.	+ 253	-	-	-	-	-	-	-	-	-	-	-	+ 89
2021 4.Vj.	+ 218	-	-	-	-	-	-	-	-	-	-	-	+ 79
2022 1.Vj.	+ 224	-	-	-	-	-	-	-	-	-	-	-	+ 69
<b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	111 530	11 144	1 671	451	270	1 567	4 239	739	1 055	221	931	17 159	1 863
2021 Juni	110 561	10 864	1 403	410	283	1 502	4 213	746	1 059	200	1 048	17 185	1 908
2021 Sept.	111 759	11 021	1 368	403	280	1 521	4 266	784	1 080	202	1 117	17 312	1 981
2021 Dez.	113 265	11 470	1 424	405	281	1 448	4 154	1 052	1 090	195	1 421	17 369	2 008
2022 März	119 133	12 167	1 816	453	286	1 533	4 191	1 130	1 209	199	1 350	21 391	2 112
<b>Veränderungen im Vierteljahr *)</b>													
2021 2.Vj.	- 1 029	- 280	- 268	- 41	+ 13	- 65	- 26	+ 7	+ 4	- 21	+ 117	+ 26	+ 45
2021 3.Vj.	+ 1 243	+ 157	- 35	- 7	- 3	+ 19	+ 53	+ 38	+ 21	+ 2	+ 69	+ 127	+ 73
2021 4.Vj.	+ 1 506	+ 449	+ 56	+ 2	+ 1	- 73	- 112	+ 268	+ 10	- 7	+ 304	+ 57	+ 27
2022 1.Vj.	+ 5 868	+ 697	+ 392	+ 48	+ 5	+ 85	+ 37	+ 78	+ 119	+ 4	+ 71	+ 4 297	+ 104
<b>Nachrichtlich: Auslandsbanken</b>													
<b>Stand am Quartalsende *)</b>													
2021 März	166 055	25 458	2 935	964	622	2 566	11 779	2 578	1 818	537	1 659	5 630	3 451
2021 Juni	161 833	22 337	2 558	895	689	2 633	9 037	2 573	1 787	534	1 631	5 780	3 640
2021 Sept.	160 893	22 738	2 720	999	713	2 505	9 139	2 657	1 784	530	1 691	5 589	3 712
2021 Dez.	167 058	22 958	2 424	1 122	733	2 550	9 211	2 678	1 894	487	1 859	8 004	3 646
2022 März	178 654	26 242	3 091	1 591	741	2 728	10 775	2 993	1 990	453	1 880	8 899	3 750
<b>Veränderungen im Vierteljahr *)</b>													
2021 2.Vj.	- 4 227	- 3 121	- 377	- 69	+ 67	+ 67	- 2 742	- 5	- 31	- 3	- 28	+ 150	+ 189
2021 3.Vj.	- 940	+ 401	+ 162	+ 104	+ 24	- 128	+ 102	+ 84	- 3	- 4	+ 60	- 191	+ 67
2021 4.Vj.	+ 6 320	+ 220	- 296	+ 123	+ 20	+ 45	+ 72	+ 21	+ 110	- 43	+ 168	+ 2 390	- 66
2022 1.Vj.	+ 11 596	+ 3 284	+ 667	+ 469	+ 8	+ 178	+ 1 564	+ 315	+ 96	- 34	+ 21	+ 895	+ 104

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

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



I. Banken (MFIs) in Deutschland

Dienstleistungsgewerbe (einschl. freier Berufe)														Zeit
Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstücks-wesen	Gast-gewerbe	Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1)	Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe)	Vermie-tung beweg-licher Sachen	Sonstige Dienst-leistungen		
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>Stand am Quartalsende *)</b>													<b>Bausparkassen 2)</b>	
9 886	1 796	-	766	-	-	-	-	-	-	-	-	-	2021 März	
10 107	1 841	-	764	-	-	-	-	-	-	-	-	-	2021 Juni	
10 251	1 863	-	762	-	-	-	-	-	-	-	-	-	2021 Sept.	
10 370	1 883	-	762	-	-	-	-	-	-	-	-	-	2021 Dez.	
10 608	1 929	-	762	-	-	-	-	-	-	-	-	-	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
+ 221	+ 45	-	2	-	-	-	-	-	-	-	-	-	2021 2.Vj.	
+ 144	+ 22	-	2	-	-	-	-	-	-	-	-	-	2021 3.Vj.	
+ 119	+ 20	-	-	-	-	-	-	-	-	-	-	-	2021 4.Vj.	
+ 109	+ 46	-	-	-	-	-	-	-	-	-	-	-	2022 1.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b>	
5 539	604	12 013	16 358	46 850	27 511	5 299	3 135	1 206	4 673	3 337	522	1 167	2021 März	
5 293	601	11 535	15 943	47 232	27 445	5 681	3 226	1 258	4 483	3 278	500	1 361	2021 Juni	
5 721	609	10 187	16 524	48 404	27 538	5 699	3 225	1 254	4 631	3 205	508	2 344	2021 Sept.	
5 884	603	10 286	17 045	48 600	27 328	6 016	3 182	1 234	4 838	3 214	478	2 310	2021 Dez.	
6 076	614	9 614	17 632	49 527	27 490	6 921	3 161	1 237	4 849	3 159	455	2 255	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
- 246	- 3	- 478	- 415	+ 322	- 66	+ 382	+ 91	+ 52	- 190	- 59	- 22	+ 134	2021 2.Vj.	
+ 428	+ 8	- 1 348	+ 581	+ 1 217	+ 93	+ 18	- 1	- 4	+ 148	- 28	+ 8	+ 983	2021 3.Vj.	
+ 163	- 6	+ 99	+ 521	+ 196	- 210	+ 317	- 43	- 20	+ 207	+ 9	- 30	- 34	2021 4.Vj.	
+ 192	+ 11	- 1 132	+ 777	+ 922	+ 162	+ 900	- 21	+ 3	+ 11	- 55	- 23	- 55	2022 1.Vj.	
<b>Stand am Quartalsende *)</b>													<b>Nachrichtlich: Auslandsbanken</b>	
19 187	5 219	7 326	27 465	72 319	13 767	16 277	13 711	1 094	18 014	4 406	1 237	3 813	2021 März	
18 709	5 119	6 204	28 391	71 653	13 829	15 972	13 491	1 158	17 670	4 400	1 279	3 854	2021 Juni	
19 250	5 041	6 291	26 873	71 399	14 885	14 676	13 968	1 140	17 241	4 392	1 243	3 854	2021 Sept.	
20 209	4 977	6 438	26 123	74 703	16 104	15 905	14 582	1 154	17 534	4 415	1 307	3 702	2021 Dez.	
21 254	4 923	6 688	29 970	76 928	16 477	17 465	14 186	1 141	17 795	4 423	1 347	4 094	2022 März	
<b>Veränderungen im Vierteljahr *)</b>														
- 483	- 100	- 1 122	+ 926	- 666	+ 62	- 305	- 220	+ 64	- 344	- 6	+ 42	+ 41	2021 2.Vj.	
- 359	- 78	+ 87	- 448	- 419	+ 336	- 1 296	+ 132	- 18	+ 471	- 8	- 36	-	2021 3.Vj.	
+ 1 089	- 64	+ 152	- 705	+ 3 304	+ 1 219	+ 1 229	+ 614	+ 14	+ 293	+ 23	+ 64	- 152	2021 4.Vj.	
+ 1 045	- 54	+ 250	+ 4 042	+ 2 030	+ 263	+ 1 500	- 396	- 13	+ 221	+ 16	+ 40	+ 399	2022 1.Vj.	

## I Banks (MFIs) in Germany

### 9 Lending to domestic government, by debtor group \* (a) Total

€ million

Period	Lending to domestic government 1		Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims)								
	Total	of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds 2				State go-
			Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
1	2	3	4	5	6	7	8	9	10	11	
<b>End of year or month *</b>											
2019	415,765	161,108	254,657	18,739	17,150	218,768	12,863	357	4,326	8,180	96,300
2020	412,475	160,168	252,307	18,026	15,663	218,618	14,446	1,020	4,342	9,084	93,036
2021	391,280	146,138	245,142	15,226	14,330	215,586	14,551	336	4,318	9,897	87,031
2021 Sep.	402,083	153,783	248,300	19,646	14,261	214,393	15,619	1,500	4,274	9,845	89,276
Oct.	394,829	145,094	249,735	19,541	14,584	215,610	15,367	1,060	4,355	9,952	89,917
Nov.	396,229	148,479	247,750	17,717	14,450	215,583	14,821	342	4,455	10,024	89,339
Dec.	391,280	146,138	245,142	15,226	14,330	215,586	14,551	336	4,318	9,897	87,031
2022 Jan.	390,118	143,193	246,925	17,811	13,946	215,168	14,782	412	4,038	10,332	86,540
Feb.	384,330	139,599	244,731	16,268	13,928	214,535	14,821	318	4,142	10,361	86,145
Mar.	389,519	144,357	245,162	16,347	13,684	215,131	14,934	435	4,146	10,353	85,761
Apr.	382,515	136,010	246,505	17,054	13,702	215,749	15,048	438	4,245	10,365	85,781
<b>Changes *</b>											
2020	- 2,570	- 940	- 1,630	- 543	- 1,532	+ 445	+ 1,583	+ 708	+ 16	+ 859	- 3,159
2021	- 19,473	- 13,345	- 6,128	- 2,826	- 1,323	- 1,979	- 30	- 734	- 24	+ 728	- 5,078
2021 Sep.	+ 3,500	+ 3,216	+ 284	+ 725	- 462	+ 21	+ 266	+ 201	- 207	+ 272	- 537
Oct.	- 7,434	- 8,689	+ 1,255	- 185	+ 293	+ 1,147	- 272	- 440	+ 81	+ 87	+ 591
Nov.	+ 3,189	+ 4,070	- 881	- 1,795	- 134	+ 1,048	- 546	+ 718	+ 100	+ 72	+ 526
Dec.	- 4,949	- 2,341	- 2,608	- 2,491	- 120	+ 3	- 270	- 6	+ 137	- 127	+ 2,308
2022 Jan.	- 1,162	- 2,945	+ 1,783	+ 2,585	- 384	- 418	+ 231	+ 76	- 280	+ 435	- 491
Feb.	- 5,788	- 3,594	- 2,194	- 1,543	- 18	- 633	+ 39	+ 94	+ 104	+ 29	- 395
Mar.	+ 5,189	+ 4,758	+ 431	+ 79	- 244	+ 596	+ 113	+ 117	+ 4	- 8	- 384
Apr.	- 7,004	- 8,347	+ 1,343	+ 707	+ 18	+ 618	+ 114	+ 3	+ 99	+ 12	+ 20

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)										
	Government			Local government and local government association 3				Social security funds			
	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
12	13	14	15	16	17	18	19	20	21	22	
<b>End of year or month *</b>											
2019	3,079	3,312	89,909	144,839	14,984	9,325	120,530	655	319	187	149
2020	2,761	2,332	87,943	144,345	14,076	8,789	121,480	480	169	200	111
2021	2,583	1,901	82,547	143,255	12,224	8,006	123,025	305	83	105	117
2021 Sep.	3,455	1,900	83,921	143,056	14,537	7,996	120,523	349	154	91	104
Oct.	3,739	1,965	84,213	144,133	14,627	8,165	121,341	318	115	99	104
Nov.	4,308	1,878	83,153	143,292	12,989	8,021	122,282	298	78	96	124
Dec.	2,583	1,901	82,547	143,255	12,224	8,006	123,025	305	83	105	117
2022 Jan.	3,318	1,848	81,374	145,243	13,951	7,946	123,346	360	130	114	116
Feb.	3,247	1,835	81,063	143,442	12,591	7,856	122,995	323	112	95	116
Mar.	2,710	1,804	81,247	144,151	13,087	7,644	123,420	316	115	90	111
Apr.	3,025	1,751	81,005	145,355	13,475	7,614	124,266	321	116	92	113
<b>Changes *</b>											
2020	- 213	- 980	- 1,966	+ 121	- 888	- 581	+ 1,590	- 175	- 150	+ 13	- 38
2021	- 149	- 431	- 4,498	- 845	- 1,857	- 773	+ 1,785	- 175	- 86	- 95	+ 6
2021 Sep.	- 474	- 208	+ 145	+ 520	+ 958	- 44	- 394	+ 35	+ 40	- 3	- 2
Oct.	+ 284	+ 65	+ 242	+ 967	+ 10	+ 139	+ 818	- 31	- 39	+ 8	-
Nov.	+ 598	+ 87	+ 15	- 841	- 1,638	- 144	+ 941	- 20	- 37	- 3	+ 20
Dec.	- 1,725	+ 23	- 606	- 37	- 765	- 15	+ 743	+ 7	+ 5	+ 9	+ 7
2022 Jan.	+ 735	- 53	- 1,173	+ 1,988	+ 1,727	- 60	+ 321	+ 55	+ 47	+ 9	- 1
Feb.	- 71	- 13	- 311	- 1,801	- 1,360	- 90	- 351	- 37	- 18	- 19	-
Mar.	- 537	- 31	+ 184	+ 709	+ 496	- 212	+ 425	- 7	+ 3	- 5	- 5
Apr.	+ 315	- 53	- 242	+ 1,204	+ 388	- 30	+ 846	+ 5	+ 1	+ 2	+ 2

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

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

## I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup>													
Domestic government total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks <sup>4</sup></b>													
													<b>End of year or month *</b>
2021	33,481	6,397	1,967	25,117	332	169	11	152	9,408	8,161	23,609	16,765	132
2022 Jan.	34,060	7,052	1,943	25,065	383	222	10	151	9,243	8,026	24,266	16,849	168
Feb.	32,898	6,553	1,959	24,386	369	204	10	155	9,142	7,917	23,226	16,275	161
Mar.	33,332	7,016	1,913	24,403	447	288	10	149	9,469	7,886	23,259	16,330	157
Apr.	33,304	6,841	1,880	24,583	496	338	10	148	9,166	7,924	23,479	16,471	163
													<b>Changes *</b>
2021	+ 183	- 1,551	- 325	+ 2,059	- 859	- 638	+ 2	- 223	- 277	- 217	+ 1,489	+ 2,501	- 170
2022 Jan.	+ 579	+ 655	- 24	- 52	+ 51	+ 53	- 1	- 1	- 165	- 135	+ 657	+ 84	+ 36
Feb.	- 1,162	- 499	+ 16	- 679	- 14	- 18	-	+ 4	- 101	- 109	- 1,040	- 574	- 7
Mar.	+ 434	+ 463	- 46	+ 17	+ 78	+ 84	-	- 6	+ 327	- 31	+ 33	+ 55	- 4
Apr.	- 28	- 175	- 33	+ 180	+ 49	+ 50	-	- 1	- 303	+ 38	+ 220	+ 141	+ 6
<b>Big banks</b>													
													<b>End of year or month *</b>
2021	15,591	2,266	1,143	12,182	237	113	-	124	5,939	5,401	9,375	6,618	40
2022 Jan.	15,703	2,479	1,126	12,098	216	92	-	124	5,777	5,269	9,647	6,666	63
Feb.	14,707	2,140	1,125	11,442	229	106	-	123	5,737	5,260	8,691	6,020	50
Mar.	14,656	2,194	1,071	11,391	223	101	-	122	5,708	5,235	8,686	5,996	39
Apr.	14,683	2,234	996	11,453	227	106	-	121	5,767	5,302	8,646	5,992	43
													<b>Changes *</b>
2021	- 1,069	- 637	- 209	- 223	- 909	- 687	-	- 222	- 339	- 260	+ 181	+ 261	- 2
2022 Jan.	+ 112	+ 213	- 17	- 84	- 21	- 21	-	-	- 162	- 132	+ 272	+ 48	+ 23
Feb.	- 996	- 339	- 1	- 656	+ 13	+ 14	-	- 1	- 40	- 9	- 956	- 646	- 13
Mar.	- 51	+ 54	- 54	- 51	- 6	+ 5	-	- 1	- 29	- 25	- 5	- 24	- 11
Apr.	+ 27	+ 40	- 75	+ 62	+ 4	+ 5	-	- 1	+ 59	+ 67	- 40	- 4	+ 4
<b>Regional banks and other commercial banks</b>													
													<b>End of year or month *</b>
2021	17,429	3,725	803	12,901	48	12	8	28	3,133	2,755	14,164	10,118	84
2022 Jan.	17,938	4,204	800	12,934	163	129	7	27	3,145	2,753	14,529	10,154	101
Feb.	17,778	4,053	814	12,911	135	96	7	32	3,081	2,653	14,459	10,226	103
Mar.	17,975	4,174	827	12,974	219	185	7	27	3,139	2,647	14,502	10,300	115
Apr.	18,196	4,236	868	13,092	264	230	7	27	3,076	2,618	14,740	10,445	116
													<b>Changes *</b>
2021	+ 1,252	- 932	- 105	+ 2,289	+ 7	+ 6	+ 2	- 1	+ 67	+ 48	+ 1,345	+ 2,242	- 167
2022 Jan.	+ 509	+ 479	- 3	+ 33	+ 115	+ 117	- 1	- 1	+ 12	- 2	+ 365	+ 36	+ 17
Feb.	- 160	- 151	+ 14	- 23	- 28	- 33	-	+ 5	- 64	- 100	- 70	+ 72	+ 2
Mar.	+ 197	+ 121	+ 13	+ 63	+ 84	+ 89	-	- 5	+ 58	- 6	+ 43	+ 74	+ 12
Apr.	+ 221	+ 62	+ 41	+ 118	+ 45	+ 45	-	-	- 63	- 29	+ 238	+ 145	+ 1
<b>Branches of foreign banks</b>													
													<b>End of year or month *</b>
2021	461	406	21	34	47	44	3	-	336	5	70	29	8
2022 Jan.	419	369	17	33	4	1	3	-	321	4	90	29	4
Feb.	413	360	20	33	5	2	3	-	324	4	76	29	8
Mar.	701	648	15	38	5	2	3	-	622	4	71	34	3
Apr.	425	371	16	38	5	2	3	-	323	4	93	34	4
													<b>Changes *</b>
2021	± 0	+ 18	- 11	- 7	+ 43	+ 43	-	-	- 5	- 5	- 37	- 2	- 1
2022 Jan.	- 42	- 37	- 4	- 1	- 43	- 43	-	-	- 15	- 1	+ 20	-	- 4
Feb.	- 6	- 9	+ 3	-	+ 1	+ 1	-	-	+ 3	-	+ 14	-	+ 4
Mar.	+ 288	+ 288	- 5	+ 5	-	-	-	-	+ 298	-	+ 5	+ 5	- 5
Apr.	- 276	- 277	+ 1	-	-	-	-	-	- 299	-	+ 22	-	+ 1

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

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

## I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup>													
Period	Domestic government total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													
	<b>End of year or month *</b>												
2021	69,490	3,221	1,805	64,464	351	21	–	330	29,700	28,570	39,288	35,495	151
2022 Jan.	69,834	3,894	1,748	64,192	290	4	–	286	29,374	28,288	40,002	35,549	168
Feb.	69,529	3,935	1,640	63,954	287	1	–	286	29,515	28,056	39,586	35,543	141
Mar.	68,708	3,579	1,601	63,528	291	6	–	285	28,713	27,894	39,563	35,283	141
Apr.	69,228	4,156	1,543	63,529	295	5	–	290	29,136	27,663	39,655	35,510	142
	<b>Changes *</b>												
2021	– 3,715	– 605	– 772	– 2,338	– 49	– 29	–	– 20	– 3,378	– 2,052	– 283	– 279	– 5
2022 Jan.	+ 344	+ 673	– 57	– 272	– 61	– 17	–	– 44	– 326	– 282	+ 714	+ 54	+ 17
Feb.	– 305	+ 41	– 108	– 238	– 3	– 3	–	–	+ 141	– 232	– 416	– 6	– 27
Mar.	– 821	– 356	– 39	– 426	+ 4	+ 5	–	– 1	– 802	– 162	– 23	– 260	–
Apr.	+ 520	+ 577	– 58	+ 1	+ 4	– 1	–	+ 5	+ 423	– 231	+ 92	+ 227	+ 1
<b>Savings banks</b>													
	<b>End of year or month *</b>												
2021	31,014	3,657	2,001	25,356	264	91	4	169	5,414	5,004	25,314	20,174	22
2022 Jan.	31,384	4,086	2,005	25,293	215	42	4	169	5,372	4,928	25,778	20,188	19
Feb.	30,846	3,467	2,003	25,376	195	22	4	169	5,322	4,926	25,309	20,273	20
Mar.	30,888	3,559	1,899	25,430	175	2	4	169	5,300	4,903	25,396	20,351	17
Apr.	31,336	3,886	1,946	25,504	175	2	4	169	5,313	4,887	25,832	20,441	16
	<b>Changes *</b>												
2021	– 689	– 221	– 18	– 450	+ 12	– 49	– 5	+ 66	+ 53	+ 62	– 756	– 574	+ 2
2022 Jan.	+ 370	+ 429	+ 4	– 63	– 49	– 49	–	–	– 42	– 76	+ 464	+ 14	– 3
Feb.	– 538	– 619	– 2	+ 83	– 20	– 20	–	–	– 50	– 2	– 469	+ 85	+ 1
Mar.	+ 42	+ 92	– 104	+ 54	– 20	– 20	–	–	– 22	– 23	+ 87	+ 78	– 3
Apr.	+ 448	+ 327	+ 47	+ 74	–	–	–	–	+ 13	– 16	+ 436	+ 90	– 1
<b>Credit cooperatives</b>													
	<b>End of year or month *</b>												
2021	3,105	207	138	2,760	80	5	7	68	319	317	2,706	2,375	–
2022 Jan.	3,110	220	140	2,750	71	4	7	60	319	316	2,719	2,374	1
Feb.	3,078	208	138	2,732	70	5	6	59	323	317	2,684	2,356	1
Mar.	3,073	237	136	2,700	68	5	6	57	320	314	2,684	2,329	1
Apr.	3,079	217	160	2,702	70	5	8	57	318	312	2,691	2,333	–
	<b>Changes *</b>												
2021	– 271	– 78	– 50	– 143	+ 4	– 3	+ 2	+ 5	– 24	– 24	– 250	– 123	– 1
2022 Jan.	+ 5	+ 13	+ 2	– 10	– 9	– 1	–	– 8	–	– 1	+ 13	– 1	+ 1
Feb.	– 32	– 12	– 2	– 18	– 1	+ 1	– 1	– 1	+ 4	+ 1	– 35	– 18	–
Mar.	– 5	+ 29	– 2	– 32	– 2	–	–	– 2	– 3	– 3	–	– 27	–
Apr.	+ 6	– 20	+ 24	+ 2	+ 2	–	+ 2	–	– 2	– 2	+ 7	+ 4	– 1
<b>Mortgage banks</b>													
	<b>End of year or month *</b>												
2021	12,784	38	293	12,453	245	–	5	240	4,823	4,823	7,716	7,390	–
2022 Jan.	12,702	44	292	12,366	246	–	5	241	4,749	4,747	7,707	7,378	–
Feb.	12,677	45	292	12,340	246	–	5	241	4,747	4,745	7,684	7,354	–
Mar.	12,523	48	285	12,190	246	–	5	241	4,722	4,720	7,555	7,229	–
Apr.	12,517	48	284	12,185	247	–	5	242	4,722	4,720	7,548	7,223	–
	<b>Changes *</b>												
2021	– 1,124	– 35	+ 107	– 1,196	– 79	–	+ 2	– 81	– 516	– 516	– 528	– 599	– 1
2022 Jan.	– 82	+ 6	– 1	– 87	+ 1	–	–	+ 1	– 74	– 76	– 9	– 12	–
Feb.	– 25	+ 1	–	– 26	–	–	–	–	– 2	– 2	– 23	– 24	–
Mar.	– 154	+ 3	– 7	– 150	–	–	–	–	– 25	– 25	– 129	– 125	–
Apr.	– 6	–	– 1	– 5	+ 1	–	–	+ 1	–	–	– 7	– 6	–

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

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

## I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup>													
Domestic government total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
Period	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Building an loan associations</b>												<b>End of year or month *</b>	
2021	5,035	–	–	5,035	25	–	–	25	4,301	4,301	709	709	–
2022 Jan.	5,046	–	–	5,046	25	–	–	25	4,300	4,300	721	721	–
Feb.	5,098	–	–	5,098	25	–	–	25	4,355	4,355	718	718	–
Mar.	5,094	–	–	5,094	25	–	–	25	4,355	4,355	714	714	–
Apr.	5,092	–	–	5,092	25	–	–	25	4,355	4,355	712	712	–
<b>Changes *</b>													
2021	– 588	– 1	–	– 587	– 80	–	–	– 80	– 518	– 518	+ 10	+ 11	–
2022 Jan.	+ 11	–	–	+ 11	–	–	–	– 1	– 1	+ 12	+ 12	–	–
Feb.	+ 52	–	–	+ 52	–	–	–	+ 55	+ 55	– 3	– 3	–	–
Mar.	– 4	–	–	– 4	–	–	–	–	–	– 4	– 4	–	–
Apr.	– 2	–	–	– 2	–	–	–	–	–	– 2	– 2	–	–
<b>Banks with special, development and other central support tasks</b>												<b>End of year or month *</b>	
2021	90,233	1,706	8,126	80,401	13,254	50	4,291	8,913	33,066	31,371	43,913	40,117	–
2022 Jan.	90,789	2,515	7,818	80,456	13,552	140	4,012	9,400	33,183	30,769	44,050	40,287	4
Feb.	90,605	2,060	7,896	80,649	13,629	86	4,117	9,426	32,741	30,747	44,235	40,476	–
Mar.	91,544	1,908	7,850	81,786	13,682	134	4,121	9,427	32,882	31,175	44,980	41,184	–
Apr.	91,949	1,906	7,889	82,154	13,740	88	4,218	9,434	32,771	31,144	45,438	41,576	–
<b>Changes *</b>													
2021	+ 76	– 335	– 265	+ 676	+ 1,021	– 15	– 25	+ 1,061	– 418	– 1,233	– 527	+ 848	–
2022 Jan.	+ 556	+ 809	– 308	+ 55	+ 298	+ 90	– 279	+ 487	+ 117	– 602	+ 137	+ 170	+ 4
Feb.	– 184	– 455	+ 78	+ 193	+ 77	– 54	+ 105	+ 26	– 442	– 22	+ 185	+ 189	– 4
Mar.	+ 939	– 152	– 46	+ 1,137	+ 53	+ 48	+ 4	+ 1	+ 141	+ 428	+ 745	+ 708	–
Apr.	+ 405	– 2	+ 39	+ 368	+ 58	– 46	+ 97	+ 7	– 111	– 31	+ 458	+ 392	–
<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>	
2021	7,150	2,631	241	4,278	95	48	4	43	2,286	1,597	4,755	2,638	14
2022 Jan.	7,924	3,382	235	4,307	168	121	4	43	2,293	1,624	5,447	2,640	16
Feb.	6,839	2,993	212	3,634	127	80	4	43	2,215	1,584	4,463	2,007	34
Mar.	7,300	3,480	207	3,613	199	152	4	43	2,501	1,589	4,588	1,981	12
Apr.	7,421	3,518	208	3,695	240	193	4	43	2,313	1,671	4,845	1,979	23
<b>Changes *</b>													
2021	– 1,340	– 1,291	+ 55	– 104	– 711	– 705	– 4	– 2	– 171	– 111	– 443	+ 9	– 15
2022 Jan.	+ 774	+ 751	– 6	+ 29	+ 73	+ 73	–	–	+ 7	+ 27	+ 692	+ 2	+ 2
Feb.	– 1,085	– 389	– 23	– 673	– 41	– 41	–	–	– 78	– 40	– 984	– 633	+ 18
Mar.	+ 461	+ 487	– 5	– 21	+ 72	+ 72	–	–	+ 286	+ 5	+ 125	– 26	– 22
Apr.	+ 121	+ 38	+ 1	+ 82	+ 41	+ 41	–	–	– 188	+ 82	+ 257	– 2	+ 11

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

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

## I Banks (MFIs) in Germany

### 10 Securities portfolios and participating interests \*

€ million

Period	Securities Portfolios 1						Domestic securities							
	Total	Bonds and debt securities 2				Shares, mutual fund shares and other securities	Total	Bank debt securities 7				Public debt securities 9		Corporate debt securities (non-MFIs) 11
		Total	of which					Total	Total	with an maturity of		Total	of which issued by the Federal Government and its special funds 9.10	
			Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5.6					up to and including 2 years 8	more than 2 years			
1	2	3	4	5	6	7	8	9	10	11	12	13		
	<b>End of year or month *</b>													
2019	1,159,607	956,043	164,155	57,314	90,073	203,564	636,610	237,548	2,451	235,097	158,247	10,898	61,128	
2020	1,170,436	966,267	146,563	54,760	97,188	204,169	645,141	247,267	2,739	244,528	156,559	4,038	60,105	
2021	1,161,886	933,438	144,483	53,317	112,064	228,448	648,100	245,156	2,996	242,160	143,852	6,828	60,374	
2021 Dec.	1,161,886	933,438	144,483	53,317	112,064	228,448	648,100	245,156	2,996	242,160	143,852	6,828	60,374	
2022 Jan.	1,159,132	927,379	142,128	56,994	111,742	231,753	647,181	246,546	2,914	243,632	140,680	5,254	60,331	
Feb.	1,164,865	934,209	143,361	59,561	112,468	230,656	643,966	248,495	2,888	245,607	135,380	973	60,155	
Mar.	1,171,485	942,660	141,986	57,260	113,854	228,825	648,517	247,003	2,985	244,018	141,839	7,448	59,866	
Apr.	1,153,320	923,658	133,616	53,208	114,713	229,662	639,748	246,526	2,964	243,562	133,475	140	59,243	
	<b>Changes *</b>													
2020	+ 14,068	+ 13,705	- 17,592	- 2,554	+ 7,288	+ 363	+ 8,531	+ 9,719	+ 288	+ 9,431	- 1,688	- 6,860	- 673	
2021	- 9,803	- 33,826	- 2,154	- 1,397	+ 13,645	+ 24,023	+ 4,589	- 1,931	+ 732	- 2,663	- 11,257	+ 3,935	+ 269	
2021 Dec.	- 178	+ 484	+ 6,034	- 2,220	+ 9,757	- 662	- 1,775	- 2,683	- 34	- 2,649	+ 364	+ 2,010	- 398	
2022 Jan.	- 3,305	- 6,559	- 2,355	+ 3,677	- 386	+ 3,254	- 919	+ 1,390	- 82	+ 1,472	- 3,172	- 1,574	- 43	
Feb.	+ 5,903	+ 6,976	+ 1,233	+ 2,567	+ 743	- 1,073	- 3,215	+ 1,949	- 26	+ 1,975	- 5,300	- 4,281	- 176	
Mar.	+ 6,453	+ 8,321	- 1,375	+ 2,301	+ 1,372	- 1,868	+ 4,551	- 1,492	+ 97	- 1,589	+ 6,459	+ 6,475	- 289	
Apr.	- 20,113	- 20,753	- 8,370	- 4,052	+ 677	+ 640	- 8,769	- 477	- 21	- 456	- 8,364	- 7,308	- 623	

Period	Domestic securities (cont'd)				Foreign securities				Participating interests				
	Shares (including participating certificates)		Mutual fund shares, other securities		Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
	Total	of which issued by banks (MFIs)	Total	of which issued by banks (MFIs)									
18	19	20	21	22	23	24	25	26					
	<b>End of year or month *</b>												
2019	16,674	275	163,013	48	522,997	247,637	251,483	23,877	111,957	27,527	62,861	12,520	8,796
2020	13,615	143	167,595	42	525,295	235,934	266,402	22,959	95,607	15,988	62,262	9,115	8,053
2021	15,427	142	183,291	8	513,786	221,105	262,951	29,730	95,949	17,304	61,852	9,734	6,869
2021 Dec.	15,427	142	183,291	8	513,786	221,105	262,951	29,730	95,949	17,304	61,852	9,734	6,869
2022 Jan.	15,217	174	184,407	10	511,951	219,329	260,493	32,129	94,861	16,613	61,993	9,149	6,915
Feb.	14,755	200	185,181	8	520,899	220,184	269,995	30,720	94,918	16,617	62,071	9,152	6,892
Mar.	14,364	256	185,445	7	522,968	222,103	271,849	29,016	94,646	16,633	62,095	9,154	6,579
Apr.	15,081	334	185,423	7	513,572	222,159	262,255	29,158	94,623	16,614	62,091	9,098	6,634
	<b>Changes *</b>												
2020	- 3,059	- 132	+ 4,232	- 6	+ 5,537	- 10,547	+ 16,894	- 810	- 7,292	- 2,689	- 599	- 3,381	- 559
2021	+ 1,812	- 1	+ 15,696	- 34	- 14,392	- 16,696	- 4,211	+ 6,515	+ 813	+ 1,526	- 558	+ 609	- 1,415
2021 Dec.	- 986	- 6	+ 1,928	+ 1	+ 1,597	- 604	+ 3,805	- 1,604	+ 267	+ 120	- 4	+ 1,142	- 989
2022 Jan.	- 210	+ 32	+ 1,116	+ 2	- 2,386	- 1,871	- 2,863	+ 2,348	- 1,114	- 691	+ 141	- 586	+ 21
Feb.	- 462	+ 26	+ 774	- 2	+ 9,118	+ 883	+ 9,620	- 1,385	+ 62	+ 4	+ 78	+ 3	- 18
Mar.	- 391	+ 56	+ 264	- 1	+ 1,902	+ 1,911	+ 1,732	- 1,741	- 290	+ 16	+ 24	-	- 329
Apr.	+ 717	+ 78	- 22	-	- 11,344	- 263	- 11,026	- 55	- 103	- 19	- 4	- 65	- 16

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2						Foreign securities					
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Commercial banks 6</b>													<b>End of year or month *</b>
2021	295,438	116,776	32,222	35,943	44,074	2,153	2,227	157	178,662	46,468	112,701	18,530	963
2022 Jan.	295,324	115,822	33,350	34,136	43,944	2,100	2,128	164	179,502	46,674	110,872	21,272	684
Feb.	298,529	111,409	33,427	30,088	43,654	1,888	2,190	162	187,120	46,644	119,690	19,919	867
Mar.	304,382	116,408	32,532	35,605	43,772	2,033	2,242	224	187,974	46,107	122,017	19,049	801
Apr.	290,404	110,037	32,866	28,710	43,337	2,710	2,194	220	180,367	45,669	114,423	19,436	839
<b>Changes *</b>													
2021	+ 7,073	+ 500	+ 573	- 1,375	+ 1,031	+ 334	- 54	- 9	+ 6,573	- 968	+ 1,646	+ 5,545	+ 350
2022 Jan.	- 406	- 954	+ 1,128	- 1,807	- 130	- 53	- 99	+ 7	+ 548	+ 177	- 2,046	+ 2,699	- 282
Feb.	+ 3,299	+ 4,413	+ 77	- 4,048	- 290	- 212	+ 62	- 2	+ 7,712	- 28	+ 8,887	- 1,331	+ 184
Mar.	+ 5,684	+ 4,999	- 895	+ 5,517	+ 118	+ 145	+ 52	+ 62	+ 685	- 562	+ 2,218	- 904	- 67
Apr.	- 15,232	- 6,371	+ 334	- 6,895	- 435	+ 677	- 48	- 4	- 8,861	- 564	- 8,543	+ 218	+ 28
<b>Big banks</b>													<b>End of year or month *</b>
2021	128,286	62,972	12,981	13,914	34,221	1,296	521	39	65,314	16,820	38,637	9,517	340
2022 Jan.	122,282	60,582	13,328	11,227	34,246	1,278	464	39	61,700	16,180	35,494	9,686	340
Feb.	129,094	58,992	13,006	9,997	34,175	1,269	506	39	70,102	16,096	44,115	9,547	344
Mar.	137,303	64,230	13,260	14,745	34,200	1,384	602	39	73,073	15,925	47,398	9,407	343
Apr.	127,074	60,093	13,237	10,131	34,187	1,960	536	42	66,981	15,341	41,660	9,629	351
<b>Changes *</b>													
2021	- 14,847	- 4,995	- 1,690	- 3,879	+ 570	+ 37	- 39	+ 6	- 9,852	- 513	- 10,822	+ 1,490	- 7
2022 Jan.	- 6,155	- 2,390	+ 347	- 2,687	+ 25	- 18	- 57	-	- 3,765	- 645	- 3,260	+ 143	- 3
Feb.	+ 6,864	- 1,590	- 322	- 1,230	- 71	- 9	+ 42	-	+ 8,454	- 88	+ 8,664	- 127	+ 5
Mar.	+ 8,137	+ 5,238	+ 254	+ 4,748	+ 25	+ 115	+ 96	-	+ 2,899	- 182	+ 3,230	- 147	- 2
Apr.	- 10,971	- 4,137	- 23	- 4,614	- 13	+ 576	- 66	+ 3	- 6,834	- 629	- 6,336	+ 133	- 2
<b>Regional banks and other commercial banks</b>													<b>End of year or month *</b>
2021	159,242	49,483	18,265	18,849	9,724	857	1,670	118	109,759	29,085	71,040	9,011	623
2022 Jan.	165,185	51,008	19,046	19,815	9,571	822	1,629	125	114,177	29,945	72,304	11,584	344
Feb.	161,582	48,271	19,445	16,997	9,435	619	1,652	123	113,311	30,005	72,414	10,369	523
Mar.	159,355	48,032	18,296	17,766	9,528	649	1,608	185	111,323	29,650	71,575	9,640	458
Apr.	155,452	45,749	18,653	15,434	9,106	750	1,628	178	109,703	29,685	69,725	9,805	488
<b>Changes *</b>													
2021	+ 21,605	+ 5,265	+ 2,213	+ 2,408	+ 379	+ 297	- 17	- 15	+ 16,340	- 416	+ 12,344	+ 4,055	+ 357
2022 Jan.	+ 5,816	+ 1,525	+ 781	+ 966	- 153	- 35	- 41	+ 7	+ 4,291	+ 840	+ 1,174	+ 2,556	- 279
Feb.	- 3,565	- 2,737	+ 399	- 2,818	- 136	- 203	+ 23	- 2	- 828	+ 65	+ 133	- 1,205	+ 179
Mar.	- 2,317	- 239	- 1,149	+ 769	+ 93	+ 30	- 44	+ 62	- 2,078	- 366	- 891	- 756	- 65
Apr.	- 4,367	- 2,283	+ 357	- 2,332	- 422	+ 101	+ 20	- 7	- 2,084	- 32	- 2,167	+ 85	+ 30
<b>Branches of foreign banks</b>													<b>End of year or month *</b>
2021	7,910	4,321	976	3,180	129	-	36	-	3,589	563	3,024	2	-
2022 Jan.	7,857	4,232	976	3,094	127	-	35	-	3,625	549	3,074	2	-
Feb.	7,853	4,146	976	3,094	44	-	32	-	3,707	543	3,161	3	-
Mar.	7,724	4,146	976	3,094	44	-	32	-	3,578	532	3,044	2	-
Apr.	7,878	4,195	976	3,145	44	-	30	-	3,683	643	3,038	2	-
<b>Changes *</b>													
2021	+ 315	+ 230	+ 50	+ 96	+ 82	-	+ 2	-	+ 85	- 39	+ 124	± 0	-
2022 Jan.	- 67	- 89	-	- 86	- 2	-	- 1	-	+ 22	- 18	+ 40	-	-
Feb.	-	- 86	-	-	- 83	-	- 3	-	+ 86	- 5	+ 90	+ 1	-
Mar.	- 136	-	-	-	-	-	-	-	- 136	- 14	- 121	- 1	-
Apr.	+ 106	+ 49	-	+ 51	-	-	- 2	-	+ 57	+ 97	- 40	-	-

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Domestic securities 2							Foreign securities					
	Securities portfolios, total 1	Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													<b>End of year or month *</b>
2021	87,182	27,677	10,813	12,737	597	1,928	1,440	162	59,505	35,474	21,954	2,075	2
2022 Jan.	86,916	27,072	10,580	12,411	687	1,785	1,465	144	59,844	35,720	22,011	2,111	2
Feb.	87,278	26,485	11,130	12,073	703	1,520	908	151	60,793	36,068	22,895	1,829	1
Mar.	87,525	25,241	10,493	12,048	595	1,044	907	154	62,284	38,010	23,160	1,113	1
Apr.	87,297	24,408	9,983	11,775	596	1,039	856	159	62,889	38,872	23,169	846	2
<b>Changes *</b>													
2021	- 14,208	- 5,621	- 2,382	- 3,615	+ 69	+ 1,167	- 850	- 10	- 8,587	- 7,701	- 1,135	+ 248	+ 1
2022 Jan.	- 340	- 605	- 233	- 326	+ 90	- 143	+ 25	- 18	+ 265	+ 230	+ 3	+ 32	-
Feb.	+ 383	- 587	+ 550	- 338	+ 16	- 265	- 557	+ 7	+ 970	+ 353	+ 899	- 281	- 1
Mar.	+ 221	- 1,244	- 637	- 25	- 108	- 476	- 1	+ 3	+ 1,465	+ 1,932	+ 250	- 717	-
Apr.	- 469	- 833	- 510	- 273	+ 1	- 5	- 51	+ 5	+ 364	+ 791	- 147	- 281	+ 1
<b>Savings banks</b>													<b>End of year or month *</b>
2021	292,472	232,833	85,562	39,096	6,778	392	82,924	18,081	59,639	28,767	27,603	3,127	142
2022 Jan.	292,387	233,302	85,549	38,887	6,791	405	83,558	18,112	59,085	28,359	27,453	3,133	140
Feb.	293,514	234,183	86,092	38,650	6,808	417	84,239	17,977	59,331	28,382	27,603	3,204	142
Mar.	293,537	234,174	86,238	38,238	6,718	417	84,517	18,046	59,363	28,513	27,475	3,234	141
Apr.	293,153	233,894	86,195	38,204	6,658	422	84,274	18,141	59,259	28,498	27,391	3,230	140
<b>Changes *</b>													
2021	+ 3,252	+ 2,433	- 2,823	- 3,406	- 261	+ 46	+ 6,878	+ 1,999	+ 819	+ 65	+ 397	+ 354	+ 3
2022 Jan.	- 89	+ 469	- 13	- 209	+ 13	+ 13	+ 634	+ 31	- 558	- 408	- 154	+ 6	- 2
Feb.	+ 1,128	+ 881	+ 543	- 237	+ 17	+ 12	+ 681	- 135	+ 247	+ 23	+ 151	+ 71	+ 2
Mar.	+ 21	- 9	+ 146	- 412	- 90	-	+ 278	+ 69	+ 30	+ 131	- 130	+ 30	- 1
Apr.	- 396	- 280	- 43	- 34	- 60	+ 5	- 243	+ 95	- 116	- 15	- 96	- 4	- 1
<b>Credit cooperatives</b>													<b>End of year or month *</b>
2021	236,141	156,672	71,416	13,152	5,564	147	58,013	8,380	79,469	41,816	33,051	4,539	63
2022 Jan.	236,061	157,679	72,088	12,975	5,557	164	58,477	8,418	78,382	40,874	32,979	4,466	63
Feb.	237,908	159,169	72,819	12,973	5,607	180	58,901	8,689	78,739	41,277	32,958	4,441	63
Mar.	237,639	159,225	72,802	13,030	5,572	212	58,902	8,707	78,414	41,317	32,667	4,367	63
Apr.	237,606	159,726	73,136	13,073	5,513	206	58,972	8,826	77,880	41,175	32,313	4,329	63
<b>Changes *</b>													
2021	+ 4,894	+ 8,675	+ 3,231	- 1,401	+ 21	+ 3	+ 6,003	+ 818	- 3,781	- 2,124	- 1,705	+ 32	+ 16
2022 Jan.	- 81	+ 1,007	+ 672	- 177	- 7	+ 17	+ 464	+ 38	- 1,088	- 942	- 73	- 73	-
Feb.	+ 1,847	+ 1,490	+ 731	- 2	+ 50	+ 16	+ 424	+ 271	+ 357	+ 403	- 21	- 25	-
Mar.	- 269	+ 56	- 17	+ 57	- 35	+ 32	+ 1	+ 18	- 325	+ 40	- 291	- 74	-
Apr.	- 37	+ 501	+ 334	+ 43	- 59	- 6	+ 70	+ 119	- 538	- 143	- 356	- 39	-
<b>Mortgage banks</b>													<b>End of year or month *</b>
2021	24,484	10,201	3,591	6,423	40	-	147	-	14,283	3,660	10,621	2	-
2022 Jan.	23,984	10,004	3,436	6,385	36	-	147	-	13,980	3,428	10,550	2	-
Feb.	24,164	10,289	3,676	6,419	47	-	147	-	13,875	3,414	10,459	2	-
Mar.	23,362	9,887	3,529	6,180	31	-	147	-	13,475	3,292	10,181	2	-
Apr.	23,274	10,066	3,506	6,382	31	-	147	-	13,208	3,130	10,076	2	-
<b>Changes *</b>													
2021	- 1,180	+ 71	- 576	+ 681	- 34	-	-	-	- 1,251	- 731	- 520	-	-
2022 Jan.	- 520	- 197	- 155	- 38	- 4	-	-	-	- 323	- 233	- 90	-	-
Feb.	+ 185	+ 285	+ 240	+ 34	+ 11	-	-	-	- 100	- 14	- 86	-	-
Mar.	- 799	- 402	- 147	- 239	- 16	-	-	-	- 397	- 121	- 276	-	-
Apr.	- 138	+ 179	- 23	+ 202	-	-	-	-	- 317	- 163	- 154	-	-

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

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



## I Banks (MFIs) in Germany

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

€ million

Period	Domestic securities <sup>2</sup>							Foreign securities					
	Securities portfolios, total <sup>1</sup>	Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Building and loan associations</b>													<b>End of year or month *</b>
2021	42,191	25,843	8,639	5,508	234	-	11,462	-	16,348	7,031	9,317	-	-
2022 Jan.	42,113	25,863	8,522	5,617	232	-	11,492	-	16,250	6,831	9,419	-	-
Feb.	41,990	25,989	8,662	5,583	232	-	11,512	-	16,001	6,767	9,234	-	-
Mar.	41,099	25,710	8,728	5,457	232	-	11,293	-	15,389	6,646	8,743	-	-
Apr.	40,371	25,638	8,832	5,288	225	-	11,293	-	14,733	6,565	8,168	-	-
<b>Changes *</b>													
2021	+ 558	+ 824	- 144	+ 95	+ 16	-	+ 857	-	- 266	- 326	+ 60	-	-
2022 Jan.	- 78	+ 20	- 117	+ 109	- 2	-	+ 30	-	- 98	- 190	+ 92	-	-
Feb.	- 123	+ 126	+ 140	- 34	-	-	+ 20	-	- 249	- 64	- 185	-	-
Mar.	- 891	- 279	+ 66	- 126	-	-	- 219	-	- 612	- 121	- 491	-	-
Apr.	- 728	- 72	+ 104	- 169	- 7	-	-	-	- 656	- 81	- 575	-	-
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2021	183,978	78,098	32,913	30,993	3,087	10,807	270	28	105,880	57,889	47,704	287	-
2022 Jan.	182,347	77,439	33,021	30,269	3,084	10,763	274	28	104,908	57,443	47,209	256	-
Feb.	181,482	76,442	32,689	29,594	3,104	10,750	277	28	105,040	57,632	47,156	252	-
Mar.	183,941	77,872	32,681	31,281	2,946	10,658	278	28	106,069	58,218	47,606	245	-
Apr.	181,215	75,979	32,008	30,043	2,883	10,704	313	28	105,236	58,250	46,715	268	3
<b>Changes *</b>													
2021	- 10,192	- 2,293	+ 190	- 2,236	- 573	+ 262	+ 66	- 2	- 7,899	- 4,911	- 2,954	- 34	-
2022 Jan.	- 1,791	- 659	+ 108	- 724	- 3	- 44	+ 4	-	- 1,132	- 505	- 595	- 32	-
Feb.	- 816	- 997	- 332	- 675	+ 20	- 13	+ 3	-	+ 181	+ 210	- 25	- 4	-
Mar.	+ 2,486	+ 1,430	- 8	+ 1,687	- 158	- 92	+ 1	-	+ 1,056	+ 612	+ 452	- 8	-
Apr.	- 3,113	- 1,893	- 673	- 1,238	- 63	+ 46	+ 35	-	- 1,220	- 88	- 1,155	+ 20	+ 3
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2021	145,318	49,739	11,718	20,132	15,497	1,636	715	41	95,579	22,350	58,361	14,257	611
2022 Jan.	147,259	50,125	12,381	20,193	15,355	1,545	610	41	97,134	23,238	57,624	15,933	339
Feb.	144,235	46,360	12,590	16,545	15,103	1,432	648	42	97,875	23,120	59,019	15,218	518
Mar.	140,930	46,068	11,431	17,100	15,208	1,542	745	42	94,862	22,356	56,867	15,181	458
Apr.	137,043	44,738	11,755	15,011	14,805	2,443	682	42	92,305	22,493	54,985	14,339	488
<b>Changes *</b>													
2021	+ 16,656	+ 462	- 1,625	+ 1,875	+ 246	+ 57	- 76	- 15	+ 16,194	- 2,135	+ 14,019	+ 3,944	+ 366
2022 Jan.	+ 1,747	+ 386	+ 663	+ 61	- 142	- 91	- 105	-	+ 1,361	+ 866	- 868	+ 1,635	- 272
Feb.	- 2,907	- 3,765	+ 209	- 3,648	- 252	- 113	+ 38	+ 1	+ 858	+ 109	+ 1,458	- 670	+ 179
Mar.	- 3,429	- 292	- 1,159	+ 555	+ 105	+ 110	+ 97	-	- 3,137	- 780	- 2,228	- 69	- 60
Apr.	- 4,604	- 1,330	+ 324	- 2,089	- 403	+ 901	- 63	-	- 3,274	+ 53	- 2,353	- 1,004	+ 30

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>				Memo item			
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
	<b>End of year or month *</b>											
2014	1,721,055	404,923	1,316,117	15	1,043,739	127,244	183,541	732,951	3	68,112	163,463	11,788
2015	1,677,553	454,489	1,223,013	51	1,003,739	130,491	153,706	719,499	43	61,882	133,942	6,155
2016	1,729,021	503,973	1,224,984	64	961,069	127,818	114,797	718,404	50	71,851	88,718	5,658
2017	1,707,149	500,323	1,206,809	17	944,615	109,135	108,140	727,337	3	103,567	93,696	5,162
2018	1,663,959	476,102	1,187,839	18	928,918	104,528	124,263	700,119	8	91,954	100,631	4,750
2019	1,690,817	446,583	1,244,175	59	931,100	107,210	112,879	711,002	9	79,092	122,739	4,407
2020	1,997,904	553,774	1,444,090	40	894,728	124,840	52,703	717,183	2	341,925	134,227	13,069
2021	2,253,058	573,121	1,679,898	39	914,498	117,122	47,983	749,387	6	423,936	205,266	16,362
2020 Sep.	2,084,028	610,279	1,473,706	43	911,136	119,790	62,717	728,626	3	340,410	153,235	12,049
Oct.	2,096,901	618,837	1,478,021	43	921,674	127,087	57,708	736,876	3	342,022	163,432	12,258
Nov.	2,081,663	625,911	1,455,710	42	902,150	130,509	51,823	719,816	2	342,666	156,632	12,531
Dec.	1,997,904	553,774	1,444,090	40	894,728	124,840	52,703	717,183	2	341,925	134,227	13,069
2021 Jan.	2,216,555	648,312	1,568,202	41	909,542	133,486	50,725	725,328	3	352,099	251,941	13,591
Feb.	2,248,359	658,067	1,590,252	40	908,891	131,099	48,223	729,567	2	351,679	273,230	14,215
Mar.	2,327,601	655,675	1,671,886	40	907,897	129,084	50,863	727,948	2	428,126	268,581	14,737
Apr.	2,351,725	658,275	1,693,409	41	914,755	129,425	51,527	733,800	3	428,247	286,376	15,058
May	2,365,011	653,874	1,711,096	41	921,252	134,462	47,921	738,866	3	430,640	290,354	15,523
June	2,373,214	672,171	1,701,003	40	909,717	126,050	46,323	737,339	5	447,276	297,134	15,794
July	2,342,276	661,096	1,681,140	40	912,545	128,805	39,933	743,802	5	448,134	263,574	15,911
Aug.	2,334,141	648,298	1,685,807	36	917,646	128,422	41,241	747,982	1	447,086	265,165	16,117
Sep.	2,357,732	657,064	1,700,633	35	902,207	120,945	40,220	741,040	2	451,579	253,977	16,198
Oct.	2,394,890	683,463	1,711,387	40	913,817	125,514	42,418	745,878	7	449,831	268,395	16,204
Nov.	2,442,077	700,561	1,741,476	40	924,592	127,408	45,157	752,020	7	449,258	278,109	16,315
Dec.	2,253,058	573,121	1,679,898	39	914,498	117,122	47,983	749,387	6	423,936	205,266	16,362
2022 Jan.	2,462,283	773,049	1,689,196	38	932,727	129,976	48,716	754,030	5	430,977	259,289	16,388
Feb.	2,500,147	780,866	1,719,245	36	939,901	135,247	46,401	758,250	3	429,802	274,566	16,573
Mar.	2,481,594	770,405	1,711,153	36	940,183	132,743	52,517	754,920	3	427,563	267,911	16,550
Apr.	2,497,584	741,200	1,756,348	36	955,457	134,724	59,422	761,308	3	428,963	270,826	16,725
	<b>Changes *</b>											
2015	- 62,073	+ 43,885	- 105,994	+ 36	- 40,415	+ 3,282	- 29,835	- 13,902	+ 40	- 6,230	- 30,435	- 1,273
2016	+ 81,058	+ 51,257	+ 29,788	+ 13	- 11,750	- 868	- 21,244	+ 10,355	+ 7	+ 10,069	- 31,641	- 497
2017	- 4,514	+ 6,881	- 11,348	- 47	- 20,709	- 18,248	- 4,677	+ 2,263	- 47	+ 31,716	+ 5,606	- 496
2018	- 48,875	- 26,534	- 22,342	+ 1	- 13,902	+ 2,972	+ 16,093	- 27,028	+ 5	- 11,083	+ 6,280	- 427
2019	- 18,070	- 47,760	+ 29,649	+ 41	+ 4,550	+ 2,510	- 8,704	+ 10,763	+ 1	- 13,132	- 12,318	- 343
2020	+ 397,143	+ 111,049	+ 286,113	- 19	+ 50,551	+ 23,062	- 16,834	+ 44,330	- 7	+ 262,833	+ 12,968	+ 8,152
2021	+ 241,793	+ 12,396	+ 229,398	- 1	+ 23,146	- 7,284	- 1,623	+ 32,049	+ 4	+ 82,011	+ 67,620	+ 3,293
2020 Sep.	+ 41,005	+ 7,991	+ 33,013	+ 1	- 9,342	- 2,476	- 4,752	- 2,115	+ 1	+ 49,354	- 13,133	+ 544
Oct.	+ 12,304	+ 8,276	+ 4,028	- 1	+ 10,578	+ 7,297	- 5,009	+ 8,290	-	+ 1,612	+ 9,996	+ 169
Nov.	+ 16,153	+ 9,395	+ 6,759	- 1	+ 7,644	+ 3,854	- 1,298	+ 5,089	- 1	+ 644	- 6,566	+ 273
Dec.	- 80,213	- 70,512	- 9,699	- 2	- 7,352	- 5,669	+ 880	- 2,563	-	- 741	- 22,122	+ 538
2021 Jan.	+ 216,253	+ 94,194	+ 122,058	+ 1	+ 14,745	+ 8,921	- 2,218	+ 8,041	+ 1	+ 10,174	+ 116,560	+ 522
Feb.	+ 31,505	+ 9,784	+ 21,722	- 1	- 757	- 2,348	- 2,502	+ 4,094	- 1	- 420	+ 21,141	+ 624
Mar.	+ 73,361	- 5,167	+ 78,528	-	- 1,299	- 2,015	+ 2,640	- 1,924	-	+ 76,447	- 5,337	+ 522
Apr.	+ 30,328	+ 5,090	+ 25,237	+ 1	+ 6,958	+ 441	+ 664	+ 5,852	+ 1	+ 121	+ 18,412	+ 321
May	+ 13,758	- 3,512	+ 17,270	-	+ 6,497	+ 5,037	- 3,606	+ 5,066	-	+ 2,393	+ 4,121	+ 465
June	+ 3,129	+ 16,429	- 13,299	- 1	- 11,645	- 8,412	- 1,598	- 1,637	+ 2	+ 16,636	+ 6,067	+ 271
July	- 28,279	- 11,191	- 17,088	-	+ 5,708	+ 2,755	- 3,570	+ 6,523	-	+ 858	- 33,650	+ 117
Aug.	- 8,732	- 13,123	+ 4,395	- 4	+ 5,121	- 363	+ 1,308	+ 4,180	- 4	+ 1,048	+ 1,582	+ 206
Sep.	+ 19,847	+ 6,511	+ 13,337	- 1	- 15,138	- 7,477	- 799	- 6,863	+ 1	+ 4,493	- 11,711	+ 81
Oct.	+ 38,487	+ 26,773	+ 11,709	+ 5	+ 12,290	+ 4,569	+ 2,198	+ 5,518	+ 5	- 1,748	+ 14,325	+ 6
Nov.	+ 42,537	+ 14,739	+ 27,798	-	+ 10,775	+ 1,894	+ 3,034	+ 5,847	-	- 573	+ 9,206	+ 111
Dec.	- 190,401	- 128,131	- 62,269	- 1	- 10,109	- 10,286	+ 2,826	- 2,648	- 1	- 25,322	- 73,096	+ 47
2022 Jan.	+ 204,352	+ 196,678	+ 7,675	- 1	+ 16,479	+ 11,104	+ 733	+ 4,643	- 1	+ 7,041	+ 53,630	+ 26
Feb.	+ 39,419	+ 8,921	+ 30,500	- 2	+ 7,174	+ 5,271	- 2,315	+ 4,220	- 2	- 1,175	+ 15,437	+ 185
Mar.	- 20,238	- 11,245	- 8,993	-	+ 307	- 2,479	+ 6,116	- 3,330	-	- 2,239	- 6,742	- 23
Apr.	+ 2,915	- 36,655	+ 39,570	-	+ 15,274	+ 1,981	+ 6,905	+ 6,388	-	+ 1,400	+ 1,544	+ 175

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>					Memo item		
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Commercial banks <sup>4</sup></b>												
<b>End of year or month *</b>												
2021	1,147,642	422,702	724,901	39	140,333	16,438	14,294	109,595	6	182,148	186,748	2,638
2022 Jan.	1,290,469	580,667	709,764	38	143,396	21,940	11,881	109,570	5	182,393	227,738	2,740
Feb.	1,322,451	589,823	732,592	36	143,826	25,680	8,337	109,806	3	180,450	244,251	2,806
Mar.	1,311,218	588,794	722,388	36	143,902	26,893	8,290	108,716	3	180,954	241,011	2,805
Apr.	1,294,054	562,886	731,132	36	144,842	25,227	10,375	109,237	3	182,350	238,468	2,917
<b>Changes *</b>												
2021	+ 171,378	+ 13,021	+158,358	- 1	+ 2,658	- 2,383	+ 4,605	+ 432	+ 4	+ 37,152	+ 69,006	+ 1,017
2022 Jan.	+ 140,076	+ 156,605	- 16,528	- 1	+ 3,063	+ 5,502	- 2,413	- 25	- 1	+ 245	+ 40,604	+ 102
Feb.	+ 32,917	+ 9,721	+ 23,198	- 2	+ 430	+ 3,740	- 3,544	+ 236	- 2	- 1,943	+ 16,669	+ 66
Mar.	- 12,711	- 1,785	- 10,926	-	+ 76	+ 1,213	- 47	+ 1,090	-	+ 504	- 3,325	- 1
Apr.	- 28,127	- 32,655	+ 4,528	-	+ 940	- 1,666	+ 2,085	+ 521	-	+ 1,396	- 3,867	+ 112
<b>Big banks</b>												
<b>End of year or month *</b>												
2021	478,837	169,427	309,410	-	67,852	10,895	4,277	52,680	-	104,151	62,945	2,378
2022 Jan.	512,081	195,617	316,464	-	72,918	12,651	7,328	52,939	-	103,360	81,084	2,444
Feb.	526,992	211,266	315,726	-	70,512	14,010	3,334	53,168	-	103,360	89,781	2,490
Mar.	521,111	214,487	306,624	-	72,444	16,603	3,153	52,688	-	104,002	84,326	2,538
Apr.	525,054	211,884	313,170	-	72,157	14,908	4,162	53,087	-	103,360	85,729	2,621
<b>Changes *</b>												
2021	+ 63,110	+ 13,487	+ 49,623	-	- 2,731	- 1,959	- 1,073	+ 301	-	+ 13,361	- 7,191	+ 1,015
2022 Jan.	+ 31,713	+ 25,251	+ 6,462	-	+ 5,066	+ 1,756	+ 3,051	+ 259	-	- 791	+ 17,994	+ 66
Feb.	+ 15,383	+ 15,966	- 583	-	- 2,406	+ 1,359	- 3,994	+ 229	-	-	+ 8,777	+ 46
Mar.	- 6,441	+ 2,930	- 9,371	-	+ 1,932	+ 2,593	- 181	- 480	-	+ 642	- 5,408	+ 48
Apr.	- 1,672	- 6,284	+ 4,612	-	- 287	- 1,695	+ 1,009	+ 399	-	- 642	+ 965	+ 83
<b>Regional banks and other commercial banks</b>												
<b>End of year or month *</b>												
2021	410,511	93,741	316,731	39	60,220	3,166	8,929	48,119	6	74,952	123,803	255
2022 Jan.	528,249	233,797	294,414	38	58,398	6,723	3,589	48,081	5	73,988	146,654	291
Feb.	540,771	235,688	305,047	36	60,899	8,740	3,905	48,251	3	74,045	154,470	312
Mar.	528,430	224,151	304,243	36	59,177	7,650	3,758	47,766	3	73,907	156,685	263
Apr.	516,613	209,568	307,009	36	60,547	7,472	5,212	47,860	3	73,945	152,739	292
<b>Changes *</b>												
2021	+ 88,579	- 19,475	+108,055	- 1	+ 5,194	- 975	+ 6,652	- 487	+ 4	+ 24,094	+ 76,197	+ 1
2022 Jan.	+ 107,889	+ 130,785	- 22,895	- 1	+ 1,825	+ 3,554	+ 5,340	- 38	- 1	- 964	+ 22,610	+ 36
Feb.	+ 12,902	+ 2,132	+ 10,772	- 2	+ 2,501	+ 2,017	+ 316	+ 170	- 2	+ 57	+ 7,892	+ 21
Mar.	- 13,085	- 11,993	- 1,092	-	- 1,722	- 1,090	- 147	- 485	-	- 138	+ 2,083	- 49
Apr.	- 16,113	- 17,574	+ 1,461	-	+ 1,370	- 178	+ 1,454	+ 94	-	+ 38	- 4,832	+ 29
<b>Branches of foreign banks</b>												
<b>End of year or month *</b>												
2021	258,294	159,534	98,760	-	12,261	2,377	1,088	8,796	-	3,045	-	5
2022 Jan.	250,139	151,253	98,886	-	12,080	2,566	964	8,550	-	5,045	-	5
Feb.	254,688	142,869	111,819	-	12,415	2,930	1,098	8,387	-	3,045	-	4
Mar.	261,677	150,156	111,521	-	12,281	2,640	1,379	8,262	-	3,045	-	4
Apr.	252,387	141,434	110,953	-	12,138	2,847	1,001	8,290	-	5,045	-	4
<b>Changes *</b>												
2021	+ 19,689	+ 19,009	+ 680	-	+ 195	+ 551	- 974	+ 618	-	- 303	-	+ 1
2022 Jan.	+ 474	+ 569	- 95	-	+ 178	+ 192	- 124	- 246	-	+ 2,000	-	- 1
Feb.	+ 4,632	- 8,377	+ 13,009	-	+ 335	+ 364	+ 134	- 163	-	- 2,000	-	- 1
Mar.	+ 6,815	+ 7,278	- 463	-	- 134	- 290	+ 281	- 125	-	-	-	-
Apr.	- 10,342	- 8,797	- 1,545	-	- 143	+ 207	- 378	+ 28	-	+ 2,000	-	-

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1				Memo item			
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Time deposits		Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Landesbanken</b>												<b>End of year or month *</b>
2021	255,022	41,934	213,088	–	159,787	20,960	8,427	130,400	–	54,667	9,717	2,447
2022 Jan.	294,292	66,495	227,797	–	162,618	23,373	8,054	131,191	–	57,224	17,039	2,442
Feb.	295,461	66,219	229,242	–	163,973	24,126	7,280	132,567	–	58,415	16,495	2,462
Mar.	283,345	56,531	226,814	–	161,728	21,975	7,648	132,105	–	57,369	14,593	2,468
Apr.	297,454	49,839	247,615	–	164,394	21,521	8,970	133,903	–	56,811	16,504	2,488
<b>Changes *</b>												
2021	– 1,639	– 3,630	+ 1,991	–	– 4,632	– 3,334	– 4,618	+ 3,320	–	+ 2,137	– 7	+ 474
2022 Jan.	+ 39,031	+ 24,444	+ 14,587	–	+ 2,831	+ 2,413	– 373	+ 791	–	+ 2,557	+ 7,315	– 5
Feb.	+ 1,280	– 222	+ 1,502	–	+ 1,355	+ 753	– 774	+ 1,376	–	+ 1,191	– 540	+ 20
Mar.	– 12,232	– 9,698	– 2,534	–	– 2,245	– 2,151	+ 368	– 462	–	– 1,046	– 1,904	+ 6
Apr.	+ 12,725	– 7,212	+ 19,937	–	+ 2,666	– 454	+ 1,322	+ 1,798	–	– 558	+ 1,864	+ 20
<b>Savings banks</b>												<b>End of year or month *</b>
2021	199,794	2,745	197,049	–	128,069	2,663	5,736	119,670	–	71,587	6	3,947
2022 Jan.	204,585	4,581	200,004	–	131,811	3,779	7,524	120,508	–	72,334	5	4,009
Feb.	206,324	4,002	202,322	–	133,797	3,679	8,675	121,443	–	72,035	4	4,063
Mar.	208,826	5,179	203,647	–	136,400	4,592	10,418	121,390	–	71,980	14	4,072
Apr.	211,850	5,011	206,839	–	138,838	4,198	12,215	122,425	–	72,611	105	4,113
<b>Changes *</b>												
2021	+ 29,817	– 224	+ 30,041	–	+ 4,929	– 250	+ 1,546	+ 3,633	–	+ 24,944	– 4	+1,012
2022 Jan.	+ 4,791	+ 1,836	+ 2,955	–	+ 3,742	+ 1,116	+ 1,788	+ 838	–	+ 747	– 1	+ 62
Feb.	+ 1,740	+ 578	+ 2,318	–	+ 1,986	+ 100	+ 1,151	+ 935	–	+ 299	– 1	+ 54
Mar.	+ 2,498	+ 1,175	+ 1,323	–	+ 2,603	+ 913	+ 1,743	– 53	–	+ 55	+ 10	+ 9
Apr.	+ 3,005	– 171	+ 3,176	–	+ 2,438	– 394	+ 1,797	+ 1,035	–	+ 631	+ 91	+ 41
<b>Credit cooperatives</b>												<b>End of year or month *</b>
2021	168,517	1,025	167,492	–	125,845	956	2,591	122,298	–	42,169	253	3,307
2022 Jan.	170,381	1,240	169,141	–	127,871	1,175	3,152	123,544	–	42,026	263	3,312
Feb.	172,155	1,555	170,600	–	129,641	1,495	3,408	124,738	–	42,036	250	3,322
Mar.	173,601	1,820	171,781	–	131,072	1,744	4,161	125,167	–	42,048	277	3,318
Apr.	176,192	1,925	174,267	–	133,590	1,784	4,715	127,091	–	42,045	292	3,329
<b>Changes *</b>												
2021	+ 19,502	+ 31	+ 19,471	–	+ 8,796	+ 71	– 1,556	+ 10,281	–	+ 10,767	– 274	+ 448
2022 Jan.	+ 1,863	+ 215	+ 1,648	–	+ 2,026	+ 219	+ 561	+ 1,246	–	– 143	+ 10	+ 5
Feb.	+ 1,773	+ 315	+ 1,458	–	+ 1,770	+ 320	+ 256	+ 1,194	–	+ 10	– 13	+ 10
Mar.	+ 1,469	+ 290	+ 1,179	–	+ 1,456	+ 274	+ 753	+ 429	–	+ 12	+ 27	– 4
Apr.	+ 2,581	+ 103	+ 2,478	–	+ 2,518	+ 40	+ 554	+ 1,924	–	– 3	+ 15	+ 11
<b>Mortgage banks</b>												<b>End of year or month *</b>
2021	60,960	2,081	58,879	–	34,863	1,680	4,588	28,595	–	24,192	1,904	8
2022 Jan.	63,141	3,844	59,297	–	37,037	3,438	4,875	28,724	–	24,192	2,061	8
Feb.	62,788	3,949	58,839	–	36,644	3,560	4,338	28,746	–	24,191	1,578	15
Mar.	62,433	3,705	58,728	–	36,388	3,306	4,233	28,849	–	24,193	1,361	46
Apr.	62,053	3,867	58,186	–	36,075	3,441	3,837	28,797	–	24,192	931	61
<b>Changes *</b>												
2021	+ 3,305	– 697	+ 4,002	–	+ 2,186	– 620	+ 2,840	– 34	–	+ 1,152	– 282	– 2
2022 Jan.	+ 431	+ 13	+ 418	–	+ 424	+ 8	+ 287	+ 129	–	–	+ 157	–
Feb.	– 353	+ 105	– 458	–	– 393	+ 122	– 537	+ 22	–	+ 1	– 483	+ 7
Mar.	– 355	– 244	– 111	–	– 256	– 254	– 105	+ 103	–	+ 2	– 217	+ 31
Apr.	– 380	+ 162	– 542	–	– 313	+ 135	– 396	– 52	–	– 1	– 430	+ 15

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>				Memo item			
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Building and loan associations</b>												<b>End of year or month *</b>
2021	33,103	1,720	31,383	.	32,783	1,716	4,043	27,024	.	230	3,395	454
2022 Jan.	33,522	2,703	30,819	.	33,202	2,699	3,634	26,869	.	230	2,994	287
Feb.	33,955	2,541	31,414	.	33,582	2,537	4,597	26,448	.	230	3,406	280
Mar.	35,428	3,146	32,282	.	34,991	3,142	7,160	24,689	.	330	2,948	275
Apr.	37,238	3,310	33,928	.	36,694	3,306	7,746	25,642	.	380	2,816	222
												<b>Changes *</b>
2021	+ 4,177	- 105	+ 4,282	.	+ 4,414	- 91	- 1,298	+ 5,803	.	- 230	+ 715	- 415
2022 Jan.	+ 419	+ 983	- 564	.	+ 419	+ 983	- 409	- 155	.	-	- 401	- 167
Feb.	+ 433	- 162	+ 595	.	+ 380	- 162	+ 963	- 421	.	-	+ 412	- 7
Mar.	+ 1,473	+ 605	+ 868	.	+ 1,409	+ 605	+ 2,563	- 1,759	.	+ 100	- 458	- 5
Apr.	+ 1,810	+ 164	+ 1,646	.	+ 1,703	+ 164	+ 586	+ 953	.	+ 50	- 132	- 53
<b>Banks with special, development and other support tasks</b>												<b>End of year or month *</b>
2021	388,020	100,914	287,106	-	292,818	72,709	8,304	211,805	-	48,943	3,243	3,561
2022 Jan.	405,893	113,519	292,374	-	296,792	73,572	9,596	213,624	-	52,578	9,189	3,590
Feb.	407,013	112,777	294,236	-	298,438	74,170	9,766	214,502	-	52,445	8,582	3,625
Mar.	406,743	111,230	295,513	-	295,702	71,091	10,607	214,004	-	50,689	7,707	3,566
Apr.	418,743	114,362	304,381	-	301,024	75,247	11,564	214,213	-	50,574	11,710	3,595
												<b>Changes *</b>
2021	+ 15,253	+ 4,000	+ 11,253	-	+ 4,795	- 677	- 3,142	+ 8,614	-	+ 6,089	- 1,534	+ 759
2022 Jan.	+ 17,741	+ 12,582	+ 5,159	-	+ 3,974	+ 863	+ 1,292	+ 1,819	-	+ 3,635	+ 5,946	+ 29
Feb.	+ 1,629	- 258	+ 1,887	-	+ 1,646	+ 598	+ 170	+ 878	-	- 133	- 607	+ 35
Mar.	- 380	- 1,588	+ 1,208	-	- 2,736	- 3,079	+ 841	- 498	-	- 1,756	- 875	- 59
Apr.	+ 11,301	+ 2,954	+ 8,347	-	+ 5,322	+ 4,156	+ 957	+ 209	-	- 115	+ 4,003	+ 29
<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>
2021	602,226	254,841	347,352	33	50,003	6,506	8,129	35,368	-	49,326	126,286	421
2022 Jan.	721,665	391,368	330,264	33	46,652	9,656	1,953	35,043	-	50,246	153,334	424
Feb.	737,473	386,875	350,565	33	49,661	12,041	2,743	34,877	-	48,246	163,788	428
Mar.	740,725	380,512	360,180	33	47,685	10,089	3,072	34,524	-	48,090	164,632	432
Apr.	715,710	354,162	361,515	33	49,328	11,515	3,245	34,568	-	50,159	158,607	445
												<b>Changes *</b>
2021	+ 54,910	- 10,270	+ 65,185	- 5	+ 6,121	+ 147	+ 3,244	+ 2,730	-	+ 10,456	+ 62,802	+ 96
2022 Jan.	+ 118,214	+136,122	- 17,908	-	- 3,351	+ 3,150	- 6,176	- 325	-	+ 920	+ 26,800	+ 3
Feb.	+ 16,661	- 4,008	+ 20,669	-	+ 3,009	+ 2,385	+ 790	- 166	-	- 2,000	+ 10,610	+ 4
Mar.	+ 2,324	- 6,822	+ 9,146	-	- 1,976	- 1,952	+ 329	- 353	-	- 156	+ 711	+ 4
Apr.	- 30,420	- 29,387	- 1,033	-	+ 1,643	+ 1,426	+ 173	+ 44	-	+ 2,069	- 6,926	+ 13

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1												
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Fiduciary loans	Memo item			
			Total	for up to and including 1 year	for more than 1 year					Total	Included in time deposits		Loans and advances to financial vehicle corporations
					Total	for up to and including 2 years					for 2 years and more 2	Liabilities arising from Repos	
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2014	3,339,152	1,630,810	1,011,555	297,255	714,300	34,098	680,202	617,002	79,785	31,612	43,291	22,286	56,288
2015	3,425,860	1,776,341	979,278	284,879	694,399	40,964	653,435	605,370	64,871	30,051	29,105	14,409	72,032
2016	3,532,947	1,898,442	978,830	280,532	698,298	52,021	646,277	596,537	59,138	29,546	41,908	22,901	76,808
2017	3,662,085	2,050,361	969,423	269,118	700,305	62,000	638,305	590,331	51,970	30,303	46,002	22,557	84,234
2018	3,769,144	2,190,314	952,013	260,834	691,179	60,181	630,998	585,612	41,205	34,009	38,772	15,299	77,809
2019	3,890,732	2,348,686	924,422	257,212	667,210	55,823	611,387	581,761	35,863	32,593	29,209	6,320	79,717
2020	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2021	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2020 Sep.	4,103,853	2,588,341	917,924	270,359	647,565	51,916	595,649	566,453	31,135	34,442	34,136	7,025	81,026
Oct.	4,143,604	2,623,959	922,890	270,438	652,452	54,797	597,655	566,015	30,740	34,768	32,972	6,605	84,475
Nov.	4,174,267	2,669,484	908,520	256,735	651,785	52,933	598,852	565,860	30,403	34,558	40,255	5,794	85,851
Dec.	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2021 Jan.	4,184,330	2,687,001	899,696	245,265	654,431	53,587	600,844	567,886	29,747	34,458	39,630	4,296	85,479
Feb.	4,197,080	2,702,634	896,757	240,481	656,276	56,999	599,277	568,795	28,894	34,454	42,749	6,956	84,962
Mar.	4,214,674	2,722,925	895,225	243,439	651,786	54,771	597,015	568,504	28,020	34,534	42,945	6,839	84,830
Apr.	4,231,429	2,745,309	889,593	244,188	645,405	51,194	594,211	568,913	27,614	34,497	49,727	6,858	84,781
May	4,260,307	2,768,944	895,230	248,304	646,926	50,577	596,349	569,360	26,773	34,699	50,814	7,652	84,878
June	4,227,202	2,760,416	871,825	232,406	639,419	50,875	588,544	568,721	26,240	34,679	41,674	5,341	83,993
July	4,256,797	2,797,669	865,002	229,120	635,882	50,778	585,104	568,122	26,004	34,594	49,451	6,751	84,616
Aug.	4,269,442	2,814,858	861,210	224,434	636,776	51,370	585,406	567,575	25,799	34,418	54,722	7,063	86,600
Sep.	4,266,239	2,811,928	861,980	228,730	633,250	50,581	582,669	566,700	25,631	34,177	50,312	6,592	86,156
Oct.	4,309,972	2,834,128	884,348	241,494	642,854	51,926	590,928	566,051	25,445	33,989	53,672	6,446	86,765
Nov.	4,317,841	2,857,197	869,944	227,184	642,760	52,520	590,240	565,768	24,932	33,698	47,433	6,892	88,713
Dec.	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2022 Jan.	4,365,775	2,868,140	906,672	252,645	654,027	52,537	601,490	566,657	24,306	34,041	50,016	6,818	96,913
Feb.	4,399,004	2,899,045	909,197	257,167	652,030	51,910	600,120	566,686	24,076	33,883	60,126	5,895	96,293
Mar.	4,395,270	2,895,598	910,803	260,076	650,727	52,470	598,257	564,789	24,080	33,881	50,663	4,087	95,907
Apr.	4,431,898	2,907,018	937,284	287,742	649,542	53,288	596,254	563,655	23,941	33,886	62,468	4,504	96,145
	<b>Changes *</b>												
2015	+ 79,963	+142,287	- 35,548	-13,268	-22,280	+ 6,250	-28,530	-11,632	-15,144	-1,641	- 15,709	- 8,192	+ 15,740
2016	+ 108,286	+121,426	+ 686	- 2,504	+ 3,190	+11,584	- 8,394	- 8,833	- 4,993	- 505	+ 13,107	+ 8,958	+ 4,852
2017	+ 134,859	+153,862	- 5,629	- 8,713	+ 3,084	+10,009	- 6,925	- 6,206	- 7,168	+ 27	+ 5,441	- 294	+ 7,191
2018	+ 105,727	+139,083	- 19,497	- 8,860	-10,637	- 1,466	- 9,171	- 4,719	- 9,140	+ 3,731	+ 7,915	- 7,235	- 6,426
2019	+ 121,753	+157,879	- 27,008	- 2,382	-24,626	- 4,407	-20,219	- 3,851	- 5,267	- 1,416	- 5,416	- 4,209	+ 1,527
2020	+ 245,146	+287,478	- 21,790	- 7,686	-14,104	+ 4,236	- 9,868	-14,847	- 5,695	+ 1,959	+ 519	- 2,346	+ 5,675
2021	+ 117,963	+150,775	- 27,870	-26,980	- 890	+ 1,232	- 2,122	+ 284	- 5,226	- 238	- 1,984	- 812	+ 11,006
2020 Sep.	+ 19,236	+ 25,530	- 5,427	- 8,978	+ 3,551	+ 2,700	+ 851	- 513	- 354	+ 290	- 6,795	- 4,056	- 654
Oct.	+ 39,426	+ 35,400	+ 4,859	- 1,202	+ 6,061	+ 2,879	+ 3,182	- 438	- 395	+ 326	- 1,247	- 488	+ 3,424
Nov.	+ 32,099	+ 46,299	- 13,708	-13,278	- 430	- 1,815	+ 1,385	- 155	- 337	- 210	+ 3,137	- 828	+ 1,377
Dec.	- 29,435	- 22,561	- 7,623	- 7,617	- 6	- 1,502	+ 1,496	+ 984	- 235	- 6	- 7,395	- 2,182	- 440
2021 Jan.	+ 39,265	+ 41,221	- 2,577	- 3,751	+ 1,174	+ 2,193	- 1,019	+ 1,042	- 421	- 94	+ 6,841	+ 631	- 578
Feb.	+ 12,454	+ 15,448	- 3,050	- 4,884	+ 1,834	+ 3,408	- 1,574	+ 909	- 853	- 4	+ 3,024	+ 2,605	- 517
Mar.	+ 15,402	+ 19,332	- 2,810	+ 1,998	- 4,808	- 2,379	- 2,429	- 291	- 829	+ 80	- 394	- 253	- 135
Apr.	+ 17,753	+ 23,250	+ 5,500	+ 652	- 6,152	- 3,435	- 2,717	+ 409	- 406	- 37	+ 7,264	+ 136	- 47
May	+ 29,238	+ 23,806	+ 5,826	+ 4,266	+ 1,560	- 605	+ 2,165	+ 447	- 841	+ 202	+ 1,139	+ 733	+ 91
June	- 34,642	- 9,080	- 24,390	-16,752	- 7,638	+ 288	- 7,926	- 639	- 533	- 20	- 9,484	- 2,328	- 888
July	+ 29,485	+ 36,838	- 6,518	- 2,973	- 3,545	- 97	- 3,448	- 599	- 236	- 85	+ 7,730	+ 1,371	+ 768
Aug.	+ 12,076	+ 16,704	- 3,876	- 4,759	+ 883	+ 590	+ 293	- 547	- 205	- 176	+ 5,268	+ 359	+ 1,559
Sep.	- 18	- 468	+ 1,481	+ 4,440	- 2,959	- 773	- 2,186	- 870	- 161	- 241	- 4,653	- 459	- 446
Oct.	+ 43,540	+ 22,183	+ 22,192	+12,574	+ 9,618	+ 1,324	+ 8,294	- 649	- 186	- 188	+ 3,293	- 252	+ 609
Nov.	+ 7,021	+ 22,341	- 14,719	-14,762	+ 43	+ 609	- 566	- 283	- 318	- 291	- 6,468	+ 486	+ 1,947
Dec.	- 53,611	- 60,800	+ 6,071	- 3,029	+ 9,100	+ 109	+ 8,991	+ 1,355	- 237	+ 616	- 15,544	- 3,841	+ 8,637
2022 Jan.	+ 100,411	+ 71,193	+ 30,073	+28,068	+ 2,005	- 145	+ 2,150	- 466	- 389	- 273	+ 17,898	+ 3,664	- 442
Feb.	+ 33,102	+ 30,602	+ 2,701	+ 4,670	- 1,969	- 625	+ 1,344	+ 29	- 230	- 158	+ 10,182	- 898	- 620
Mar.	- 4,273	- 3,712	+ 1,287	+ 2,693	- 1,406	+ 558	- 1,964	- 1,867	+ 19	- 2	- 9,521	- 1,741	- 387
Apr.	+ 32,779	+ 8,948	+ 24,634	+26,139	- 1,505	+ 796	- 2,301	- 664	- 139	+ 5	+ 11,224	+ 383	+ 226

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

## I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks 1											Period	
Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item			24
		Total	for up to and including 1 year	for more than 1 year		Fiduciary loans			Liabilities arising from repos			
				Total	for up to and including 2 years					for 2 years and more 2		
14	15	16	17	18	19	20	21	22	23	24		
<b>End of year or month *</b>												
3,118,192	1,517,782	926,655	256,987	669,668	29,378	640,290	607,762	65,993	30,898	1,692	2014	
3,224,719	1,673,705	898,434	243,048	655,386	37,280	618,106	596,450	56,130	29,304	541	2015	
3,326,746	1,798,172	889,649	232,350	657,299	47,231	610,068	588,509	50,416	28,818	860	2016	
3,420,874	1,940,989	853,247	207,649	645,598	57,299	588,299	582,896	43,742	29,990	1,610	2017	
3,537,616	2,080,120	841,549	203,370	638,179	56,806	581,373	578,629	37,318	33,872	460	2018	
3,660,981	2,236,342	816,227	202,682	613,545	52,712	560,833	575,179	33,233	32,470	182	2019	
3,885,189	2,513,033	783,293	188,883	594,410	47,894	546,516	560,578	28,285	34,415	84	2020	
3,976,296	2,654,567	735,950	161,012	574,938	49,690	525,248	561,241	24,538	34,200	1,278	2021	
3,834,215	2,442,808	802,007	210,085	591,922	48,149	543,773	560,149	29,251	34,312	371	2020 Sep.	
3,874,081	2,481,406	804,092	207,642	596,450	50,671	545,779	559,726	28,857	34,635	638	Oct.	
3,894,342	2,515,322	790,909	196,408	594,501	48,084	546,417	559,593	28,518	34,430	727	Nov.	
3,885,189	2,513,033	783,293	188,883	594,410	47,894	546,516	560,578	28,285	34,415	84	Dec.	
3,904,519	2,541,952	773,072	181,558	591,514	47,351	544,163	561,630	27,865	34,322	513	2021 Jan.	
3,913,659	2,557,466	766,087	174,668	591,419	49,034	542,385	562,591	27,515	34,319	505	Feb.	
3,925,807	2,575,160	761,229	175,370	585,859	46,875	538,984	562,329	27,089	34,397	902	Mar.	
3,935,655	2,594,569	751,562	168,863	582,699	46,834	535,865	562,754	26,770	34,357	1,028	Apr.	
3,956,303	2,620,545	746,230	165,895	580,335	47,256	533,079	563,213	26,315	34,561	731	May	
3,936,392	2,612,060	735,656	158,133	577,523	47,411	530,112	562,592	26,084	34,560	961	June	
3,964,576	2,645,994	730,691	155,379	575,312	47,733	527,579	562,041	25,850	34,472	1,521	July	
3,970,994	2,655,979	727,823	151,169	576,654	48,130	528,524	561,546	25,646	34,306	1,476	Aug.	
3,960,281	2,647,935	726,139	152,665	573,474	47,780	525,694	560,719	25,488	34,064	1,636	Sep.	
3,989,085	2,664,335	739,341	163,636	575,705	49,146	526,559	560,111	25,298	33,877	1,447	Oct.	
4,002,356	2,685,868	731,842	157,127	574,715	49,867	524,848	559,864	24,782	33,587	879	Nov.	
3,976,296	2,654,567	735,950	161,012	574,938	49,690	525,248	561,241	24,538	34,200	1,278	Dec.	
4,025,879	2,690,899	750,027	175,885	574,142	49,511	524,631	560,803	24,150	33,927	1,072	2022 Jan.	
4,037,762	2,704,520	748,461	175,499	572,962	48,670	524,292	560,858	23,923	33,769	1,245	Feb.	
4,033,677	2,695,579	755,156	183,427	571,729	49,183	522,546	559,014	23,928	33,769	1,571	Mar.	
4,046,660	2,705,563	759,393	189,832	569,561	50,001	519,560	557,909	23,795	33,774	1,064	Apr.	
<b>Changes *</b>												
+ 106,497	+ 156,178	- 28,276	- 13,624	- 14,652	+ 7,612	- 22,264	- 11,312	- 10,093	- 1,594	- 1,151	2015	
+ 104,737	+ 124,537	- 6,885	- 8,903	+ 2,018	+ 10,206	- 8,188	- 7,941	- 4,974	- 486	+ 319	2016	
+ 103,088	+ 142,847	- 27,472	- 24,701	- 2,771	+ 10,068	- 12,839	- 5,613	- 6,674	+ 442	+ 750	2017	
+ 117,672	+ 139,271	- 10,783	- 3,469	- 7,314	- 113	- 7,201	- 4,267	- 6,549	+ 3,932	- 1,150	2018	
+ 122,516	+ 155,750	- 25,699	- 844	- 24,855	- 4,129	- 20,726	- 3,450	- 4,085	- 1,402	- 278	2019	
+ 221,550	+ 273,713	- 32,684	- 14,957	- 17,727	- 4,798	- 12,929	- 14,531	- 4,948	+ 1,945	- 98	2020	
+ 95,262	+ 144,333	- 46,232	- 27,297	- 18,935	+ 1,542	- 20,477	+ 668	- 3,507	- 215	+ 1,194	2021	
+ 13,414	+ 15,135	- 883	- 4,907	+ 4,024	+ 2,300	+ 1,724	- 484	- 354	+ 285	- 99	2020 Sep.	
+ 39,996	+ 38,598	+ 2,215	- 3,503	+ 5,718	+ 2,522	+ 3,196	- 423	- 394	+ 323	+ 267	Oct.	
+ 20,473	+ 34,118	- 13,173	- 11,222	- 1,951	- 2,587	+ 636	- 133	- 339	+ 205	+ 89	Nov.	
- 9,153	- 2,289	- 7,616	- 7,525	- 91	- 190	+ 99	+ 985	- 233	- 15	- 643	Dec.	
+ 19,180	+ 28,897	- 10,349	- 7,346	- 3,003	- 552	- 2,451	+ 1,052	- 420	- 93	+ 429	2021 Jan.	
+ 9,065	+ 15,436	- 6,982	- 6,890	- 92	+ 1,683	- 1,775	+ 961	- 350	- 3	- 8	Feb.	
+ 12,213	+ 17,694	- 4,838	+ 702	- 5,540	- 2,159	- 3,381	- 262	- 381	+ 78	+ 397	Mar.	
+ 9,848	+ 19,569	- 9,827	- 6,632	- 3,195	- 46	- 3,149	+ 425	- 319	- 40	+ 126	Apr.	
+ 20,648	+ 25,976	- 5,332	- 2,968	- 2,364	+ 422	- 2,786	+ 459	- 455	+ 204	- 297	May	
- 19,831	- 8,485	- 10,494	- 7,792	- 2,702	+ 155	- 2,857	- 621	- 231	- 1	+ 230	June	
+ 28,184	+ 33,934	- 4,965	- 2,754	- 2,211	+ 322	- 2,533	- 551	- 234	- 88	+ 560	July	
+ 6,418	+ 9,985	- 2,868	- 4,210	+ 1,342	+ 397	+ 945	- 495	- 204	- 166	- 45	Aug.	
- 6,684	- 5,404	- 300	+ 2,086	- 2,386	- 595	- 1,791	- 822	- 158	- 242	+ 160	Sep.	
+ 28,804	+ 16,400	+ 13,202	+ 10,968	+ 2,234	+ 1,341	+ 893	- 608	- 190	- 187	- 189	Oct.	
+ 13,332	+ 21,508	- 7,608	- 6,367	- 1,241	+ 751	- 1,992	- 247	- 321	- 290	- 568	Nov.	
- 25,915	- 31,177	+ 4,129	+ 3,906	+ 223	- 177	+ 400	+ 1,377	- 244	+ 613	+ 399	Dec.	
+ 49,583	+ 36,332	+ 14,077	+ 14,963	- 886	- 224	- 662	- 438	- 388	- 273	- 206	2022 Jan.	
+ 11,883	+ 13,621	- 1,566	- 386	- 1,180	- 841	- 339	+ 55	- 227	- 158	+ 173	Feb.	
- 4,145	- 8,971	+ 6,620	+ 7,928	- 1,308	+ 513	- 1,821	- 1,814	+ 20	-	+ 326	Mar.	
+ 12,983	+ 9,514	+ 4,237	+ 6,405	- 2,168	+ 818	- 2,986	- 635	- 133	+ 5	- 507	Apr.	

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

5 Within the meaning of § 1 section 31 KWG.

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which									
				for up to and including 1 year									for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													
<b>End of year or month *</b>													
2021	1,661,711	1,160,114	388,910	146,374	209,761	102,215	10,472	7,199	1,434,811	1,056,892	267,674	110,245	7,134
2021 Oct.	1,700,059	1,202,478	385,228	150,950	201,474	101,419	10,934	7,497	1,453,129	1,080,220	263,008	109,901	7,433
Nov.	1,701,069	1,208,966	379,949	145,648	201,449	101,600	10,554	7,305	1,456,095	1,084,812	261,572	109,711	7,242
Dec.	1,661,711	1,160,114	388,910	146,374	209,761	102,215	10,472	7,199	1,434,811	1,056,892	267,674	110,245	7,134
2022 Jan.	1,730,047	1,215,014	402,423	159,093	211,500	102,414	10,196	7,228	1,466,861	1,091,194	265,479	110,188	7,163
Feb.	1,749,047	1,231,890	404,526	163,723	209,979	102,561	10,070	7,021	1,469,309	1,093,107	265,979	110,223	6,956
Mar.	1,739,655	1,230,919	396,460	156,680	208,892	102,287	9,989	7,017	1,463,779	1,091,015	262,873	109,891	6,954
Apr.	1,766,297	1,239,956	414,379	175,719	207,795	102,068	9,894	6,950	1,468,054	1,093,724	264,743	109,587	6,887
<b>Changes *</b>													
2021	+ 36,030	+ 39,310	- 5,161	- 13,174	+ 7,931	+ 3,460	- 1,579	- 785	+ 11,288	+ 33,938	- 24,949	+ 2,299	- 761
2021 Oct.	+ 32,053	+ 19,506	+ 12,521	+ 3,032	+ 8,479	+ 104	- 78	- 256	+ 16,503	+ 11,915	+ 4,545	+ 43	- 255
Nov.	+ 358	+ 5,806	- 5,444	- 5,745	+ 266	+ 181	- 185	- 192	+ 3,027	+ 4,582	- 1,560	+ 5	- 191
Dec.	- 39,503	- 48,909	+ 8,873	+ 651	+ 8,300	+ 615	- 82	- 106	- 21,144	- 27,801	+ 6,123	+ 534	- 108
2022 Jan.	+ 67,517	+ 54,481	+ 13,113	+ 12,360	+ 1,705	+ 199	- 276	+ 29	+ 32,050	+ 34,302	- 2,195	- 57	+ 29
Feb.	+ 19,295	+ 17,021	+ 2,253	+ 4,756	- 1,499	+ 147	- 126	- 207	+ 2,448	+ 1,913	+ 500	+ 35	- 207
Mar.	- 9,876	- 1,240	- 8,326	- 7,203	- 1,185	- 244	- 66	- 4	- 5,590	- 2,122	- 3,181	- 287	- 2
Apr.	+ 23,364	+ 6,711	+ 16,497	+ 17,889	- 1,347	+ 251	- 95	- 67	+ 4,275	+ 2,239	+ 1,870	+ 166	- 67
<b>Big banks</b>													
<b>End of year or month *</b>													
2021	783,979	549,228	146,897	68,475	67,336	86,668	1,186	1,886	706,435	505,668	115,136	85,631	1,845
2021 Oct.	836,527	592,150	157,174	77,624	69,400	86,016	1,187	2,105	736,281	537,181	114,141	84,959	2,063
Nov.	831,209	593,868	149,977	70,622	68,582	86,178	1,186	1,958	734,109	536,967	112,013	85,129	1,917
Dec.	783,979	549,228	146,897	68,475	67,336	86,668	1,186	1,886	706,435	505,668	115,136	85,631	1,845
2022 Jan.	826,997	580,151	158,893	81,490	66,767	86,868	1,085	1,810	729,618	528,797	115,068	85,753	1,769
Feb.	833,125	586,489	158,513	82,187	66,532	87,039	1,084	1,742	731,517	528,788	116,793	85,936	1,702
Mar.	827,953	585,948	154,003	77,686	66,117	86,918	1,084	1,732	728,892	525,431	117,627	85,834	1,694
Apr.	843,451	589,978	165,672	88,961	66,181	86,716	1,085	1,717	733,074	529,519	117,916	85,639	1,679
<b>Changes *</b>													
2021	- 24,632	- 8,899	- 18,524	- 13,270	- 8,714	+ 3,120	- 329	- 273	- 20,438	- 7,418	- 16,243	+ 3,223	- 284
2021 Oct.	+ 13,630	+ 11,615	+ 1,951	+ 1,507	- 405	+ 64	-	- 119	+ 9,737	+ 8,842	+ 810	+ 85	- 118
Nov.	- 5,872	+ 1,469	- 7,502	- 7,299	- 819	+ 162	- 1	- 147	- 2,172	- 214	- 2,128	+ 170	- 146
Dec.	- 47,471	- 44,764	- 3,197	- 2,256	- 1,253	+ 490	-	- 72	- 27,674	- 31,299	+ 3,123	+ 502	- 72
2022 Jan.	+ 42,600	+ 30,746	+ 11,755	+ 12,789	- 580	+ 200	- 101	- 76	+ 23,183	+ 23,129	- 68	+ 122	- 76
Feb.	+ 6,290	+ 6,403	- 283	+ 789	- 231	+ 171	- 1	- 68	+ 1,899	- 9	+ 1,725	+ 183	- 67
Mar.	- 5,286	- 591	- 4,574	- 4,581	- 398	- 121	-	- 10	- 2,625	- 3,357	+ 834	- 102	- 8
Apr.	+ 14,072	+ 2,805	+ 10,998	+ 10,615	+ 59	+ 268	+ 1	- 15	+ 4,182	+ 3,618	+ 289	+ 275	- 15
<b>Regional banks and other commercial banks</b>													
<b>End of year or month *</b>													
2021	702,231	487,299	190,637	49,646	125,011	15,120	9,175	5,313	581,077	443,866	113,116	24,095	5,289
2021 Oct.	687,850	484,731	178,471	47,769	114,644	14,980	9,668	5,392	569,802	434,227	111,119	24,456	5,370
Nov.	699,623	492,768	182,575	51,154	115,286	14,994	9,286	5,347	578,056	441,601	112,367	24,088	5,325
Dec.	702,231	487,299	190,637	49,646	125,011	15,120	9,175	5,313	581,077	443,866	113,116	24,095	5,289
2022 Jan.	727,327	509,866	193,336	50,191	127,531	15,120	9,005	5,418	589,735	453,768	112,046	23,921	5,394
Feb.	740,168	519,752	196,452	54,273	126,306	15,082	8,882	5,279	591,149	455,529	111,859	23,761	5,254
Mar.	731,480	511,700	195,974	54,470	125,773	15,004	8,802	5,285	583,331	448,879	110,845	23,607	5,260
Apr.	743,505	519,996	199,812	59,126	125,083	14,986	8,711	5,233	586,415	451,444	111,471	23,500	5,208
<b>Changes *</b>													
2021	+ 60,055	+ 43,034	+ 17,967	+ 4,557	+ 16,740	+ 341	- 1,287	- 512	+ 31,413	+ 40,241	- 7,872	- 956	- 477
2021 Oct.	+ 11,968	+ 3,980	+ 8,020	- 483	+ 8,213	+ 45	- 77	- 137	+ 4,090	+ 1,608	+ 2,518	- 36	- 137
Nov.	+ 11,871	+ 7,740	+ 4,304	+ 3,299	+ 934	+ 14	- 187	- 45	+ 8,315	+ 7,364	+ 1,124	- 173	- 45
Dec.	+ 2,727	- 5,386	+ 8,098	- 1,467	+ 9,720	+ 126	- 111	- 34	+ 3,159	+ 2,382	+ 770	+ 7	- 36
2022 Jan.	+ 23,682	+ 21,400	+ 2,452	+ 324	+ 2,497	-	- 170	+ 105	+ 7,532	+ 8,907	- 1,201	- 174	+ 105
Feb.	+ 12,941	+ 9,944	+ 3,158	+ 4,105	- 1,207	- 38	- 123	- 139	+ 1,414	+ 1,761	- 187	- 160	- 140
Mar.	- 8,989	- 8,204	- 627	+ 149	- 633	- 78	- 80	+ 6	- 7,878	- 6,650	- 1,074	- 154	+ 6
Apr.	+ 10,639	+ 7,487	+ 3,261	+ 4,340	- 935	- 18	- 91	- 52	+ 3,084	+ 2,565	+ 626	- 107	- 52

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

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



## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1						
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans		
			Total	of which										
				for up to and including 1 year									for more than 2 years 2	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Branches of foreign banks</b>													<b>End of year or month *</b>	
2021	175,501	123,587	51,376	28,253	17,414	427	111	-	147,299	107,358	39,422	519	-	
2021 Oct.	175,682	125,597	49,583	25,557	17,430	423	79	-	147,046	108,812	37,748	486	-	
Nov.	170,237	122,330	47,397	23,872	17,581	428	82	-	143,930	106,244	37,192	494	-	
Dec.	175,501	123,587	51,376	28,253	17,414	427	111	-	147,299	107,358	39,422	519	-	
2022 Jan.	175,723	124,997	50,194	27,412	17,202	426	106	-	147,508	108,629	38,365	514	-	
Feb.	175,754	125,649	49,561	27,263	17,141	440	104	-	146,643	108,790	37,327	526	-	
Mar.	180,222	133,271	46,483	24,524	17,002	365	103	-	151,556	116,705	34,401	450	-	
Apr.	179,341	129,982	48,895	27,632	16,531	366	98	-	148,565	112,761	35,356	448	-	
<b>Changes *</b>														
2021	+ 607	+ 5,175	- 4,604	- 4,461	- 95	- 1	+ 37	-	+ 313	+ 1,115	- 834	+ 32	-	
2021 Oct.	+ 6,455	+ 3,911	+ 2,550	+ 2,008	+ 671	- 5	- 1	-	+ 2,676	+ 1,465	+ 1,217	- 6	-	
Nov.	- 5,641	- 3,403	- 2,246	- 1,745	+ 151	+ 5	+ 3	-	- 3,116	- 2,568	- 556	+ 8	-	
Dec.	+ 5,241	+ 1,241	+ 3,972	+ 4,374	- 167	- 1	+ 29	-	+ 3,371	+ 1,116	+ 2,230	+ 25	-	
2022 Jan.	+ 1,235	+ 2,335	- 1,094	- 753	- 212	- 1	- 5	-	+ 1,335	+ 2,266	- 926	- 5	-	
Feb.	+ 64	+ 674	- 622	- 138	- 61	+ 14	- 2	-	- 865	+ 161	- 1,038	+ 12	-	
Mar.	+ 4,399	+ 7,555	- 3,125	- 2,771	- 154	- 45	+ 14	-	+ 4,913	+ 7,885	- 2,941	- 31	-	
Apr.	- 1,347	- 3,581	+ 2,238	+ 2,934	- 471	+ 1	- 5	-	- 2,991	- 3,944	+ 955	- 2	-	
<b>Landesbanken</b>													<b>End of year or month *</b>	
2021	239,100	139,537	93,740	22,866	67,446	5,812	11	7,922	216,783	125,246	85,788	5,749	7,922	
2021 Oct.	250,985	144,613	100,396	33,657	63,735	5,964	12	7,847	224,887	129,646	89,344	5,897	7,847	
Nov.	256,880	150,997	99,986	28,563	68,035	5,885	12	7,851	229,013	134,391	88,802	5,820	7,851	
Dec.	239,100	139,537	93,740	22,866	67,446	5,812	11	7,922	216,783	125,246	85,788	5,749	7,922	
2022 Jan.	273,632	159,004	108,860	37,830	67,289	5,758	10	7,922	245,562	139,891	99,976	5,695	7,922	
Feb.	272,680	162,641	104,310	34,158	67,057	5,716	13	7,948	243,064	141,474	95,932	5,658	7,948	
Mar.	282,856	163,064	114,117	44,474	66,296	5,663	12	7,951	251,194	141,908	103,681	5,605	7,951	
Apr.	279,176	157,369	116,147	46,532	65,807	5,643	17	7,951	247,247	136,441	105,216	5,590	7,951	
<b>Changes *</b>														
2021	- 3,098	+ 8,496	- 11,212	- 3,488	- 6,325	- 356	- 26	+ 60	- 3,717	+ 8,267	- 11,619	- 365	+ 60	
2021 Oct.	+ 180	- 8,699	+ 8,927	+ 8,955	+ 53	- 48	-	+ 25	+ 855	- 6,807	+ 7,708	- 46	+ 25	
Nov.	+ 1,078	+ 6,357	- 5,200	+ 5,310	- 257	- 79	-	+ 4	+ 600	+ 4,739	- 5,262	- 77	+ 4	
Dec.	- 17,817	- 11,479	- 6,264	- 5,712	- 592	- 73	-	+ 71	- 12,230	- 9,145	- 3,014	- 71	+ 71	
2022 Jan.	+ 34,471	+ 19,444	+ 15,082	+ 14,938	- 169	- 54	- 1	-	+ 28,779	+ 14,645	+ 14,188	- 54	-	
Feb.	- 932	+ 3,647	- 4,540	- 3,665	- 229	- 42	+ 3	+ 26	- 2,498	+ 1,583	+ 4,044	- 37	+ 26	
Mar.	+ 10,155	+ 416	+ 9,793	+ 10,309	- 768	- 53	- 1	+ 3	+ 8,130	+ 434	+ 7,749	- 53	+ 3	
Apr.	- 3,898	- 5,765	+ 1,882	+ 1,952	- 531	- 20	+ 5	-	- 3,947	- 5,467	+ 1,535	- 15	-	
<b>Savings banks</b>													<b>End of year or month *</b>	
2021	1,154,116	844,340	22,279	9,005	12,106	277,372	10,125	90	1,142,960	835,636	21,962	285,362	90	
2021 Oct.	1,142,079	831,385	23,287	10,036	12,016	276,990	10,417	88	1,130,396	823,029	22,124	285,243	88	
Nov.	1,149,325	838,611	23,438	10,230	12,015	276,977	10,299	87	1,137,489	830,268	22,088	285,133	87	
Dec.	1,154,116	844,340	22,279	9,005	12,106	277,372	10,125	90	1,142,960	835,636	21,962	285,362	90	
2022 Jan.	1,144,906	832,870	24,463	11,063	12,197	277,550	10,023	91	1,132,037	824,265	22,329	285,443	91	
Feb.	1,150,866	838,242	25,033	11,623	12,216	277,669	9,922	84	1,137,968	829,522	22,975	285,471	84	
Mar.	1,145,335	833,131	25,456	11,937	12,253	276,779	9,969	87	1,132,628	824,570	23,416	284,642	87	
Apr.	1,153,148	841,427	25,558	11,731	12,444	276,239	9,924	88	1,140,550	832,687	23,788	284,075	88	
<b>Changes *</b>														
2021	+ 52,654	+ 56,554	- 1,820	- 1,652	- 407	+ 30	- 2,110	+ 39	+ 52,372	+ 56,054	- 1,778	- 1,904	+ 39	
2021 Oct.	+ 5,279	+ 6,298	- 680	- 727	- 51	- 244	- 95	+ 4	+ 5,976	+ 6,267	+ 35	- 326	+ 4	
Nov.	+ 7,233	+ 7,221	+ 143	+ 187	- 1	- 13	- 118	- 1	+ 7,093	+ 7,239	- 36	- 110	- 1	
Dec.	+ 4,788	+ 5,728	- 1,161	- 1,227	+ 91	+ 395	- 174	+ 3	+ 5,471	+ 5,368	- 126	+ 229	+ 3	
2022 Jan.	- 9,215	- 11,473	+ 2,182	+ 2,057	+ 90	+ 178	- 102	+ 1	- 10,923	- 11,371	+ 367	+ 81	+ 1	
Feb.	+ 5,965	+ 5,373	+ 574	+ 564	+ 19	+ 119	- 101	- 7	+ 5,931	+ 5,257	+ 646	+ 28	- 7	
Mar.	- 5,537	- 5,113	+ 419	+ 305	+ 42	- 890	+ 47	+ 3	+ 5,340	+ 4,952	+ 441	- 829	+ 3	
Apr.	+ 7,753	+ 8,284	+ 54	- 255	+ 192	- 540	- 45	+ 1	+ 7,922	+ 8,117	+ 372	- 567	+ 1	

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1						
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans		
			Total	of which										
				for up to and including 1 year									for more than 2 years 2	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Credit cooperatives</b>													<b>End of year or month *</b>	
2021	833,230	605,539	42,569	26,703	11,204	181,261	3,861	220	826,269	600,142	42,390	183,737	182	
2021 Oct.	826,198	598,928	42,195	27,421	10,424	181,219	3,856	224	819,082	593,386	42,010	183,686	187	
Nov.	830,517	602,932	42,897	27,413	10,923	180,847	3,841	223	823,495	597,478	42,717	183,300	186	
Dec.	833,230	605,539	42,569	26,703	11,204	181,261	3,861	220	826,269	600,142	42,390	183,737	182	
2022 Jan.	828,977	600,913	43,743	27,355	11,466	180,468	3,853	222	821,924	595,437	43,549	182,938	184	
Feb.	833,457	605,752	43,585	27,129	11,466	180,273	3,847	221	826,369	600,234	43,395	182,740	183	
Mar.	829,835	601,907	44,453	27,577	11,643	179,593	3,882	218	822,754	596,380	44,263	182,111	180	
Apr.	835,680	607,574	44,989	28,011	11,656	179,239	3,878	219	828,535	601,971	44,804	181,760	181	
<b>Changes *</b>														
2021	+ 42,499	+ 44,699	+ 760	- 2,039	+ 1,163	- 2,873	- 87	- 8	+ 42,420	+ 44,490	+ 808	- 2,878	- 8	
2021 Oct.	+ 5,178	+ 5,856	- 201	- 397	+ 61	- 463	- 14	- 1	+ 5,257	+ 5,928	- 199	- 472	- 1	
Nov.	+ 4,315	+ 3,985	+ 717	+ 124	+ 352	- 372	- 15	- 1	+ 4,413	+ 4,077	+ 722	- 386	- 1	
Dec.	+ 2,717	+ 2,611	- 328	- 710	+ 281	+ 414	+ 20	- 3	+ 2,779	+ 2,669	- 327	+ 437	- 4	
2022 Jan.	- 4,255	- 4,628	+ 1,174	+ 652	+ 262	- 793	- 8	+ 2	- 4,345	- 4,705	+ 1,159	- 799	+ 2	
Feb.	+ 4,481	+ 4,840	- 158	- 226	-	- 195	- 6	+ 1	+ 4,445	+ 4,797	- 154	- 198	- 1	
Mar.	- 3,624	- 3,847	+ 868	+ 448	+ 177	- 680	+ 35	- 3	- 3,615	- 3,854	+ 868	- 629	- 3	
Apr.	+ 5,835	+ 5,657	+ 536	+ 434	+ 13	- 354	- 4	+ 1	+ 5,781	+ 5,591	+ 541	- 351	+ 1	
<b>Mortgage banks</b>													<b>End of year or month *</b>	
2021	52,995	1,832	51,163	3,741	45,848	-	-	-	52,407	1,657	50,750	-	-	
2021 Oct.	59,312	1,909	57,403	4,476	51,369	-	-	-	58,375	1,704	56,671	-	-	
Nov.	53,775	2,020	51,755	4,066	46,134	-	-	-	52,760	1,499	51,261	-	-	
Dec.	52,995	1,832	51,163	3,741	45,848	-	-	-	52,407	1,657	50,750	-	-	
2022 Jan.	53,445	2,138	51,307	4,189	45,579	-	-	-	52,536	1,743	50,793	-	-	
Feb.	53,518	2,021	51,497	4,083	45,590	-	-	-	52,601	1,774	50,827	-	-	
Mar.	53,314	2,459	50,855	3,653	45,542	-	-	-	52,623	2,112	50,511	-	-	
Apr.	52,931	2,258	50,673	3,760	45,307	-	-	-	52,394	2,082	50,312	-	-	
<b>Changes *</b>														
2021	- 5,637	- 220	- 5,417	- 537	- 5,386	-	-	-	- 5,467	- 156	- 5,311	-	-	
2021 Oct.	+ 307	- 37	+ 344	+ 419	- 215	-	-	-	+ 266	+ 170	+ 96	-	-	
Nov.	- 776	+ 118	- 894	- 210	- 697	-	-	-	- 889	- 199	- 690	-	-	
Dec.	- 781	- 189	- 592	- 325	- 286	-	-	-	- 353	+ 158	- 511	-	-	
2022 Jan.	+ 450	+ 306	+ 144	+ 448	- 269	-	-	-	+ 129	+ 86	+ 43	-	-	
Feb.	+ 73	- 117	+ 190	+ 106	+ 11	-	-	-	+ 65	+ 31	+ 34	-	-	
Mar.	- 204	+ 438	- 642	- 430	- 48	-	-	-	+ 22	+ 338	- 316	-	-	
Apr.	- 383	- 201	- 182	+ 107	- 235	-	-	-	- 229	- 30	- 199	-	-	
<b>Building and loan associations</b>													<b>End of year or month *</b>	
2021	193,603	3,702	189,376	1,645	187,377	463	62	12	191,896	3,682	187,692	522	12	
2021 Oct.	192,082	3,544	188,017	1,515	186,134	459	62	13	190,384	3,525	186,341	518	13	
Nov.	192,056	3,679	187,856	1,593	185,904	459	62	12	190,362	3,658	186,186	518	12	
Dec.	193,603	3,702	189,376	1,645	187,377	463	62	12	191,896	3,682	187,692	522	12	
2022 Jan.	193,953	3,640	189,786	1,661	187,738	467	60	11	192,245	3,620	188,100	525	11	
Feb.	194,149	3,582	190,040	1,728	187,930	467	60	11	192,437	3,563	188,349	525	11	
Mar.	194,131	3,584	190,016	1,743	187,887	467	64	11	192,425	3,566	188,330	529	11	
Apr.	193,754	3,540	189,684	1,699	187,545	466	64	10	192,045	3,521	187,996	528	10	
<b>Changes *</b>														
2021	+ 3,025	+ 404	+ 2,612	+ 485	+ 2,077	+ 23	- 14	- 4	+ 3,006	+ 399	+ 2,598	+ 9	- 4	
2021 Oct.	+ 98	+ 30	+ 65	+ 77	- 6	+ 2	+ 1	-	+ 99	+ 29	+ 67	+ 3	-	
Nov.	- 26	+ 135	- 161	+ 78	- 230	-	-	- 1	- 22	+ 133	- 155	-	- 1	
Dec.	+ 1,547	+ 23	+ 1,520	+ 52	+ 1,473	+ 4	-	-	+ 1,534	+ 24	+ 1,506	+ 4	-	
2022 Jan.	+ 350	- 62	+ 410	+ 106	+ 316	+ 4	- 2	- 1	+ 349	- 62	+ 408	+ 3	- 1	
Feb.	+ 196	- 58	+ 254	+ 67	+ 192	-	-	-	+ 192	- 57	+ 249	-	-	
Mar.	- 18	+ 2	- 24	+ 15	- 43	-	+ 4	-	- 12	+ 3	- 19	+ 4	-	
Apr.	- 377	- 44	- 332	- 44	- 342	- 1	-	- 1	- 380	- 45	- 334	- 1	- 1	

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2			Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	of which									
				for up to and including 1 year	for more than 2 years 2								
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2021	129,702	41,442	88,096	13,923	65,504	-	.	18,871	111,170	31,312	79,694	164	18,860
2021 Oct.	139,257	51,271	87,822	13,439	65,776	-	.	18,320	112,832	32,825	79,843	164	18,309
Nov.	134,219	49,992	84,063	9,671	65,780	-	.	18,220	113,142	33,762	79,216	164	18,209
Dec.	129,702	41,442	88,096	13,923	65,504	-	.	18,871	111,170	31,312	79,694	164	18,860
2022 Jan.	140,815	54,561	86,090	11,454	65,721	-	.	18,567	114,714	34,749	79,801	164	18,556
Feb.	145,287	54,917	90,206	14,723	65,882	-	.	18,598	116,014	34,846	81,004	164	18,587
Mar.	150,144	60,534	89,446	14,012	65,744	-	.	18,597	118,274	36,028	82,082	164	18,586
Apr.	150,912	54,894	95,854	20,290	65,700	-	.	18,668	117,835	35,137	82,534	164	18,657
													<b>Changes *</b>
2021	- 7,510	+ 1,532	- 7,632	- 6,575	- 1,175	-	.	+ 460	- 4,640	+ 1,341	- 5,981	-	+ 459
2021 Oct.	+ 445	- 771	+ 1,216	+ 1,215	- 27	-	.	+ 40	- 152	- 1,102	+ 950	-	+ 40
Nov.	- 5,161	- 1,281	- 3,880	- 3,886	+ 1	-	.	- 100	+ 310	+ 937	- 627	-	- 100
Dec.	- 4,562	- 8,585	+ 4,023	+ 4,242	- 276	-	.	+ 651	- 1,972	- 2,450	+ 478	-	+ 651
2022 Jan.	+ 11,093	+ 13,125	- 2,032	- 2,493	+ 215	-	.	- 304	+ 3,544	+ 3,437	+ 107	-	- 304
Feb.	+ 4,024	- 104	+ 4,128	+ 3,280	+ 162	-	.	+ 31	+ 1,300	+ 97	+ 1,203	-	+ 31
Mar.	+ 4,831	+ 5,632	- 801	- 751	- 139	-	.	- 1	+ 2,260	+ 1,182	+ 1,078	-	- 1
Apr.	+ 485	- 5,694	+ 6,179	+ 6,056	- 51	-	.	+ 71	- 439	- 891	+ 452	-	+ 71
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2021	656,797	479,775	153,594	55,177	86,464	20,503	2,925	-	558,310	429,684	105,546	23,080	12
2021 Oct.	659,786	494,634	141,920	53,833	75,323	20,204	3,028	-	564,868	437,745	104,237	22,886	13
Nov.	658,332	496,213	138,892	50,252	76,489	20,284	2,943	-	563,910	438,860	102,167	22,883	12
Dec.	656,797	479,775	153,594	55,177	86,464	20,503	2,925	-	558,310	429,684	105,546	23,080	12
2022 Jan.	684,037	502,935	157,673	57,399	88,866	20,567	2,862	-	572,168	443,629	105,455	23,084	11
Feb.	688,045	505,831	158,824	60,025	88,316	20,595	2,795	-	569,568	440,779	105,745	23,044	11
Mar.	688,993	511,473	154,256	56,245	87,704	20,529	2,735	-	570,740	445,684	102,132	22,924	11
Apr.	699,209	517,863	158,092	61,369	86,613	20,577	2,677	-	571,374	444,591	103,864	22,919	10
													<b>Changes *</b>
2021	+ 25,706	+ 16,798	+ 8,299	- 12,887	+ 20,531	+ 1,394	- 785	- 9	+ 5,566	+ 9,168	- 4,218	+ 616	- 4
2021 Oct.	+ 18,525	+ 6,968	+ 11,536	+ 2,171	+ 9,064	+ 81	- 60	-	+ 3,270	- 289	+ 3,541	+ 18	-
Nov.	- 1,650	+ 1,443	- 3,088	- 3,641	+ 1,166	+ 80	- 85	-	- 958	+ 1,115	- 2,070	- 3	- 1
Dec.	- 1,640	- 16,515	+ 14,674	+ 4,901	+ 9,972	+ 219	- 18	-	- 5,598	- 9,174	+ 3,379	+ 197	-
2022 Jan.	+ 26,841	+ 22,934	+ 3,906	+ 2,062	+ 2,392	+ 64	- 63	-	+ 13,858	+ 13,945	- 91	+ 4	- 1
Feb.	+ 4,253	+ 3,032	+ 1,260	+ 2,704	- 520	+ 28	- 67	-	- 2,600	- 2,850	+ 290	- 40	-
Mar.	+ 624	+ 5,411	- 4,706	- 3,868	- 660	- 36	- 45	-	+ 1,172	+ 4,875	- 3,628	- 75	-
Apr.	+ 8,312	+ 5,226	+ 3,096	+ 4,601	- 1,292	+ 48	- 58	-	+ 634	- 1,093	+ 1,732	- 5	- 1

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years	for more than 2 years 2			
1	2	3	4	5	6	7	8	9	10	
<b>Domestic enterprises and households</b>										
<b>End of year or month *</b>										
2019	3,423,883	2,161,612	661,365	126,692	534,673	26,630	508,043	571,816	29,090	7,765
2020	3,655,652	2,432,948	640,279	129,326	510,953	27,019	483,934	557,855	24,570	8,974
2021	3,766,212	2,572,177	614,094	119,047	495,047	25,878	469,169	558,719	21,222	8,384
2021 July	3,752,795	2,559,444	611,444	113,791	497,653	27,101	470,552	559,459	22,448	9,256
Aug.	3,763,071	2,571,881	609,961	112,340	497,621	26,968	470,653	558,951	22,278	9,050
Sep.	3,749,446	2,563,135	605,998	110,500	495,498	26,986	468,512	558,180	22,133	8,887
Oct.	3,775,138	2,579,164	616,401	120,166	496,235	26,959	469,276	557,605	21,968	8,655
Nov.	3,788,639	2,599,812	610,014	115,743	494,271	26,345	467,926	557,379	21,434	8,492
Dec.	3,766,212	2,572,177	614,094	119,047	495,047	25,878	469,169	558,719	21,222	8,384
2022 Jan.	3,792,355	2,602,411	610,784	116,643	494,141	25,547	468,594	558,326	20,834	8,433
Feb.	3,799,901	2,613,101	607,775	114,518	493,257	24,922	468,335	558,403	20,622	8,226
Mar.	3,792,657	2,610,394	605,140	113,738	491,402	24,806	466,596	556,577	20,546	8,248
Apr.	3,802,923	2,619,405	607,634	118,994	488,640	25,008	463,632	555,478	20,406	8,188
<b>Changes *</b>										
2020	+ 228,486	+ 268,023	- 21,056	+ 1,500	- 22,556	+ 464	- 23,020	- 13,891	- 4,590	+ 1,209
2021	+ 113,204	+ 140,929	- 25,474	- 9,572	- 15,902	- 1,386	- 14,516	+ 869	- 3,120	- 590
2021 July	+ 25,439	+ 28,904	- 2,744	- 520	- 2,224	+ 11	- 2,235	- 533	- 188	- 79
Aug.	+ 10,276	+ 12,437	- 1,483	- 1,451	- 32	+ 133	+ 101	- 508	- 170	- 206
Sep.	- 10,991	- 7,225	- 2,855	- 1,133	- 1,722	- 243	- 1,479	- 766	- 145	- 163
Oct.	+ 25,655	+ 16,049	+ 10,346	+ 9,679	+ 667	- 27	+ 694	- 575	- 165	- 232
Nov.	+ 13,461	+ 20,623	- 6,595	- 4,281	- 2,314	- 584	- 1,730	- 226	- 341	- 163
Dec.	- 22,282	- 27,511	+ 4,101	+ 3,325	+ 776	- 467	+ 1,243	+ 1,340	- 212	- 108
2022 Jan.	+ 26,173	+ 30,234	- 3,280	- 2,314	- 966	- 376	- 590	- 393	- 388	+ 49
Feb.	+ 7,546	+ 10,690	- 3,009	- 2,125	- 884	- 625	- 259	+ 77	- 212	- 207
Mar.	- 7,364	- 2,737	- 2,770	- 780	- 1,990	- 116	- 1,874	- 1,796	- 61	+ 22
Apr.	+ 10,266	+ 8,541	+ 2,494	+ 5,256	- 2,762	+ 202	- 2,964	- 629	- 140	- 60
<b>Domestic government</b>										
<b>End of year or month *</b>										
2019	237,098	74,730	154,862	75,990	78,872	26,082	52,790	3,363	4,143	24,705
2020	229,537	80,085	143,014	59,557	83,457	20,875	62,582	2,723	3,715	25,441
2021	210,084	82,390	121,856	41,965	79,891	23,812	56,079	2,522	3,316	25,816
2021 July	211,781	86,550	119,247	41,588	77,659	20,632	57,027	2,582	3,402	25,216
Aug.	207,923	84,098	117,862	38,829	79,033	21,162	57,871	2,595	3,368	25,256
Sep.	210,835	84,800	120,141	42,165	77,976	20,794	57,182	2,539	3,355	25,177
Oct.	213,947	85,171	122,940	43,470	79,470	22,187	57,283	2,506	3,330	25,222
Nov.	213,717	86,056	121,828	41,384	80,444	23,522	56,922	2,485	3,348	25,095
Dec.	210,084	82,390	121,856	41,965	79,891	23,812	56,079	2,522	3,316	25,816
2022 Jan.	233,524	88,488	139,243	59,242	80,001	23,964	56,037	2,477	3,316	25,494
Feb.	237,861	91,419	140,686	60,981	79,705	23,748	55,957	2,455	3,301	25,543
Mar.	241,020	85,185	150,016	69,689	80,327	24,377	55,950	2,437	3,382	25,521
Apr.	243,737	86,158	151,759	70,838	80,921	24,993	55,928	2,431	3,389	25,586
<b>Changes *</b>										
2020	- 6,936	+ 5,690	- 11,628	- 16,457	+ 4,829	- 5,262	+ 10,091	- 640	- 358	+ 736
2021	- 17,942	+ 3,404	- 20,758	- 17,725	- 3,033	+ 2,928	- 5,961	- 201	- 387	+ 375
2021 July	+ 2,745	+ 5,030	- 2,221	- 2,234	+ 13	+ 311	- 298	- 18	- 46	- 9
Aug.	+ 3,858	- 2,452	- 1,385	- 2,759	+ 1,374	+ 530	+ 844	+ 13	- 34	+ 40
Sep.	+ 4,307	+ 1,821	+ 2,555	+ 3,219	- 664	- 352	- 312	- 56	- 13	- 79
Oct.	+ 3,149	+ 351	+ 2,856	+ 1,289	+ 1,567	+ 1,368	+ 199	- 33	- 25	+ 45
Nov.	- 129	+ 885	- 1,013	- 2,086	+ 1,073	+ 1,335	- 262	- 21	+ 20	- 127
Dec.	- 3,633	- 3,666	+ 28	+ 581	- 553	+ 290	- 843	+ 37	- 32	+ 721
2022 Jan.	+ 23,410	+ 6,098	+ 17,357	+ 17,277	+ 80	+ 152	- 72	- 45	-	- 322
Feb.	+ 4,337	+ 2,931	+ 1,443	+ 1,739	- 296	- 216	- 80	- 22	- 15	+ 49
Mar.	+ 3,219	- 6,234	+ 9,390	+ 8,708	+ 682	+ 629	+ 53	- 18	+ 81	- 22
Apr.	+ 2,717	+ 973	+ 1,743	+ 1,149	+ 594	+ 616	- 22	- 6	+ 7	+ 65

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which		Savings deposits and bank savings bonds 3, 4	
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													<b>End of year or month *</b>
2021	1,377,339	1,038,704	230,490	77,774	131,321	108,145	57,472	18,188	37,184	18,183	10,110	2,100	7,134
2022 Jan.	1,400,866	1,065,540	227,219	75,853	130,417	108,107	65,995	25,654	38,260	20,072	9,890	2,081	7,163
Feb.	1,402,713	1,068,730	225,809	75,140	130,117	108,174	66,596	24,377	40,170	23,050	9,635	2,049	6,956
Mar.	1,398,704	1,068,912	221,916	72,250	129,334	107,876	65,075	22,103	40,957	23,751	9,497	2,015	6,954
Apr.	1,401,506	1,070,320	223,609	75,696	127,621	107,577	66,548	23,404	41,134	24,269	9,140	2,010	6,887
<b>Changes *</b>													
2021	+ 27,249	+ 37,868	- 13,147	- 6,562	- 5,894	+ 2,528	- 15,961	- 3,930	- 11,802	- 8,329	- 4,807	- 229	- 761
2022 Jan.	+ 23,557	+ 26,836	- 3,241	- 1,921	- 874	- 38	+ 8,493	+ 7,466	+ 1,046	+ 1,889	- 250	- 19	+ 29
Feb.	+ 1,847	+ 3,190	- 1,410	- 713	- 300	+ 67	+ 601	- 1,277	+ 1,910	+ 2,978	- 255	- 32	- 207
Mar.	- 4,069	+ 152	- 3,968	- 2,890	- 858	- 253	- 1,521	- 2,274	+ 787	+ 701	- 138	- 34	- 2
Apr.	+ 2,802	+ 938	+ 1,693	+ 3,446	- 1,713	+ 171	+ 1,473	+ 1,301	+ 177	+ 518	- 357	- 5	- 67
<b>Big banks</b>													<b>End of year or month *</b>
2021	670,289	491,048	94,014	26,149	61,504	85,227	36,146	14,620	21,122	12,596	4,149	404	1,845
2022 Jan.	686,431	508,428	92,652	25,040	61,205	85,351	43,187	20,369	22,416	14,503	3,997	402	1,769
Feb.	687,711	509,524	92,642	25,064	61,079	85,545	43,806	19,264	24,151	17,162	3,876	391	1,702
Mar.	686,343	508,449	92,447	24,907	60,724	85,447	42,549	16,982	25,180	18,058	3,917	387	1,694
Apr.	689,269	510,822	93,196	25,642	60,499	85,251	43,805	18,697	24,720	17,780	3,670	388	1,679
<b>Changes *</b>													
2021	- 12,805	- 4,224	- 11,773	- 5,816	- 6,768	+ 3,192	- 7,633	- 3,194	- 4,470	- 5,102	- 1,883	+ 31	- 284
2022 Jan.	+ 16,142	+ 17,380	- 1,362	- 1,109	- 299	+ 124	+ 7,041	+ 5,749	+ 1,294	+ 1,907	- 152	- 2	- 76
Feb.	+ 1,280	+ 1,096	- 10	+ 24	- 126	+ 194	+ 619	- 1,105	+ 1,735	+ 2,659	- 121	- 11	- 67
Mar.	- 1,368	- 1,075	- 195	- 157	- 355	- 98	- 1,257	- 2,282	+ 1,029	+ 896	+ 41	- 4	- 8
Apr.	+ 2,926	+ 1,903	+ 749	+ 735	- 225	+ 274	+ 1,256	+ 1,715	- 460	- 278	- 247	+ 1	- 15
<b>Regional banks and other commercial banks</b>													<b>End of year or month *</b>
2021	561,895	440,456	99,037	28,875	60,006	22,402	19,182	3,410	14,079	5,344	4,883	1,693	5,289
2022 Jan.	569,079	448,619	98,215	28,936	59,495	22,245	20,656	5,149	13,831	5,289	4,812	1,676	5,394
Feb.	570,487	450,589	97,792	28,884	59,219	22,106	20,662	4,940	14,067	5,629	4,689	1,655	5,254
Mar.	562,744	443,868	96,897	28,723	58,827	21,979	20,587	5,011	13,948	5,445	4,572	1,628	5,260
Apr.	565,519	446,879	96,762	29,846	57,732	21,878	20,896	4,565	14,709	6,254	4,466	1,622	5,208
<b>Changes *</b>													
2021	+ 39,368	+ 41,022	- 958	- 451	+ 1,156	- 696	- 7,955	- 781	- 6,914	- 2,910	- 2,770	- 260	- 477
2022 Jan.	+ 6,058	+ 7,168	- 953	- 70	- 511	- 157	+ 1,474	+ 1,739	- 248	- 55	- 71	- 17	+ 105
Feb.	+ 1,408	+ 1,970	- 423	- 52	- 276	- 139	+ 6	- 209	+ 236	+ 340	- 123	- 21	- 140
Mar.	- 7,803	- 6,721	- 955	- 161	- 452	- 127	- 75	+ 71	- 119	- 184	- 117	- 27	+ 6
Apr.	+ 2,775	+ 3,011	- 135	+ 1,123	- 1,095	- 101	+ 309	- 446	+ 761	+ 809	- 106	- 6	- 52
<b>Branches of foreign banks</b>													<b>End of year or month *</b>
2021	145,155	107,200	37,439	22,750	9,811	516	2,144	158	1,983	243	1,078	3	-
2022 Jan.	145,356	108,493	36,352	21,877	9,717	511	2,152	136	2,013	280	1,081	3	-
Feb.	144,515	108,617	35,375	21,192	9,819	523	2,128	173	1,952	259	1,070	3	-
Mar.	149,617	116,595	32,572	18,620	9,783	450	1,939	110	1,829	248	1,008	-	-
Apr.	146,718	112,619	33,651	20,208	9,390	448	1,847	142	1,705	235	1,004	-	-
<b>Changes *</b>													
2021	+ 686	+ 1,070	- 416	- 295	- 282	+ 32	- 373	+ 45	- 418	- 317	- 154	-	-
2022 Jan.	+ 145,356	+ 108,493	+ 36,352	+ 21,877	+ 9,717	+ 511	+ 2,152	+ 136	+ 2,013	+ 280	+ 1,081	+ 3	-
Feb.	+ 144,515	+ 108,617	+ 35,375	+ 21,192	+ 9,819	+ 523	+ 2,128	+ 173	+ 1,952	+ 259	+ 1,070	+ 3	-
Mar.	+ 149,617	+ 116,595	+ 32,572	+ 18,620	+ 9,783	+ 450	+ 1,939	+ 110	+ 1,829	+ 248	+ 1,008	-	-
Apr.	+ 146,718	+ 112,619	+ 33,651	+ 20,208	+ 9,390	+ 448	+ 1,847	+ 142	+ 1,705	+ 235	+ 1,004	-	-

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total	
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2					
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Total	Sight deposits	of which			Savings deposits and bank savings bonds 3, 4
			for up to and including 1 year	for more than 2 years 2	for up to and including 1 year						for more than 2 years 2			
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Landesbanken</b>													<b>End of year or month *</b>	
2021	191,817	114,475	71,611	12,900	58,133	5,731	24,966	10,771	14,177	4,462	7,302	18	7,922	
2022 Jan.	202,398	125,822	70,899	12,305	58,016	5,677	43,164	14,069	29,077	19,077	7,265	18	7,922	
Feb.	201,543	126,392	69,511	11,282	57,916	5,640	41,521	15,082	26,421	16,952	7,124	18	7,948	
Mar.	205,539	128,533	71,419	13,955	57,105	5,587	45,655	13,375	32,262	22,543	7,156	18	7,951	
Apr.	202,758	124,621	72,565	15,725	56,401	5,572	44,489	11,820	32,651	22,364	7,343	18	7,951	
<b>Changes *</b>														
2021	+ 3,545	+ 6,946	- 3,058	+ 1,888	- 4,010	- 343	- 7,262	+ 1,321	- 8,561	- 5,915	- 1,878	- 22	+ 60	
2022 Jan.	+ 10,581	+ 11,347	- 712	- 595	- 117	- 54	+ 18,198	+ 3,298	+ 14,900	+ 14,615	- 37	-	-	
Feb.	- 855	+ 570	- 1,388	- 1,023	- 100	- 37	- 1,643	+ 1,013	- 2,656	- 2,125	- 141	-	+ 26	
Mar.	+ 3,996	+ 2,141	+ 1,908	+ 2,673	- 811	- 53	+ 4,134	- 1,707	+ 5,841	+ 5,591	+ 32	-	+ 3	
Apr.	- 2,781	- 3,912	+ 1,146	+ 1,770	- 704	- 15	- 1,166	- 1,555	+ 389	- 179	+ 187	-	-	
<b>Savings banks</b>													<b>End of year or month *</b>	
2021	1,095,982	796,751	16,668	5,705	10,692	282,563	46,978	38,885	5,294	3,168	1,231	2,799	90	
2022 Jan.	1,089,369	790,165	16,550	5,643	10,640	282,654	42,668	34,100	5,779	3,473	1,372	2,789	91	
Feb.	1,091,975	792,805	16,474	5,622	10,591	282,696	45,993	36,717	6,501	4,129	1,440	2,775	84	
Mar.	1,088,099	789,883	16,409	5,515	10,609	281,807	44,529	34,687	7,007	4,562	1,466	2,835	87	
Apr.	1,095,420	797,586	16,595	5,560	10,727	281,239	45,130	35,101	7,193	4,580	1,539	2,836	88	
<b>Changes *</b>														
2021	+ 46,711	+ 50,536	- 2,291	- 1,583	- 506	- 1,534	+ 5,661	+ 5,518	+ 513	+ 51	- 22	- 370	+ 39	
2022 Jan.	- 6,613	- 6,586	- 118	- 62	- 52	+ 91	- 4,310	- 4,785	+ 485	+ 305	+ 141	- 10	+ 1	
Feb.	+ 2,606	+ 2,640	- 76	- 21	- 49	+ 42	+ 3,325	+ 2,617	+ 722	+ 656	+ 68	- 14	- 7	
Mar.	- 3,876	- 2,922	- 65	- 107	+ 18	- 889	- 1,464	- 2,030	+ 506	+ 433	+ 26	+ 60	+ 3	
Apr.	+ 7,321	+ 7,703	+ 186	+ 45	+ 118	- 568	+ 601	+ 414	+ 186	+ 18	+ 73	+ 1	+ 1	
<b>Credit cooperatives</b>													<b>End of year or month *</b>	
2021	801,545	590,775	27,938	16,714	8,920	182,832	24,724	9,367	14,452	9,845	2,254	905	182	
2022 Jan.	797,239	586,616	28,574	17,138	9,052	182,049	24,685	8,821	14,975	10,058	2,384	889	184	
Feb.	800,614	590,651	28,121	16,639	9,027	181,842	25,755	9,583	15,274	10,335	2,409	898	183	
Mar.	796,503	587,080	28,248	16,637	9,103	181,175	26,251	9,300	16,015	10,785	2,510	936	180	
Apr.	801,646	592,638	28,189	16,520	9,070	180,819	26,889	9,333	16,615	11,338	2,559	941	181	
<b>Changes *</b>														
2021	+ 37,549	+ 43,121	- 2,664	- 3,309	+ 327	- 2,908	+ 4,871	+ 1,369	+ 3,472	+ 1,301	+ 846	+ 30	- 8	
2022 Jan.	- 4,306	- 4,159	+ 636	+ 424	+ 132	- 783	- 39	- 546	+ 523	+ 213	+ 130	- 16	+ 2	
Feb.	+ 3,375	+ 4,035	- 453	- 499	- 25	- 207	+ 1,070	+ 762	+ 299	+ 277	+ 25	+ 9	- 1	
Mar.	- 4,111	- 3,571	+ 127	- 2	+ 76	- 667	+ 496	- 283	+ 741	+ 450	+ 101	+ 38	- 3	
Apr.	+ 5,143	+ 5,558	- 59	- 117	- 33	- 356	+ 638	+ 33	+ 600	+ 553	+ 49	+ 5	+ 1	
<b>Mortgage banks</b>													<b>End of year or month *</b>	
2021	47,514	1,650	45,864	1,428	43,512	-	4,893	7	4,886	2,211	2,025	-	-	
2022 Jan.	47,474	1,736	45,738	1,505	43,344	-	5,062	7	5,055	2,482	1,923	-	-	
Feb.	47,428	1,769	45,659	1,544	43,261	-	5,173	5	5,168	2,182	2,016	-	-	
Mar.	47,693	2,107	45,586	1,557	43,206	-	4,930	5	4,925	2,065	2,023	-	-	
Apr.	47,193	1,878	45,315	1,565	42,986	-	5,201	204	4,997	2,147	2,008	-	-	
<b>Changes *</b>														
2021	- 4,103	+ 68	- 4,171	+ 103	- 4,407	-	- 1,364	- 224	- 1,140	- 537	- 977	-	-	
2022 Jan.	- 40	+ 86	- 126	+ 77	- 168	-	+ 169	-	+ 169	+ 271	- 102	-	-	
Feb.	- 46	+ 33	- 79	+ 39	- 83	-	+ 111	- 2	+ 113	- 300	+ 93	-	-	
Mar.	+ 205	+ 338	- 133	+ 13	- 115	-	- 183	-	- 183	- 117	+ 67	-	-	
Apr.	- 500	- 229	- 271	+ 8	- 220	-	+ 271	+ 199	+ 72	+ 82	- 15	-	-	

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Building and loan associations</b>													<b>End of year or month *</b>
2021	190,188	3,678	185,992	1,223	184,499	518	1,708	4	1,700	406	1,210	4	12
2022 Jan.	190,523	3,616	186,386	1,214	184,850	521	1,722	4	1,714	432	1,218	4	11
Feb.	190,728	3,559	186,648	1,264	185,057	521	1,709	4	1,701	447	1,200	4	11
Mar.	190,711	3,562	186,623	1,299	184,993	526	1,714	4	1,707	426	1,227	3	11
Apr.	190,313	3,517	186,271	1,255	184,631	525	1,732	4	1,725	426	1,245	3	10
<b>Changes *</b>													
2021	+ 2,660	+ 396	+ 2,258	+ 210	+ 1,990	+ 6	+ 346	+ 3	+ 340	+ 271	+ 76	+ 3	- 4
2022 Jan.	+ 335	- 62	+ 394	+ 81	+ 306	+ 3	+ 14	-	+ 14	+ 26	+ 8	-	- 1
Feb.	+ 205	- 57	+ 262	+ 50	+ 207	-	- 13	-	- 13	+ 15	- 18	-	-
Mar.	- 17	+ 3	- 25	+ 35	- 64	+ 5	+ 5	-	+ 6	- 21	+ 27	- 1	-
Apr.	- 398	- 45	- 352	- 44	- 362	- 1	+ 18	-	+ 18	-	+ 18	-	- 1
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2021	61,827	26,144	35,531	3,303	32,092	152	49,343	5,168	44,163	3,690	31,947	12	18,860
2022 Jan.	64,486	28,916	35,418	2,985	32,275	152	50,228	5,833	44,383	3,648	31,985	12	18,556
Feb.	64,900	29,195	35,553	3,027	32,366	152	51,114	5,651	45,451	3,886	32,133	12	18,587
Mar.	65,408	30,317	34,939	2,525	32,246	152	52,866	5,711	47,143	5,557	32,071	12	18,586
Apr.	64,087	28,845	35,090	2,673	32,196	152	53,748	6,292	47,444	5,714	32,094	12	18,657
<b>Changes *</b>													
2021	- 407	+ 1,994	- 2,401	- 319	- 2,016	-	- 4,233	- 653	- 3,580	- 4,567	+ 801	-	+ 459
2022 Jan.	+ 7,732	+ 8,192	- 464	+ 39	- 347	+ 4	+ 6,126	+ 5,753	+ 373	+ 917	- 141	-	-
Feb.	- 2,705	- 1,989	- 689	- 170	- 151	- 27	+ 105	- 861	+ 979	+ 1,733	- 186	- 13	-
Mar.	+ 2,153	+ 5,484	- 3,262	- 2,602	- 491	- 69	- 981	- 609	- 366	- 191	- 112	- 6	-
Apr.	- 702	- 2,847	+ 2,152	+ 3,178	- 882	- 7	+ 1,336	+ 1,754	- 420	- 142	- 208	+ 2	-
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2021	537,776	422,663	92,397	33,726	51,064	22,716	20,534	7,021	13,149	4,823	4,410	364	-
2022 Jan.	545,478	430,855	91,903	33,765	50,687	22,720	26,690	12,774	13,552	5,740	4,299	364	-
Feb.	542,773	428,866	91,214	33,595	50,536	22,693	26,795	11,913	14,531	7,473	4,113	351	-
Mar.	544,926	434,380	87,967	30,993	50,060	22,579	25,814	11,304	14,165	7,282	4,001	345	-
Apr.	544,224	431,533	90,119	34,171	49,178	22,572	27,150	13,058	13,745	7,140	3,793	347	-
<b>Changes *</b>													
2021	+ 12,125	+ 13,709	- 2,175	- 4,075	+ 2,147	+ 591	- 6,559	- 4,541	- 2,043	- 2,068	- 1,049	+ 25	- 9
2022 Jan.	+ 7,732	+ 8,192	- 464	+ 39	- 347	+ 4	+ 6,126	+ 5,753	+ 373	+ 917	- 141	-	-
Feb.	- 2,705	- 1,989	- 689	- 170	- 151	- 27	+ 105	- 861	+ 979	+ 1,733	- 186	- 13	-
Mar.	+ 2,153	+ 5,484	- 3,262	- 2,602	- 491	- 69	- 981	- 609	- 366	- 191	- 112	- 6	-
Apr.	- 702	- 2,847	+ 2,152	+ 3,178	- 882	- 7	+ 1,336	+ 1,754	- 420	- 142	- 208	+ 2	-

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years				for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	
<b>Domestic enterprises (non-MFIs) 5</b>										<b>End of year or month *</b>
2019	1,031,486	614,407	399,694	81,113	318,581	15,457	303,124	6,686	10,699	2,350
2020	1,116,111	719,132	381,702	89,222	292,480	15,003	277,477	5,833	9,444	2,305
2021	1,142,653	765,056	364,300	87,378	276,922	15,773	261,149	5,323	7,974	2,329
2021 June	1,115,599	742,688	358,521	77,586	280,935	15,393	265,542	5,753	8,637	2,299
July	1,133,872	760,004	359,624	80,686	278,938	15,359	263,579	5,720	8,524	2,270
Aug.	1,148,435	775,375	358,870	79,915	278,955	15,290	263,665	5,719	8,471	2,287
Sep.	1,141,393	772,060	355,136	78,103	277,033	15,499	261,534	5,745	8,452	2,323
Oct.	1,160,094	779,734	366,278	88,357	277,921	15,604	262,317	5,678	8,404	2,289
Nov.	1,166,204	791,653	361,058	84,336	276,722	15,470	261,252	5,476	8,017	2,318
Dec.	1,142,653	765,056	364,300	87,378	276,922	15,773	261,149	5,323	7,974	2,329
2022 Jan.	1,170,431	795,826	361,642	85,288	276,354	15,921	260,433	5,144	7,819	2,353
Feb.	1,165,141	793,225	358,985	83,377	275,608	15,426	260,182	5,156	7,775	2,241
Mar.	1,171,898	802,054	356,881	82,661	274,220	15,474	258,746	5,179	7,784	2,257
Apr.	1,165,347	792,416	360,033	88,023	272,010	15,909	256,101	5,165	7,733	2,267
										<b>Changes *</b>
2020	+ 80,992	+ 101,167	- 18,002	+ 6,985	- 24,987	- 404	- 24,583	- 848	- 1,325	- 45
2021	+ 28,481	+ 47,092	- 16,849	- 1,165	- 15,684	+ 472	- 16,156	- 510	- 1,252	+ 24
2021 June	- 12,285	- 4,150	- 8,049	- 6,009	- 2,040	- 270	- 1,770	- 58	- 28	+ 59
July	+ 18,338	+ 17,381	+ 1,103	+ 3,100	- 1,997	- 34	- 1,963	- 33	- 113	- 29
Aug.	+ 14,583	+ 15,391	- 754	+ 771	+ 17	- 69	+ 86	- 1	- 53	+ 17
Sep.	- 5,359	- 2,507	- 2,859	- 1,102	- 1,757	- 109	- 1,648	+ 26	- 19	+ 36
Oct.	+ 18,664	+ 7,694	+ 11,085	+ 10,247	+ 838	+ 105	+ 733	- 67	- 48	- 34
Nov.	+ 6,070	+ 11,894	- 5,428	+ 3,916	- 1,512	- 109	- 1,403	- 202	- 194	+ 29
Dec.	- 23,408	- 26,475	+ 3,263	+ 3,063	+ 200	+ 303	- 103	- 153	- 43	+ 11
2022 Jan.	+ 27,808	+ 30,770	- 2,628	- 2,099	- 538	+ 148	- 686	- 179	- 155	+ 24
Feb.	- 5,290	- 2,601	- 2,657	- 1,911	- 746	- 495	- 251	+ 12	- 44	- 112
Mar.	+ 6,637	+ 8,829	- 2,239	- 716	- 1,523	+ 48	- 1,571	+ 23	+ 24	+ 16
Apr.	- 6,551	- 9,638	+ 3,152	+ 5,362	- 2,210	+ 435	- 2,645	- 14	- 51	+ 10
<b>Domestic self-employed persons 6</b>										<b>End of year or month *</b>
2019	288,139	266,289	20,828	7,316	13,512	936	12,576	.	1,022	157
2020	311,258	291,087	19,327	6,029	13,298	667	12,631	.	844	193
2021	327,645	308,647	18,212	4,668	13,544	627	12,917	.	786	197
2021 June	318,298	298,756	18,745	5,369	13,376	614	12,762	.	797	267
July	325,686	306,628	18,267	4,911	13,356	599	12,757	.	791	269
Aug.	328,583	309,962	17,827	4,443	13,384	615	12,769	.	794	246
Sep.	324,299	305,431	18,078	4,702	13,376	589	12,787	.	790	238
Oct.	328,943	310,161	17,992	4,599	13,393	581	12,812	.	790	222
Nov.	329,393	310,477	18,133	4,648	13,485	660	12,825	.	783	204
Dec.	327,645	308,647	18,212	4,668	13,544	627	12,917	.	786	197
2022 Jan.	329,806	310,812	18,217	4,642	13,575	589	12,986	.	777	189
Feb.	329,481	310,353	18,363	4,766	13,597	589	13,008	.	765	176
Mar.	322,913	303,581	18,573	4,978	13,595	592	13,003	.	759	174
Apr.	328,937	309,587	18,591	5,004	13,587	606	12,981	.	759	174
										<b>Changes *</b>
2020	+ 24,314	+ 26,003	- 1,511	- 1,357	- 154	- 269	+ 115	.	- 178	+ 36
2021	+ 16,108	+ 17,287	- 1,121	- 1,364	+ 243	+ 40	+ 283	.	- 58	+ 4
2021 June	- 2,207	- 2,090	- 115	- 120	+ 5	+ 7	- 2	.	- 2	+ 6
July	+ 7,348	+ 7,832	- 478	- 458	- 20	- 15	- 5	.	- 6	+ 2
Aug.	+ 2,892	+ 3,329	- 440	- 468	+ 28	+ 16	+ 12	.	+ 3	- 23
Sep.	- 4,284	- 4,531	+ 251	+ 259	- 8	- 26	+ 18	.	- 4	- 8
Oct.	+ 4,644	+ 4,730	- 86	- 103	+ 17	- 8	+ 25	.	-	- 16
Nov.	+ 450	+ 316	+ 141	+ 51	+ 90	+ 79	+ 11	.	- 7	- 18
Dec.	- 1,748	- 1,830	+ 79	+ 20	+ 59	- 33	+ 92	.	+ 3	- 7
2022 Jan.	+ 2,146	+ 2,165	- 10	- 21	+ 11	- 38	+ 49	.	- 9	- 8
Feb.	- 325	- 459	+ 146	+ 124	+ 22	-	+ 22	.	- 12	- 13
Mar.	- 6,568	- 6,772	+ 210	+ 212	- 2	+ 3	- 5	.	- 6	- 2
Apr.	+ 6,024	+ 6,006	+ 18	+ 26	- 8	+ 14	- 22	.	-	-

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

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



## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years	for more than 2 years 2			
1	2	3	4	5	6	7	8	9	10	
<b>Domestic employees</b>										<b>End of year or month *</b>
2021	2,031,067	1,288,387	185,639	19,687	165,952	6,847	159,105	547,231	9,810	1,691
2021 Oct.	2,020,946	1,279,293	185,837	19,702	166,135	7,972	158,163	545,757	10,059	1,873
Nov.	2,028,394	1,287,605	185,219	19,720	165,499	7,513	157,986	545,634	9,936	1,757
Dec.	2,031,067	1,288,387	185,639	19,687	165,952	6,847	159,105	547,231	9,810	1,691
2022 Jan.	2,026,422	1,285,612	184,039	19,425	164,614	6,395	158,219	547,120	9,651	1,638
Feb.	2,039,701	1,299,564	183,406	18,939	164,467	6,226	158,241	547,205	9,526	1,580
Mar.	2,034,114	1,296,324	182,866	18,708	164,158	6,051	158,107	545,451	9,473	1,593
Apr.	2,044,366	1,308,145	182,448	18,747	163,701	5,877	157,824	544,370	9,403	1,576
										<b>Changes *</b>
2021	+ 69,124	+ 73,673	- 4,730	- 4,568	- 162	- 1,749	+ 1,587	+ 1,508	- 1,327	- 144
2021 Oct.	+ 3,851	+ 4,621	- 194	- 115	- 79	- 97	+ 18	- 509	- 67	- 82
Nov.	+ 7,433	+ 8,312	- 633	+ 48	- 681	- 454	- 227	- 123	- 123	- 116
Dec.	+ 2,675	+ 784	+ 420	- 33	+ 453	- 666	+ 1,119	+ 1,597	- 126	- 66
2022 Jan.	- 3,200	- 2,775	- 155	+ 108	- 263	- 392	+ 129	- 111	- 159	- 53
Feb.	+ 13,279	+ 13,952	- 633	- 486	- 147	- 169	+ 22	+ 85	- 125	- 58
Mar.	- 5,587	- 3,270	- 540	- 231	- 309	- 175	- 134	- 1,724	- 53	+ 13
Apr.	+ 10,252	+ 11,351	- 418	+ 39	- 457	- 174	- 283	- 611	- 70	- 17
<b>Other domestic individuals</b>										<b>End of year or month *</b>
2021	200,309	165,411	33,918	3,058	30,860	1,200	29,660	.	980	4,167
2021 Oct.	201,108	166,170	33,923	3,133	30,790	1,295	29,495	.	1,015	4,271
Nov.	200,313	165,566	33,755	3,110	30,645	1,254	29,391	.	992	4,213
Dec.	200,309	165,411	33,918	3,058	30,860	1,200	29,660	.	980	4,167
2022 Jan.	201,592	165,400	35,241	3,298	31,943	1,244	30,699	.	951	4,253
Feb.	200,324	164,302	35,089	3,254	31,835	1,198	30,637	.	933	4,229
Mar.	197,798	161,990	34,890	3,213	31,677	1,156	30,521	.	918	4,224
Apr.	198,616	162,810	34,892	3,263	31,629	1,094	30,535	.	914	4,171
										<b>Changes *</b>
2021	- 2,243	- 639	- 1,341	- 1,017	- 324	- 175	- 149	.	- 263	- 474
2021 Oct.	- 438	- 318	- 91	- 51	- 40	- 29	- 11	.	- 29	- 100
Nov.	- 780	- 604	- 153	- 18	- 135	- 41	- 94	.	- 23	- 58
Dec.	- 4	- 155	+ 163	- 52	+ 215	- 54	+ 269	.	- 12	- 46
2022 Jan.	- 147	- 11	- 107	- 45	- 62	- 61	- 1	.	- 29	+ 86
Feb.	- 1,268	- 1,098	- 152	- 44	- 108	- 46	- 62	.	- 18	- 24
Mar.	- 2,526	- 2,312	- 199	- 41	- 158	- 42	- 116	.	- 15	- 5
Apr.	+ 818	+ 820	+ 2	+ 50	- 48	- 62	+ 14	.	- 4	- 53
<b>Domestic non-profit institutions</b>										<b>End of year or month *</b>
2021	64,538	44,676	12,025	4,256	7,769	1,431	6,338	6,165	1,672	-
2021 Oct.	64,047	43,806	12,371	4,375	7,996	1,507	6,489	6,170	1,700	-
Nov.	64,335	44,511	11,849	3,929	7,920	1,448	6,472	6,269	1,706	-
Dec.	64,538	44,676	12,025	4,256	7,769	1,431	6,338	6,165	1,672	-
2022 Jan.	64,104	44,761	11,645	3,990	7,655	1,398	6,257	6,062	1,636	-
Feb.	65,254	45,657	11,932	4,182	7,750	1,483	6,267	6,042	1,623	-
Mar.	65,934	46,445	11,930	4,178	7,752	1,533	6,219	5,947	1,612	-
Apr.	65,657	46,447	11,670	3,957	7,713	1,522	6,191	5,943	1,597	-
										<b>Changes *</b>
2021	+ 1,734	+ 3,516	- 1,433	- 1,458	+ 25	+ 106	- 81	- 129	- 220	-
2021 Oct.	- 1,066	- 678	- 368	- 299	- 69	+ 2	- 71	+ 1	- 21	-
Nov.	+ 288	+ 705	- 522	- 446	- 76	- 59	- 17	+ 99	+ 6	-
Dec.	+ 203	+ 165	+ 176	+ 327	- 151	- 17	- 134	- 104	- 34	-
2022 Jan.	- 434	+ 85	- 380	- 266	- 114	- 33	- 81	- 103	- 36	-
Feb.	+ 1,150	+ 896	+ 287	+ 192	+ 95	+ 85	+ 10	- 20	- 13	-
Mar.	+ 680	+ 788	- 2	- 4	+ 2	+ 50	- 48	- 95	- 11	-
Apr.	- 277	+ 2	- 260	- 221	- 39	- 11	- 28	- 4	- 15	-

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

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

## I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4						Domestic employees	
Period	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits
			Total	of which					Total	of which			
				for up to and including 1 year	for more than 2 years 2						for up to and including 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													
												<b>End of month *</b>	
2022 Feb.	565,892	384,736	181,156	55,811	111,983	848	115,540	111,526	4,014	2,545	1,026	522,466	490,593
Mar.	566,417	388,555	177,862	53,126	111,466	852	113,615	109,554	4,061	2,603	1,019	521,710	490,413
Apr.	562,006	381,926	180,080	56,742	109,918	852	115,560	111,489	4,071	2,619	1,003	527,176	496,131
<b>Big banks</b>													
2022 Feb.	296,735	210,740	85,995	20,898	59,653	6	63,674	62,552	1,122	953	33	210,559	207,349
Mar.	297,711	211,948	85,763	20,707	59,337	5	62,328	61,195	1,133	963	33	210,005	206,804
Apr.	296,411	209,823	86,588	21,502	59,110	5	63,354	62,192	1,162	979	37	213,010	209,712
<b>Regional banks and other commercial banks</b>													
2022 Feb.	186,453	117,682	68,771	15,594	47,559	842	42,285	40,039	2,246	1,445	623	268,180	246,517
Mar.	181,164	112,781	68,383	15,620	47,368	847	41,840	39,549	2,291	1,498	616	267,545	246,322
Apr.	181,615	112,963	68,652	16,825	46,417	847	42,494	40,211	2,283	1,503	602	269,869	248,972
<b>Branches of foreign banks</b>													
2022 Feb.	82,704	56,314	26,390	19,319	4,771	-	9,581	8,935	646	147	370	43,727	36,727
Mar.	87,542	63,826	23,716	16,799	4,761	-	9,447	8,810	637	142	370	44,160	37,287
Apr.	83,980	59,140	24,840	18,415	4,391	-	9,712	9,086	626	137	364	44,297	37,447
<b>Landesbanken</b>													
2022 Feb.	165,644	98,129	67,515	11,018	56,188	188	6,628	6,403	225	225	-	16,566	16,538
Mar.	169,754	100,421	69,333	13,570	55,409	191	6,582	6,256	326	326	-	16,519	16,469
Apr.	166,822	96,487	70,335	15,305	54,596	188	6,584	6,255	329	329	-	16,629	16,578
<b>Savings banks</b>													
2022 Feb.	176,166	162,055	14,111	3,555	10,337	80	99,907	99,299	608	539	56	463,331	462,051
Mar.	176,310	162,261	14,049	3,456	10,349	83	98,429	97,832	597	528	55	461,838	460,553
Apr.	178,573	164,372	14,201	3,474	10,467	84	99,992	99,386	606	536	56	465,484	464,189
<b>Commercial banks 5</b>													
												<b>Changes *</b>	
2022 Feb.	- 825	+ 492	- 1,317	- 1,017	- 93	- 113	+ 99	+ 12	+ 87	+ 105	- 8	+ 4,230	+ 4,514
Mar.	+ 450	- 3,819	- 3,369	- 2,685	- 592	+ 4	- 1,925	- 1,972	+ 47	+ 58	- 7	- 786	- 210
Apr.	- 4,411	- 6,629	+ 2,218	+ 3,616	- 1,548	-	+ 1,945	+ 1,935	+ 10	+ 16	- 16	+ 4,996	+ 5,248
<b>Big banks</b>													
2022 Feb.	- 3	- 2	- 0	- 0	- 0	-	+ 0	+ 0	+ 0	+ 0	- 0	+ 4	+ 4
Mar.	+ 1	+ 1	- 0	- 0	- 0	- 0	- 1	- 1	+ 0	+ 0	-	- 1	- 1
Apr.	- 1	- 2	+ 1	+ 1	- 0	-	+ 1	+ 1	+ 0	+ 0	+ 0	+ 3	+ 2
<b>Regional banks and other commercial banks</b>													
2022 Feb.	+ 3,332	+ 3,504	- 172	- 50	- 176	- 113	- 505	- 508	+ 3	+ 4	-	+ 111	+ 335
Mar.	- 5,349	- 4,901	- 448	+ 26	- 251	+ 5	- 445	- 490	+ 45	+ 53	- 7	- 635	- 195
Apr.	+ 451	+ 182	+ 269	+ 1,205	- 951	-	+ 654	+ 662	- 8	+ 5	- 14	+ 2,324	+ 2,650
<b>Branches of foreign banks</b>													
2022 Feb.	- 1,362	- 580	- 782	- 622	+ 175	-	+ 253	+ 263	- 10	+ 2	- 6	+ 305	+ 472
Mar.	+ 4,823	+ 7,512	- 2,689	- 2,520	- 25	-	- 134	- 125	- 9	+ 5	-	+ 403	+ 530
Apr.	- 3,562	- 4,686	+ 1,124	+ 1,616	- 370	-	+ 265	+ 276	- 11	- 5	- 6	+ 137	+ 160
<b>Landesbanken</b>													
2022 Feb.	- 1	+ 0	- 1	- 1	- 0	+ 0	- 0	- 0	+ 0	+ 0	-	+ 0	+ 0
Mar.	+ 4	+ 2	+ 2	+ 3	- 1	+ 0	- 0	- 0	+ 0	+ 0	-	- 0	- 0
Apr.	- 3	- 4	+ 1	+ 2	- 1	- 0	+ 0	- 0	+ 0	+ 0	-	+ 0	+ 0
<b>Savings banks</b>													
2022 Feb.	- 2,673	- 2,622	- 51	+ 10	- 54	- 4	- 386	- 389	+ 3	- 1	+ 5	+ 4,634	+ 4,666
Mar.	+ 144	+ 206	- 62	- 99	+ 12	+ 3	- 1,478	- 1,467	- 11	- 11	- 1	- 1,493	- 1,498
Apr.	+ 2,263	+ 2,111	+ 152	+ 18	+ 118	+ 1	+ 1,563	+ 1,554	+ 9	+ 8	+ 1	+ 3,646	+ 3,636

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

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

## I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits 2			Time deposits 2					Time deposits 2					
of which			of which					of which					
Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
<b>End of month *</b>													<b>Commercial banks 5</b>
31,873	13,361	13,133	76,593	71,418	5,175	2,044	2,356	14,048	10,457	3,591	1,379	1,619	2022 Feb.
31,297	13,121	12,960	74,777	69,656	5,121	2,044	2,316	14,309	10,734	3,575	1,356	1,573	Mar.
31,045	13,123	12,865	75,013	69,931	5,082	2,063	2,278	14,174	10,843	3,331	1,149	1,557	Apr.
<b>Big banks</b>													
3,210	2,077	536	22,034	21,863	171	92	47	9,164	7,020	2,144	1,044	810	2022 Feb.
3,201	2,074	530	21,462	21,279	183	107	46	9,390	7,223	2,167	1,056	778	Mar.
3,298	2,211	531	21,946	21,723	223	143	48	9,297	7,372	1,925	807	773	Apr.
<b>Regional banks and other commercial banks</b>													
21,663	9,897	8,597	47,202	43,374	3,828	1,629	1,773	4,261	2,977	1,284	319	667	2022 Feb.
21,223	9,713	8,462	45,975	42,201	3,774	1,616	1,740	4,241	3,015	1,226	276	641	Mar.
20,897	9,596	8,379	45,475	41,775	3,700	1,599	1,704	4,188	2,958	1,230	323	630	Apr.
<b>Branches of foreign banks</b>													
7,000	1,387	4,000	7,357	6,181	1,176	323	536	623	460	163	16	142	2022 Feb.
6,873	1,334	3,968	7,340	6,176	1,164	321	530	678	496	182	24	154	Mar.
6,850	1,316	3,955	7,592	6,433	1,159	321	526	689	513	176	19	154	Apr.
<b>Landesbanken</b>													
28	27	-	3,496	3,487	9	9	-	3,569	1,835	1,734	3	1,728	2022 Feb.
50	47	1	3,420	3,405	15	9	6	3,677	1,982	1,695	3	1,689	Mar.
51	49	-	3,552	3,403	149	10	139	3,599	1,898	1,701	32	1,666	Apr.
<b>Savings banks</b>													
1,280	1,220	39	52,183	52,081	102	96	4	17,692	17,319	373	212	155	2022 Feb.
1,285	1,224	42	51,879	51,774	105	97	6	17,836	17,463	373	210	157	Mar.
1,295	1,233	38	52,199	52,091	108	99	7	17,933	17,548	385	218	159	Apr.
<b>Changes *</b>													<b>Commercial banks 5</b>
- 284	+ 55	- 134	- 1,927	- 1,871	- 56	- 12	- 30	+ 203	+ 43	+ 160	+ 156	- 35	2022 Feb.
- 576	- 240	- 173	- 1,816	- 1,762	- 54	-	- 40	+ 261	+ 277	- 16	- 23	- 46	Mar.
- 252	+ 2	- 95	+ 236	+ 275	- 39	+ 19	- 38	- 135	+ 109	- 244	- 207	- 16	Apr.
<b>Big banks</b>													
+ 107	+ 103	- 5	- 467	- 465	- 2	+ 1	- 3	+ 183	+ 29	+ 154	+ 166	- 24	2022 Feb.
- 9	- 3	- 6	- 572	- 584	+ 12	+ 15	- 1	+ 226	+ 203	+ 23	+ 12	- 32	Mar.
+ 97	+ 137	+ 1	+ 484	+ 444	+ 40	+ 36	+ 2	- 93	+ 149	- 242	- 249	- 5	Apr.
<b>Regional banks and other commercial banks</b>													
- 224	+ 13	- 73	- 1,408	- 1,366	- 42	- 12	- 20	+ 17	+ 5	+ 12	- 7	- 7	2022 Feb.
- 440	- 184	- 135	- 1,227	- 1,173	- 54	- 13	- 33	- 20	+ 38	- 58	- 43	- 26	Mar.
- 326	- 117	- 83	- 500	- 426	- 74	- 17	- 36	- 53	+ 57	+ 4	+ 47	- 11	Apr.
<b>Branches of foreign banks</b>													
- 167	- 61	- 56	- 52	- 40	- 12	- 1	- 7	+ 3	+ 9	- 6	- 3	- 4	2022 Feb.
- 127	- 53	- 32	- 17	- 5	- 12	- 2	- 6	+ 55	+ 36	+ 19	+ 8	+ 12	Mar.
- 23	- 18	- 13	+ 252	+ 257	- 5	-	- 4	+ 11	+ 17	- 6	- 5	-	Apr.
<b>Landesbanken</b>													
- 17	- 16	-	+ 48	+ 48	-	-	-	+ 48	+ 30	+ 18	-	+ 18	2022 Feb.
+ 22	+ 20	+ 1	- 76	- 82	+ 6	-	+ 6	+ 108	+ 147	- 39	-	- 39	Mar.
+ 1	+ 2	- 1	+ 132	- 2	+ 134	+ 1	+ 133	- 78	- 84	+ 6	+ 29	- 23	Apr.
<b>Savings banks</b>													
- 32	- 35	+ 1	+ 522	+ 522	-	-	-	+ 467	+ 463	+ 4	+ 5	- 1	2022 Feb.
+ 5	+ 4	+ 3	- 304	- 307	+ 3	+ 1	+ 2	+ 144	+ 144	-	- 2	+ 2	Mar.
+ 10	+ 9	- 4	+ 320	+ 317	+ 3	+ 2	+ 1	+ 97	+ 85	+ 12	+ 8	+ 2	Apr.

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

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

## I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Period	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits
			Total	of which					Total	of which			
				for up to and including 1 year	for more than 2 years 2						for up to and including 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Credit cooperatives</b>												<b>End of month *</b>	
2022 Feb.	133,694	117,904	15,790	9,005	5,656	39	94,506	92,793	1,713	1,357	240	332,332	327,182
Mar.	134,876	118,981	15,895	9,000	5,716	38	91,365	89,602	1,763	1,407	234	330,768	325,648
Apr.	135,464	119,594	15,870	8,920	5,704	37	93,884	92,111	1,773	1,414	232	333,096	327,965
<b>Mortgage banks</b>													
2022 Feb.	42,960	1,079	41,881	614	41,043	-	56	17	39	.	.	2,911	629
Mar.	43,184	1,376	41,808	631	40,953	-	74	25	49	.	.	2,960	667
Apr.	42,666	1,120	41,546	619	40,694	-	54	17	37	.	.	2,987	700
<b>Building and loan associations</b>													
2022 Feb.	3,720	299	3,421	349	3,049	11	12,067	304	11,763	85	11,665	145,294	2,501
Mar.	3,756	319	3,437	355	3,047	11	12,076	300	11,776	89	11,674	145,326	2,505
Apr.	3,619	262	3,357	291	2,971	10	12,078	303	11,775	93	11,669	145,147	2,508
<b>Banks with special, development and other central support tasks</b>													
2022 Feb.	64,134	29,023	35,111	3,025	31,926	1,075	12	11	1	1	-	70	70
Mar.	64,638	30,141	34,497	2,523	31,806	1,082	13	12	1	1	-	69	69
Apr.	63,299	28,655	34,644	2,672	31,751	1,096	26	26	-	-	-	74	74
<b>Memo item: Foreign banks</b>													
2022 Feb.	226,401	156,446	69,955	26,487	40,213	-	40,658	38,894	1,764	806	715	208,326	192,543
Mar.	230,744	163,841	66,903	23,900	39,854	-	39,970	38,178	1,792	837	711	207,852	192,261
Apr.	228,775	159,538	69,237	27,130	39,033	-	40,340	38,565	1,775	828	704	208,978	193,505
<b>Credit cooperatives</b>												<b>Changes *</b>	
2022 Feb.	- 987	- 962	- 25	- 16	- 28	-	- 18	- 31	+ 13	+ 3	- 1	+ 3,965	+ 4,472
Mar.	+ 1,182	+ 1,077	+ 105	- 5	+ 60	- 1	- 3,141	- 3,191	+ 50	+ 50	- 6	- 1,564	- 1,534
Apr.	+ 588	+ 613	- 25	- 80	- 12	- 1	+ 2,519	+ 2,509	+ 10	+ 7	- 2	+ 2,328	+ 2,317
<b>Mortgage banks</b>													
2022 Feb.	- 16	+ 8	- 24	+ 59	- 46	-	- 2	- 3	+ 1	.	.	+ 24	+ 25
Mar.	+ 164	+ 297	- 133	+ 17	- 150	-	+ 18	+ 8	+ 10	.	.	+ 49	+ 38
Apr.	- 518	- 256	- 262	- 12	- 259	-	- 20	- 8	- 12	.	.	+ 27	+ 33
<b>Building and loan associations</b>													
2022 Feb.	- 13	- 59	+ 46	+ 30	+ 17	-	+ 10	- 20	+ 30	+ 3	+ 27	+ 226	+ 18
Mar.	+ 36	+ 20	+ 16	+ 6	- 2	-	+ 9	- 4	+ 13	+ 4	+ 9	+ 32	+ 4
Apr.	- 137	- 57	- 80	- 64	- 76	- 1	+ 2	+ 3	- 1	+ 4	- 5	- 179	+ 3
<b>Banks with special, development and other central support tasks</b>													
2022 Feb.	+ 390	+ 275	+ 115	+ 42	+ 71	+ 1	+ 1	+ 1	-	-	-	+ 3	+ 3
Mar.	+ 504	+ 1,118	- 614	- 502	- 120	+ 7	+ 1	+ 1	-	-	-	- 1	- 1
Apr.	- 1,339	- 1,486	+ 147	+ 149	- 55	+ 14	+ 13	+ 14	- 1	- 1	-	+ 5	+ 5
<b>Memo item: Foreign banks</b>													
2022 Feb.	- 764	- 135	- 629	- 245	- 61	-	+ 32	- 54	+ 86	+ 95	- 3	- 940	- 806
Mar.	+ 4,328	+ 7,395	- 3,067	- 2,587	- 374	-	- 688	- 716	+ 28	+ 31	- 4	- 504	- 312
Apr.	- 1,969	- 4,303	+ 2,334	+ 3,230	- 821	-	+ 370	+ 387	- 17	- 9	- 7	+ 1,126	+ 1,244

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

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

## I Banks (MFIs) in Germany

			Other domestic households						Domestic non-profit institutions						
Time deposits 2						Time deposits 2									
of which						of which						of which			
Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2			
14	15	16	17	18	19	20	21	22	23	24	25	26	Period		
<b>End of month *</b>													<b>Credit Cooperatives</b>		
5,150	3,328	1,532	37,538	36,794	744	374	329	20,702	15,978	4,724	2,575	1,270	2022 Feb.		
5,120	3,300	1,531	37,356	36,656	700	334	324	20,963	16,193	4,770	2,596	1,298	Mar.		
5,131	3,304	1,527	37,572	36,877	695	335	318	20,811	16,091	4,720	2,547	1,289	Apr.		
													<b>Mortgage banks</b>		
2,282	616	1,264	770	44	726	294	208	731	-	731	6	725	2022 Feb.		
2,293	618	1,280	739	39	700	278	222	736	-	736	6	730	Mar.		
2,287	630	1,291	737	41	696	298	236	749	-	749	5	744	Apr.		
													<b>Building and loan associations</b>		
142,793	387	142,273	28,787	454	28,333	437	27,740	339	1	338	6	330	2022 Feb.		
142,821	398	142,293	28,686	437	28,249	451	27,647	341	1	340	6	332	Mar.		
142,639	408	142,103	28,605	443	28,162	458	27,557	339	1	338	5	331	Apr.		
													<b>Banks with special, development and other central support tasks</b>		
-	-	-	24	24	-	-	-	508	67	441	1	440	2022 Feb.		
-	-	-	23	23	-	-	-	513	72	441	1	440	Mar.		
-	-	-	24	24	-	-	-	512	66	446	1	445	Apr.		
													<b>Memo item: Foreign banks</b>		
15,783	5,008	7,750	41,368	38,358	3,010	1,245	1,285	3,327	2,625	702	49	573	2022 Feb.		
15,591	4,957	7,665	40,396	37,421	2,975	1,241	1,259	3,385	2,679	706	58	571	Mar.		
15,473	4,922	7,637	40,302	37,348	2,954	1,238	1,243	3,257	2,577	680	53	561	Apr.		
<b>Changes *</b>													<b>Credit Cooperatives</b>		
- 507	- 506	+ 3	+ 174	+ 194	- 20	- 16	- 3	+ 448	+ 362	+ 86	+ 36	+ 4	2022 Feb.		
- 30	- 28	- 1	- 182	- 138	- 44	- 40	- 5	+ 261	+ 215	+ 46	+ 21	+ 28	Mar.		
+ 11	+ 4	- 4	+ 216	+ 221	- 5	+ 1	- 6	- 152	- 102	- 50	- 49	- 9	Apr.		
													<b>Mortgage banks</b>		
- 1	+ 5	- 43	- 47	+ 3	- 50	- 22	+ 7	- 5	-	- 5	- 5	-	2022 Feb.		
+ 11	+ 2	+ 16	- 31	- 5	- 26	- 16	+ 14	+ 5	-	+ 5	-	+ 5	Mar.		
- 6	+ 12	+ 11	- 2	+ 2	- 4	+ 20	+ 14	+ 13	-	+ 13	- 1	+ 14	Apr.		
													<b>Building and loan associations</b>		
+ 208	+ 11	+ 195	- 22	+ 4	- 26	+ 6	- 36	+ 4	-	+ 4	-	+ 4	2022 Feb.		
+ 28	+ 11	+ 20	- 101	- 17	- 84	+ 14	- 93	+ 2	-	+ 2	-	+ 2	Mar.		
- 182	+ 10	- 190	- 81	+ 6	- 87	+ 7	- 90	- 2	-	- 2	- 1	- 1	Apr.		
													<b>Banks with special, development and other central support tasks</b>		
-	-	-	+ 2	+ 2	-	-	-	+ 18	- 2	+ 20	-	+ 20	2022 Feb.		
-	-	-	- 1	- 1	-	-	-	+ 5	+ 5	-	-	-	Mar.		
-	-	-	+ 1	+ 1	-	-	-	- 1	- 6	+ 5	-	+ 5	Apr.		
													<b>Memo item: Foreign banks</b>		
- 134	- 33	- 58	- 863	- 854	- 9	+ 14	- 17	- 143	- 140	+ 3	- 1	- 12	2022 Feb.		
- 192	- 51	- 85	- 972	- 937	- 35	- 4	- 26	+ 58	+ 54	+ 4	+ 9	- 2	Mar.		
- 118	- 35	- 28	- 94	- 73	- 21	- 3	- 16	- 128	- 102	- 26	- 5	- 10	Apr.		

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

also footnote 3.

## I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing from domestic government <sup>1</sup>													
Period	Federal Government and its special funds <sup>2</sup>							State governments					
	Total	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans
				for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
				1	2					3	4		
<b>All categories of banks</b>													
												<b>End of month *</b>	
2022 Feb.	237,861	42,772	4,675	2,067	35,960	70	11,709	59,748	26,326	21,234	11,647	541	13,831
Mar.	241,020	42,134	4,884	1,203	35,978	69	11,727	61,686	23,468	26,062	11,631	525	13,791
Apr.	243,737	42,175	5,053	1,072	35,982	68	11,747	60,660	21,901	26,877	11,364	518	13,836
<b>Commercial banks <sup>6</sup></b>													
2022 Feb.	66,596	2,367	1,426	455	469	17	58	15,321	8,240	5,210	1,722	149	104
Mar.	65,075	2,496	1,568	445	466	17	57	14,989	7,411	5,714	1,722	142	102
Apr.	66,548	2,108	1,174	467	450	17	57	13,747	6,476	5,605	1,524	142	101
<b>Big banks</b>													
2022 Feb.	43,806	1,514	1,089	275	137	13	58	11,935	6,775	4,271	808	81	104
Mar.	42,549	1,170	743	275	139	13	57	11,683	5,992	4,743	867	81	102
Apr.	43,805	1,238	809	295	121	13	57	10,734	5,216	4,748	689	81	101
<b>Regional banks and other commercial banks</b>													
2022 Feb.	20,662	840	331	178	327	4	-	3,248	1,427	938	815	68	-
Mar.	20,587	1,314	820	168	322	4	-	3,193	1,406	960	766	61	-
Apr.	20,896	857	359	170	324	4	-	2,902	1,239	846	756	61	-
<b>Branches of foreign banks</b>													
2022 Feb.	2,128	13	6	2	5	-	-	138	38	1	99	-	-
Mar.	1,939	12	5	2	5	-	-	113	13	11	89	-	-
Apr.	1,847	13	6	2	5	-	-	111	21	11	79	-	-
<b>Landesbanken</b>													
2022 Feb.	41,521	218	79	64	75	-	-	20,710	11,369	6,754	2,574	13	7,760
Mar.	45,655	250	78	64	108	-	-	21,409	9,530	9,313	2,553	13	7,760
Apr.	44,489	184	79	-	105	-	-	20,555	8,438	9,533	2,571	13	7,763
<b>All categories of banks</b>													
												<b>Changes *</b>	
2022 Feb.	+ 4,337	- 2,714	+ 228	- 2,902	- 38	- 2	+ 16	+ 495	- 820	+ 1,015	+ 314	- 14	+ 33
Mar.	+ 3,219	- 638	+ 209	- 864	+ 18	- 1	+ 18	+ 1,938	- 2,858	+ 4,828	- 16	- 16	- 40
Apr.	+ 2,717	+ 41	+ 169	- 131	+ 4	- 1	+ 20	- 1,026	- 1,567	+ 815	- 267	- 7	+ 45
<b>Commercial banks <sup>6</sup></b>													
2022 Feb.	+ 601	+ 250	+ 221	+ 40	- 11	-	-	- 156	- 1,769	+ 1,503	+ 110	-	- 1
Mar.	- 1,521	+ 129	+ 142	- 10	- 3	-	-	- 332	- 829	+ 504	-	-	- 2
Apr.	+ 1,473	- 388	- 394	+ 22	- 16	-	-	- 1,242	- 935	- 109	- 198	-	- 1
<b>Big banks</b>													
2022 Feb.	+ 619	+ 254	+ 204	+ 50	-	-	-	- 98	- 1,500	+ 1,481	- 79	-	- 1
Mar.	- 1,257	- 344	- 346	-	+ 2	-	-	- 252	- 783	+ 472	+ 59	-	- 2
Apr.	+ 1,256	+ 68	+ 66	+ 20	- 18	-	-	- 949	- 776	+ 5	- 178	-	- 1
<b>Regional banks and other commercial banks</b>													
2022 Feb.	+ 6	+ 1	+ 18	- 10	- 7	-	-	- 79	- 290	+ 22	+ 189	-	-
Mar.	- 75	+ 474	+ 489	- 10	- 5	-	-	- 55	- 21	+ 22	- 49	-	-
Apr.	+ 309	- 457	- 461	+ 2	+ 2	-	-	- 291	- 167	- 114	- 10	-	-
<b>Branches of foreign banks</b>													
2022 Feb.	- 24	- 5	- 1	-	4	-	-	+ 21	+ 21	-	-	-	-
Mar.	- 189	- 1	- 1	-	-	-	-	- 25	- 25	+ 10	- 10	-	-
Apr.	- 92	+ 1	+ 1	-	-	-	-	- 2	+ 8	-	- 10	-	-
<b>Landesbanken</b>													
2022 Feb.	- 1,643	- 2,991	- 2	- 3,000	+ 11	-	-	+ 314	+ 829	- 341	- 174	-	+ 22
Mar.	+ 4,134	+ 32	- 1	-	+ 33	-	-	+ 699	- 1,839	+ 2,559	- 21	-	-
Apr.	- 1,166	- 66	+ 1	- 64	- 3	-	-	- 854	- 1,092	+ 220	+ 18	-	+ 3

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

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

## I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						Period
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of month *</b>												<b>All categories of banks</b>
68,786	45,409	7,019	12,019	4,339	3	66,555	15,009	30,661	20,079	806	-	2022 Feb.
67,356	43,275	7,513	12,179	4,389	3	69,844	13,558	34,911	20,539	836	-	Mar.
67,505	43,077	7,624	12,440	4,364	3	73,397	16,127	35,265	21,135	870	-	Apr.
												<b>Commercial banks 6</b>
12,792	4,312	2,872	4,141	1,467	-	36,116	10,399	14,513	10,788	416	-	2022 Feb.
12,528	3,875	3,095	4,107	1,451	-	35,062	9,249	14,497	10,911	405	-	Mar.
12,411	3,739	3,107	4,115	1,450	-	38,282	12,015	15,090	10,776	401	-	Apr.
												<b>Big banks</b>
6,292	2,176	2,411	1,572	133	-	24,065	9,224	10,205	4,472	164	-	2022 Feb.
6,217	1,910	2,596	1,579	132	-	23,479	8,337	10,444	4,537	161	-	Mar.
6,095	1,752	2,634	1,577	132	-	25,738	10,920	10,103	4,553	162	-	Apr.
												<b>Regional banks and other commercial banks</b>
5,682	2,009	353	1,989	1,331	-	10,892	1,173	4,160	5,307	252	-	2022 Feb.
5,593	1,874	424	1,976	1,319	-	10,487	911	3,893	5,439	244	-	Mar.
5,588	1,874	408	1,988	1,318	-	11,549	1,093	4,830	5,387	239	-	Apr.
												<b>Branches of foreign banks</b>
818	127	108	580	3	-	1,159	2	148	1,009	-	-	2022 Feb.
718	91	75	552	-	-	1,096	1	160	935	-	-	Mar.
728	113	65	550	-	-	995	2	157	836	-	-	Apr.
												<b>Landesbanken</b>
4,637	2,062	81	2,489	5	.	15,956	1,572	10,053	4,331	-	-	2022 Feb.
4,789	2,145	128	2,511	5	.	19,207	1,622	13,038	4,547	-	-	Mar.
4,722	1,947	160	2,610	5	.	19,028	1,356	12,671	5,001	-	-	Apr.
<b>Changes *</b>												<b>All categories of banks</b>
+ 4,046	+ 3,566	+ 554	- 63	- 11	-	+ 2,510	- 43	+ 3,072	- 509	- 10	-	2022 Feb.
- 1,370	- 2,134	+ 494	+ 220	+ 50	-	+ 3,289	- 1,451	+ 4,250	+ 460	+ 30	-	Mar.
+ 149	- 198	+ 111	+ 261	- 25	-	+ 3,553	+ 2,569	+ 354	+ 596	+ 34	-	Apr.
												<b>Commercial banks 6</b>
+ 373	+ 362	+ 312	- 279	- 22	-	+ 134	- 91	+ 1,123	- 888	- 10	-	2022 Feb.
- 264	- 437	+ 223	- 34	- 16	-	- 1,054	- 1,150	+ 16	+ 123	- 11	-	Mar.
- 117	- 136	+ 12	+ 8	- 1	-	+ 3,220	+ 2,766	+ 593	- 135	- 4	-	Apr.
												<b>Big banks</b>
+ 318	+ 248	+ 312	- 231	- 11	-	+ 145	- 57	+ 816	- 614	-	-	2022 Feb.
- 75	- 266	+ 185	+ 7	- 1	-	- 586	- 887	+ 239	+ 65	- 3	-	Mar.
- 122	- 158	+ 38	- 2	-	-	+ 2,259	+ 2,583	- 341	+ 16	+ 1	-	Apr.
												<b>Regional banks and other commercial banks</b>
+ 0	+ 0	- 0	- 0	- 0	-	+ 0	- 0	+ 0	- 0	- 0	-	2022 Feb.
- 0	- 0	+ 0	- 0	- 0	-	- 0	- 0	- 0	+ 0	- 0	-	Mar.
- 0	-	- 0	+ 0	- 0	-	+ 1	+ 0	+ 1	- 0	- 0	-	Apr.
												<b>Branches of foreign banks</b>
+ 14	+ 17	+ 3	- 6	-	-	- 54	-	- 24	- 30	-	-	2022 Feb.
- 100	- 36	- 33	- 28	- 3	-	- 63	- 1	+ 12	- 74	-	-	Mar.
+ 10	+ 22	- 10	- 2	-	-	- 101	+ 1	- 3	- 99	-	-	Apr.
												<b>Landesbanken</b>
+ 155	+ 91	- 7	+ 71	-	.	+ 879	+ 95	+ 1,223	- 439	-	-	2022 Feb.
+ 152	+ 83	+ 47	+ 22	-	.	+ 3,251	+ 50	+ 2,985	+ 216	-	-	Mar.
- 67	- 198	+ 32	+ 99	-	.	- 179	- 266	- 367	+ 454	-	-	Apr.

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic government 1												
	Federal Government and its special funds 2						State governments						
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year			
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>Savings banks</b>												
												<b>End of month *</b>	
2022 Feb.	45,993	177	177	.	-	.	4	4,833	2,377	1,328	800	328	-
Mar.	44,529	115	115	.	-	.	4	4,788	2,107	1,598	765	318	-
Apr.	45,130	129	129	.	-	.	4	4,815	2,125	1,606	774	310	-
	<b>Credit cooperatives</b>												
2022 Feb.	25,755	850	358	241	198	53	135	8,498	1,421	5,549	1,477	51	-
Mar.	26,251	981	338	382	209	52	133	9,046	1,630	5,733	1,631	52	-
Apr.	26,889	924	358	298	217	51	135	9,696	1,763	6,329	1,551	53	-
	<b>Mortgage banks</b>												
2022 Feb.	5,173	190	-	15	175	-	-	1,667	5	1,100	562	-	-
Mar.	4,930	191	-	15	176	-	-	1,452	5	950	497	-	-
Apr.	5,201	191	-	15	176	-	-	1,651	204	950	497	-	-
	<b>Building and loan associations</b>												
2022 Feb.	1,709	.	-	-	-	.	-	507	.	440	.	-	-
Mar.	1,714	.	-	-	-	.	-	487	.	420	.	-	-
Apr.	1,732	.	-	-	-	.	-	487	.	420	.	-	-
	<b>Banks with special, development and other central support tasks</b>												
2022 Feb.	51,114	38,970	2,635	1,292	35,043	-	11,512	8,212	2,914	853	4,445	-	5,967
Mar.	52,866	38,101	2,785	297	35,019	-	11,533	9,515	2,785	2,334	4,396	-	5,929
Apr.	53,748	38,639	3,313	292	35,034	-	11,551	9,709	2,895	2,434	4,380	-	5,972
	<b>Savings banks</b>												
												<b>Changes *</b>	
2022 Feb.	+ 3,325	+ 38	+ 38	.	-	.	-	+ 179	+ 139	+ 23	+ 30	- 13	-
Mar.	- 1,464	- 62	- 62	.	-	.	-	- 45	- 270	+ 270	- 35	- 10	-
Apr.	+ 601	+ 14	+ 14	.	-	.	-	+ 27	+ 18	+ 8	+ 9	- 8	-
	<b>Credit cooperatives</b>												
2022 Feb.	+ 1,070	+ 7	- 57	+ 66	-	- 2	- 1	+ 253	+ 192	+ 92	- 30	- 1	-
Mar.	+ 496	+ 131	- 20	+ 141	+ 11	- 1	- 2	+ 548	+ 209	+ 184	+ 154	+ 1	-
Apr.	+ 638	- 57	+ 20	- 84	+ 8	- 1	+ 2	+ 650	+ 133	+ 596	- 80	+ 1	-
	<b>Mortgage banks</b>												
2022 Feb.	+ 111	- 6	-	-	6	-	-	+ 64	- 2	- 175	+ 241	-	-
Mar.	- 183	+ 1	-	-	1	-	-	- 215	-	- 150	- 65	-	-
Apr.	+ 271	-	-	-	-	-	-	+ 199	+ 199	-	-	-	-
	<b>Building and loan associations</b>												
2022 Feb.	- 13	.	-	-	-	.	-	- 17	.	+ 12	.	-	-
Mar.	+ 5	.	-	-	-	.	-	- 20	.	- 20	.	-	-
Apr.	+ 18	.	-	-	-	.	-	-	.	-	.	-	-
	<b>Banks with special, development and other central support tasks</b>												
2022 Feb.	+ 886	- 12	+ 28	- 8	- 32	-	+ 17	- 142	- 209	- 99	+ 166	-	+ 12
Mar.	+ 1,752	- 869	+ 150	- 995	- 24	-	+ 21	+ 1,303	- 129	+ 1,481	- 49	-	- 38
Apr.	+ 882	+ 538	+ 528	- 5	+ 15	-	+ 18	+ 194	+ 110	+ 100	- 16	-	+ 43

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

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



## I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of month *</b>												
												<b>Savings banks</b>
36,842	32,096	1,572	968	2,206	–	4,141	2,067	1,229	604	241	–	2022 Feb.
35,554	30,575	1,675	1,049	2,255	–	4,072	1,890	1,289	631	262	–	Mar.
35,972	30,896	1,712	1,138	2,226	–	4,214	1,951	1,262	701	300	–	Apr.
												<b>Credit cooperatives</b>
11,946	6,878	2,442	1,971	655	–	4,461	926	2,103	1,293	139	–	2022 Feb.
11,855	6,577	2,574	2,031	673	–	4,369	755	2,096	1,359	159	–	Mar.
11,766	6,467	2,558	2,063	678	–	4,503	745	2,153	1,446	159	–	Apr.
												<b>Mortgage banks</b>
852	–	45	807	–	–	2,464	–	1,022	1,442	–	–	2022 Feb.
841	–	35	806	–	–	2,446	–	1,065	1,381	–	–	Mar.
898	–	71	827	–	–	2,461	–	1,111	1,350	–	–	Apr.
												<b>Building and loan associations</b>
1,192	4	7	1,177	4	–	10	–	–	10	–	–	2022 Feb.
1,217	4	6	1,204	3	–	10	–	–	10	–	–	Mar.
1,210	4	6	1,197	3	–	35	–	–	35	–	–	Apr.
												<b>Banks with special, development and other central support tasks</b>
525	57	–	466	2	3	3,407	45	1,741	1,611	10	–	2022 Feb.
572	99	–	471	2	3	4,678	42	2,926	1,700	10	–	Mar.
526	24	10	490	2	3	4,874	60	2,978	1,826	10	–	Apr.
<b>Changes *</b>												
												<b>Savings banks</b>
+ 2,676	+ 2,541	+ 92	+ 44	– 1	–	+ 432	– 101	+ 541	– 8	–	–	2022 Feb.
– 1,288	– 1,521	+ 103	+ 81	+ 49	–	– 69	– 177	+ 60	+ 27	+ 21	–	Mar.
+ 418	+ 321	+ 37	+ 89	– 29	–	+ 142	+ 61	– 27	+ 70	+ 38	–	Apr.
												<b>Credit cooperatives</b>
+ 798	+ 566	+ 154	+ 66	+ 12	–	+ 12	+ 61	– 35	– 14	–	–	2022 Feb.
– 91	– 301	+ 132	+ 60	+ 18	–	– 92	– 171	– 7	+ 66	+ 20	–	Mar.
– 89	– 110	– 16	+ 32	+ 5	–	+ 134	– 10	+ 57	+ 87	–	–	Apr.
												<b>Mortgage banks</b>
+ 20	–	–	+ 20	–	–	+ 33	–	– 125	+ 158	–	–	2022 Feb.
+ 49	–	– 10	+ 59	–	–	– 18	–	+ 43	– 61	–	–	Mar.
+ 57	–	+ 36	+ 21	–	–	+ 15	–	+ 46	– 31	–	–	Apr.
												<b>Building and loan associations</b>
+ 4	–	+ 3	+ 1	–	–	–	–	–	–	–	–	2022 Feb.
+ 25	–	– 1	+ 27	– 1	–	–	–	–	–	–	–	Mar.
– 7	–	–	– 7	–	–	+ 25	–	–	+ 25	–	–	Apr.
												<b>Banks with special, development and other central support tasks</b>
+ 20	+ 6	–	+ 14	–	–	+ 1,020	– 7	+ 345	+ 682	–	–	2022 Feb.
+ 47	+ 42	–	+ 5	–	–	+ 1,271	– 3	+ 1,185	+ 89	–	–	Mar.
– 46	– 75	+ 10	+ 19	–	–	+ 196	+ 18	+ 52	+ 126	–	–	Apr.

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

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

## I Banks (MFIs) in Germany

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

€ million

Savings deposits 1												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households 2			Domestic non-profit institutions		Domestic enterprises (non-MFIs) 3		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
1	2	3	4	5	6	7	8	9	10	11	12	
<b>All categories of banks</b>												
												<b>End of year or month *</b>
2021	567,123	542,550	24,573	547,231	524,351	22,880	6,165	5,430	5,323	5,019	2,522	2,348
2021 Oct.	566,051	541,014	25,037	545,757	522,473	23,284	6,170	5,425	5,678	5,352	2,506	2,327
Nov.	565,768	540,980	24,788	545,634	522,562	23,072	6,269	5,524	5,476	5,165	2,485	2,310
Dec.	567,123	542,550	24,573	547,231	524,351	22,880	6,165	5,430	5,323	5,019	2,522	2,348
2022 Jan.	566,657	542,841	23,816	547,120	524,909	22,211	6,062	5,355	5,144	4,896	2,477	2,304
Feb.	566,686	543,115	23,571	547,205	525,206	21,999	6,042	5,343	5,156	4,910	2,455	2,298
Mar.	564,789	541,465	23,324	545,451	523,681	21,770	5,947	5,255	5,179	4,928	2,437	2,290
Apr.	563,655	540,539	23,116	544,370	522,812	21,558	5,943	5,245	5,165	4,915	2,431	2,280
												<b>Changes *</b>
2021	+ 284	+ 3,592	- 3,308	+ 1,508	+ 4,556	- 3,048	- 129	- 58	- 510	- 464	- 201	- 137
2021 Oct.	- 649	- 424	- 225	- 509	- 302	- 207	+ 1	+ 8	- 67	- 63	- 33	- 34
Nov.	- 283	- 34	- 249	- 123	+ 89	- 212	+ 99	+ 99	- 202	- 187	- 21	- 17
Dec.	+ 1,355	+ 1,570	- 215	+ 1,597	+ 1,789	- 192	- 104	- 94	- 153	- 146	+ 37	+ 38
2022 Jan.	- 466	+ 291	- 757	- 111	+ 558	- 669	- 103	- 75	- 179	- 123	- 45	- 44
Feb.	+ 29	+ 274	- 245	+ 85	+ 297	- 212	- 20	- 12	+ 12	+ 14	- 22	- 6
Mar.	- 1,867	- 1,620	- 247	- 1,724	- 1,495	- 229	- 95	- 88	+ 23	+ 18	- 18	- 8
Apr.	- 664	- 456	- 208	- 611	- 399	- 212	- 4	- 10	- 14	- 13	- 6	- 10
<b>Big banks</b>												
												<b>End of year or month *</b>
2021	86,668	83,653	3,015	83,236	80,554	2,682	510	453	295	295	404	402
2021 Oct.	86,016	82,916	3,100	82,569	79,807	2,762	515	458	285	285	403	400
Nov.	86,178	83,107	3,071	82,732	79,996	2,736	514	457	293	293	404	402
Dec.	86,668	83,653	3,015	83,236	80,554	2,682	510	453	295	295	404	402
2022 Jan.	86,868	83,891	2,977	83,463	80,815	2,648	507	451	296	296	402	400
Feb.	87,039	84,095	2,944	83,645	81,027	2,618	502	445	314	314	391	389
Mar.	86,918	84,006	2,912	83,530	80,940	2,590	502	445	331	331	387	385
Apr.	86,716	83,836	2,880	83,336	80,776	2,560	501	444	329	329	388	386
												<b>Changes *</b>
2021	+ 3,120	+ 3,648	- 528	+ 3,207	+ 3,693	- 486	+ 48	+ 51	- 34	- 34	+ 31	+ 32
2021 Oct.	+ 64	+ 102	- 38	+ 90	+ 119	- 29	+ 2	+ 5	- 1	- 1	- 6	- 6
Nov.	+ 162	+ 191	- 29	+ 163	+ 189	- 26	- 1	+ 1	+ 8	+ 8	+ 1	+ 2
Dec.	+ 490	+ 546	- 56	+ 504	+ 558	- 54	- 4	- 4	+ 2	+ 2	-	-
2022 Jan.	+ 200	+ 238	- 38	+ 227	+ 261	- 34	- 3	- 2	+ 1	+ 1	- 2	- 2
Feb.	+ 171	+ 204	- 33	+ 182	+ 212	- 30	- 5	+ 6	+ 18	+ 18	- 11	- 11
Mar.	- 121	- 89	- 32	- 115	- 87	- 28	-	-	+ 17	+ 17	- 4	- 4
Apr.	+ 268	+ 300	- 32	+ 276	+ 306	- 30	- 1	- 1	- 2	- 2	+ 1	+ 1
<b>Regional banks and other commercial banks</b>												
												<b>End of year or month *</b>
2021	15,120	14,421	699	14,556	13,863	693	74	73	263	262	68	68
2021 Oct.	14,980	14,283	697	14,367	13,677	690	75	74	311	310	71	71
Nov.	14,994	14,300	694	14,430	13,742	688	75	74	262	261	71	71
Dec.	15,120	14,421	699	14,556	13,863	693	74	73	263	262	68	68
2022 Jan.	15,120	14,500	620	14,558	13,944	614	72	71	261	260	67	67
Feb.	15,082	14,462	620	14,528	13,913	615	72	71	253	253	67	67
Mar.	15,004	14,385	619	14,466	13,851	615	72	71	241	241	67	67
Apr.	14,986	14,367	619	14,456	13,841	615	69	68	242	242	62	62
												<b>Changes *</b>
2021	+ 341	+ 452	- 111	+ 399	+ 503	- 104	- 10	- 8	- 56	- 54	+ 2	+ 2
2021 Oct.	+ 45	+ 43	+ 2	+ 43	+ 42	+ 1	- 1	- 1	+ 1	+ 1	+ 1	+ 1
Nov.	+ 14	+ 17	- 3	+ 63	+ 65	- 2	-	-	- 49	- 49	-	-
Dec.	+ 126	+ 121	+ 5	+ 126	+ 121	+ 5	- 1	- 1	+ 1	+ 1	- 3	- 3
2022 Jan.	-	+ 79	- 79	+ 2	+ 81	- 79	- 2	- 2	- 2	- 2	- 1	- 1
Feb.	- 38	- 38	-	- 30	- 31	+ 1	-	-	- 8	- 7	-	-
Mar.	- 78	- 77	- 1	- 62	- 62	-	-	-	- 12	- 12	-	-
Apr.	- 18	- 18	-	- 10	- 10	-	- 3	- 3	+ 1	+ 1	- 5	- 5

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

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

## I Banks (MFIs) in Germany

Bank savings bonds <sup>5</sup>												Period
Memo item Special savings facilities of domestic non-banks <sup>4</sup>				Sold to								
Non-residents				domestic non-banks (non-MFIs)								Non-residents
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institu- tions <sup>2</sup> )	Enterprises <sup>3</sup>	Government		
13	14	15	16	17	18	19	20	21	22	23	24	
<b>End of year or month <sup>*</sup></b>												<b>All categories of banks</b>
5,882	5,402	283,767	268,996	35,009	10,195	24,538	19,507	13,248	7,974	3,316	276	2021
5,940	5,437	287,185	271,834	36,333	10,822	25,298	20,015	13,564	8,404	3,330	213	2021 Oct.
5,904	5,419	283,003	267,885	35,257	10,206	24,782	19,624	13,417	8,017	3,348	269	Nov.
5,882	5,402	283,767	268,996	35,009	10,195	24,538	19,507	13,248	7,974	3,316	276	Dec.
5,854	5,377	280,641	266,340	34,497	10,071	24,150	19,187	13,015	7,819	3,316	276	2022 Jan.
5,828	5,358	280,634	266,564	34,870	10,728	23,923	18,991	12,847	7,775	3,301	219	Feb.
5,775	5,311	278,899	265,048	35,330	11,184	23,928	18,961	12,762	7,784	3,382	218	Mar.
5,746	5,287	275,605	261,950	35,212	11,205	23,795	18,871	12,673	7,733	3,389	212	Apr.
<b>Changes <sup>*</sup></b>												
- 384	- 305	- 21,787	- 18,543	- 5,603	- 381	- 3,507	- 2,335	- 1,868	- 1,252	- 387	- 1,715	2021
- 41	- 33	+ 1,386	+ 1,604	+ 84	+ 270	- 190	- 155	- 117	- 48	- 25	+ 4	2021 Oct.
- 36	- 18	- 3,932	- 3,699	- 326	- 61	- 321	- 221	- 147	- 194	+ 20	+ 56	Nov.
- 22	- 17	+ 764	+ 1,111	- 248	- 11	- 244	- 117	- 169	- 43	- 32	+ 7	Dec.
- 28	- 25	- 3,126	- 2,656	- 512	- 124	- 388	- 320	- 233	- 155	-	-	2022 Jan.
- 26	- 19	- 7	+ 224	+ 373	+ 657	- 227	- 196	- 168	- 44	- 15	- 57	Feb.
- 53	- 47	- 1,735	- 1,516	+ 475	+ 456	+ 20	- 15	- 85	+ 24	+ 81	- 1	Mar.
- 29	- 24	- 3,294	- 3,098	- 118	+ 21	- 133	- 90	- 89	- 51	+ 7	- 6	Apr.
<b>End of year or month <sup>*</sup></b>												<b>Big banks</b>
2,223	1,949	46,409	43,686	1,186	-	1,186	1,186	10	1,176	-	-	2021
2,244	1,966	46,941	44,139	1,187	-	1,187	1,187	11	1,176	-	-	2021 Oct.
2,235	1,959	44,399	41,622	1,186	-	1,186	1,186	10	1,176	-	-	Nov.
2,223	1,949	46,409	43,686	1,186	-	1,186	1,186	10	1,176	-	-	Dec.
2,200	1,929	44,816	42,129	1,085	-	1,085	1,085	9	1,076	-	-	2022 Jan.
2,187	1,920	45,849	43,189	1,084	-	1,084	1,084	8	1,076	-	-	Feb.
2,168	1,905	45,796	43,164	1,084	-	1,084	1,084	8	1,076	-	-	Mar.
2,162	1,901	43,334	40,732	1,085	-	1,085	1,085	8	1,077	-	-	Apr.
<b>Changes <sup>*</sup></b>												
- 132	- 94	- 5,851	- 5,366	- 329	-	- 29	- 29	- 9	- 20	-	- 300	2021
- 21	- 15	+ 2,721	+ 2,753	-	-	-	-	-	-	-	-	2021 Oct.
- 9	- 7	- 2,542	- 2,517	- 1	-	- 1	- 1	- 1	-	-	-	Nov.
- 12	- 10	+ 2,010	+ 2,064	-	-	-	-	-	-	-	-	Dec.
- 23	- 20	- 1,593	- 1,557	- 101	-	- 101	- 101	- 1	- 100	-	-	2022 Jan.
- 13	- 9	+ 1,033	+ 1,060	- 1	-	- 1	- 1	- 1	-	-	-	Feb.
- 19	- 15	- 53	- 25	-	-	-	-	-	-	-	-	Mar.
- 6	- 4	- 2,462	- 2,432	+ 1	-	+ 1	+ 1	-	+ 1	-	-	Apr.
<b>End of year or month <sup>*</sup></b>												<b>Regional banks and other commercial banks</b>
159	155	4,879	4,660	10,039	804	9,134	5,303	5,857	1,652	1,625	101	2021
156	151	4,869	4,638	10,449	721	9,632	5,635	6,010	1,946	1,676	96	2021 Oct.
156	152	4,878	4,654	10,088	742	9,250	5,332	5,929	1,685	1,636	96	Nov.
159	155	4,879	4,660	10,039	804	9,134	5,303	5,857	1,652	1,625	101	Dec.
162	158	4,902	4,686	9,682	617	8,963	5,196	5,742	1,612	1,609	102	2022 Jan.
162	158	4,912	4,700	9,446	504	8,841	5,087	5,669	1,584	1,588	101	Feb.
158	155	4,892	4,686	9,455	593	8,761	5,016	5,630	1,570	1,561	101	Mar.
157	154	4,883	4,679	9,235	464	8,671	4,954	5,572	1,539	1,560	100	Apr.
<b>Changes <sup>*</sup></b>												
+ 6	+ 9	- 297	- 132	- 1,069	+ 267	- 1,291	- 595	- 755	- 274	- 262	- 45	2021
+ 1	-	+ 6	+ 10	+ 108	+ 185	- 80	- 53	- 52	- 21	- 7	+ 3	2021 Oct.
-	+ 1	+ 9	+ 16	- 166	+ 21	- 187	- 108	- 81	- 68	- 38	-	Nov.
+ 3	+ 3	+ 1	+ 6	- 49	+ 62	- 116	- 29	- 72	- 33	- 11	+ 5	Dec.
+ 3	+ 3	+ 23	+ 26	- 357	- 187	- 171	- 107	- 115	- 40	- 16	+ 1	2022 Jan.
-	-	+ 10	+ 14	- 236	- 113	- 122	- 109	- 73	- 28	- 21	- 1	Feb.
- 4	- 3	- 20	- 14	+ 9	+ 89	- 80	- 71	- 39	- 14	- 27	-	Mar.
- 1	- 1	- 9	- 7	- 220	- 129	- 90	- 62	- 58	- 31	- 1	- 1	Apr.

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

## I Banks (MFIs) in Germany

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

€ million

Savings deposits 1												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households 2			Domestic non-profit institutions		Domestic enterprises (non-MFIs) 3		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
1	2	3	4	5	6	7	8	9	10	11	12	
<b>Savings banks</b>												
											<b>End of year or month *</b>	
2021	277,372	261,032	16,340	269,982	254,262	15,720	2,440	2,195	1,276	1,196	1,602	1,467
2021 Oct.	276,990	260,402	16,588	269,467	253,535	15,932	2,503	2,246	1,344	1,256	1,576	1,441
2021 Nov.	276,977	260,541	16,436	269,554	253,749	15,805	2,457	2,206	1,323	1,238	1,563	1,430
2021 Dec.	277,372	261,032	16,340	269,982	254,262	15,720	2,440	2,195	1,276	1,196	1,602	1,467
2022 Jan.	277,550	261,448	16,102	270,203	254,711	15,492	2,426	2,188	1,270	1,194	1,583	1,447
2022 Feb.	277,669	261,730	15,939	270,352	254,998	15,354	2,419	2,190	1,266	1,190	1,572	1,450
2022 Mar.	276,779	261,002	15,777	269,494	254,286	15,208	2,413	2,190	1,259	1,183	1,567	1,455
2022 Apr.	276,239	260,621	15,618	268,984	253,926	15,058	2,409	2,191	1,255	1,179	1,561	1,450
											<b>Changes *</b>	
2021	+ 30	+ 1,793	- 1,763	+ 639	+ 2,265	- 1,626	- 117	- 73	- 174	- 151	- 154	- 112
2021 Oct.	- 244	- 126	- 118	- 154	- 43	- 111	- 5	- 2	- 55	- 53	- 16	- 17
2021 Nov.	- 13	+ 139	- 152	+ 87	+ 214	- 127	- 46	- 40	- 21	- 18	- 13	- 11
2021 Dec.	+ 395	+ 491	- 96	+ 428	+ 513	- 85	- 17	- 11	- 47	- 42	+ 39	+ 37
2022 Jan.	+ 178	+ 416	- 238	+ 221	+ 449	- 228	- 14	- 7	- 6	- 2	- 19	- 20
2022 Feb.	+ 119	+ 282	- 163	+ 149	+ 287	- 138	- 7	+ 2	- 4	- 4	- 11	+ 3
2022 Mar.	- 890	- 728	- 162	- 858	- 712	- 146	- 6	-	- 7	- 7	- 5	+ 5
2022 Apr.	- 540	- 381	- 159	- 510	- 360	- 150	- 4	+ 1	- 4	- 4	- 6	- 5
<b>Credit cooperatives</b>												
											<b>End of year or month *</b>	
2021	181,261	176,796	4,465	173,049	169,315	3,734	3,037	2,607	3,416	3,193	423	386
2021 Oct.	181,219	176,625	4,594	172,825	168,980	3,845	2,960	2,532	3,659	3,422	432	391
2021 Nov.	180,847	176,317	4,530	172,452	168,663	3,789	3,108	2,674	3,526	3,301	423	383
2021 Dec.	181,261	176,796	4,465	173,049	169,315	3,734	3,037	2,607	3,416	3,193	423	386
2022 Jan.	180,468	176,403	4,065	172,536	169,128	3,408	2,954	2,544	3,245	3,074	400	365
2022 Feb.	180,273	176,256	4,017	172,333	168,969	3,364	2,959	2,549	3,251	3,081	400	367
2022 Mar.	179,593	175,628	3,965	171,726	168,417	3,309	2,871	2,462	3,286	3,111	395	362
2022 Apr.	179,239	175,291	3,948	171,375	168,097	3,278	2,877	2,457	3,279	3,106	399	361
											<b>Changes *</b>	
2021	- 2,873	- 1,976	- 897	- 2,503	- 1,680	- 823	- 11	+ 11	- 220	- 199	- 61	- 40
2021 Oct.	- 463	- 392	- 71	- 442	- 374	- 68	+ 8	+ 9	- 12	- 10	- 12	- 12
2021 Nov.	- 372	- 308	- 64	- 373	- 317	- 56	+ 148	+ 142	- 133	- 121	- 9	- 8
2021 Dec.	+ 414	+ 479	- 65	+ 597	+ 652	- 55	- 71	- 67	- 110	- 108	-	+ 3
2022 Jan.	- 793	- 393	- 400	- 513	- 187	- 326	- 83	- 63	- 171	- 119	- 23	- 21
2022 Feb.	- 195	- 147	- 48	- 203	- 159	- 44	+ 5	+ 5	+ 6	+ 7	-	+ 2
2022 Mar.	- 680	- 628	- 52	- 607	- 552	- 55	- 88	- 87	+ 35	+ 30	- 5	- 5
2022 Apr.	- 354	- 337	- 17	- 351	- 320	- 31	+ 6	- 5	- 7	- 5	+ 4	- 1
<b>All remaining banks 6</b>												
											<b>End of year or month *</b>	
2021	6,702	6,648	54	6,408	6,357	51	104	102	73	73	25	25
2021 Oct.	6,846	6,788	58	6,529	6,474	55	117	115	79	79	24	24
2021 Nov.	6,772	6,715	57	6,466	6,412	54	115	113	72	72	24	24
2021 Dec.	6,702	6,648	54	6,408	6,357	51	104	102	73	73	25	25
2022 Jan.	6,651	6,599	52	6,360	6,311	49	103	101	72	72	25	25
2022 Feb.	6,623	6,572	51	6,347	6,299	48	90	88	72	72	25	25
2022 Mar.	6,495	6,444	51	6,235	6,187	48	89	87	62	62	21	21
2022 Apr.	6,475	6,424	51	6,219	6,172	47	87	85	60	59	21	21
											<b>Changes *</b>	
2021	- 334	- 325	- 9	- 234	- 225	- 9	- 39	- 39	- 26	- 26	- 19	- 19
2021 Oct.	- 51	- 51	-	- 46	- 46	-	- 3	- 3	-	-	-	-
2021 Nov.	- 74	- 73	- 1	- 63	- 62	- 1	- 2	- 2	- 7	- 7	-	-
2021 Dec.	- 70	- 67	- 3	- 58	- 55	- 3	- 11	- 11	+ 1	+ 1	+ 1	+ 1
2022 Jan.	- 51	- 49	- 2	- 48	- 46	- 2	- 1	- 1	- 1	- 1	-	-
2022 Feb.	- 28	- 27	- 1	- 13	- 12	- 1	- 13	- 13	-	-	-	-
2022 Mar.	- 98	- 98	-	- 82	- 82	-	- 1	- 1	- 10	- 10	- 4	- 4
2022 Apr.	- 20	- 20	-	- 16	- 15	- 1	- 2	- 2	- 2	- 3	-	-

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

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

## I Banks (MFIs) in Germany

				Bank savings bonds <sup>5</sup>										
Non-residents		Memo item Special savings facilities of domestic non-banks <sup>4</sup>		Sold to										
				domestic banks (MFIs)				domestic non-banks (non-MFIs)						
Total	of which At 3 months notice	Total	of which At 3 months notice	Total			of which with maturities of more than 2 years	Households (including non-profit institutions <sup>2</sup> )	Enterprises <sup>3</sup>	Government	Non- residents			
13	14	15	16	17	18	19	20	21	22	23	24	Period		
<b>End of year or month <sup>*</sup></b>												<b>Savings banks</b>		
2,072	1,912	140,335	130,385	18,621	8,490	10,062	9,050	5,066	3,799	1,197	69	2021		
2,100	1,924	141,774	131,526	18,928	8,505	10,353	9,311	5,227	3,888	1,238	70	2021 Oct.		
2,080	1,918	141,176	131,079	18,740	8,435	10,236	9,187	5,165	3,836	1,235	69	Nov.		
2,072	1,912	140,335	130,385	18,621	8,490	10,062	9,050	5,066	3,799	1,197	69	Dec.		
2,068	1,908	139,440	129,632	18,552	8,523	9,961	8,954	4,981	3,774	1,206	68	2022 Jan.		
2,060	1,902	138,893	129,243	18,436	8,508	9,862	8,867	4,904	3,755	1,203	66	Feb.		
2,046	1,888	137,945	128,443	18,796	8,821	9,909	8,879	4,874	3,767	1,268	66	Mar.		
2,030	1,875	137,199	127,831	18,855	8,925	9,866	8,859	4,840	3,751	1,275	64	Apr.		
<b>Changes <sup>*</sup></b>														
- 164	- 136	- 8,515	- 6,768	- 3,073	- 963	- 2,098	- 1,766	- 911	- 971	- 216	- 12	2021		
- 14	- 11	- 617	- 494	- 99	- 4	- 96	- 107	- 63	- 16	- 17	+ 1	2021 Oct.		
- 20	- 6	- 598	- 447	- 188	- 70	- 117	- 124	- 62	- 52	- 3	- 1	Nov.		
- 8	- 6	- 841	- 694	- 119	+ 55	- 174	- 137	- 99	- 37	- 38	-	Dec.		
- 4	- 4	- 895	- 753	- 69	+ 33	- 101	- 96	- 85	- 25	+ 9	- 1	2022 Jan.		
- 8	- 6	- 547	- 389	- 116	- 15	- 99	- 87	- 77	- 19	- 3	- 2	Feb.		
- 14	- 14	- 948	- 800	+ 360	+ 313	+ 47	+ 12	- 30	+ 12	+ 65	-	Mar.		
- 16	- 13	- 746	- 612	+ 59	+ 104	- 43	- 20	- 34	- 16	+ 7	- 2	Apr.		
<b>End of year or month <sup>*</sup></b>												<b>Credit cooperatives</b>		
1,336	1,295	88,959	87,087	4,621	760	3,812	3,644	2,142	1,188	482	49	2021		
1,343	1,300	90,386	88,323	5,187	1,331	3,810	3,586	2,170	1,236	404	46	2021 Oct.		
1,338	1,296	89,355	87,342	4,605	764	3,791	3,621	2,164	1,162	465	50	Nov.		
1,336	1,295	88,959	87,087	4,621	760	3,812	3,644	2,142	1,188	482	49	Dec.		
1,333	1,292	88,304	86,720	4,643	790	3,803	3,633	2,116	1,198	489	50	2022 Jan.		
1,330	1,290	87,790	86,248	5,407	1,560	3,797	3,632	2,101	1,198	498	50	Feb.		
1,315	1,276	87,109	85,604	5,511	1,629	3,833	3,660	2,088	1,204	541	49	Mar.		
1,309	1,270	87,036	85,560	5,543	1,665	3,830	3,650	2,089	1,199	542	48	Apr.		
<b>Changes <sup>*</sup></b>														
- 78	- 68	- 7,062	- 6,217	+ 177	+ 264	- 83	+ 62	- 195	+ 21	+ 91	- 4	2021		
- 5	- 5	- 711	- 652	- 1	+ 13	- 14	+ 5	- 2	- 11	- 1	-	2021 Oct.		
- 5	- 4	- 781	- 731	- 27	- 12	- 19	+ 10	- 6	- 74	+ 61	+ 4	Nov.		
- 2	- 1	- 396	- 255	+ 16	- 4	+ 21	+ 23	- 22	+ 26	+ 17	- 1	Dec.		
- 3	- 3	- 655	- 367	+ 22	+ 30	- 9	- 11	- 26	+ 10	+ 7	+ 1	2022 Jan.		
- 3	- 2	- 514	- 472	+ 764	+ 770	- 6	- 1	- 15	-	+ 9	-	Feb.		
- 15	- 14	- 681	- 644	+ 104	+ 69	+ 36	+ 28	- 13	+ 6	+ 43	- 1	Mar.		
- 6	- 6	- 73	- 44	+ 32	+ 36	- 3	- 10	+ 1	- 5	+ 1	- 1	Apr.		
<b>End of year or month <sup>*</sup></b>												<b>All remaining banks <sup>6</sup></b>		
92	91	3,185	3,178	542	141	344	324	173	159	12	57	2021		
97	96	3,215	3,208	582	265	316	296	146	158	12	1	2021 Oct.		
95	94	3,195	3,188	638	265	319	298	149	158	12	54	Nov.		
92	91	3,185	3,178	542	141	344	324	173	159	12	57	Dec.		
91	90	3,179	3,173	535	141	338	319	167	159	12	56	2022 Jan.		
89	88	3,190	3,184	497	156	339	321	165	162	12	2	Feb.		
88	87	3,157	3,151	484	141	341	322	162	167	12	2	Mar.		
88	87	3,153	3,148	494	151	343	323	164	167	12	-	Apr.		
<b>Changes <sup>*</sup></b>														
- 16	- 16	- 62	- 60	- 1,309	+ 51	- 6	- 7	+ 2	- 8	-	- 1,354	2021		
- 2	- 2	- 13	- 13	+ 76	+ 76	-	-	-	-	-	-	2021 Oct.		
- 2	- 2	- 20	- 20	+ 56	-	+ 3	+ 2	+ 3	-	-	+ 53	Nov.		
- 3	- 3	- 10	- 10	- 96	- 124	+ 25	+ 26	+ 24	+ 1	-	+ 3	Dec.		
- 1	- 1	- 6	- 5	- 7	-	- 6	- 5	- 6	-	-	- 1	2022 Jan.		
- 2	- 2	+ 11	+ 11	- 38	+ 15	+ 1	+ 2	- 2	+ 3	-	- 54	Feb.		
- 1	- 1	- 33	- 33	+ 2	- 15	+ 17	+ 16	- 3	+ 20	-	-	Mar.		
-	-	- 4	- 3	+ 10	+ 10	+ 2	+ 1	+ 2	-	-	- 2	Apr.		

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

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

## I Banks (MFIs) in Germany

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

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1								
Period	of which			Maturity of the bearer debt securities 5				
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year		
						Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
<b>All categories of banks 6</b>								
	<b>End of year or month *</b>							
2021	1,208,202	106,759	13,546	331,416	106,826	1,101,376	18,031	1,083,345
2022 Jan.	1,222,011	104,776	14,603	336,144	102,594	1,119,417	17,761	1,101,656
Feb.	1,233,455	102,529	13,969	330,062	101,069	1,132,386	17,576	1,114,810
Mar.	1,255,432	100,504	14,239	336,967	114,662	1,140,770	17,785	1,122,985
Apr.	1,263,125	100,104	14,267	344,696	113,084	1,150,041	15,216	1,134,825
	<b>Changes *</b>							
2021	+ 53,785	- 10,305	+ 804	+ 17,637	+ 12,572	+ 41,213	- 5,940	+ 47,153
2022 Jan.	+ 14,109	- 1,983	+ 1,057	+ 4,728	- 4,232	+ 18,341	- 270	+ 18,611
Feb.	+ 11,389	- 2,247	- 634	- 6,137	- 1,535	+ 12,924	- 230	+ 13,154
Mar.	+ 21,977	- 2,025	+ 270	+ 6,905	+ 13,593	+ 8,384	+ 209	+ 8,175
Apr.	+ 7,693	- 400	+ 28	+ 7,729	- 1,578	+ 9,271	- 2,569	+ 11,840
<b>Commercial banks 7</b>								
	<b>End of year or month *</b>							
2021	169,425	25,668	5,877	17,556	3,849	165,576	2,973	162,603
2022 Jan.	172,050	25,659	6,970	18,226	4,304	167,746	3,057	164,689
Feb.	177,722	25,355	6,944	18,416	4,991	172,731	3,023	169,708
Mar.	177,198	25,155	7,254	18,231	4,750	172,448	3,025	169,423
Apr.	176,686	24,679	7,282	17,987	4,717	171,969	3,026	168,943
	<b>Changes *</b>							
2021	+ 4,849	+ 1,258	+ 75	+ 2,810	+ 1,450	+ 3,399	+ 749	+ 2,650
2022 Jan.	+ 2,625	- 9	+ 1,093	+ 670	+ 455	+ 2,170	+ 84	+ 2,086
Feb.	+ 5,672	- 304	- 26	+ 190	+ 687	+ 4,985	- 34	+ 5,019
Mar.	- 524	- 200	+ 310	- 185	- 241	- 283	+ 2	- 285
Apr.	- 512	- 476	+ 28	- 244	- 33	- 479	+ 1	- 480
<b>Landesbanken</b>								
	<b>End of year or month *</b>							
2021	181,656	27,979	3,795	5,812	5,508	176,148	5,073	171,075
2022 Jan.	183,085	27,531	3,970	5,305	4,946	178,139	5,070	173,069
Feb.	181,676	26,804	3,912	5,739	4,283	177,393	4,642	172,751
Mar.	183,063	26,451	3,966	5,646	4,723	178,340	4,676	173,664
Apr.	182,102	26,014	4,011	5,084	4,395	177,707	4,750	172,957
	<b>Changes *</b>							
2021	- 1,221	- 2,355	- 309	+ 337	+ 2,311	- 3,532	+ 749	- 4,281
2022 Jan.	+ 1,429	- 448	+ 175	- 507	- 562	+ 1,991	- 3	+ 1,994
Feb.	- 1,409	- 727	- 58	+ 434	- 663	- 746	- 428	- 318
Mar.	+ 1,387	- 353	+ 54	- 93	+ 440	+ 947	+ 34	+ 913
Apr.	- 961	- 437	+ 45	- 562	- 328	- 633	+ 74	- 707
<b>Savings banks</b>								
	<b>End of year or month *</b>							
2021	16,180	3,445	82	-	183	15,997	6	15,991
2022 Jan.	16,106	3,445	81	-	165	15,941	6	15,935
Feb.	16,335	3,444	80	-	181	16,154	6	16,148
Mar.	16,121	3,444	79	-	149	15,972	6	15,966
Apr.	16,113	3,439	81	-	162	15,951	-	15,951
	<b>Changes *</b>							
2021	- 812	- 256	- 9	-	+ 84	- 896	- 63	- 833
2022 Jan.	- 74	-	- 1	-	- 18	- 56	-	- 56
Feb.	+ 229	- 1	- 1	-	+ 16	+ 213	-	+ 213
Mar.	- 214	-	- 1	-	- 32	- 182	-	- 182
Apr.	- 8	- 5	+ 2	-	+ 13	- 21	- 6	- 15

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

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

## I Banks (MFIs) in Germany

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

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1								
Period	of which			Maturity of the bearer debt securities 5				
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year		
						Total	Up to and including 2 years	More than 2 years
1	2	3	4	5	6	7	8	
<b>Credit cooperatives</b>								
								<b>End of year or month *</b>
2021	9,596	2,172	-	-	8	9,588	-	9,588
2022 Jan.	9,581	2,167	-	-	8	9,573	-	9,573
Feb.	9,035	2,120	-	-	8	9,027	-	9,027
Mar.	8,931	1,988	-	-	8	8,923	-	8,923
Apr.	8,965	2,014	-	-	8	8,957	-	8,957
								<b>Changes *</b>
2021	-	786	+	193	-	-	+	793
2022 Jan.	-	15	-	5	-	-	-	15
Feb.	-	546	-	47	-	-	-	546
Mar.	-	104	-	132	-	-	-	104
Apr.	+	34	+	26	-	+	-	34
<b>Mortgage banks</b>								
								<b>End of year or month *</b>
2021	97,884	4,801	2,231	11,873	2,209	95,675	857	94,818
2022 Jan.	98,452	4,866	2,012	11,715	1,989	96,463	743	95,720
Feb.	99,634	4,610	1,469	11,997	1,448	98,186	721	97,465
Mar.	98,544	4,584	1,380	12,113	1,359	97,185	726	96,459
Apr.	100,801	4,616	1,286	12,265	1,265	99,536	728	98,808
								<b>Changes *</b>
2021	+	8,196	-	864	+	1,083	+	3,227
2022 Jan.	+	868	+	65	-	219	-	158
Feb.	+	1,182	-	256	-	543	+	282
Mar.	-	1,090	-	26	-	89	-	116
Apr.	+	2,257	+	32	-	94	+	152
<b>Banks with special, development and other central support tasks</b>								
								<b>End of year or month *</b>
2021	729,219	42,674	1,561	296,175	95,069	634,150	9,122	625,028
2022 Jan.	738,595	41,088	1,570	300,898	91,182	647,413	8,885	638,528
Feb.	744,890	40,176	1,564	293,910	90,158	654,732	9,184	645,548
Mar.	767,422	38,862	1,560	300,977	103,673	663,749	9,352	654,397
Apr.	774,396	39,322	1,607	309,360	102,537	671,859	6,712	665,147
								<b>Changes *</b>
2021	+	42,077	-	8,281	-	36	+	11,263
2022 Jan.	+	9,376	-	1,586	+	9	+	4,723
Feb.	+	6,240	-	912	-	6	-	7,043
Mar.	+	22,532	-	1,314	-	4	+	7,067
Apr.	+	6,974	+	460	+	47	+	8,383

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

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

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

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

€ million

end of reporting period	Assets vis-à-vis residents						Liabilities vis-à-vis residents					
	Total	of which:					Total	of which:				
		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies
1	2	3	4	5	6	7	8	9	10	11	12	
<b>All categories of banks vis-à-vis residents, total</b>												
2018	89,218	55,919	2,727	9,918	12,389	8,265	97,218	70,897	2,004	5,313	8,310	10,694
2019	85,166	50,544	2,692	9,556	13,662	8,712	93,357	65,705	2,283	5,787	8,313	11,269
2020	82,060	46,813	2,631	8,503	14,087	10,026	99,459	71,191	2,122	4,993	9,019	12,134
2021 Dec.	87,952	51,972	2,495	7,288	13,124	13,073	111,697	82,063	2,021	5,043	9,490	13,080
2022 Jan.	87,740	51,575	2,799	7,272	12,629	13,465	114,284	83,570	2,358	5,601	9,201	13,554
Feb.	89,806	52,890	2,752	7,428	12,964	13,772	116,587	85,196	2,521	5,788	9,162	13,920
Mar.	91,246	55,210	2,594	7,448	12,234	13,760	117,213	85,764	2,285	5,941	9,410	13,813
Apr.	92,661	55,648	3,409	7,265	12,228	14,111	122,413	90,324	2,649	5,665	9,761	14,014
<b>of which: vis-à-vis domestic non-banks (non-MFIs)</b>												
2018	34,243	21,279	1,522	6,007	4,099	1,336	66,540	46,733	1,809	2,695	6,550	8,753
2019	32,436	19,922	1,583	5,355	3,972	1,604	64,224	43,793	2,081	2,660	6,173	9,517
2020	26,653	15,788	1,379	4,588	3,707	1,191	71,687	49,900	1,942	2,877	6,605	10,363
2021 Dec.	26,802	16,074	1,323	3,971	3,659	1,775	84,979	61,652	1,859	3,163	6,982	11,323
2022 Jan.	28,978	17,211	1,534	3,989	3,998	2,246	88,313	63,956	2,186	3,587	6,931	11,653
Feb.	28,446	17,362	1,332	3,937	3,860	1,955	89,832	64,895	2,330	3,750	6,677	12,180
Mar.	28,417	17,689	1,378	3,960	3,647	1,743	90,470	65,821	2,055	3,738	6,836	12,020
Apr.	29,597	18,291	2,105	3,843	3,477	1,881	95,563	69,949	2,516	3,677	7,214	12,207
<b>Big banks</b>												
2018	12,145	8,851	111	936	1,332	915	30,160	23,037	479	1,110	1,685	3,849
2019	13,289	9,280	92	947	2,208	762	28,408	21,229	441	1,133	1,470	4,135
2020	12,552	8,116	199	583	2,645	1,009	33,157	24,524	430	1,096	1,900	5,207
2021 Dec.	13,900	9,581	76	636	2,363	1,244	38,183	28,546	519	1,146	2,236	5,736
2022 Jan.	10,808	7,092	174	729	1,594	1,219	35,959	26,973	506	1,374	1,744	5,362
Feb.	10,899	7,646	78	601	1,572	1,002	34,992	26,238	547	1,069	1,865	5,273
Mar.	10,690	7,545	73	681	1,614	777	34,553	25,670	660	1,277	1,930	5,016
Apr.	12,040	7,915	896	619	1,562	1,048	35,921	27,125	622	1,048	2,119	5,007
<b>Regional banks and other commercial banks</b>												
2018	7,378	4,721	773	611	622	651	17,954	12,129	411	715	2,774	1,925
2019	7,962	5,646	142	477	774	923	18,526	11,918	575	980	2,859	2,194
2020	7,118	4,941	126	351	893	807	19,236	12,362	623	982	3,203	2,066
2021 Dec.	7,350	5,783	66	271	652	578	22,957	16,383	332	1,036	3,218	1,988
2022 Jan.	7,913	5,710	110	405	884	804	24,657	17,742	341	1,063	3,241	2,270
Feb.	8,936	6,247	89	437	1,244	919	26,154	18,766	304	1,251	3,382	2,451
Mar.	10,645	8,278	105	375	707	1,180	26,185	19,039	294	1,170	3,237	2,445
Apr.	9,026	6,884	63	403	789	887	28,187	20,973	384	1,239	3,216	2,375
<b>Landesbanken</b>												
2018	15,252	9,727	388	2,731	1,987	419	11,163	7,630	234	490	1,199	1,610
2019	12,787	7,036	1,048	2,413	1,765	525	11,205	7,486	236	418	1,140	1,925
2020	9,408	4,226	1,011	2,072	1,716	383	12,087	8,541	236	591	1,057	1,662
2021 Dec.	9,692	4,311	1,022	1,773	2,014	572	14,149	9,830	359	655	1,122	2,183
2022 Jan.	10,202	4,816	1,044	1,752	2,075	515	15,040	10,018	640	707	1,169	2,506
Feb.	10,286	4,768	1,010	1,793	2,175	540	15,903	10,910	745	852	1,017	2,379
Mar.	10,375	4,830	1,047	1,802	2,116	580	16,431	11,387	428	895	1,012	2,709
Apr.	10,153	4,867	939	1,739	2,059	549	16,751	11,128	631	875	1,400	2,717
<b>All other categories of banks <sup>1</sup></b>												
2018	54,443	32,620	1,455	5,640	8,448	6,280	37,941	28,101	880	2,998	2,652	3,310
2019	51,128	28,582	1,410	5,719	8,915	6,502	35,218	25,072	1,031	3,256	2,844	3,015
2020	52,982	29,530	1,295	5,497	8,833	7,827	34,979	25,764	833	2,324	2,859	3,199
2021 Dec.	57,010	32,297	1,331	4,608	8,095	10,679	36,408	27,304	811	2,206	2,914	3,173
2022 Jan.	58,817	33,957	1,471	4,386	8,076	10,927	38,628	28,837	871	2,457	3,047	3,416
Feb.	59,685	34,229	1,575	4,597	7,973	11,311	39,538	29,282	925	2,616	2,898	3,817
Mar.	59,536	34,557	1,369	4,590	7,797	11,223	40,044	29,668	903	2,599	3,231	3,643
Apr.	61,442	35,982	1,511	4,504	7,818	11,627	41,554	31,098	1,012	2,503	3,026	3,915

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

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



## I Banks (MFIs) in Germany

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

€ million

End of year or month	All categories of banks	Commercial banks				Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	Memo item Foreign banks
		Total	Big banks 1	Regional banks and other commercial banks 2	Branches of foreign banks							
<b>Interest rate swaps</b>												
2016	16,800,437	11,516,737	10,973,672	519,371	23,694	3,028,698	212,811	78,501	388,147	30,118	1,545,425	1,107,007
2017	16,796,691	11,263,316	10,711,797	525,999	25,520	3,242,317	214,510	78,194	322,764	35,509	1,640,081	1,331,342
2018	22,544,341	16,397,306	15,858,201	510,693	28,412	3,598,798	294,240	78,470	327,016	35,750	1,812,761	1,574,764
2019	32,864,683	26,260,674	25,690,006	533,562	37,106	3,967,395	288,447	80,972	350,802	36,583	1,879,810	2,392,517
2020	35,107,143	28,430,683	27,080,429	1,308,134	42,120	3,924,735	266,630	86,752	334,674	40,130	2,023,539	3,331,937
2021	48,978,856	41,814,564	31,082,209	10,695,310	37,045	4,211,166	263,822	87,110	316,605	34,872	2,250,717	12,722,141
2021 Apr.	37,004,348	30,121,002	28,175,376	1,905,524	40,102	4,032,382	271,595	86,035	339,930	55,528	2,097,876	3,696,632
May	36,837,772	29,961,391	28,071,857	1,849,882	39,652	4,041,244	268,482	86,629	340,583	55,303	2,084,140	3,823,831
June	37,739,087	30,833,788	28,565,556	2,229,535	38,697	4,036,979	268,463	87,569	340,911	55,224	2,116,153	3,941,071
July	38,162,805	31,203,434	29,183,655	1,982,749	37,030	4,057,232	268,432	88,080	342,156	54,973	2,148,498	4,042,138
Aug.	38,568,191	31,493,201	29,446,438	2,010,790	35,973	4,136,682	269,110	88,358	342,947	54,124	2,183,769	4,083,580
Sep.	39,020,033	31,897,338	29,494,057	2,368,294	34,987	4,200,678	271,325	88,428	337,377	49,471	2,175,416	4,457,649
Oct.	39,804,552	32,651,601	29,547,411	3,068,406	35,784	4,223,549	272,662	88,319	340,051	43,195	2,185,175	5,138,708
Nov.	48,591,900	41,434,716	30,656,860	10,741,400	36,456	4,258,324	268,503	88,898	314,456	35,520	2,191,483	12,875,459
Dec.	48,978,856	41,814,564	31,082,209	10,695,310	37,045	4,211,166	263,822	87,110	316,605	34,872	2,250,717	12,722,141
2022 Jan.	50,124,952	42,966,522	32,004,674	10,924,209	37,639	4,193,235	264,454	88,540	321,497	34,782	2,255,922	12,961,315
Feb.	52,849,654	45,551,222	34,203,898	11,310,582	36,742	4,304,663	272,221	90,931	326,397	35,050	2,269,170	13,246,504
Mar.	53,368,663	46,001,562	34,279,519	11,685,236	36,807	4,295,453	280,671	94,143	330,892	36,637	2,329,305	13,408,193
Apr.	55,181,220	47,663,258	35,279,704	12,346,499	37,055	4,409,096	285,140	97,794	335,314	36,437	2,354,181	13,802,496
<b>Currency swaps</b>												
2016	181,864	26,689	.	14,841	.	78,122	575	104	5,757	-	70,617	2,608
2017	179,912	54,976	.	16,939	.	50,479	339	77	4,904	-	69,137	4,886
2018	265,327	128,581	.	29,890	.	68,825	403	68	5,696	-	61,754	9,121
2019	505,805	363,892	.	121,792	.	73,165	225	166	6,322	-	62,035	10,644
2020	1,451,091	1,316,855	.	367,706	.	71,511	220	-	5,283	-	57,065	11,394
2021	1,881,220	1,761,139	.	524,551	.	72,984	1,023	-	4,509	-	41,565	83,649
2021 Apr.	1,646,130	1,513,564	.	617,459	.	70,381	1,009	-	4,983	-	56,028	107,339
May	1,638,875	1,505,869	.	590,604	.	69,898	885	-	4,937	-	57,121	138,578
June	1,646,491	1,521,735	.	606,533	.	70,687	975	-	4,790	-	48,139	136,069
July	1,710,718	1,585,330	.	588,952	.	71,818	1,048	-	4,638	-	47,719	149,423
Aug.	1,696,278	1,570,452	.	617,776	.	73,923	1,071	-	4,785	-	45,882	172,648
Sep.	1,756,950	1,633,681	.	570,822	.	73,725	1,060	-	4,694	-	43,625	99,682
Oct.	1,896,237	1,774,016	.	581,283	.	74,136	1,308	-	4,318	-	42,294	100,474
Nov.	1,951,614	1,829,518	.	538,917	.	74,325	1,088	-	4,542	-	42,141	90,927
Dec.	1,881,220	1,761,139	.	524,551	.	72,984	1,023	-	4,509	-	41,565	83,649
2022 Jan.	1,932,686	1,812,157	.	520,938	.	72,844	1,436	-	4,537	-	41,712	73,548
Feb.	1,835,014	1,716,299	.	411,588	.	71,785	1,335	-	4,448	-	41,147	13,417
Mar.	1,763,656	1,644,191	.	348,330	.	71,166	1,298	-	4,224	-	42,777	13,642
Apr.	1,979,750	1,858,609	.	303,668	.	72,347	1,156	-	4,126	-	43,512	16,159
<b>Interest rate/Currency swaps (combined)</b>												
2016	2,234,029	1,890,777	.	14,254	.	56,478	476	118	7,038	-	279,142	196,532
2017	2,021,428	1,729,422	.	16,793	.	46,471	294	162	5,694	-	239,385	183,748
2018	1,978,515	1,705,004	.	18,414	.	39,589	363	147	5,671	-	227,741	208,281
2019	1,906,019	1,634,649	.	15,575	.	40,340	435	56	5,881	-	224,658	210,040
2020	1,742,004	1,507,765	.	34,030	.	35,275	357	-	5,073	-	193,496	225,783
2021	2,683,269	2,442,618	.	1,002,875	.	34,665	400	182	4,559	-	200,845	1,202,271
2021 Apr.	1,765,095	1,523,985	.	37,971	.	34,959	335	-	4,602	-	201,184	227,203
May	1,761,503	1,523,564	.	41,649	.	34,894	332	-	4,599	-	198,084	233,155
June	1,748,613	1,517,448	.	47,123	.	32,586	336	-	4,818	-	193,395	245,524
July	1,765,274	1,532,011	.	46,743	.	32,160	339	-	4,808	-	195,926	246,167
Aug.	1,763,169	1,530,993	.	47,441	.	32,141	338	-	4,887	-	194,780	246,602
Sep.	1,874,917	1,637,911	.	140,490	.	32,598	379	-	4,989	-	199,010	341,772
Oct.	2,440,709	2,198,476	.	681,065	.	32,672	378	-	4,999	-	204,154	885,063
Nov.	2,481,209	2,237,971	.	767,989	.	34,164	384	-	4,270	-	204,238	965,752
Dec.	2,683,269	2,442,618	.	1,002,875	.	34,665	400	182	4,559	-	200,845	1,202,271
2022 Jan.	2,752,703	2,504,380	.	1,049,897	.	34,247	399	182	4,561	-	208,934	1,246,678
Feb.	2,738,557	2,491,582	.	1,050,971	.	34,690	399	182	4,761	-	206,943	1,245,931
Mar.	2,771,195	2,526,827	.	1,061,589	.	36,030	379	195	4,869	-	202,895	1,256,011
Apr.	2,813,355	2,562,636	.	1,063,731	.	36,240	386	195	4,907	-	208,991	1,261,160

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

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

## I Banks (MFIs) in Germany

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

€ million

Changes in savings deposits <sup>1</sup>							
Period	Total savings deposits at the beginning of year or month <sup>2</sup>	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month <sup>2</sup>	
	1	2	3	4	5	6	
<b>All categories of banks</b>							
2018	590,331	133,807	140,814	-	7,007	2,288	585,612
2019	585,612	142,454	148,323	-	5,869	2,018	581,761
2020	581,761	133,934	150,584	-	16,650	1,802	566,844
2021	566,847	138,342	139,544	-	1,202	1,483	567,123
2021 Aug.	568,122	11,212	11,826	-	614	67	567,575
Sep.	567,570	10,695	11,632	-	937	67	566,700
Oct.	566,700	10,664	11,384	-	720	71	566,051
Nov.	566,051	11,623	11,994	-	371	88	565,768
Dec.	565,768	13,021	12,362	+	659	696	567,123
2022 Jan.	567,123	12,166	12,711	-	545	79	566,657
Feb.	566,657	10,810	10,846	-	36	65	566,686
Mar.	566,686	11,229	13,196	-	1,967	70	564,789
Apr.	564,789	9,700	10,895	-	1,195	61	563,655
<b>Commercial banks <sup>3</sup></b>							
2018	101,365	28,281	30,751	-	2,470	158	99,064
2019	99,064	34,780	33,980	+	800	159	100,023
2020	100,023	28,740	30,110	-	1,370	107	98,760
2021	98,760	31,104	27,737	+	3,367	93	102,215
2021 Aug.	100,898	2,707	2,369	+	338	4	101,240
Sep.	101,235	2,484	2,407	+	77	3	101,315
Oct.	101,315	2,365	2,264	+	101	3	101,419
Nov.	101,419	2,600	2,423	+	177	4	101,600
Dec.	101,600	2,813	2,250	+	563	52	102,215
2022 Jan.	102,215	2,852	2,659	+	193	6	102,414
Feb.	102,414	2,432	2,289	+	143	4	102,561
Mar.	102,561	2,536	2,817	-	281	7	102,287
Apr.	102,287	2,188	2,410	-	222	3	102,068
<b>of which: Big banks</b>							
2018	61,618	21,063	22,448	-	1,385	66	82,423
2019	82,423	30,750	29,410	+	1,340	89	83,852
2020	83,852	24,802	25,165	-	363	59	83,548
2021	83,548	26,856	23,787	+	3,069	51	86,668
2021 Aug.	85,648	2,340	2,069	+	271	4	85,923
Sep.	85,923	2,146	2,120	+	26	3	85,952
Oct.	85,952	2,041	1,980	+	61	3	86,016
Nov.	86,016	2,228	2,070	+	158	4	86,178
Dec.	86,178	2,388	1,909	+	479	11	86,668
2022 Jan.	86,668	2,469	2,274	+	195	5	86,868
Feb.	86,868	2,108	1,941	+	167	4	87,039
Mar.	87,039	2,233	2,361	-	128	7	86,918
Apr.	86,918	1,925	2,130	-	205	3	86,716
<b>Regional banks and other commercial banks</b>							
2018	39,518	7,154	8,202	-	1,048	92	16,449
2019	16,449	3,896	4,503	-	607	70	15,912
2020	15,912	3,773	4,878	-	1,105	48	14,855
2021	14,855	4,159	3,860	+	299	42	15,120
2021 Aug.	14,818	362	291	+	71	-	14,889
Sep.	14,884	332	281	+	51	-	14,935
Oct.	14,935	319	274	+	45	-	14,980
Nov.	14,980	361	347	+	14	-	14,994
Dec.	14,994	420	335	+	85	41	15,120
2022 Jan.	15,120	375	376	-	1	1	15,120
Feb.	15,120	305	343	-	38	-	15,082
Mar.	15,082	299	377	-	78	-	15,004
Apr.	15,004	262	280	-	18	-	14,986

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

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

## I Banks (MFIs) in Germany

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

€ million

Changes in savings deposits <sup>1</sup>							
Period	Total savings deposits at the beginning of year or month <sup>2</sup>	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month <sup>2</sup>	
	1	2	3	4	5	6	
<b>Savings banks</b>							
2018	290,253	52,901	56,961	-	4,060	1,469	292,508
2019	292,508	53,644	60,017	-	6,373	1,266	287,401
2020	287,401	53,441	64,613	-	11,172	1,182	277,342
2021	277,342	57,036	57,897	-	861	891	277,372
2021 Aug.	277,842	4,594	4,954	-	360	57	277,539
Sep.	277,539	4,474	4,837	-	363	58	277,234
Oct.	277,234	4,502	4,807	-	305	61	276,990
Nov.	276,990	4,894	4,982	-	88	75	276,977
Dec.	276,977	5,342	5,171	+	171	224	277,372
2022 Jan.	277,372	4,903	4,785	+	118	60	277,550
Feb.	277,550	4,541	4,475	+	66	53	277,669
Mar.	277,669	4,610	5,558	-	948	58	276,779
Apr.	276,779	3,955	4,549	-	594	54	276,239
<b>Credit cooperatives</b>							
2018	185,793	49,613	49,926	-	313	659	186,139
2019	186,139	52,566	51,901	+	665	592	187,396
2020	187,396	50,541	54,316	-	3,775	513	184,134
2021	184,137	48,891	52,266	-	3,375	499	181,261
2021 Aug.	182,811	3,814	4,364	-	550	6	182,267
Sep.	182,267	3,640	4,231	-	591	6	181,682
Oct.	181,682	3,695	4,165	-	470	7	181,219
Nov.	181,219	4,024	4,405	-	381	9	180,847
Dec.	180,847	4,761	4,767	-	6	420	181,261
2022 Jan.	181,261	4,311	5,117	-	806	13	180,468
Feb.	180,468	3,742	3,945	-	203	8	180,273
Mar.	180,273	3,987	4,672	-	685	5	179,593
Apr.	179,593	3,465	3,823	-	358	4	179,239
<b>All remaining bank groups <sup>4</sup></b>							
2018	12,920	3,012	3,176	-	164	2	7,901
2019	7,901	1,464	2,425	-	961	1	6,941
2020	6,941	1,212	1,545	-	333	-	6,608
2021	6,608	1,311	1,644	-	333	-	6,275
2021 Aug.	6,571	97	139	-	42	-	6,529
Sep.	6,529	97	157	-	60	-	6,469
Oct.	6,469	102	148	-	46	-	6,423
Nov.	6,423	105	184	-	79	-	6,344
Dec.	6,344	105	174	-	69	-	6,275
2022 Jan.	6,275	100	150	-	50	-	6,225
Feb.	6,225	95	137	-	42	-	6,183
Mar.	6,183	96	149	-	53	-	6,130
Apr.	6,130	92	113	-	21	-	6,109

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>All foreign branches</b>															<b>End of year or month *</b>	
2018	49	183	1,401,204	403,829	392,815	192,123	200,692	11,014	516,826	427,720	20,034	407,686	89,106	480,549	308,958	
2019	52	198	1,453,045	407,270	389,170	216,017	173,153	18,100	534,270	436,087	19,692	416,395	98,183	511,505	361,746	
2020	50	206	1,552,182	376,703	363,961	213,182	150,779	12,742	504,784	409,552	14,290	395,262	95,232	670,695	523,564	
2021	51	207	1,504,502	471,199	457,827	297,889	159,938	13,372	497,200	418,782	12,913	405,869	78,418	536,103	404,468	
2021 June	49	203	1,475,722	421,233	407,835	242,890	164,945	13,398	492,936	407,459	13,007	394,452	85,477	561,553	417,069	
July	50	204	1,524,385	444,853	431,011	266,842	164,169	13,842	494,003	410,835	13,186	397,649	83,168	585,528	436,630	
Aug.	50	204	1,537,173	448,177	434,326	273,127	161,199	13,851	489,181	407,250	13,189	394,061	81,931	599,814	437,396	
Sep.	50	205	1,518,563	452,853	439,085	279,258	159,827	13,768	485,214	404,406	13,103	391,303	80,808	580,496	415,346	
Oct.	52	207	1,552,007	495,271	481,329	310,283	171,046	13,942	497,712	417,399	13,270	404,129	80,313	559,023	402,406	
Nov.	50	204	1,594,951	495,214	481,051	306,471	174,580	14,163	506,361	425,759	13,043	412,716	80,602	593,375	436,920	
Dec.	51	207	1,504,502	471,199	457,827	297,889	159,938	13,372	497,200	418,782	12,913	405,869	78,418	536,103	404,468	
2022 Jan.	50	209	1,618,821	563,040	548,457	366,548	181,909	14,583	537,702	460,059	13,109	446,950	77,643	518,079	378,036	
Feb.	50	209	1,634,422	566,424	551,920	379,510	172,410	14,504	539,729	464,386	13,242	451,144	75,343	528,269	384,792	
Mar.	50	208	1,674,888	564,690	550,454	369,659	180,795	14,236	540,089	461,380	13,450	447,930	78,709	570,109	421,062	
															<b>Changes *</b>	
2019	+ 3	+ 15	+ 51,452	- 4,734	- 7,675	+23,894	-31,569	+ 2,941	+12,642	+ 905	- 342	+ 1,247	+11,737	+ 30,567	+ 49,647	
2020	- 2	+ 9	+104,179	- 20,342	- 15,511	- 2,835	-12,676	- 4,831	+ 223	- 987	- 5,402	+ 4,415	+ 1,210	+ 164,232	+ 179,620	
2021	+ 1	+ 1	- 48,380	+ 87,320	+ 87,068	+84,871	+ 2,197	+ 252	-26,182	- 6,472	- 1,334	- 5,138	-19,710	- 136,940	- 128,103	
2021 July	+ 1	+ 1	+ 48,662	+ 23,446	+ 23,019	+23,952	- 933	+ 427	+ 685	+ 3,053	+ 179	+ 2,874	- 2,368	+ 23,975	+ 19,548	
Aug.	-	-	+ 12,577	+ 3,054	+ 3,037	+ 6,285	- 3,248	+ 17	- 5,499	- 4,144	+ 3	- 4,147	- 1,355	+ 14,075	+ 335	
Sep.	-	+ 1	- 19,807	+ 2,921	+ 3,065	+ 6,131	- 3,066	- 144	- 8,780	- 6,958	- 86	- 6,872	- 1,822	- 20,427	- 24,303	
Oct.	+ 2	+ 2	+ 33,740	+ 42,614	+ 42,477	+31,026	+11,451	+ 137	+13,022	+13,352	+ 167	+ 13,185	- 330	- 21,177	- 12,579	
Nov.	- 2	+ 3	+ 43,016	- 2,319	- 2,489	- 3,736	+ 1,247	+ 170	+ 4,408	+ 5,029	- 203	+ 5,232	- 621	+ 32,963	+ 32,273	
Dec.	+ 1	+ 3	- 90,449	- 24,015	- 23,224	- 8,582	-14,642	- 791	- 9,161	- 6,977	- 130	- 6,847	- 2,184	- 57,272	- 32,452	
2022 Jan.	- 1	+ 2	+113,741	+ 90,394	+ 89,189	+68,660	+20,529	+ 1,205	+36,262	+37,644	+ 196	+ 37,448	- 1,382	- 18,602	- 27,867	
Feb.	-	-	+ 15,822	+ 3,843	+ 3,921	+12,962	- 9,041	- 78	+ 3,264	+ 5,409	+ 133	+ 5,276	- 2,145	+ 10,411	+ 7,087	
Mar.	-	-	+ 40,105	- 1,979	- 1,715	- 9,851	+ 8,136	- 264	- 998	- 4,345	+ 208	- 4,553	+ 3,347	+ 41,479	+ 35,689	
<b>Foreign branches in EU countries 7</b>															<b>End of year or month *</b>	
2018	48	127	822,295	222,320	216,107	128,511	87,596	6,213	320,593	264,124	19,216	244,908	56,469	279,382	226,482	
2019	51	142	875,939	258,661	246,632	160,797	85,835	12,029	334,621	268,954	18,477	250,477	65,667	282,657	240,268	
2020	45	127	232,023	97,535	96,620	70,358	26,262	915	90,661	90,083	9,609	80,474	578	43,827	27,557	
2021	48	134	236,237	100,412	99,454	76,192	23,262	958	96,703	95,821	9,285	86,536	882	39,122	20,357	
2021 June	44	127	229,131	96,837	95,954	73,193	22,761	883	92,138	91,726	9,102	82,624	412	40,156	22,428	
July	45	128	226,940	92,701	91,731	71,698	20,033	970	93,497	93,280	9,260	84,020	217	40,742	22,558	
Aug.	45	128	223,833	92,938	92,031	72,055	19,976	907	90,563	90,405	9,145	81,260	158	40,332	22,345	
Sep.	45	129	221,673	93,091	92,162	71,753	20,409	929	90,483	90,126	9,200	80,926	357	38,099	21,053	
Oct.	47	131	230,541	101,231	100,322	78,933	21,389	909	91,080	90,727	9,453	81,274	353	38,230	20,919	
Nov.	47	131	232,970	102,186	101,194	78,348	22,846	992	92,463	91,896	9,474	82,422	567	38,321	20,994	
Dec.	48	134	236,237	100,412	99,454	76,192	23,262	958	96,703	95,821	9,285	86,536	882	39,122	20,357	
2022 Jan.	47	137	315,835	151,699	150,750	125,062	25,688	949	123,865	122,577	9,569	113,008	1,288	40,271	19,937	
Feb.	47	137	317,378	150,793	149,833	126,541	23,292	960	123,094	121,706	9,552	112,154	1,388	43,491	18,952	
Mar.	47	136	321,933	155,503	154,591	125,807	28,784	912	123,403	121,362	9,711	111,651	2,041	43,027	19,287	
															<b>Changes *</b>	
2019	+ 3	+ 15	+ 53,343	+ 30,352	+ 28,565	+32,286	- 3,721	+ 1,787	+12,905	+ 644	- 739	+ 1,383	+12,261	+ 2,974	+ 11,568	
2020	- 6	- 15	+ 77,048	+ 21,603	+ 21,769	+11,294	+10,475	- 166	+13,546	+19,810	- 4,992	+ 24,802	- 6,264	+ 43,179	+ 42,398	
2021	+ 3	+ 7	+ 5,669	+ 2,471	+ 2,443	+ 5,921	- 3,478	+ 28	+ 5,461	+ 5,170	- 305	+ 5,475	+ 291	- 3,504	- 7,272	
2021 July	+ 1	+ 1	- 2,191	- 4,146	- 4,233	- 1,495	- 2,738	+ 87	+ 1,356	+ 1,551	+ 158	+ 1,393	- 195	+ 586	+ 125	
Aug.	-	-	- 3,107	+ 221	+ 285	+ 357	- 72	- 64	- 2,969	- 2,910	- 115	- 2,795	- 59	- 410	- 214	
Sep.	-	+ 1	- 2,160	+ 41	+ 23	- 302	+ 325	+ 18	- 280	- 475	+ 55	- 530	+ 195	- 2,233	- 1,300	
Oct.	+ 2	+ 2	+ 8,868	+ 8,146	+ 8,165	+ 7,180	+ 985	- 19	+ 617	+ 619	+ 253	+ 366	- 2	+ 131	- 135	
Nov.	-	+ 2	+ 2,407	+ 838	+ 760	- 585	+ 1,345	+ 78	+ 1,141	+ 933	+ 21	+ 912	+ 208	+ 91	+ 68	
Dec.	+ 1	+ 3	+ 3,267	- 1,774	- 1,740	- 2,156	+ 416	- 34	+ 4,240	+ 3,925	- 189	+ 4,114	+ 315	+ 801	- 637	
2022 Jan.	- 1	+ 3	+ 79,598	+ 51,188	+ 51,197	+48,870	+ 2,327	- 9	+27,020	+26,618	+ 284	+ 26,334	+ 402	+ 1,149	- 425	
Feb.	-	-	+ 1,543	- 876	- 887	+ 1,479	- 2,366	+ 11	- 695	- 795	- 17	- 778	+ 100	+ 3,220	- 985	
Mar.	-	-	+ 4,555	+ 4,677	+ 4,725	- 734	+ 5,459	- 48	+ 82	- 569	+ 159	- 728	+ 651	- 464	+ 329	

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

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

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

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period	
from banks (MFIs)				from non-banks (non-MFIs)				Total			of which: trading portfolio derivatives			
Total	Total	German banks	Foreign banks	Total	German non-banks							Foreign non-banks		
					Total	Short-term	Medium and long-term							
16	17	18	18	20	21	22	23	24	25	26	27	28		
<b>End of year or month *</b>													<b>All foreign branches</b>	
897,133	607,166	428,796	178,370	289,967	11,423	9,670	1,753	278,544	91,199	53,980	358,892	302,605	2018	
894,093	613,598	453,177	160,421	280,495	12,731	10,054	2,677	267,764	94,635	53,386	410,931	361,080	2019	
872,192	588,463	431,799	156,664	283,729	11,707	10,185	1,522	272,022	61,524	49,891	568,575	523,083	2020	
950,180	638,519	461,233	177,286	311,661	8,094	6,309	1,785	303,567	65,168	51,257	437,897	403,369	2021	
904,778	607,421	437,973	169,448	297,357	8,340	6,847	1,493	289,017	72,080	51,002	447,862	415,939	2021 June	
930,155	622,816	444,904	177,912	307,339	8,662	7,183	1,479	298,677	74,709	51,170	468,351	435,453	July	
932,942	624,625	438,741	185,884	308,317	8,483	7,004	1,479	299,834	81,556	51,333	471,342	436,046	Aug.	
937,338	618,336	432,899	185,437	319,002	9,627	7,815	1,812	309,375	81,057	51,604	448,564	414,199	Sep.	
982,833	654,593	469,182	185,411	328,240	9,006	7,195	1,811	319,234	83,669	51,736	433,769	401,302	Oct.	
987,983	655,818	458,201	197,617	332,165	8,903	7,076	1,827	323,262	82,647	51,940	472,381	435,888	Nov.	
950,180	638,519	461,233	177,286	311,661	8,094	6,309	1,785	303,567	65,168	51,257	437,897	403,369	Dec.	
1,066,825	659,090	457,272	201,818	407,735	9,527	7,711	1,816	398,208	86,126	51,820	414,050	377,564	2022 Jan.	
1,079,503	664,490	466,841	197,649	415,013	9,822	8,133	1,689	405,191	82,724	51,842	420,353	383,817	Feb.	
1,087,000	663,065	462,802	200,263	423,935	10,702	9,001	1,701	413,233	80,663	52,344	454,881	418,840	Mar.	
<b>Changes *</b>														
- 7,188	+ 2,414	+ 24,381	- 21,967	- 9,602	+ 1,308	+ 384	+ 924	- 10,910	+ 3,043	- 594	+ 52,039	+ 58,467	2019	
- 9,225	- 13,311	- 21,378	+ 8,067	+ 4,086	- 1,049	+ 336	- 1,385	+ 5,135	- 28,067	- 3,495	+ 157,644	+ 162,003	2020	
+ 71,144	+ 43,062	+ 31,046	+ 12,016	+ 28,082	- 3,593	- 3,876	+ 283	+ 31,675	+ 89	+ 1,421	- 130,763	- 119,714	2021	
+ 25,284	+ 15,276	+ 6,931	+ 8,345	+ 10,008	+ 322	+ 336	- 14	+ 9,686	+ 2,628	+ 168	+ 20,489	+ 19,514	2021 July	
+ 2,309	+ 1,373	- 6,163	+ 7,536	+ 936	- 179	- 179	-	+ 1,115	+ 6,636	+ 163	+ 2,991	+ 593	Aug.	
+ 1,795	- 8,730	- 5,842	- 2,888	+ 10,525	+ 1,144	+ 811	+ 333	+ 9,381	- 1,609	+ 271	- 22,866	- 21,847	Sep.	
+ 45,959	+ 36,784	+ 36,283	+ 501	+ 9,175	- 621	- 620	- 1	+ 9,796	+ 2,909	+ 132	- 14,795	- 12,897	Oct.	
+ 3,432	- 427	- 9,578	+ 9,151	+ 3,859	- 103	- 119	+ 16	+ 3,962	- 2,417	+ 259	+ 38,639	+ 34,586	Nov.	
- 37,803	- 17,299	+ 3,032	- 20,331	- 20,504	- 809	- 767	- 42	- 19,695	- 17,479	- 683	- 34,484	- 32,519	Dec.	
+ 114,691	+ 18,708	- 3,961	+ 22,669	+ 95,983	+ 1,433	+ 1,402	+ 31	+ 94,550	+ 20,377	+ 563	- 23,847	- 25,805	2022 Jan.	
+ 13,281	+ 5,963	+ 9,569	- 3,606	+ 7,318	+ 295	+ 422	- 127	+ 7,023	- 3,180	+ 22	+ 6,303	+ 6,253	Feb.	
+ 7,027	- 1,802	- 4,039	+ 2,237	+ 8,829	+ 880	+ 868	+ 12	+ 7,949	- 2,418	+ 502	+ 34,528	+ 35,023	Mar.	
<b>End of year or month *</b>													<b>Foreign branches in EU countries 7</b>	
489,850	286,234	216,613	69,621	203,616	10,476	8,855	1,621	193,140	44,517	31,797	256,131	219,059	2018	
525,731	336,060	255,623	80,437	189,671	11,765	9,248	2,517	177,906	49,517	30,867	269,824	237,478	2019	
192,122	99,681	92,925	6,756	92,441	1,979	1,915	64	90,462	279	5,421	34,201	25,970	2020	
202,563	107,965	100,881	7,084	94,598	1,795	1,771	24	92,803	356	5,846	27,472	18,717	2021	
192,023	97,200	89,953	7,247	94,823	1,543	1,509	34	93,280	358	6,005	30,745	21,206	2021 June	
189,652	97,462	89,885	7,577	92,190	1,676	1,648	28	90,514	388	6,182	30,718	21,107	July	
186,475	94,350	87,009	7,341	92,125	1,633	1,607	26	90,492	394	6,220	30,744	20,763	Aug.	
185,968	91,618	84,556	7,062	94,350	2,227	2,202	25	92,123	348	6,238	29,119	19,811	Sep.	
195,011	97,957	90,510	7,447	97,054	1,886	1,861	25	95,168	361	6,340	28,829	19,588	Oct.	
196,784	98,491	89,998	8,493	98,293	1,928	1,904	24	96,365	379	6,309	29,498	19,737	Nov.	
202,563	107,965	100,881	7,084	94,598	1,795	1,771	24	92,803	356	5,846	27,472	18,717	Dec.	
280,742	108,603	98,621	9,982	172,139	3,263	3,240	23	168,876	376	6,169	28,548	18,613	2022 Jan.	
283,240	107,968	99,552	8,416	175,272	3,681	3,658	23	171,591	388	6,172	27,578	17,675	Feb.	
288,062	105,063	95,117	9,946	182,999	3,696	3,672	24	179,303	407	6,194	27,270	16,861	Mar.	
<b>Changes *</b>														
+ 34,273	+ 48,174	+ 39,010	+ 9,164	- 13,901	+ 1,289	+ 393	+ 896	- 15,190	+ 4,695	- 930	+ 13,693	+ 18,280	2019	
+ 36,548	+ 17,480	+ 10,628	+ 6,852	+ 19,068	- 2,166	- 796	- 1,370	+ 21,234	- 1,433	- 632	+ 42,831	+ 42,386	2020	
+ 11,745	+ 8,825	+ 8,126	+ 699	+ 2,920	- 164	- 144	- 20	+ 3,084	+ 77	+ 425	- 6,714	- 7,253	2021	
- 2,369	+ 258	- 68	+ 326	- 2,627	+ 133	+ 139	- 6	- 2,760	+ 30	+ 177	- 27	- 99	2021 July	
- 3,180	- 3,112	- 2,876	- 236	- 68	- 43	- 41	- 2	- 25	+ 6	+ 38	+ 26	- 344	Aug.	
- 554	- 2,774	- 2,453	- 321	+ 2,220	+ 594	+ 595	- 1	+ 1,626	- 46	+ 18	- 1,625	- 952	Sep.	
+ 9,025	+ 6,340	+ 5,954	+ 386	+ 2,685	- 341	- 341	-	+ 3,026	+ 13	+ 102	- 290	- 223	Oct.	
+ 1,721	+ 459	- 512	+ 971	+ 1,262	+ 42	+ 43	-	+ 1,220	+ 18	- 31	+ 669	+ 149	Nov.	
+ 5,779	+ 9,474	+ 10,883	- 1,409	- 3,695	- 133	- 133	-	- 3,562	- 23	- 463	- 2,026	- 1,020	Dec.	
+ 78,151	+ 594	- 2,260	+ 2,854	+ 77,557	+ 1,468	+ 1,469	- 1	+ 76,089	+ 20	+ 323	+ 1,076	- 104	2022 Jan.	
+ 2,523	- 625	+ 931	- 1,556	+ 3,148	+ 418	+ 418	-	+ 2,730	+ 12	+ 3	- 970	- 938	Feb.	
+ 4,770	- 2,928	- 4,435	+ 1,507	+ 7,698	+ 15	+ 14	+ 1	+ 7,683	+ 19	+ 22	- 308	- 814	Mar.	

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>of which: in Luxembourg</b>															<b>End of year or month *</b>	
2019	15	15	81,066	47,178	46,881	29,287	17,594	297	29,960	27,442	13,812	13,630	2,518	3,928	-	
2020	15	15	72,638	43,964	43,879	29,538	14,341	85	24,369	22,019	9,272	12,747	2,350	4,305	-	
2021	13	13	83,376	48,786	48,760	38,230	10,530	26	30,011	27,666	8,544	19,122	2,345	4,579	9	
2021 Nov.	13	13	79,491	50,713	50,686	38,851	11,835	27	23,793	21,442	8,765	12,677	2,351	4,985	13	
Dec.	13	13	83,376	48,786	48,760	38,230	10,530	26	30,011	27,666	8,544	19,122	2,345	4,579	9	
2022 Jan.	14	14	148,782	89,602	89,586	76,857	12,729	16	52,316	49,973	8,893	41,080	2,343	6,864	318	
Feb.	14	14	153,514	90,261	90,244	77,540	12,704	17	51,437	49,096	9,026	40,070	2,341	11,816	289	
Mar.	14	14	155,647	93,102	93,085	78,321	14,764	17	50,821	48,467	9,215	39,252	2,354	11,724	297	
<b>Changes *</b>																
2020	± 0	± 0	- 8,428	- 2,410	- 2,198	+ 251	- 2,449	- 212	- 5,163	- 5,008	- 4,540	- 468	- 155	+ 377	-	
2021	- 2	- 2	+ 12,215	+ 5,685	+ 5,744	+ 9,931	- 4,187	- 59	+ 5,517	+ 5,529	- 718	+ 6,247	- 12	+ 280	+ 9	
2021 Dec.	-	-	+ 3,885	- 1,927	- 1,926	- 621	- 1,305	- 1	+ 6,218	+ 6,224	- 221	+ 6,445	- 6	- 406	- 4	
2022 Jan.	+ 1	+ 1	+ 65,406	+ 40,729	+ 40,739	+ 38,627	+ 2,112	- 10	+ 22,249	+ 22,253	+ 349	+ 21,904	- 4	+ 2,285	+ 309	
Feb.	-	-	+ 4,732	+ 683	+ 682	+ 683	- 1	+ 1	- 831	- 829	+ 133	- 962	- 2	+ 4,952	+ 30	
Mar.	-	-	+ 2,133	+ 2,815	+ 2,815	+ 781	+ 2,034	-	- 770	- 782	+ 189	- 971	+ 12	- 92	+ 2	
<b>of which: in France</b>															<b>End of year or month *</b>	
2019	19	19	16,605	.	.	.	.	.	.	11,183	121	11,062	.	3,015	-	
2020	19	19	16,726	.	.	.	.	.	.	10,615	150	10,465	.	3,433	-	
2021	21	21	15,713	.	.	.	.	.	.	9,428	88	9,340	.	3,985	-	
2021 Nov.	20	20	15,999	.	.	.	.	.	.	9,716	68	9,648	.	3,809	-	
Dec.	21	21	15,713	.	.	.	.	.	.	9,428	88	9,340	.	3,985	-	
2022 Jan.	21	21	15,709	.	.	.	.	.	.	9,242	80	9,162	.	3,953	-	
Feb.	21	21	16,049	.	.	.	.	.	.	9,417	68	9,349	.	3,930	-	
Mar.	21	21	16,621	.	.	.	.	.	.	9,728	82	9,646	.	3,965	-	
<b>Changes *</b>																
2020	± 0	± 0	+ 121	.	.	.	.	.	.	- 512	+ 29	- 541	.	+ 418	-	
2021	+ 2	+ 2	- 1,013	.	.	.	.	.	.	- 1,206	- 62	- 1,144	.	+ 552	-	
2021 Dec.	+ 1	+ 1	- 286	.	.	.	.	.	.	- 288	+ 20	- 308	.	+ 176	-	
2022 Jan.	-	-	- 4	.	.	.	.	.	.	- 193	- 8	- 185	.	- 32	-	
Feb.	-	-	+ 340	.	.	.	.	.	.	+ 176	- 12	+ 188	.	- 23	-	
Mar.	-	-	+ 572	.	.	.	.	.	.	+ 309	+ 14	+ 295	.	+ 35	-	
<b>Foreign branches in non-EU countries 8</b>															<b>End of year or month *</b>	
2019	16	56	577,106	148,609	142,538	55,220	87,318	6,071	199,649	167,133	1,215	165,918	32,516	228,848	121,478	
2020	26	79	1,320,159	279,168	267,341	142,824	124,517	11,827	414,123	319,469	4,681	314,788	94,654	626,868	496,007	
2021	23	73	1,268,265	370,787	358,373	221,697	136,676	12,414	400,497	322,961	3,628	319,333	77,536	496,981	384,111	
2021 Nov.	23	73	1,361,981	393,028	379,857	228,123	151,734	13,171	413,898	333,863	3,569	330,294	80,035	555,054	415,926	
Dec.	23	73	1,268,265	370,787	358,373	221,697	136,676	12,414	400,497	322,961	3,628	319,333	77,536	496,981	384,111	
2022 Jan.	22	72	1,302,986	411,341	397,707	241,486	156,221	13,634	413,837	337,482	3,540	333,942	76,355	477,808	358,099	
Feb.	22	72	1,317,044	415,631	402,087	252,969	149,118	13,544	416,635	342,680	3,690	338,990	73,955	484,778	365,840	
Mar.	22	72	1,352,955	409,187	395,863	243,852	152,011	13,324	416,686	340,018	3,739	336,279	76,668	527,082	401,775	
<b>Changes *</b>																
2020	+ 10	+ 23	+ 27,131	- 41,945	- 37,280	- 14,129	- 23,151	- 4,665	- 13,323	- 20,797	- 410	- 20,387	+ 7,474	+ 121,053	+ 137,222	
2021	- 3	- 6	- 54,049	+ 84,849	+ 84,625	+ 78,950	+ 5,675	+ 224	- 31,643	- 11,642	- 1,029	- 10,613	- 20,001	- 133,436	- 120,831	
2021 Dec.	-	-	- 93,716	- 22,241	- 21,484	- 6,426	- 15,058	- 757	- 13,401	- 10,902	+ 59	- 10,961	- 2,499	- 58,073	- 31,815	
2022 Jan.	- 1	- 1	+ 34,143	+ 39,206	+ 37,992	+ 19,790	+ 18,202	+ 1,214	+ 9,242	+ 11,026	- 88	+ 11,114	- 1,784	- 19,751	- 27,442	
Feb.	-	-	+ 14,279	+ 4,719	+ 4,808	+ 11,483	- 6,675	- 89	+ 3,959	+ 6,204	+ 150	+ 6,054	- 2,245	+ 7,191	+ 8,072	
Mar.	-	-	+ 35,550	- 6,656	- 6,440	- 9,117	+ 2,677	- 216	- 1,080	- 3,776	+ 49	- 3,825	+ 2,696	+ 41,943	+ 35,360	

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

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

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period
from banks (MFIs)			from non-banks (non-MFIs)					Total			of which: trading portfolio derivatives		
Total	German banks	Foreign banks	Total	German non-banks		Medium and long-term	Foreign non-banks						
16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>End of year or month *</b>												<b>of which: in Luxembourg</b>	
78,957	39,777	29,872	9,905	39,180	3,951	2,507	1,444	35,229	-	507	1,602	-	2019
70,017	31,145	28,414	2,731	38,872	1,591	1,529	62	37,281	-	364	2,257	-	2020
80,829	35,688	31,465	4,223	45,141	1,472	1,448	24	43,669	-	650	1,897	9	2021
76,729	31,482	26,674	4,808	45,247	1,607	1,583	24	43,640	-	646	2,116	13	2021 Nov.
80,829	35,688	31,465	4,223	45,141	1,472	1,448	24	43,669	-	650	1,897	9	Dec.
144,641	38,359	32,509	5,850	106,282	2,870	2,847	23	103,412	-	831	3,310	185	2022 Jan.
149,675	37,443	32,589	4,854	112,232	3,317	3,294	23	108,915	-	832	3,007	186	Feb.
151,600	36,328	29,994	6,334	115,272	3,343	3,320	23	111,929	-	834	3,213	201	Mar.
<b>Changes *</b>													
- 8,634	- 8,341	- 1,458	- 6,883	- 293	- 2,360	- 978	- 1,382	+ 2,067	-	- 143	+ 655	-	2020
+ 12,130	+ 5,112	+ 3,740	+ 1,372	+ 7,018	- 99	- 81	- 18	+ 7,117	-	+ 286	- 345	+ 9	2021
+ 4,100	+ 4,206	+ 4,791	- 585	- 106	- 135	- 135	-	+ 29	-	+ 4	- 219	- 4	2021 Dec.
+ 63,767	+ 2,628	+ 1,044	+ 1,584	+ 61,139	+ 1,398	+ 1,399	- 1	+ 59,741	-	+ 181	+ 1,413	+ 176	2022 Jan.
+ 5,050	- 906	+ 80	- 986	+ 5,956	+ 447	+ 447	-	+ 5,509	-	+ 1	- 303	+ 1	Feb.
+ 1,894	- 1,138	- 2,595	+ 1,457	+ 3,032	+ 26	+ 26	-	+ 3,006	-	+ 2	+ 206	+ 15	Mar.
<b>End of year or month *</b>												<b>of which: in France</b>	
14,364	11,623	10,966	657	2,741	57	.	.	2,684	.	1,056	1,185	1	2019
14,235	10,772	10,226	546	3,463	118	.	.	3,345	.	1,129	1,362	-	2020
12,852	10,135	9,679	456	2,717	73	.	.	2,644	.	1,125	1,736	-	2021
12,878	10,085	9,602	483	2,793	93	.	.	2,700	.	1,277	1,844	-	2021 Nov.
12,852	10,135	9,679	456	2,717	73	.	.	2,644	.	1,125	1,736	-	Dec.
12,571	9,762	9,283	479	2,809	77	.	.	2,732	.	1,171	1,967	-	2022 Jan.
12,826	10,101	9,670	431	2,725	62	.	.	2,663	.	1,169	2,054	-	Feb.
13,343	10,345	9,854	491	2,998	97	.	.	2,901	.	1,172	2,106	-	Mar.
<b>Changes *</b>													
- 128	- 851	- 740	- 111	+ 723	+ 61	.	.	+ 662	.	+ 73	+ 177	- 1	2020
- 1,384	- 638	- 547	- 91	- 746	- 45	.	.	- 701	.	- 4	+ 374	-	2021
- 26	+ 50	+ 77	- 27	- 76	- 20	.	.	- 56	.	- 152	- 108	-	2021 Dec.
- 281	- 373	- 396	+ 23	+ 92	+ 4	.	.	+ 88	.	+ 46	+ 231	-	2022 Jan.
+ 255	+ 339	+ 387	- 48	- 84	- 15	.	.	- 69	.	- 2	+ 87	-	Feb.
+ 517	+ 244	+ 184	+ 60	+ 273	+ 35	.	.	+ 238	.	+ 3	+ 52	-	Mar.
<b>End of year or month *</b>												<b>Foreign branches in non-EU countries 8</b>	
368,362	277,538	197,554	79,984	90,824	966	806	160	89,858	45,118	22,519	141,107	123,602	2019
680,070	488,782	338,874	149,908	191,288	9,728	8,270	1,458	181,560	61,245	44,470	534,374	497,113	2020
747,617	530,554	360,352	170,202	217,063	6,299	4,538	1,761	210,764	64,812	45,411	410,425	384,652	2021
791,199	557,327	368,203	189,124	233,872	6,975	5,172	1,803	226,897	82,268	45,631	442,883	416,151	2021 Nov.
747,617	530,554	360,352	170,202	217,063	6,299	4,538	1,761	210,764	64,812	45,411	410,425	384,652	Dec.
786,083	550,487	358,651	191,836	235,596	6,264	4,471	1,793	229,332	85,750	45,651	385,502	358,951	2022 Jan.
796,263	556,522	367,289	189,233	239,741	6,141	4,475	1,666	233,600	82,336	45,670	392,775	366,142	Feb.
798,938	558,002	367,685	190,317	240,936	7,006	5,329	1,677	233,930	80,256	46,150	427,611	401,979	Mar.
<b>Changes *</b>													
- 45,773	- 30,791	- 32,006	+ 1,215	- 14,982	+ 1,117	+ 1,132	- 15	- 16,099	- 26,634	- 2,863	+ 114,813	+ 119,617	2020
+ 59,399	+ 34,237	+ 22,920	+ 11,317	+ 25,162	- 3,429	- 3,732	+ 303	+ 28,591	+ 12	+ 996	- 124,049	- 112,461	2021
- 43,582	- 26,773	- 7,851	- 18,922	- 16,809	- 676	- 634	- 42	- 16,133	- 17,456	- 220	- 32,458	- 31,499	2021 Dec.
+ 36,540	+ 18,114	- 1,701	+ 19,815	+ 18,426	- 35	- 67	+ 32	+ 18,461	+ 20,357	+ 240	- 24,923	- 25,701	2022 Jan.
+ 10,758	+ 6,588	+ 8,638	- 2,050	+ 4,170	- 123	+ 4	- 127	+ 4,293	- 3,192	+ 19	+ 7,273	+ 7,191	Feb.
+ 2,257	+ 1,126	+ 396	+ 730	+ 1,131	+ 865	+ 854	+ 11	+ 266	- 2,437	+ 480	+ 34,836	+ 35,837	Mar.

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>of which: in the United Kingdom</b>															<b>End of year or month *</b>	
2019	25	25	639,247	160,489	149,789	89,026	60,763	10,700	233,571	170,327	3,908	166,419	63,244	245,187	216,323	
2020	23	23	725,382	149,253	142,551	85,103	57,448	6,702	237,951	171,700	3,703	167,997	66,251	338,178	309,101	
2021	20	20	689,488	199,630	193,524	136,747	56,777	6,106	216,452	167,347	2,491	164,856	49,105	273,406	258,945	
2021 Nov. Dec.	20	20	733,937	206,965	200,845	141,699	59,146	6,120	229,674	178,985	2,477	176,508	50,689	297,298	282,857	
	20	20	689,488	199,630	193,524	136,747	56,777	6,106	216,452	167,347	2,491	164,856	49,105	273,406	258,945	
2022 Jan. Feb. Mar.	19	19	694,329	214,497	208,453	147,091	61,362	6,044	219,689	172,198	2,505	169,693	47,491	260,143	242,550	
	19	19	696,999	221,560	215,717	157,987	57,730	5,843	214,022	169,745	2,661	167,084	44,277	261,417	248,486	
	19	19	737,519	216,312	210,353	150,472	59,881	5,959	222,131	174,748	2,681	172,067	47,383	299,076	286,828	
<b>Changes *</b>																
2020	- 2	- 2	+ 88,022	- 7,323	- 3,563	- 3,923	+ 360	- 3,760	+17,201	+11,489	- 205	+ 11,694	+ 5,712	+ 94,878	+ 100,726	
2021	- 3	- 3	- 35,007	+ 48,059	+ 48,812	+51,720	- 2,908	- 753	-29,917	-10,616	- 1,188	- 9,428	-19,301	- 65,280	- 54,271	
2021 Dec.	-	-	- 44,449	- 7,335	- 7,321	- 4,952	- 2,369	- 14	-13,222	-11,638	+ 14	- 11,652	- 1,584	- 23,892	- 23,912	
2022 Jan. Feb. Mar.	- 1	- 1	+ 4,722	+ 14,390	+ 14,452	+10,344	+ 4,108	- 62	+ 1,201	+ 3,231	+ 14	+ 3,217	- 2,030	- 13,382	- 17,070	
	-	-	+ 2,703	+ 7,226	+ 7,427	+10,896	- 3,469	- 201	- 5,056	- 1,950	+ 156	- 2,106	- 3,106	+ 1,307	+ 6,104	
	-	-	+ 40,546	- 5,154	- 5,276	- 7,515	+ 2,239	+ 122	+ 7,941	+ 4,942	+ 20	+ 4,922	+ 2,999	+ 37,685	+ 38,150	
<b>of which: in the United States</b>															<b>End of year or month *</b>	
2019	9	9	341,262	59,421	57,015	34,920	22,095	2,406	106,951	93,789	668	93,121	13,162	174,890	108,583	
2020	9	9	381,692	56,454	55,090	29,315	25,775	1,364	93,499	85,709	233	85,476	7,790	231,739	168,816	
2021	8	8	358,576	79,993	78,013	39,895	38,118	1,980	98,151	90,265	357	89,908	7,886	180,432	110,762	
2021 Nov. Dec.	8	8	400,421	91,407	89,494	40,219	49,275	1,913	96,874	88,974	309	88,665	7,900	212,140	118,107	
	8	8	358,576	79,993	78,013	39,895	38,118	1,980	98,151	90,265	357	89,908	7,886	180,432	110,762	
2022 Jan. Feb. Mar.	8	8	371,527	94,569	92,518	45,461	47,057	2,051	104,999	97,111	252	96,859	7,888	171,959	99,704	
	8	8	379,884	90,639	88,715	42,610	46,105	1,924	113,010	104,761	202	104,559	8,249	176,235	100,066	
	8	8	376,142	88,276	86,350	40,584	45,766	1,926	106,647	98,229	159	98,070	8,418	181,219	94,631	
<b>Changes *</b>																
2020	-	-	+ 43,040	- 266	+ 644	- 5,605	+ 6,249	- 910	- 2,016	+ 2,176	- 435	+ 2,611	- 4,192	+ 59,459	+ 69,615	
2021	- 1	- 1	- 25,934	+ 20,420	+ 19,931	+10,580	+ 9,351	+ 489	- 2,195	- 1,691	+ 124	- 1,815	- 504	- 54,125	- 62,617	
2021 Dec.	-	-	- 41,845	- 11,414	- 11,481	- 324	-11,157	+ 67	+ 1,277	+ 1,291	+ 48	+ 1,243	- 14	- 31,708	- 7,345	
2022 Jan. Feb. Mar.	-	-	+ 12,531	+ 14,005	+ 13,938	+ 5,566	+ 8,372	+ 67	+ 5,405	+ 5,522	- 105	+ 5,627	- 117	- 8,893	- 11,771	
	-	-	+ 8,535	- 3,752	- 3,626	- 2,851	- 775	- 126	+ 8,403	+ 8,013	- 50	+ 8,063	+ 390	+ 4,454	+ 515	
	-	-	- 4,125	- 2,752	- 2,753	- 2,026	- 727	+ 1	- 7,343	- 7,441	- 43	- 7,398	+ 98	+ 4,601	+ 5,817	
<b>of which: in countries of the offshore banking centres</b>															<b>End of year or month *</b>	
2019	9	16	140,077	56,039	53,634	15,402	38,232	2,405	62,843	51,594	369	51,225	11,249	21,195	6,050	
2020	9	15	126,114	52,891	50,485	23,180	27,305	2,406	52,460	41,017	519	40,498	11,443	20,763	9,012	
2021	8	14	143,693	71,682	68,802	39,491	29,311	2,880	55,166	43,310	620	42,690	11,856	16,845	6,521	
2021 Nov. Dec.	8	14	147,323	74,584	70,990	40,552	30,438	3,594	55,859	43,585	622	42,963	12,274	16,880	6,786	
	8	14	143,693	71,682	68,802	39,491	29,311	2,880	55,166	43,310	620	42,690	11,856	16,845	6,521	
2022 Jan. Feb. Mar.	8	14	155,588	80,757	76,875	43,258	33,617	3,882	56,594	44,047	625	43,422	12,547	18,237	6,941	
	8	14	155,618	80,375	76,262	45,072	31,190	4,113	56,622	43,706	664	43,042	12,916	18,621	7,413	
	8	14	153,387	78,802	74,929	44,261	30,668	3,873	55,118	43,183	741	42,442	11,935	19,467	8,105	
<b>Changes *</b>																
2020	-	-	- 13,433	- 913	- 1,051	+ 7,778	- 8,829	+ 138	- 6,567	- 6,985	+ 150	- 7,135	+ 418	+ 98	+ 179,620	
2021	- 1	- 1	+ 17,350	+ 17,660	+ 17,265	+16,311	+ 954	+ 395	+ 199	- 125	+ 101	- 226	+ 324	- 4,147	- 128,103	
2021 Dec.	-	-	- 3,630	- 2,902	- 2,188	- 1,061	- 1,127	- 714	- 693	- 275	- 2	- 273	- 418	- 35	- 32,452	
2022 Jan. Feb. Mar.	-	-	+ 11,859	+ 8,829	+ 7,829	+ 3,767	+ 4,062	+ 1,000	+ 887	+ 256	+ 5	+ 251	+ 631	+ 1,356	- 27,867	
	-	-	+ 39	- 312	- 543	+ 1,814	- 2,357	+ 231	+ 165	- 221	+ 39	- 260	+ 386	+ 393	+ 7,087	
	-	-	- 2,246	- 1,602	- 1,361	- 811	- 550	- 241	- 1,603	- 780	+ 77	- 857	- 823	+ 831	+ 35,689	

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

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



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

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period	
from banks (MFIs)			from non-banks (non-MFIs)					Total			of which: trading portfolio derivatives			
Total	German banks	Foreign banks	Total	German non-banks		Medium and long-term	Foreign non-banks							
16	17	18	18	20	21			22	23	24	25	26	27	28
<b>End of year or month *</b>													<b>of which: in the United Kingdom</b>	
324,336	223,071	156,181	66,890	101,265	7,340	6,271	1,069	93,925	49,163	24,806	240,942	215,336	2019	
355,334	248,155	180,113	68,042	107,179	7,850	6,601	1,249	99,329	18,626	23,120	328,302	309,116	2020	
383,861	262,383	184,511	77,872	121,478	3,748	2,510	1,238	117,730	14,028	23,032	268,567	259,448	2021	
403,720	272,376	186,646	85,730	131,344	4,234	2,950	1,284	127,110	15,046	23,161	292,010	283,271	2021 Nov.	
383,861	262,383	184,511	77,872	121,478	3,748	2,510	1,238	117,730	14,028	23,032	268,567	259,448	Dec.	
404,356	272,335	190,210	82,125	132,021	3,599	2,296	1,303	128,422	13,937	23,036	253,000	243,318	2022 Jan.	
400,643	264,899	185,024	79,875	135,744	3,476	2,177	1,299	132,268	14,117	23,039	259,200	248,736	Feb.	
402,880	267,356	188,499	78,857	135,524	4,042	2,731	1,311	131,482	13,775	23,136	297,728	287,256	Mar.	
<b>Changes *</b>													<b>of which: in the United States</b>	
+ 35,142	+ 29,052	+ 23,932	+ 5,120	+ 6,090	+ 510	+ 560	- 50	+ 5,580	- 28,648	- 1,686	+ 87,360	+ 93,780	2020	
+ 26,364	+ 12,195	+ 5,840	+ 6,355	+ 14,169	- 4,102	- 4,091	- 11	+ 18,271	- 5,111	- 33	- 59,835	- 49,668	2021	
- 19,859	- 9,993	- 2,135	- 7,858	- 9,866	- 486	- 440	- 46	- 9,380	- 1,018	- 129	- 23,443	- 23,823	2021 Dec.	
+ 19,760	+ 9,245	+ 5,699	+ 3,546	+ 10,515	- 149	- 214	+ 65	+ 10,664	- 213	+ 4	- 15,567	- 16,130	2022 Jan.	
- 3,488	- 7,221	- 5,186	- 2,035	+ 3,733	- 123	- 119	- 4	+ 3,856	+ 214	+ 3	+ 6,200	+ 5,418	Feb.	
+ 2,198	+ 2,401	+ 3,475	- 1,074	- 203	+ 566	+ 554	+ 12	- 769	- 312	+ 97	+ 38,528	+ 38,520	Mar.	
<b>End of year or month *</b>													<b>of which: in the United States</b>	
168,457	128,007	98,053	29,954	40,450	185	.	.	40,265	37,266	15,507	120,032	110,383	2019	
148,545	113,642	64,075	49,567	34,903	596	.	.	34,307	38,008	14,191	180,948	169,603	2020	
176,761	142,454	92,328	50,126	34,307	660	.	.	33,647	47,500	15,106	119,209	110,793	2021	
194,261	154,388	102,835	51,553	39,873	650	.	.	39,223	64,007	15,207	126,946	117,924	2021 Nov.	
176,761	142,454	92,328	50,126	34,307	660	.	.	33,647	47,500	15,106	119,209	110,793	Dec.	
179,433	141,182	84,199	56,983	38,251	673	.	.	37,578	68,501	15,274	108,319	99,769	2022 Jan.	
190,471	152,825	95,966	56,859	37,646	666	.	.	36,980	65,591	15,265	108,557	100,130	Feb.	
193,495	156,502	96,929	59,573	36,993	714	.	.	36,279	63,858	15,574	103,215	94,699	Mar.	
<b>Changes *</b>													<b>of which: in countries of the offshore banking centres</b>	
- 14,070	- 9,110	- 33,978	+ 24,868	- 4,960	+ 411	.	.	- 5,371	+ 3,352	- 1,316	+ 60,916	+ 59,220	2020	
+ 24,115	+ 25,096	+ 28,253	- 3,157	- 981	+ 64	.	.	- 1,045	+ 6,674	+ 915	- 61,739	- 58,810	2021	
- 17,500	- 11,934	- 10,507	- 1,427	- 5,566	+ 10	.	.	- 5,576	- 16,507	- 101	- 7,737	- 7,131	2021 Dec.	
+ 1,906	- 1,976	- 8,129	+ 6,153	+ 3,882	+ 13	.	.	+ 3,869	+ 20,581	+ 168	- 10,890	- 11,024	2022 Jan.	
+ 11,261	+ 11,849	+ 11,767	+ 82	- 588	- 7	.	.	- 581	- 2,732	- 9	+ 238	+ 361	Feb.	
+ 2,608	+ 3,303	+ 963	+ 2,340	- 695	+ 48	.	.	- 743	- 2,116	+ 309	- 5,342	- 5,431	Mar.	
<b>End of year or month *</b>													<b>of which: in countries of the offshore banking centres</b>	
120,351	91,409	67,506	23,903	28,942	171	.	.	28,771	7,271	3,473	8,982	6,301	2019	
106,293	77,564	63,356	14,208	28,729	102	.	.	28,627	4,109	3,540	12,172	9,230	2020	
127,396	90,203	64,554	25,649	37,193	87	.	.	37,106	2,857	3,388	10,052	6,500	2021	
131,014	93,358	61,411	31,947	37,656	187	.	.	37,469	2,829	3,383	10,097	6,845	2021 Nov.	
127,396	90,203	64,554	25,649	37,193	87	.	.	37,106	2,857	3,388	10,052	6,500	Dec.	
139,116	99,363	65,661	33,702	39,753	130	.	.	39,623	2,874	3,425	10,173	6,896	2022 Jan.	
139,716	98,858	66,154	32,704	40,858	166	.	.	40,692	2,159	3,416	10,327	7,269	Feb.	
136,571	94,758	63,844	30,914	41,813	271	.	.	41,542	2,140	3,473	11,203	7,764	Mar.	
<b>Changes *</b>													<b>of which: in countries of the offshore banking centres</b>	
- 12,359	- 12,259	- 4,150	- 8,109	- 100	- 69	.	.	- 31	- 2,632	+ 67	+ 3,190	+ 2,929	2020	
+ 19,396	+ 11,019	+ 1,198	+ 9,821	+ 8,377	- 15	.	.	+ 8,392	- 1,481	- 152	- 2,120	- 2,730	2021	
- 3,618	- 3,155	+ 3,143	- 6,298	- 463	- 100	.	.	- 363	+ 28	+ 5	- 45	- 345	2021 Dec.	
+ 11,379	+ 8,838	+ 1,107	+ 7,731	+ 2,541	+ 43	.	.	+ 2,498	- 19	+ 37	+ 121	+ 396	2022 Jan.	
+ 708	- 402	+ 493	- 895	+ 1,110	+ 36	.	.	+ 1,074	- 706	- 9	+ 154	+ 373	Feb.	
- 3,378	- 4,321	- 2,310	- 2,011	+ 943	+ 105	.	.	+ 838	- 34	+ 57	+ 876	+ 495	Mar.	

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets	
				Total	Balances and loans 1			Money market paper, securities 3 4	Total	Loans 1			Money market paper, securities 3		
					Total	German banks 2	Foreign banks			Total	to German non-banks	to foreign non-banks			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>All foreign subsidiaries</b>															
<b>End of year or month *</b>															
2019	15	41	235,179	52,482	46,735	18,342	28,393	5,747	138,966	116,092	14,351	14,309	101,741	22,874	43,731
2020	12	36	229,461	44,808	39,873	17,373	22,500	4,935	139,741	114,449	13,077	12,901	101,372	25,292	44,912
2021	12	35	245,971	50,760	44,414	20,740	23,674	6,346	139,539	116,314	12,627	12,576	103,687	23,225	55,672
2021 June	12	36	235,480	43,563	38,877	19,897	18,980	4,686	136,824	112,480	12,035	11,970	100,445	24,344	55,093
July	12	35	236,463	44,661	39,594	20,144	19,450	5,067	136,428	112,643	12,023	11,960	100,620	23,785	55,374
Aug.	12	35	236,590	44,049	39,081	18,870	20,211	4,968	137,703	113,538	12,056	11,993	101,482	24,165	54,838
Sep.	13	36	244,554	51,907	47,106	21,882	25,224	4,801	138,524	114,524	12,203	12,144	102,321	24,000	54,123
Oct.	12	35	246,052	50,932	45,914	24,324	21,590	5,018	138,527	115,426	12,522	12,466	102,904	23,101	56,593
Nov.	12	35	247,104	52,944	46,746	23,971	22,775	6,198	138,478	115,365	12,585	12,529	102,780	23,113	55,682
Dec.	12	35	245,971	50,760	44,414	20,740	23,674	6,346	139,539	116,314	12,627	12,576	103,687	23,225	55,672
2022 Jan.	12	35	245,095	45,937	40,901	20,071	20,830	5,036	140,643	117,494	12,665	12,613	104,829	23,149	58,515
Feb.	12	35	245,707	46,200	41,375	21,067	20,308	4,825	140,647	117,710	12,703	12,652	105,007	22,937	58,860
Mar.	12	35	249,310	45,911	40,880	20,570	20,310	5,031	143,440	119,708	12,900	12,851	106,808	23,732	59,959
<b>Changes *</b>															
2020	-	3	- 786	- 5,269	- 4,993	- 969	- 4,024	- 276	+ 3,269	+ 834	- 1,274	- 1,408	+ 2,108	+ 2,435	+ 1,214
2021	±	0	+ 12,022	+ 3,800	+ 2,844	+ 3,367	- 523	+ 956	- 2,528	- 451	- 450	- 325	- 1	- 2,077	+ 10,750
2021 July	-	-	+ 848	+ 1,057	+ 678	+ 247	+ 431	+ 379	- 489	+ 70	- 12	- 10	+ 82	- 559	+ 280
Aug.	-	-	- 19	- 702	- 578	- 1,274	+ 696	- 124	+ 1,219	+ 840	+ 33	+ 33	+ 807	+ 379	- 536
Sep.	+	1	+ 6,984	+ 7,340	+ 7,628	+ 3,012	+ 4,616	- 288	+ 360	+ 527	+ 147	+ 151	+ 380	- 167	- 716
Oct.	-	1	+ 1,524	- 906	- 1,148	+ 2,442	- 3,590	+ 242	- 39	+ 860	+ 319	+ 322	+ 541	- 899	+ 2,469
Nov.	-	-	- 213	+ 1,328	+ 289	- 353	+ 642	+ 1,039	- 628	- 639	+ 63	+ 63	+ 702	+ 11	- 913
Dec.	-	-	- 1,447	- 2,319	- 2,447	- 3,231	+ 784	+ 128	+ 883	+ 771	+ 42	+ 42	+ 729	+ 112	- 11
2022 Jan.	-	-	- 1,909	- 5,039	- 3,859	- 669	- 2,975	- 1,395	+ 717	+ 793	+ 38	+ 37	+ 755	- 76	+ 2,628
Feb.	-	-	+ 807	+ 363	+ 554	+ 996	- 442	- 191	+ 99	+ 311	+ 38	+ 39	+ 273	- 212	+ 345
Mar.	-	-	+ 3,183	- 530	- 688	- 497	- 191	+ 158	+ 2,614	+ 1,819	+ 197	+ 199	+ 1,622	+ 795	+ 1,099
<b>Foreign subsidiaries in EU countries</b>															
<b>End of year or month *</b>															
2019	10	17	166,451	38,264	33,048	14,454	18,594	5,216	104,910	85,688	14,058	14,016	71,630	19,222	23,277
2020	8	14	157,382	31,021	26,408	13,459	12,949	4,613	104,799	83,402	12,783	12,607	70,619	21,397	21,562
2021	7	13	169,661	35,588	29,670	15,794	13,876	5,918	104,626	86,059	12,281	12,230	73,778	18,567	29,447
2021 June	8	14	167,522	29,996	25,673	15,997	9,676	4,323	103,377	83,430	11,752	11,687	71,678	19,947	34,149
July	8	14	168,270	30,883	26,185	16,145	10,040	4,698	102,884	83,575	11,727	11,664	71,848	19,309	34,503
Aug.	8	14	167,592	30,306	25,715	15,012	10,703	4,591	103,793	84,266	11,743	11,680	72,523	19,527	33,493
Sep.	8	14	170,713	37,378	32,954	17,297	15,657	4,424	103,718	84,385	11,895	11,836	72,490	19,333	29,617
Oct.	7	13	171,390	35,499	30,878	18,918	11,960	4,621	104,168	85,566	12,216	12,160	73,350	18,602	31,723
Nov.	7	13	171,431	36,705	30,929	18,211	12,718	5,776	104,009	85,619	12,260	12,204	73,359	18,390	30,717
Dec.	7	13	169,661	35,588	29,670	15,794	13,876	5,918	104,626	86,059	12,281	12,230	73,778	18,567	29,447
2022 Jan.	7	13	168,530	30,734	26,114	14,932	11,182	4,620	105,852	86,954	12,313	12,261	74,641	18,898	31,944
Feb.	7	13	168,412	31,148	26,758	15,873	10,885	4,390	105,431	86,761	12,365	12,314	74,396	18,670	31,833
Mar.	7	13	171,749	31,096	26,501	15,729	10,772	4,595	107,389	88,108	12,557	12,508	75,551	19,281	33,264
<b>Changes *</b>															
2020	-	2	- 7,923	- 6,696	- 6,603	- 995	- 5,608	- 93	+ 483	- 1,709	- 1,275	- 1,409	- 434	+ 2,192	- 1,710
2021	-	1	+ 11,162	+ 4,074	+ 3,179	+ 2,335	+ 844	+ 895	- 797	+ 2,043	- 502	- 377	+ 2,545	- 2,840	+ 7,885
2021 July	-	-	+ 666	+ 883	+ 506	+ 148	+ 358	+ 377	- 571	+ 67	- 25	- 23	+ 92	- 638	+ 354
Aug.	-	-	- 693	- 599	- 469	- 1,133	+ 664	- 130	+ 916	+ 699	+ 16	+ 16	+ 683	+ 217	- 1,010
Sep.	-	-	+ 2,914	+ 6,939	+ 7,217	+ 2,285	+ 4,932	- 278	- 149	+ 47	+ 152	+ 156	- 105	- 196	- 3,876
Oct.	-	1	+ 600	- 1,863	- 2,087	+ 1,621	- 3,708	+ 224	+ 357	+ 1,088	+ 321	+ 324	+ 767	- 731	+ 2,106
Nov.	-	-	- 242	+ 1,057	+ 27	- 707	+ 734	+ 1,030	- 293	- 80	+ 44	+ 44	- 124	- 213	- 1,006
Dec.	-	-	- 1,880	- 1,150	- 1,276	- 2,417	+ 1,141	+ 126	+ 540	+ 363	+ 21	+ 26	+ 342	+ 177	- 1,270
2022 Jan.	-	-	- 1,517	- 4,959	- 3,582	- 862	- 2,505	- 1,377	+ 1,160	+ 829	+ 32	+ 31	+ 797	+ 331	+ 2,282
Feb.	-	-	- 81	+ 441	+ 651	+ 941	- 290	- 210	- 411	- 183	+ 52	+ 53	- 235	- 228	- 111
Mar.	-	-	+ 3,260	- 100	- 262	- 144	- 118	+ 162	+ 1,929	+ 1,318	+ 192	+ 194	+ 1,126	+ 611	+ 1,431

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

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

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

Deposits and borrowing											Money market paper and debt securities outstanding <sup>6</sup>	Equity capital	Other liabilities <sup>7</sup>	Period	
from banks (MFIs)				from non-banks (non-MFIs)											
Total	Total	German banks <sup>2</sup>	Foreign banks	Total	German non-banks (non-MFIs) <sup>5</sup>				Foreign non-banks						
					Total	Short-term		Medium and long-term							
						Total	of which: Enterprises and households	Total		of which: Enterprises and households					
16	17	18	19	20	21	22	23	24	25	26	27	28	29		
<b>End of year or month *</b>														<b>All foreign subsidiaries</b>	
165,731	68,694	36,603	32,091	97,037	6,649	3,910	3,910	2,739	2,236	90,388	15,994	22,058	31,396	2019	
163,412	59,624	34,110	25,514	103,788	6,696	4,221	4,220	2,475	2,100	97,092	16,612	20,266	29,171	2020	
178,587	64,210	32,969	31,241	114,377	7,285	4,870	4,867	2,415	2,062	107,092	16,356	20,322	30,706	2021	
167,840	58,529	32,202	26,327	109,311	6,570	4,164	4,162	2,406	2,039	102,741	17,569	20,521	29,550	2021 June	
169,710	58,648	32,373	26,275	111,062	6,599	4,199	4,196	2,400	2,033	104,463	17,709	20,452	28,592	July	
169,771	58,166	31,086	27,080	111,605	6,619	4,218	4,215	2,401	2,034	104,986	17,515	20,751	28,553	Aug.	
175,437	61,508	30,038	31,470	113,929	6,622	4,222	4,218	2,400	2,052	107,307	18,414	20,731	29,972	Sep.	
177,624	63,783	32,750	31,033	113,841	6,922	4,507	4,505	2,415	2,062	106,919	17,905	20,387	30,136	Oct.	
177,496	62,598	31,109	31,489	114,898	7,045	4,620	4,616	2,425	2,072	107,853	17,526	20,345	31,737	Nov.	
178,587	64,210	32,969	31,241	114,377	7,285	4,870	4,867	2,415	2,062	107,092	16,356	20,322	30,706	Dec.	
179,570	64,824	33,161	31,663	114,746	7,226	4,781	4,678	2,445	2,092	107,520	15,898	19,866	29,761	2022 Jan.	
180,866	66,348	33,685	32,663	114,518	7,445	5,004	4,903	2,441	2,088	107,073	15,829	19,759	29,253	Feb.	
184,001	66,549	34,222	32,327	117,452	7,472	5,058	4,955	2,414	2,088	109,980	15,689	19,847	29,773	Mar.	
<b>Changes *</b>															
+ 1,373	- 7,332	- 2,494	- 4,838	+ 8,705	+ 47	+ 311	+ 310	- 264	- 136	+ 8,658	+ 618	- 1,792	- 985	2020	
+ 12,061	+ 3,155	- 1,141	+ 4,296	+ 8,906	+ 589	+ 649	+ 647	- 60	- 38	+ 8,317	- 256	+ 56	+ 161	2021	
+ 1,841	+ 101	+ 171	- 70	+ 1,740	+ 29	+ 35	+ 34	- 6	- 6	+ 1,711	+ 140	- 69	- 1,064	2021 July	
- 69	- 537	- 1,287	+ 750	+ 468	+ 20	+ 19	+ 19	+ 1	+ 1	+ 448	- 194	+ 299	- 55	Aug.	
+ 4,930	+ 2,997	- 1,048	+ 4,045	+ 1,933	+ 3	+ 4	+ 3	- 1	+ 18	+ 1,930	+ 899	- 20	+ 1,175	Sep.	
+ 2,313	+ 2,320	+ 2,712	- 392	- 7	+ 300	+ 285	+ 287	+ 15	+ 10	- 307	- 509	- 344	+ 64	Oct.	
- 1,023	- 1,585	- 1,641	+ 56	+ 562	+ 123	+ 113	+ 111	+ 10	+ 10	+ 439	- 379	- 42	+ 1,231	Nov.	
+ 912	+ 1,522	+ 1,860	- 338	- 610	+ 240	+ 250	+ 251	- 10	- 10	- 850	- 1,170	- 23	- 1,166	Dec.	
+ 384	+ 351	+ 192	+ 159	+ 33	- 59	- 89	- 189	+ 30	+ 30	+ 92	- 458	- 456	- 1,164	2022 Jan.	
+ 1,454	+ 1,595	+ 524	+ 1,071	- 141	+ 219	+ 223	+ 225	- 4	- 4	- 360	- 69	- 107	- 471	Feb.	
+ 2,808	+ 75	+ 537	- 462	+ 2,733	+ 27	+ 54	+ 52	- 27	-	+ 2,706	- 140	+ 88	+ 427	Mar.	
<b>End of year or month *</b>														<b>Foreign subsidiaries in EU countries</b>	
117,101	43,568	28,264	15,304	73,533	4,525	1,787	1,787	2,738	2,235	69,008	15,585	15,872	17,893	2019	
110,200	36,368	27,133	9,235	73,832	4,483	2,010	2,009	2,473	2,098	69,349	15,433	14,472	17,277	2020	
121,179	37,501	25,193	12,308	83,678	4,753	2,338	2,337	2,415	2,062	78,925	15,857	14,106	18,519	2021	
117,745	34,338	25,506	8,832	83,407	4,529	2,125	2,124	2,404	2,037	78,878	16,675	14,530	18,572	2021 June	
119,090	34,263	25,546	8,717	84,827	4,410	2,012	2,011	2,398	2,031	80,417	16,727	14,511	17,942	July	
118,531	33,478	24,282	9,196	85,053	4,500	2,101	2,100	2,399	2,032	80,553	16,617	14,750	17,694	Aug.	
119,818	34,696	22,166	12,530	85,122	4,408	2,008	2,007	2,400	2,052	80,714	17,614	14,670	18,611	Sep.	
121,352	36,723	24,240	12,483	84,629	4,608	2,193	2,193	2,415	2,062	80,021	17,194	14,288	18,556	Oct.	
120,639	36,061	23,490	12,571	84,578	4,770	2,345	2,344	2,425	2,072	79,808	16,853	14,186	19,753	Nov.	
121,179	37,501	25,193	12,308	83,678	4,753	2,338	2,337	2,415	2,062	78,925	15,857	14,106	18,519	Dec.	
121,547	38,045	25,589	12,456	83,502	4,655	2,210	2,109	2,445	2,092	78,847	15,336	13,538	18,109	2022 Jan.	
122,486	39,623	26,145	13,478	82,863	4,663	2,222	2,122	2,441	2,088	78,200	15,228	13,480	17,218	Feb.	
125,827	40,505	26,949	13,556	85,322	4,783	2,369	2,268	2,414	2,088	80,539	15,027	13,385	17,510	Mar.	
<b>Changes *</b>															
- 6,113	- 6,755	- 1,132	- 5,623	+ 642	- 42	+ 223	+ 222	- 265	- 137	+ 684	- 152	- 1,400	- 258	2020	
+ 10,318	+ 825	- 1,940	+ 2,765	+ 9,493	+ 270	+ 328	+ 328	- 58	- 36	+ 9,223	+ 424	- 366	+ 786	2021	
+ 1,326	- 87	+ 40	- 127	+ 1,413	- 119	- 113	- 113	- 6	- 6	+ 1,532	+ 52	- 19	- 693	2021 July	
- 582	- 794	- 1,264	+ 470	+ 212	+ 90	+ 89	+ 89	+ 1	+ 1	+ 122	- 110	+ 239	- 240	Aug.	
+ 1,136	+ 1,153	- 2,116	+ 3,269	- 17	- 92	- 93	- 93	+ 1	+ 20	+ 75	+ 997	- 80	+ 861	Sep.	
+ 1,533	+ 2,024	+ 2,074	- 50	- 491	+ 200	+ 185	+ 186	+ 15	+ 10	- 691	- 420	- 382	- 131	Oct.	
- 881	- 745	- 750	+ 5	- 136	+ 162	+ 152	+ 151	+ 10	+ 10	- 298	- 341	- 102	+ 1,082	Nov.	
+ 495	+ 1,418	+ 1,703	- 285	- 923	- 17	- 7	- 7	- 10	- 10	- 906	- 996	- 80	- 1,299	Dec.	
+ 263	+ 502	+ 396	+ 106	- 239	- 98	- 128	- 228	+ 30	+ 30	- 141	- 521	- 568	- 476	2022 Jan.	
+ 966	+ 1,590	+ 556	+ 1,034	- 624	+ 8	+ 12	+ 13	- 4	- 4	- 632	- 108	- 58	- 881	Feb.	
+ 3,272	+ 852	+ 804	+ 48	+ 2,420	+ 120	+ 147	+ 146	- 27	-	+ 2,300	- 201	- 95	+ 284	Mar.	

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets	
				Total	Balances and loans 1			Money market paper, securities 3 4	Total	Loans 1			Money market paper, securities 3		
					Total	German banks 2	Foreign banks			Total	Total	to German non-banks			to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>of which: Luxembourg</b>															
<b>End of year or month *</b>															
2019	7	7	78,373	28,515	24,720	10,181	14,539	.	35,334	25,459	13,855	13,813	11,604	9,875	14,524
2020	5	5	66,884	20,375	16,999	7,921	9,078	.	33,376	24,736	12,586	12,410	12,150	8,640	13,133
2021	4	4	71,046	22,205	19,379	8,497	10,882	.	31,938	24,215	12,093	12,042	12,122	7,723	16,903
2021 June	5	5	71,957	17,935	15,035	9,736	5,299	.	31,065	22,941	11,553	11,488	11,388	8,124	22,957
July	5	5	72,306	18,359	15,460	10,139	5,321	.	31,152	23,081	11,522	11,459	11,559	8,071	22,795
Aug.	5	5	70,899	17,783	14,895	9,469	5,426	.	31,186	23,194	11,544	11,481	11,650	7,992	21,930
Sep.	5	5	70,701	21,316	18,431	8,761	9,670	.	31,242	23,268	11,694	11,635	11,574	7,974	18,143
Oct.	4	4	70,649	19,577	16,728	9,586	7,142	.	31,548	23,792	11,989	11,933	11,803	7,756	19,524
Nov.	4	4	70,750	20,000	17,176	9,070	8,106	.	31,657	23,915	12,063	12,007	11,852	7,742	19,093
Dec.	4	4	71,046	22,205	19,379	8,497	10,882	.	31,938	24,215	12,093	12,042	12,122	7,723	16,903
2022 Jan.	4	4	70,402	18,912	16,040	7,782	8,258	.	32,306	24,593	12,125	12,073	12,468	7,713	19,184
Feb.	4	4	70,841	19,192	16,328	8,598	7,730	.	32,234	24,590	12,174	12,123	12,416	7,644	19,415
Mar.	4	4	71,280	18,858	15,960	8,145	7,815	.	32,882	25,253	12,362	12,313	12,891	7,629	19,540
<b>Changes *</b>															
2020	-	2	- 10,443	- 7,609	- 7,696	- 2,260	- 5,436	.	- 1,446	- 228	- 1,269	- 1,403	+ 1,041	- 1,218	- 1,388
2021	-	1	+ 3,274	+ 1,348	+ 2,303	+ 576	+ 1,727	.	- 1,844	- 917	- 493	- 368	- 424	- 927	+ 3,770
2021 July	-	-	+ 327	+ 420	+ 419	+ 403	+ 16	.	+ 69	+ 122	- 31	- 29	+ 153	- 53	- 162
Aug.	-	-	- 1,423	- 598	- 564	- 670	+ 106	.	+ 40	+ 120	+ 22	+ 22	+ 98	- 80	- 865
Sep.	-	-	+ 387	+ 3,402	+ 3,515	- 708	+ 4,223	.	- 2	+ 18	+ 150	+ 154	- 132	- 20	- 3,787
Oct.	-	1	- 68	- 1,722	- 1,713	+ 825	- 2,538	.	+ 273	+ 491	+ 295	+ 298	+ 196	- 218	+ 1,381
Nov.	-	-	+ 94	+ 280	+ 428	- 516	+ 944	.	+ 57	+ 72	+ 74	+ 74	- 2	- 15	- 431
Dec.	-	-	+ 221	+ 2,173	+ 2,187	- 573	+ 2,760	.	+ 238	+ 257	+ 30	+ 35	+ 227	- 19	- 2,190
2022 Jan.	-	-	- 816	- 3,180	- 3,148	- 715	- 2,433	.	+ 298	+ 308	+ 32	+ 31	+ 276	- 10	+ 2,066
Feb.	-	-	+ 489	+ 307	+ 295	+ 816	- 521	.	- 49	+ 20	+ 49	+ 50	- 29	- 69	+ 231
Mar.	-	-	+ 389	- 381	- 372	- 453	+ 81	.	+ 645	+ 660	+ 188	+ 190	+ 472	- 15	+ 125
<b>Foreign subsidiaries in non-EU countries</b>															
<b>End of year or month *</b>															
2019	9	24	68,728	14,218	13,687	3,888	9,799	531	34,056	30,404	293	293	30,111	3,652	20,454
2020	8	22	72,079	13,787	13,465	3,914	9,551	.	34,942	31,047	294	294	30,753	3,895	23,350
2021	9	22	76,310	15,172	14,744	4,946	9,798	.	34,913	30,255	346	346	29,909	4,658	26,225
2021 June	8	22	67,958	13,567	13,204	3,900	9,304	.	33,447	29,050	283	283	28,767	4,397	20,944
July	8	21	68,193	13,778	13,409	3,999	9,410	.	33,544	29,068	296	296	28,772	4,476	20,871
Aug.	8	21	68,998	13,743	13,366	3,858	9,508	.	33,910	29,272	313	313	28,959	4,638	21,345
Sep.	9	22	73,841	14,529	14,152	4,585	9,567	.	34,806	30,139	308	308	29,831	4,667	24,506
Oct.	9	22	74,662	15,433	15,036	5,406	9,630	.	34,359	29,860	306	306	29,554	4,499	24,870
Nov.	9	22	75,673	16,239	15,817	5,760	10,057	.	34,469	29,746	325	325	29,421	4,723	24,965
Dec.	9	22	76,310	15,172	14,744	4,946	9,798	.	34,913	30,255	346	346	29,909	4,658	26,225
2022 Jan.	9	22	76,565	15,203	14,787	5,139	9,648	.	34,791	30,540	352	352	30,188	4,251	26,571
Feb.	9	22	77,295	15,052	14,617	5,194	9,423	.	35,216	30,949	338	338	30,611	4,267	27,027
Mar.	9	22	77,561	14,815	14,379	4,841	9,538	.	36,051	31,600	343	343	31,257	4,451	26,695
<b>Changes *</b>															
2020	-	1	+ 7,137	+ 1,427	+ 1,610	+ 26	+ 1,584	.	+ 2,786	+ 2,543	+ 1	+ 1	+ 2,542	+ 243	+ 2,924
2021	+ 1	± 0	+ 860	- 274	- 335	+ 1,032	- 1,367	.	- 1,731	- 2,494	+ 52	+ 52	- 2,546	+ 763	+ 2,865
2021 July	-	-	+ 182	+ 174	+ 172	+ 99	+ 73	.	+ 82	+ 3	+ 13	+ 13	- 10	+ 79	- 74
Aug.	-	-	+ 674	- 103	- 109	- 141	+ 32	.	+ 303	+ 141	+ 17	+ 17	+ 124	+ 162	+ 474
Sep.	+ 1	+ 1	+ 4,070	+ 401	+ 411	+ 727	- 316	.	+ 509	+ 480	- 5	- 5	+ 485	+ 29	+ 3,160
Oct.	-	-	+ 924	+ 957	+ 939	+ 821	+ 118	.	- 396	- 228	- 2	- 2	- 226	- 168	+ 363
Nov.	-	-	+ 29	+ 271	+ 262	+ 354	- 92	.	- 335	- 559	+ 19	+ 19	- 578	+ 224	+ 93
Dec.	-	-	+ 433	- 1,169	- 1,171	- 814	- 357	.	+ 343	+ 408	+ 21	+ 21	+ 387	- 65	+ 1,259
2022 Jan.	-	-	- 392	- 295	- 277	+ 193	- 470	.	- 443	- 36	+ 6	+ 6	- 42	- 407	+ 346
Feb.	-	-	+ 888	- 78	- 97	+ 55	- 152	.	+ 510	+ 494	- 14	- 14	+ 508	+ 16	+ 456
Mar.	-	-	- 77	- 430	- 426	- 353	- 73	.	+ 685	+ 501	+ 5	+ 5	+ 496	+ 184	- 332

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

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

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

Deposits and borrowing											Money market paper and debt securities outstanding <sup>6</sup>	Equity capital	Other liabilities <sup>7</sup>	Period	
from banks (MFIs)				from non-banks (non-MFIs)											
Total	Total	German banks <sup>2</sup>	Foreign banks	Total	German non-banks (non-MFIs) <sup>5</sup>				Foreign non-banks						
					Total	Short-term		Medium and long-term							
						Total	of which: Enterprises and households	Total		of which: Enterprises and households					
16	17	18	19	20	21	22	23	24	25	26	27	28	29		
<b>End of year or month *</b>											<b>of which: Luxembourg</b>				
48,015	31,298	20,443	10,855	16,717	4,003	1,266	1,266	2,737	2,234	12,714	9,474	7,556	13,328	2019	
38,423	23,977	18,663	5,314	14,446	3,855	1,383	1,383	2,472	2,097	10,591	9,220	6,682	12,559	2020	
41,820	24,301	19,104	5,197	17,519	3,984	1,570	1,570	2,414	2,061	13,535	9,631	6,457	13,138	2021	
41,611	23,414	18,382	5,032	18,197	3,833	1,430	1,430	2,403	2,036	14,364	10,022	6,659	13,665	2021 June	
42,522	23,675	18,756	4,919	18,847	3,559	1,162	1,162	2,397	2,030	15,288	9,989	6,662	13,133	July	
41,726	22,822	17,559	5,263	18,904	3,744	1,346	1,346	2,398	2,031	15,160	9,703	6,665	12,805	Aug.	
40,302	21,707	15,805	5,902	18,595	3,660	1,261	1,261	2,399	2,051	14,935	10,208	6,665	13,526	Sep.	
40,960	22,911	17,117	5,794	18,049	3,768	1,354	1,354	2,414	2,061	14,281	9,803	6,467	13,419	Oct.	
40,568	22,821	17,555	5,266	17,747	3,996	1,572	1,572	2,424	2,071	13,751	9,869	6,467	13,846	Nov.	
41,820	24,301	19,104	5,197	17,519	3,984	1,570	1,570	2,414	2,061	13,535	9,631	6,457	13,138	Dec.	
42,365	24,709	19,277	5,432	17,656	3,934	1,490	1,390	2,444	2,091	13,722	9,124	6,414	12,499	2022 Jan.	
43,883	26,189	19,787	6,402	17,694	3,951	1,511	1,411	2,440	2,087	13,743	9,025	6,414	11,519	Feb.	
44,340	26,405	19,933	6,472	17,935	4,103	1,690	1,590	2,413	2,087	13,832	8,718	6,414	11,808	Mar.	
<b>Changes *</b>															
- 8,990	- 6,894	- 1,780	- 5,114	- 2,096	- 148	+ 117	+ 117	- 265	- 137	- 1,948	- 254	- 874	- 325	2020	
+ 2,939	+ 42	+ 441	- 399	+ 2,897	+ 129	+ 187	+ 187	- 58	- 36	+ 2,768	+ 411	- 225	+ 149	2021	
+ 904	+ 259	+ 374	- 115	+ 645	- 274	- 268	- 268	- 6	- 6	+ 919	- 33	+ 3	- 547	2021 July	
- 812	- 863	- 1,197	+ 334	+ 51	+ 185	+ 184	+ 184	+ 1	+ 1	- 134	- 286	+ 3	- 328	Aug.	
- 1,532	- 1,181	- 1,754	+ 573	- 351	- 84	- 85	- 85	+ 1	+ 20	- 267	+ 505	-	+ 640	Sep.	
+ 663	+ 1,212	+ 1,312	- 100	- 549	+ 108	+ 93	+ 93	+ 15	+ 10	- 657	- 405	- 198	- 128	Oct.	
- 504	- 163	+ 438	- 601	- 341	+ 228	+ 218	+ 218	+ 10	+ 10	- 569	+ 66	-	+ 344	Nov.	
+ 1,223	+ 1,463	+ 1,549	- 86	- 240	- 12	- 2	- 2	- 10	- 10	- 228	- 238	- 10	- 754	Dec.	
+ 468	+ 362	+ 173	+ 189	+ 106	- 50	- 80	- 180	+ 30	+ 30	+ 156	- 507	- 43	- 734	2022 Jan.	
+ 1,540	+ 1,495	+ 510	+ 985	+ 45	+ 17	+ 21	+ 21	- 4	- 4	+ 28	- 99	-	- 952	Feb.	
+ 411	+ 189	+ 146	+ 43	+ 222	+ 152	+ 179	+ 179	- 27	-	+ 70	- 307	-	+ 285	Mar.	
<b>End of year or month *</b>											<b>Foreign subsidiaries in non-EU countries</b>				
48,630	25,126	8,339	16,787	23,504	2,124	2,123	2,123	.	.	21,380	.	6,186	13,503	2019	
53,212	23,256	6,977	16,279	29,956	2,213	2,211	2,211	.	.	27,743	1,179	5,794	11,894	2020	
57,408	26,709	7,776	18,933	30,699	2,532	2,532	2,530	-	-	28,167	499	6,216	12,187	2021	
50,095	24,191	6,696	17,495	25,904	2,041	2,039	2,038	.	.	23,863	894	5,991	10,978	2021 June	
50,620	24,385	6,827	17,558	26,235	2,189	2,187	2,185	.	.	24,046	982	5,941	10,650	July	
51,240	24,688	6,804	17,884	26,552	2,119	2,117	2,115	.	.	24,433	898	6,001	10,859	Aug.	
55,619	26,812	7,872	18,940	28,807	2,214	2,214	2,211	-	-	26,593	800	6,061	11,361	Sep.	
56,272	27,060	8,510	18,550	29,212	2,314	2,314	2,312	-	-	26,898	711	6,099	11,580	Oct.	
56,857	26,537	7,619	18,918	30,320	2,275	2,275	2,272	-	-	28,045	673	6,159	11,984	Nov.	
57,408	26,709	7,776	18,933	30,699	2,532	2,532	2,530	-	-	28,167	499	6,216	12,187	Dec.	
58,023	26,779	7,572	19,207	31,244	2,571	2,571	2,569	-	-	28,673	562	6,328	11,652	2022 Jan.	
58,380	26,725	7,540	19,185	31,655	2,782	2,782	2,781	-	-	28,873	601	6,279	12,035	Feb.	
58,174	26,044	7,273	18,771	32,130	2,689	2,689	2,687	-	-	29,441	662	6,462	12,263	Mar.	
<b>Changes *</b>															
+ 7,486	- 577	- 1,362	+ 785	+ 8,063	+ 89	+ 88	+ 88	.	.	+ 7,974	-	- 392	- 727	2020	
+ 1,743	+ 2,330	+ 799	+ 1,531	- 587	+ 319	+ 321	+ 319	.	.	- 906	- 680	+ 422	- 625	2021	
+ 515	+ 188	+ 131	+ 57	+ 327	+ 148	+ 148	+ 147	.	.	+ 179	+ 88	- 50	- 371	2021 July	
+ 513	+ 257	- 23	+ 280	+ 256	- 70	- 70	- 70	.	.	+ 326	- 84	+ 60	+ 185	Aug.	
+ 3,794	+ 1,844	+ 1,068	+ 776	+ 1,950	+ 95	+ 97	+ 96	.	.	+ 1,855	- 98	+ 60	+ 314	Sep.	
+ 780	+ 296	+ 638	- 342	+ 484	+ 100	+ 100	+ 101	-	-	+ 384	- 89	+ 38	+ 195	Oct.	
- 142	- 840	- 891	+ 51	- 698	- 39	- 39	- 40	-	-	+ 737	- 38	+ 60	+ 149	Nov.	
+ 417	+ 104	+ 157	- 53	+ 313	+ 257	+ 257	+ 258	-	-	+ 56	- 174	+ 57	+ 133	Dec.	
+ 121	- 151	- 204	+ 53	+ 272	+ 39	+ 39	+ 39	-	-	+ 233	+ 63	+ 112	- 688	2022 Jan.	
+ 488	+ 5	- 32	+ 37	+ 483	+ 211	+ 211	+ 212	-	-	+ 272	+ 39	- 49	+ 410	Feb.	
- 464	- 777	- 267	- 510	+ 313	- 93	- 93	- 94	-	-	+ 406	+ 61	+ 183	+ 143	Mar.	

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

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

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

#### 1 Loans, building loans \*

€ million

End of year or month	Building loans to domestic households <sup>2</sup>										Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
	Total	by debtor group		by type and maturity						Other loans			
		Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans							
				Total	of which To employees and other individuals	Total	of which						
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>All building and loan associations</b>													
2017	40,807	134,400	13,608	120,792	12,218	10,961	102,625	6,820	95,335	19,557	6,079	1,080	40,865
2018	38,412	140,443	14,238	126,205	11,757	10,552	108,505	5,857	102,222	20,181	6,190	1,118	41,505
2019	32,522	147,665	14,928	132,737	11,290	10,155	115,629	5,279	109,980	20,746	8,130	1,188	42,155
2020	29,453	158,185	15,872	142,313	10,690	9,661	123,043	4,782	117,912	24,452	8,062	1,331	41,633
2021	27,096	168,019	16,828	151,191	10,005	9,066	128,295	4,205	123,784	29,719	7,818	1,473	42,191
2021 July	28,175	163,769	16,490	147,279	10,225	9,255	125,853	4,398	121,135	27,691	7,937	1,453	41,331
Aug.	28,314	164,445	16,545	147,900	10,213	9,248	126,114	4,329	121,472	28,118	7,965	1,477	41,404
Sep.	27,540	165,363	16,638	148,725	10,159	9,199	126,689	4,320	122,063	28,515	7,902	1,472	41,317
Oct.	26,961	166,214	16,717	149,497	10,129	9,176	127,133	4,352	122,452	28,952	7,866	1,472	42,212
Nov.	27,355	166,945	16,760	150,185	10,061	9,118	127,521	4,319	122,884	29,363	7,883	1,474	42,153
Dec.	27,096	168,019	16,828	151,191	10,005	9,066	128,295	4,205	123,784	29,719	7,818	1,473	42,191
2022 Jan.	27,182	168,541	17,074	151,467	9,999	9,051	128,568	4,139	124,117	29,974	7,841	1,471	42,113
Feb.	26,943	169,170	17,145	152,025	9,953	9,009	128,834	4,094	124,444	30,383	7,905	1,471	41,990
Mar.	27,875	170,417	17,259	153,158	9,907	8,963	129,646	4,076	125,256	30,864	7,883	1,476	41,099
Apr.	28,903	171,105	17,324	153,781	9,967	9,014	129,862	4,013	125,506	31,276	7,898	1,440	40,371
<b>Private building and loan associations</b>													
2017	25,031	107,571	10,713	96,858	9,195	8,319	79,993	5,567	73,999	18,383	4,079	523	18,494
2018	22,831	112,374	11,157	101,217	8,845	7,994	84,726	4,810	79,524	18,803	3,620	495	18,271
2019	16,903	118,276	11,655	106,621	8,437	7,639	90,641	4,401	85,895	19,198	5,126	474	18,404
2020	14,251	127,303	12,401	114,902	7,921	7,195	96,812	4,000	92,490	22,570	4,931	481	18,424
2021	12,351	135,616	13,007	122,609	7,351	6,692	100,956	3,576	97,092	27,309	4,364	590	19,413
2021 July	13,010	132,119	12,781	119,338	7,531	6,852	99,073	3,696	95,079	25,515	4,595	566	18,311
Aug.	13,274	132,671	12,812	119,859	7,528	6,853	99,232	3,640	95,301	25,911	4,610	591	18,384
Sep.	12,592	133,438	12,888	120,550	7,464	6,792	99,704	3,645	95,774	26,270	4,516	586	18,338
Oct.	12,027	134,134	12,941	121,193	7,441	6,776	100,040	3,694	96,038	26,653	4,412	585	19,228
Nov.	12,418	134,701	12,963	121,738	7,393	6,735	100,300	3,673	96,330	27,008	4,420	588	19,388
Dec.	12,351	135,616	13,007	122,609	7,351	6,692	100,956	3,576	97,092	27,309	4,364	590	19,413
2022 Jan.	11,983	136,013	13,236	122,777	7,354	6,683	101,148	3,525	97,329	27,511	4,347	588	19,327
Feb.	12,029	136,482	13,277	123,205	7,320	6,653	101,309	3,487	97,545	27,853	4,356	586	19,200
Mar.	12,620	137,459	13,350	124,109	7,274	6,606	101,931	3,483	98,154	28,254	4,360	589	18,732
Apr.	13,647	137,910	13,370	124,540	7,322	6,646	102,017	3,432	98,261	28,571	4,367	559	18,069
<b>Public building and loan associations</b>													
2017	15,776	26,829	2,895	23,934	3,023	2,642	22,632	1,253	21,336	1,174	2,000	557	22,371
2018	15,581	28,069	3,081	24,988	2,912	2,558	23,779	1,047	22,698	1,378	2,570	623	23,234
2019	15,619	29,389	3,273	26,116	2,853	2,516	24,988	878	24,085	1,548	3,004	714	23,751
2020	15,202	30,882	3,471	27,411	2,769	2,466	26,231	782	25,422	1,882	3,131	850	23,209
2021	14,745	32,403	3,821	28,582	2,654	2,374	27,339	629	26,692	2,410	3,454	883	22,778
2021 July	15,165	31,650	3,709	27,941	2,694	2,403	26,780	702	26,056	2,176	3,342	887	23,020
Aug.	15,040	31,774	3,733	28,041	2,685	2,395	26,882	689	26,171	2,207	3,355	886	23,020
Sep.	14,948	31,925	3,750	28,175	2,695	2,407	26,985	675	26,289	2,245	3,386	886	22,979
Oct.	14,934	32,080	3,776	28,304	2,688	2,400	27,093	658	26,414	2,299	3,454	887	22,984
Nov.	14,937	32,244	3,797	28,447	2,668	2,383	27,221	646	26,554	2,355	3,463	886	22,765
Dec.	14,745	32,403	3,821	28,582	2,654	2,374	27,339	629	26,692	2,410	3,454	883	22,778
2022 Jan.	15,199	32,528	3,838	28,690	2,645	2,368	27,420	614	26,788	2,463	3,494	883	22,786
Feb.	14,914	32,688	3,868	28,820	2,633	2,356	27,525	607	26,899	2,530	3,549	885	22,790
Mar.	15,255	32,958	3,909	29,049	2,633	2,357	27,715	593	27,102	2,610	3,523	887	22,367
Apr.	15,256	33,195	3,954	29,241	2,645	2,368	27,845	581	27,245	2,705	3,531	881	22,302

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

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

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

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

€ million

End of year or month	Deposits and borrowing from banks (MFIs) <sup>1</sup>			Deposits and borrowing from domestic non-banks (non-MFIs)			Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities outstanding	Memo items				
	Total	of which		Deposits under savings and loan contracts					Number of institutions	Balance sheet total <sup>3</sup>	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts	
		Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic households	Other domestic non-banks							Other <sup>2</sup>
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>All building and loan associations</b>													
2017	25,618	15,134	2,612	167,755	166,016	1,739	9,411	912	3,042	20	229,179	27,772	881,683
2018	23,213	14,221	2,797	173,372	171,350	2,022	9,943	937	3,288	20	233,433	26,941	894,949
2019	23,891	12,953	2,921	178,784	176,439	2,345	9,784	941	1,767	19	237,850	26,053	908,960
2020	29,636	15,487	2,928	180,540	178,073	2,467	8,330	947	2,760	18	244,856	24,923	910,238
2021	33,103	21,610	2,957	182,731	180,035	2,696	9,165	1,707	4,242	18	253,225	23,760	907,831
2021 May	28,963	17,142	2,918	181,509	178,954	2,555	8,616	1,710	3,257	18	246,944	24,536	913,652
June	29,871	17,890	2,923	181,362	178,798	2,564	8,859	1,705	3,257	18	248,248	24,426	913,248
July	30,759	18,948	2,926	181,158	178,564	2,594	8,832	1,702	3,257	18	248,867	24,321	912,718
Aug.	31,761	19,483	2,925	181,260	178,643	2,617	8,856	1,700	3,257	18	249,994	24,213	911,781
Sep.	31,516	19,867	2,923	181,477	178,841	2,636	8,808	1,699	3,256	18	250,094	24,115	911,128
Oct.	31,052	20,215	2,927	181,539	178,879	2,660	8,845	1,698	4,252	18	250,644	23,997	909,739
Nov.	32,599	20,987	2,923	181,289	178,627	2,662	9,073	1,694	4,252	18	252,112	23,870	908,524
Dec.	33,103	21,610	2,957	182,731	180,035	2,696	9,165	1,707	4,242	18	253,225	23,760	907,831
2022 Jan.	33,522	21,573	2,954	183,088	180,371	2,717	9,157	1,708	4,142	18	253,392	23,649	906,846
Feb.	33,955	21,448	3,000	183,306	180,570	2,736	9,131	1,712	4,163	18	254,051	23,539	906,105
Mar.	35,428	20,918	2,997	183,275	180,519	2,756	9,150	1,706	4,153	18	255,822	23,416	905,133
Apr.	37,238	21,874	2,994	182,999	180,246	2,753	9,054	1,703	4,062	18	257,132	23,294	904,873
<b>Private building and loan associations</b>													
2017	22,792	14,226	1,711	109,401	108,519	882	9,156	602	3,042	12	160,525	17,815	586,410
2018	20,262	13,211	1,734	112,756	111,807	949	9,670	601	3,288	12	162,274	17,276	593,321
2019	20,211	12,016	1,739	116,063	115,031	1,032	9,492	599	1,767	11	164,139	16,722	602,017
2020	25,711	14,625	1,735	117,063	115,999	1,064	8,017	599	2,760	10	170,006	16,018	603,598
2021	29,252	20,879	1,712	118,689	117,542	1,147	8,716	1,354	4,242	10	177,699	15,324	602,719
2021 May	25,437	16,331	1,713	117,630	116,540	1,090	8,309	1,358	3,257	10	171,962	15,803	607,145
June	26,135	17,054	1,714	117,626	116,537	1,089	8,544	1,352	3,257	10	173,095	15,743	607,211
July	27,111	18,164	1,711	117,449	116,346	1,103	8,532	1,350	3,257	10	173,778	15,680	606,920
Aug.	28,201	18,737	1,710	117,443	116,328	1,115	8,563	1,347	3,257	10	174,881	15,603	606,030
Sep.	27,891	19,123	1,710	117,687	116,571	1,116	8,501	1,346	3,256	10	174,943	15,542	605,540
Oct.	27,347	19,468	1,710	117,763	116,637	1,126	8,446	1,345	4,252	10	175,305	15,462	604,202
Nov.	28,786	20,240	1,707	117,789	116,659	1,130	8,600	1,343	4,252	10	176,807	15,396	603,433
Dec.	29,252	20,879	1,712	118,689	117,542	1,147	8,716	1,354	4,242	10	177,699	15,324	602,719
2022 Jan.	29,411	20,843	1,704	118,835	117,680	1,155	8,745	1,352	4,142	10	177,420	15,243	601,616
Feb.	30,034	20,746	1,741	118,903	117,737	1,166	8,723	1,355	4,163	10	178,092	15,166	600,754
Mar.	31,428	20,115	1,737	118,804	117,632	1,172	8,731	1,351	4,153	10	179,659	15,078	599,772
Apr.	33,074	21,076	1,730	118,493	117,329	1,164	8,641	1,348	4,062	10	180,720	14,987	599,013
<b>Public building and loan associations</b>													
2017	2,826	908	901	58,354	57,497	857	255	310	-	8	68,654	9,957	295,273
2018	2,951	1,010	1,063	60,616	59,543	1,073	273	336	-	8	71,159	9,665	301,628
2019	3,680	937	1,182	62,721	61,408	1,313	292	342	-	8	73,711	9,331	306,943
2020	3,925	862	1,193	63,477	62,074	1,403	313	348	-	8	74,850	8,905	306,640
2021	3,851	731	1,245	64,042	62,493	1,549	449	353	-	8	75,526	8,436	305,112
2021 May	3,526	811	1,205	63,879	62,414	1,465	307	352	-	8	74,982	8,733	306,507
June	3,736	836	1,209	63,736	62,261	1,475	315	353	-	8	75,153	8,683	306,037
July	3,648	784	1,215	63,709	62,218	1,491	300	352	-	8	75,089	8,641	305,798
Aug.	3,560	746	1,215	63,817	62,315	1,502	293	353	-	8	75,113	8,610	305,751
Sep.	3,625	744	1,213	63,790	62,270	1,520	307	353	-	8	75,151	8,573	305,588
Oct.	3,705	747	1,217	63,776	62,242	1,534	399	353	-	8	75,339	8,535	305,537
Nov.	3,813	747	1,216	63,500	61,968	1,532	473	351	-	8	75,305	8,474	305,091
Dec.	3,851	731	1,245	64,042	62,493	1,549	449	353	-	8	75,526	8,436	305,112
2022 Jan.	4,111	730	1,250	64,253	62,691	1,562	412	356	-	8	75,972	8,406	305,230
Feb.	3,921	702	1,259	64,403	62,833	1,570	408	357	-	8	75,959	8,373	305,351
Mar.	4,000	803	1,260	64,471	62,887	1,584	419	355	-	8	76,163	8,337	305,361
Apr.	4,164	798	1,264	64,506	62,917	1,589	413	355	-	8	76,412	8,307	305,860

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

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

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

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

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

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

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

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



## IV. Structural figures, multi-office banks

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

period	Commercial banks				Landesbanken	Savings banks	Regional institutions of credit cooperatives	Credit cooperatives	Banks with special, development and other central support tasks	Building and loan associations	All domestic banks	Foreign branches 1	Foreign subsidiaries
	Total	Big banks	Regional banks and other commercial banks	Branches of foreign banks									
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Total number</b>													
2017	263	4	153	106	8	391	917	13	19	20	1,631	188	50
2018	267	4	151	112	6	386	875	11	18	20	1,583	184	43
2019	259	4	147	108	6	380	842	10	18	19	1,534	199	41
2020	257	3	143	111	6	377	815	10	18	18	1,501	206	36
2021	251	3	139	109	6	371	806	9	18	36	1,497	207	35
<b>Business volume of less than €50 million <sup>2</sup></b>													
2017	37	–	10	27	–	–	21	–	–	–	58	47	5
2018	40	–	11	29	–	–	17	–	–	–	57	42	5
2019	28	–	5	23	–	–	12	–	–	–	40	55	6
2020	33	–	6	27	–	–	9	–	–	–	42	67	4
2021	31	–	6	25	–	–	7	–	–	–	38	66	4
<b>Business volume of €50 million or more but less than €100 million <sup>2</sup></b>													
2017	13	–	8	5	–	–	70	–	–	–	83	6	2
2018	10	–	4	6	–	–	58	–	–	–	68	5	2
2019	13	–	6	7	–	–	53	–	–	–	66	9	1
2020	9	–	3	6	–	–	42	–	–	–	51	6	2
2021	8	–	4	4	–	–	35	–	–	–	43	8	3
<b>Business volume of €1 billion or more but less than €5 billion <sup>2</sup></b>													
2017	31	–	22	9	–	5	199	–	–	–	235	9	3
2018	28	–	20	8	–	5	186	–	–	–	219	10	4
2019	31	–	21	10	–	5	175	–	–	–	211	11	4
2020	31	–	21	10	–	1	162	–	–	–	194	17	3
2021	27	–	18	9	–	1	142	–	–	1	171	17	3
<b>Business volume of €250 million or more but less than €500 million <sup>2</sup></b>													
2017	22	–	17	5	–	22	200	3	–	1	248	16	4
2018	20	–	17	3	–	20	188	2	–	1	231	18	3
2019	18	–	16	2	–	16	173	2	–	1	210	20	4
2020	20	–	18	2	–	12	158	2	–	1	193	14	2
2021	19	–	16	3	–	11	155	2	–	1	188	19	1
<b>Business volume of €500 million or more but less than €1 billion <sup>2</sup></b>													
2017	35	–	21	14	–	55	172	–	–	1	263	26	8
2018	32	–	18	14	–	49	156	–	–	1	238	28	7
2019	34	–	19	15	–	45	149	–	–	1	229	18	5
2020	32	–	17	15	–	41	151	–	–	1	225	20	5
2021	30	–	16	14	–	33	157	–	–	2	222	22	4
<b>Business volume of €1 billion or more but less than €5 billion <sup>2</sup></b>													
2017	71	–	46	25	–	252	231	4	5	6	569	50	15
2018	78	–	50	28	–	252	243	3	4	6	586	44	11
2019	74	–	51	23	–	248	251	3	4	6	586	47	11
2020	68	–	43	25	–	242	259	3	4	5	581	46	10
2021	68	–	40	28	–	237	267	3	4	10	589	37	10
<b>Business volume of €5 billion or more but less than €10 billion <sup>2</sup></b>													
2017	16	–	10	6	–	41	20	–	3	5	85	15	4
2018	23	–	13	10	–	43	19	1	3	5	94	15	3
2019	30	–	11	19	–	47	21	–	3	5	106	15	2
2020	29	–	17	12	–	58	26	–	3	5	121	14	3
2021	31	–	19	12	–	62	30	–	3	10	136	14	2
<b>Business volume of more than €10 billion <sup>2</sup></b>													
2017	38	4	19	15	8	16	4	6	11	7	90	19	9
2018	36	4	18	14	6	17	8	5	11	7	90	22	8
2019	31	4	18	9	6	19	8	5	11	6	86	24	8
2020	35	3	18	14	6	23	8	5	11	6	94	22	7
2021	37	3	20	14	6	27	13	4	11	12	110	24	8

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

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

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

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

€ million

End of year or month	Number of reporting credit institutions	Total assets <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
<b>All categories of banks</b>												
2019	1,534	8,725,285	43,438	567,252	7,129	5,796	1,531,720	4,065,002	1,078,522	214,643	123,825	50,141
2020	1,500	9,431,501	47,437	876,739	11,636	4,140	1,622,087	4,174,814	1,081,063	210,048	103,381	61,900
2021	1,446	9,233,348	49,690	905,741	3,149	420	2,041,155	3,964,520	941,802	228,448	95,949	64,094
2022 Mar.	1,442	10,025,277	49,971	1,087,009	4,366	322	2,194,224	4,046,313	953,105	228,825	94,646	65,230
<b>Commercial banks <sup>6</sup></b>												
2019	259	3,799,891	20,551	342,647	4,911	5,711	612,596	1,524,354	363,999	36,234	62,095	13,616
2020	256	4,160,740	21,480	549,760	9,952	4,067	596,914	1,530,332	364,505	23,523	41,356	16,905
2021	251	3,807,121	22,093	481,784	2,762	360	990,737	1,231,387	273,815	24,030	32,714	15,879
2022 Mar.	250	4,417,881	22,294	579,069	3,817	259	1,105,031	1,271,270	282,871	24,349	31,885	17,140
<b>Big banks</b>												
2019	4	2,398,650	17,276	151,882	4,022	5,349	308,159	844,511	220,864	29,877	56,306	2,436
2020	3	2,538,904	16,843	212,915	8,749	3,802	245,891	846,095	222,553	15,931	35,225	4,650
2021	3	2,016,812	16,511	128,020	1,369	53	482,608	576,573	116,983	11,713	26,853	5,136
2022 Mar.	3	2,209,490	16,292	156,015	2,517	47	527,902	579,273	126,093	11,775	26,175	5,022
<b>Regional banks and other commercial banks</b>												
2019	147	1,035,588	3,246	115,209	889	163	137,846	573,296	133,914	6,324	5,011	10,607
2020	142	1,194,068	4,614	220,599	1,203	143	161,810	578,756	133,810	7,556	5,433	11,822
2021	139	1,332,489	5,549	218,658	1,393	189	313,906	545,769	148,119	12,279	5,167	10,431
2022 Mar.	139	1,740,945	5,970	284,695	1,300	169	384,158	574,900	148,210	12,540	5,016	11,882
<b>Branches of foreign banks</b>												
2019	108	365,653	29	75,556	–	199	166,591	106,547	9,221	33	778	573
2020	111	427,768	23	116,246	–	122	189,213	105,481	8,142	36	698	433
2021	109	457,820	33	135,106	–	118	194,223	109,045	8,713	38	694	312
2022 Mar.	108	467,446	32	138,359	–	43	192,971	117,097	8,568	34	694	236
<b>Landesbanken and savings banks</b>												
2019	386	2,157,828	14,446	104,791	1,108	55	216,120	1,273,776	308,692	97,665	23,682	9,073
2020	383	2,291,834	16,726	180,951	1,142	30	230,424	1,309,957	301,114	100,406	23,323	13,022
2021	377	2,355,290	18,216	247,605	139	16	212,088	1,358,771	271,901	110,273	23,924	14,590
2022 Mar.	374	2,439,899	18,552	282,494	559	15	236,243	1,375,366	274,858	109,574	23,265	14,767
<b>Credit cooperatives</b>												
2019	842	983,036	8,289	26,678	–	30	63,989	624,739	161,269	59,491	17,601	1,561
2020	815	1,072,783	9,151	43,404	–	18	82,733	663,411	167,330	64,268	18,282	3,089
2021	773	1,140,379	9,281	61,205	200	18	79,508	708,878	165,102	71,142	18,873	3,536
2022 Mar.	773	1,144,683	8,999	57,940	–	20	73,937	719,685	165,637	72,251	19,049	3,545
<b>Mortgage banks</b>												
2019	10	230,912	–	1,792	–	–	8,912	182,949	28,277	149	154	30
2020	10	240,966	–	7,632	–	–	8,053	188,158	28,361	149	151	28
2021	9	228,891	–	10,731	–	–	9,428	177,693	24,735	149	147	26
2022 Mar.	9	231,341	–	11,023	–	–	11,494	179,617	23,393	149	147	64
<b>Building and loan associations</b>												
2019	19	238,994	–	1,467	–	–	30,752	159,980	31,858	10,307	306	1,187
2020	18	246,050	–	2,469	–	–	27,781	170,554	31,038	10,605	251	885
2021	18	253,225	–	2,910	–	–	27,096	177,310	30,729	11,462	268	466
2022 Mar.	18	255,822	–	3,348	–	–	27,875	179,776	29,806	11,293	267	287
<b>Banks with special, development and other central support tasks</b>												
2019	18	1,314,624	152	89,877	1,110	–	599,351	299,204	184,427	10,797	19,987	24,674
2020	18	1,419,128	80	92,523	542	25	676,182	312,402	188,715	11,097	20,018	27,971
2021	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	11,392	20,023	29,597
2022 Mar.	18	1,535,651	126	153,135	– 10	28	739,644	320,599	176,540	11,209	20,033	29,427

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

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

## IV. Structural figures, multi-office banks

Tangible assets and other assets <sup>1</sup>											Other liabilities <sup>1</sup>			End of year or month
Total	of which: trading portfolio derivatives <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Sub-ordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which: trading portfolio derivatives <sup>4</sup>	Memo items: Sureties		
13	14	15	16	17	18	19	20	21	22	23	24	25		
<b>All categories of banks</b>														
1,037,817	705,076	1,610,405	4,152,217	1,236,988	50,141	5,839	69,440	59,016	553,091	988,148	670,784	276,166	2019	
1,238,256	927,782	1,933,442	4,408,744	1,181,680	61,900	7,892	70,778	62,664	549,059	1,155,342	902,319	276,912	2020	
938,380	593,844	2,245,400	4,236,799	1,173,942	64,094	8,412	64,364	69,867	564,910	805,560	574,482	246,305	2021	
1,301,266	952,357	2,473,864	4,364,526	1,220,154	65,230	7,569	69,380	74,041	576,685	1,173,828	930,395	251,020	2022 Mar.	
<b>Commercial banks <sup>6</sup></b>														
813,177	587,964	773,502	1,800,072	201,684	13,616	2,955	21,698	30,276	200,754	755,334	559,755	153,727	2019	
1,001,946	812,524	919,153	1,882,108	187,364	16,905	4,454	23,291	33,848	183,243	910,374	793,221	153,748	2020	
731,560	509,705	1,142,129	1,644,954	150,714	15,879	3,763	19,086	41,266	188,756	600,574	496,033	123,451	2021	
1,079,896	858,973	1,305,703	1,719,894	157,231	17,140	3,749	19,831	45,527	197,882	950,924	840,184	124,948	2022 Mar.	
<b>Big banks</b>														
757,968	580,268	422,763	958,136	158,309	2,436	1,472	10,538	18,088	110,160	716,748	550,621	113,320	2019	
926,250	795,563	409,611	1,003,431	149,209	4,650	2,081	12,731	20,218	80,422	856,551	775,775	111,769	2020	
650,993	488,578	478,599	783,357	109,441	5,136	1,711	10,052	16,596	73,627	538,293	474,093	76,755	2021	
758,379	594,893	520,873	827,338	113,474	5,022	1,730	10,273	17,837	73,210	639,733	581,731	75,373	2022 Mar.	
<b>Regional banks and other commercial banks</b>														
49,083	.	161,555	685,343	42,745	10,607	1,329	9,772	11,710	80,728	31,799	.	16,769	2019	
68,322	.	273,060	707,879	37,718	11,822	1,866	9,099	12,987	92,501	47,136	.	15,596	2020	
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910	2021	
312,105	.	523,772	712,370	42,716	11,882	1,534	7,765	27,035	110,375	303,496	.	17,744	2022 Mar.	
<b>Branches of foreign banks</b>														
6,126	.	189,184	156,593	630	573	154	1,388	478	9,866	6,787	.	23,638	2019	
7,374	.	236,482	170,798	437	433	507	1,461	643	10,320	6,687	.	26,383	2020	
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786	2021	
9,412	.	261,058	180,186	1,041	236	485	1,793	655	14,297	7,695	.	31,831	2022 Mar.	
<b>Landesbanken and savings banks</b>														
108,420	68,925	336,639	1,267,604	222,743	9,073	1,596	24,494	16,912	165,824	112,943	62,677	75,264	2019	
114,739	65,235	410,551	1,346,377	199,557	13,022	1,607	23,869	16,112	171,027	109,712	57,846	74,918	2020	
97,767	49,271	453,571	1,387,210	188,129	14,590	2,688	20,543	16,960	175,302	96,297	43,228	71,829	2021	
104,206	53,086	490,896	1,422,185	189,357	14,767	1,806	22,934	17,110	175,532	105,312	50,346	72,202	2022 Mar.	
<b>Credit cooperatives</b>														
19,389	-	122,082	733,251	10,544	1,561	376	7,524	1,969	83,755	21,974	-	18,587	2019	
21,097	-	148,828	788,959	10,255	3,089	388	7,727	2,245	89,492	21,800	-	18,471	2020	
22,636	-	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	2	19,482	2021	
23,620	-	173,301	827,408	8,803	3,545	537	8,721	2,858	95,245	24,265	8	19,737	2022 Mar.	
<b>Mortgage banks</b>														
8,649	.	48,023	68,092	95,123	30	117	1,051	1,840	10,341	6,295	.	1,396	2019	
8,434	.	60,808	63,893	96,406	28	205	957	1,528	10,782	6,359	.	1,408	2020	
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2021	
5,454	.	62,406	53,001	97,971	64	262	1,632	913	10,719	4,373	.	844	2022 Mar.	
<b>Building and loan associations</b>														
3,137	.	23,167	190,998	1,640	1,187	178	6,483	440	12,046	2,855	.	1	2019	
2,467	.	28,885	191,407	2,634	885	237	6,234	395	12,251	3,122	.	1	2020	
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021	
3,170	.	35,386	193,874	4,027	287	200	6,492	425	12,278	2,853	.	1	2022 Mar.	
<b>Banks with special, development and other central support tasks</b>														
85,045	.	306,992	92,200	705,254	24,674	617	8,190	7,579	80,371	88,747	.	27,191	2019	
89,573	.	365,217	136,000	685,464	27,971	1,001	8,700	8,536	82,264	103,975	.	28,366	2020	
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021	
84,920	.	406,172	148,164	762,765	29,427	1,015	9,770	7,208	85,029	86,101	.	33,288	2022 Mar.	

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents 1															
	Short-term assets							Long-term assets								
	Total	Total	Loans and advances to			Treasury bills and other money market instruments		Total	foreign banks	Loans and advances to			Bonds and notes		Shares and other securities	
			foreign banks 2	Total	foreign non-banks	of which: enterprises and households	Total			of which: of foreign banks	Total	foreign non-banks	of which: enterprises and households	Total		of which: of foreign banks
1	2	3	4	5	6	7	8	9	10	11	12	13	14			
<b>Assets and liabilities, total 4</b>																
2019	1,939,831	659,536	539,118	110,952	108,770	9,466	1,809	1,280,295	281,291	402,048	355,618	499,117	247,638	23,866		
2020	1,915,708	673,810	534,518	125,363	122,496	13,929	2,638	1,241,898	252,765	397,522	349,282	502,329	235,928	22,947		
2021 Q1	2,071,811	814,630	647,099	153,272	151,511	14,259	2,320	1,257,181	261,322	406,018	356,728	499,272	229,278	24,306		
Q2	2,080,963	826,574	667,001	146,620	144,277	12,953	2,480	1,254,389	263,715	404,850	355,810	494,330	225,694	25,181		
Q3	2,056,248	807,731	635,032	156,519	151,476	16,180	1,049	1,248,517	251,133	412,700	363,420	490,317	225,143	27,532		
Q4	2,039,029	775,081	615,256	151,480	149,409	8,345	361	1,263,948	262,703	420,679	371,232	484,021	221,083	29,737		
2021 Dec.	2,039,029	775,081	615,256	151,480	149,409	8,345	361	1,263,948	262,703	420,679	371,232	484,021	221,083	29,737		
2022 Jan.	2,179,143	913,382	714,941	186,999	184,833	11,442	1,185	1,265,761	263,633	423,640	373,922	479,785	219,305	32,120		
Feb.	2,213,576	938,006	735,604	191,402	189,083	11,000	1,598	1,275,570	264,400	423,682	373,903	490,159	220,171	30,722		
Mar.	2,198,633	913,921	730,924	171,759	168,743	11,238	977	1,284,712	269,398	425,584	376,153	493,923	222,090	29,009		
Apr.	2,212,784	930,874	735,327	180,885	174,605	14,662	1,557	1,281,910	269,552	431,092	380,898	484,390	222,164	29,169		
<b>of which: denominated in euro 4</b>																
2019	1,364,166	443,663	366,955	68,457	67,167	8,251	1,292	920,503	142,662	251,621	212,047	454,889	235,141	18,615		
2020	1,405,382	481,772	388,605	81,614	79,453	11,553	1,919	923,610	135,929	264,176	222,283	459,713	224,636	16,871		
2021 Q1	1,510,062	586,821	480,368	94,560	92,971	11,893	1,311	923,241	134,543	269,528	226,812	455,120	217,322	17,641		
Q2	1,522,624	602,283	503,564	88,357	86,358	10,362	1,111	920,341	131,671	270,538	228,086	453,268	214,583	18,305		
Q3	1,490,652	567,156	457,724	95,156	90,738	14,276	373	923,496	135,458	275,143	232,562	446,494	213,614	19,446		
Q4	1,456,527	525,612	427,421	91,316	89,484	6,875	155	930,915	140,257	279,839	237,070	442,919	209,196	21,130		
2021 Dec.	1,456,527	525,612	427,421	91,316	89,484	6,875	155	930,915	140,257	279,839	237,070	442,919	209,196	21,130		
2022 Jan.	1,533,439	608,952	481,570	118,402	116,404	8,980	177	924,487	140,881	280,857	237,938	435,005	207,245	21,529		
Feb.	1,555,261	622,946	494,378	120,597	118,464	7,971	277	932,315	142,285	281,561	238,476	441,863	208,096	20,346		
Mar.	1,549,322	606,459	491,425	105,713	102,911	9,321	680	942,863	143,929	282,288	239,520	448,979	209,999	21,065		
Apr.	1,556,253	627,686	501,443	113,407	107,273	12,836	1,305	928,567	137,305	284,526	241,405	438,630	209,947	21,538		
<b>denominated in US dollar 4</b>																
2019	406,863	137,645	109,225	27,925	27,915	495	384	269,218	118,530	103,078	100,947	28,999	4,823	1,917		
2020	335,810	108,779	79,148	28,240	28,221	1,391	407	227,031	96,843	87,562	85,684	26,210	4,468	1,710		
2021 Q1	376,815	135,865	97,229	37,158	37,099	1,478	.	240,950	106,333	89,325	87,258	27,708	4,565	2,285		
Q2	382,484	141,091	102,386	36,927	36,890	1,778	669	241,393	109,937	86,593	84,581	27,492	4,292	2,252		
Q3	381,573	153,363	110,278	41,749	41,680	1,336	.	228,210	94,179	87,846	85,828	28,298	4,664	2,809		
Q4	401,077	164,444	120,541	42,713	42,560	1,190	.	236,633	101,941	89,149	87,168	27,574	4,910	2,674		
2021 Dec.	401,077	164,444	120,541	42,713	42,560	1,190	.	236,633	101,941	89,149	87,168	27,574	4,910	2,674		
2022 Jan.	438,411	195,393	146,374	47,608	47,567	1,411	291	243,018	102,805	90,441	88,403	30,826	5,208	3,372		
Feb.	454,130	210,129	158,405	49,444	49,392	2,280	769	244,001	102,350	90,280	88,241	32,050	5,027	3,804		
Mar.	450,703	204,778	160,420	42,716	42,666	1,642	241	245,925	105,169	90,606	88,577	31,438	5,076	3,384		
Apr.	457,612	200,065	153,758	44,770	44,716	1,537	252	257,547	112,607	93,534	91,113	32,313	5,145	2,996		
<b>Assets and liabilities vis-à-vis industrial countries 5,6</b>																
2019	1,708,510	578,644	482,723	86,588	85,150	9,333	1,676	1,129,866	225,231	333,330	298,944	484,706	245,732	21,558		
2020	1,699,642	603,559	480,573	109,175	106,852	13,811	2,520	1,096,083	204,075	332,373	298,707	482,709	233,740	19,891		
2021 Q1	1,839,251	732,509	588,114	130,717	129,786	13,678	1,867	1,106,742	210,039	338,585	304,830	479,173	227,147	21,640		
Q2	1,843,518	740,191	603,519	124,348	122,727	12,324	1,984	1,103,327	212,597	338,992	305,626	472,017	223,399	22,392		
Q3	1,831,539	718,838	572,609	131,210	130,068	15,019	578	1,112,701	215,084	346,568	313,110	467,771	222,775	25,215		
Q4	1,817,621	698,589	556,800	133,755	132,575	8,034	361	1,119,032	217,786	353,963	320,441	462,387	218,499	26,938		
2021 Dec.	1,817,621	698,589	556,800	133,755	132,575	8,034	361	1,119,032	217,786	353,963	320,441	462,387	218,499	26,938		
2022 Jan.	1,947,323	830,551	652,277	168,128	166,791	10,146	486	1,116,772	216,485	355,780	322,230	457,541	216,883	29,353		
Feb.	1,978,636	851,912	667,619	174,443	172,905	9,850	895	1,126,724	218,415	355,753	322,353	466,903	217,702	28,037		
Mar.	1,965,242	829,445	667,348	151,697	149,543	10,400	934	1,135,797	221,956	358,188	325,023	470,663	219,552	27,246		
Apr.	1,975,795	842,910	672,262	157,389	151,873	13,259	1,556	1,132,885	222,517	361,718	328,566	462,531	219,510	27,616		

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

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

## V External position of banks

		Liabilities to non-residents <sup>3</sup>													End of reporting period										
		Participating interest	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Short-term liabilities				Long-term liabilities				Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities											
Total	15				16	17	Total	18	to foreign banks	20	to foreign non-banks					Total	23	to foreign banks	24	to foreign non-banks		25	26	27	28
											Total	21								22	Total				
<b>Assets and liabilities, total <sup>4</sup></b>																									
73,973	52,661	15,078	917,957	755,257	582,215	173,042	168,980	162,700	97,987	55,972	55,063	8,741	51,943	2019											
66,335	49,171	7,993	1,027,745	832,516	633,471	199,045	195,431	195,229	127,271	58,783	58,144	9,175	39,491	2020											
66,263	49,715	9,990	1,288,254	1,060,668	839,029	221,639	218,368	227,586	151,756	66,629	66,046	9,201	47,986	2021 Q1											
66,313	49,782	11,589	1,315,109	1,102,451	874,066	228,385	224,853	212,658	141,187	61,986	61,360	9,485	51,486	Q2											
66,835	50,536	11,681	1,318,476	1,089,047	843,340	245,707	241,726	229,429	160,004	59,879	59,320	9,546	50,508	Q3											
66,808	50,205	15,237	1,213,565	967,774	757,078	210,696	207,846	245,791	157,096	77,044	76,463	11,651	46,787	Q4											
66,808	50,205	15,237	1,213,565	967,774	757,078	210,696	207,846	245,791	157,096	77,044	76,463	11,651	46,787	2021 Dec.											
66,583	50,514	16,002	1,449,554	1,217,088	957,561	259,527	253,394	232,466	140,787	79,989	79,419	11,690	57,674	2022 Jan.											
66,607	50,562	21,055	1,502,812	1,271,838	990,164	281,674	275,140	230,974	140,102	79,169	78,600	11,703	52,669	Feb.											
66,798	51,062	21,867	1,486,892	1,264,571	982,436	282,135	276,798	222,321	131,221	79,100	78,583	12,000	50,810	Mar.											
67,707	51,973	19,750	1,517,413	1,286,421	981,601	304,820	299,362	230,992	131,388	80,068	79,561	19,536	55,195	Apr.											
<b>of which: denominated in euro <sup>4</sup></b>																									
52,716	34,032	3,438	657,891	528,775	399,616	129,159	126,852	129,116	72,097	48,308	47,529	8,711	15,444	2019											
46,921	32,037	1,235	803,240	635,443	485,816	149,627	146,646	167,797	105,809	52,841	52,259	9,147	7,099	2020											
46,409	32,209	4,024	995,976	800,579	643,559	157,020	154,934	195,397	129,429	56,794	56,295	9,174	12,698	2021 Q1											
46,559	32,333	6,654	1,014,283	833,545	675,526	158,019	155,744	180,738	115,466	55,814	55,284	9,458	14,752	Q2											
46,955	32,496	7,079	984,250	790,332	623,166	167,166	164,744	193,918	129,526	54,874	54,418	9,518	13,835	Q3											
46,770	32,138	7,235	888,487	689,705	548,112	141,593	140,105	198,782	114,598	72,562	72,055	11,622	8,323	Q4											
46,770	32,138	7,235	888,487	689,705	548,112	141,593	140,105	198,782	114,598	72,562	72,055	11,622	8,323	2021 Dec.											
46,215	32,211	7,824	1,033,515	846,324	677,162	169,162	164,651	187,191	103,232	72,297	71,791	11,662	14,652	2022 Jan.											
46,260	32,240	12,087	1,067,919	885,086	698,638	186,448	181,438	182,833	99,415	71,743	71,252	11,675	10,556	Feb.											
46,602	32,575	11,445	1,056,465	872,173	680,223	191,950	188,338	184,292	100,698	71,622	71,174	11,972	7,760	Mar.											
46,568	32,595	10,365	1,068,449	878,448	674,795	203,653	199,910	190,001	98,759	71,736	71,302	19,506	9,532	Apr.											
<b>denominated in US dollar <sup>4</sup></b>																									
16,694	.	1,068	188,286	162,666	132,917	29,749	28,043	25,620	19,966	.	5,521	.	33,595	2019											
14,706	.	1,576	155,117	136,132	103,160	32,972	32,366	18,985	14,459	.	4,466	.	27,350	2020											
15,299	.	1,991	211,590	188,159	144,587	43,572	42,413	23,431	15,188	.	8,158	.	29,879	2021 Q1											
15,119	.	2,010	222,312	199,307	150,598	48,709	47,500	23,005	18,388	.	4,534	.	30,859	Q2											
15,078	.	1,857	253,795	226,720	169,954	56,766	55,301	27,075	23,593	.	3,378	.	32,439	Q3											
15,295	.	2,345	231,830	193,972	144,422	49,550	48,216	37,858	34,917	.	2,885	.	32,441	Q4											
15,295	.	2,345	231,830	193,972	144,422	49,550	48,216	37,858	34,917	.	2,885	.	32,441	2021 Dec.											
15,574	.	1,742	299,495	263,144	197,541	65,603	64,058	36,351	30,095	6,256	6,202	-	36,387	2022 Jan.											
15,517	.	2,653	314,153	274,795	204,489	70,306	68,834	39,358	33,398	5,960	5,901	-	36,176	Feb.											
15,328	.	2,670	305,967	276,924	212,732	64,192	62,518	29,043	23,053	5,990	5,921	-	36,584	Mar.											
16,097	.	3,208	326,207	294,631	218,316	76,315	74,719	31,576	25,035	.	6,467	.	40,181	Apr.											
<b>Assets and liabilities vis-à-vis industrial countries <sup>5,6</sup></b>																									
65,041	46,557	12,226	763,907	612,944	477,011	135,933	134,586	150,963	91,674	52,148	51,671	7,141	12,653	2019											
57,035	42,511	7,183	897,436	712,314	542,107	170,207	168,769	185,122	121,928	55,673	55,299	7,521	9,319	2020											
57,305	43,200	8,411	1,123,413	907,297	720,908	186,389	184,774	216,116	145,259	63,309	63,041	7,548	14,024	2021 Q1											
57,329	43,231	8,202	1,139,057	937,872	746,807	191,065	189,221	201,185	134,675	58,680	58,313	7,830	15,892	Q2											
58,063	43,666	8,523	1,132,532	914,254	710,075	204,179	201,836	218,278	153,325	57,077	56,763	7,876	13,713	Q3											
57,958	43,396	13,426	1,060,141	825,681	648,031	177,650	175,975	234,460	149,829	74,666	74,355	9,965	11,624	Q4											
57,958	43,396	13,426	1,060,141	825,681	648,031	177,650	175,975	234,460	149,829	74,666	74,355	9,965	11,624	2021 Dec.											
57,613	43,643	12,388	1,258,040	1,036,650	819,280	217,370	212,833	221,390	133,765	77,621	77,316	10,004	15,020	2022 Jan.											
57,616	43,668	16,211	1,303,783	1,083,679	846,050	237,629	232,948	220,104	133,265	76,821	76,507	10,018	12,804	Feb.											
57,744	44,105	18,531	1,277,606	1,065,881	832,308	233,573	230,082	211,725	124,735	76,675	76,437	10,315	11,512	Mar.											
58,503	44,781	15,523	1,290,472	1,074,295	830,726	243,569	240,117	216,177	125,033	77,635	77,398	13,509	12,298	Apr.											

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents 1														
	Short-term assets							Long-term assets							
	Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to			Bonds and notes		Shares and other securities	
		Total	foreign banks 2	foreign non-banks		Total	of which: enterprises and households		Total	foreign banks	foreign non-banks		Total		of which: enterprises and households
				Total	of which: enterprises and households						Total	of which: enterprises and households			
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
	<b>of which: vis-à-vis EU Member States 6,7</b>														
2019	1,307,156	453,849	379,911	65,053	64,511	8,885	1,676	853,307	158,393	239,980	207,605	388,116	191,897	20,294	
2020	1,011,163	295,055	226,792	56,908	55,409	11,355	1,615	716,108	97,139	224,829	196,551	359,671	163,216	17,215	
2021 Q1	1,065,711	342,564	267,506	63,421	62,721	11,637	939	723,147	100,306	229,425	201,140	358,284	159,050	18,157	
Q2	1,065,588	345,533	272,374	62,630	61,445	10,529	1,221	720,055	100,222	229,101	201,306	354,804	156,487	18,788	
Q3	1,065,928	347,468	265,317	68,627	68,155	13,524	273	718,460	97,472	232,867	205,285	350,297	156,698	20,228	
Q4	1,045,979	319,273	245,959	66,685	65,786	6,629	.	726,706	102,366	235,723	208,076	349,607	153,566	21,807	
2021 Dec.	1,045,979	319,273	245,959	66,685	65,786	6,629	.	726,706	102,366	235,723	208,076	349,607	153,566	21,807	
2022 Jan.	1,108,672	388,389	295,929	83,794	82,712	8,666	244	720,283	101,820	236,502	208,887	342,761	153,073	22,547	
Feb.	1,126,329	400,667	306,737	85,790	84,546	8,140	824	725,662	102,042	237,338	209,764	348,155	154,018	21,465	
Mar.	1,128,462	398,271	307,377	82,594	80,693	8,300	474	730,191	101,321	237,284	209,922	353,346	153,996	21,554	
Apr.	1,136,159	418,401	326,401	81,081	75,778	10,919	961	717,758	95,216	239,935	212,603	344,314	153,727	21,543	
	<b>of which: vis-à-vis the euro area 6</b>														
2019	900,152	262,446	223,583	31,399	30,868	7,464	523	637,706	104,003	196,924	168,066	299,822	123,326	18,926	
2020	909,319	274,102	214,972	48,402	46,903	10,728	1,251	635,217	92,034	203,450	175,285	307,320	120,440	16,981	
2021 Q1	962,428	321,242	256,273	53,874	53,174	11,095	734	641,186	94,750	207,253	179,086	306,350	116,845	17,801	
Q2	966,104	324,450	261,467	52,828	51,643	10,155	851	641,654	95,095	207,766	180,116	305,102	116,717	18,505	
Q3	964,542	325,010	252,704	59,033	58,561	13,273	.	639,532	92,128	210,565	183,127	301,401	117,912	19,806	
Q4	940,699	292,487	227,146	58,800	57,915	6,541	.	648,212	97,169	213,624	186,124	301,527	114,961	21,436	
2021 Dec.	940,699	292,487	227,146	58,800	57,915	6,541	.	648,212	97,169	213,624	186,124	301,527	114,961	21,436	
2022 Jan.	1,003,534	361,008	278,183	74,319	73,262	8,506	87	642,526	96,762	214,532	187,064	294,989	114,644	21,987	
Feb.	1,019,027	370,907	286,943	75,984	74,777	7,980	668	648,120	96,887	215,308	187,880	300,884	116,234	20,777	
Mar.	1,025,101	372,101	290,991	73,036	71,244	8,074	267	653,000	95,980	215,338	188,122	306,264	116,120	21,135	
Apr.	1,033,734	393,028	310,372	71,964	66,912	10,692	744	640,706	90,049	218,072	190,886	296,949	115,658	21,291	
	<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 6,8</b>														
2019	220,140	80,812	56,387	.	23,568	.	.	139,328	55,052	67,079	55,465	6,003	1,901	2,308	
2020	200,506	70,152	53,874	.	15,618	.	.	130,354	47,697	63,404	49,107	6,943	2,149	3,056	
2021 Q1	216,503	81,737	58,926	.	21,696	.	.	134,766	50,324	65,809	50,525	7,055	2,044	2,666	
Q2	219,779	86,114	63,374	22,237	21,532	503	.	133,665	50,244	64,159	48,736	7,535	2,272	2,789	
Q3	203,152	85,042	62,276	22,291	21,403	475	.	118,110	35,142	64,575	48,945	7,355	2,553	2,317	
Q4	204,424	76,191	58,344	.	16,828	.	.	128,233	43,956	65,122	49,365	7,585	2,569	2,799	
2021 Dec.	204,424	76,191	58,344	.	16,828	.	.	128,233	43,956	65,122	49,365	7,585	2,569	2,799	
2022 Jan.	213,588	82,170	62,553	18,768	17,961	849	699	131,418	46,169	65,980	49,979	7,611	2,407	2,767	
Feb.	216,153	85,528	67,861	16,835	16,056	832	703	130,625	45,010	66,057	49,845	7,961	2,441	2,685	
Mar.	214,274	83,478	63,475	19,826	19,090	177	.	130,796	46,381	65,550	49,429	8,127	2,514	1,763	
Apr.	218,645	86,430	62,965	23,330	22,579	135	.	132,215	45,917	67,490	50,592	8,130	2,634	1,553	
	<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>														
2019	134,221	55,159	34,067	21,092	21,092	-	-	79,062	43,103	26,766	26,702	4,595	1,801	249	
2020	118,576	49,408	35,488	13,920	13,920	-	-	69,168	36,650	23,155	23,102	4,348	2,187	301	
2021 Q1	129,438	57,674	37,805	19,869	19,863	-	-	71,764	39,121	24,036	23,981	3,820	1,622	327	
Q2	133,306	62,162	42,028	20,134	20,126	-	-	71,144	39,121	23,365	23,314	3,905	1,819	331	
Q3	117,071	61,351	41,705	.	19,642	.	.	55,720	24,315	23,130	23,078	3,811	1,517	350	
Q4	122,270	56,384	41,190	.	15,193	.	.	65,886	33,577	24,047	23,997	3,855	1,642	343	
2021 Dec.	122,270	56,384	41,190	.	15,193	.	.	65,886	33,577	24,047	23,997	3,855	1,642	343	
2022 Jan.	127,054	58,750	42,482	16,266	16,266	2	.	68,304	35,958	23,938	23,887	3,863	1,635	385	
Feb.	126,388	59,135	44,550	14,583	14,583	2	.	67,253	34,927	23,958	23,907	3,865	1,628	355	
Mar.	129,091	60,782	42,394	18,386	18,386	2	.	68,309	35,484	24,242	24,191	4,004	1,727	372	
Apr.	129,510	61,673	40,597	21,074	21,072	2	.	67,837	35,016	24,284	24,230	3,837	1,687	403	

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

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

## V External position of banks

Liabilities to non-residents <sup>3</sup>													End of reporting period	
Participating interest			Short-term liabilities					Long-term liabilities						Memo item: Liabilities to foreign monetary authorities
			Total	to foreign banks	to foreign non-banks		Total	to foreign banks	to foreign non-banks		Working capital of branches of foreign banks			
of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total			of which: enterprises and households	Total			of which: enterprises and households					
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>of wich: vis-à-vis EU Member States <sup>6,7</sup></b>														
46,524	30,151	2,575	626,448	488,089	383,230	104,859	103,708	138,359	86,012	45,856	45,527	6,491	2,522	2019
17,254	4,784	2,557	465,918	342,738	236,645	106,093	104,806	123,180	70,289	46,528	46,291	6,363	2,012	2020
16,975	4,908	4,200	519,988	390,922	283,398	107,524	106,516	129,066	73,681	49,050	48,918	6,335	7,144	2021 Q1
17,140	5,047	5,165	541,407	413,814	297,978	115,836	114,649	127,593	72,541	48,753	48,516	6,299	8,660	Q2
17,596	5,266	5,773	545,662	418,627	301,560	117,067	115,670	127,035	71,706	48,984	48,770	6,345	8,342	Q3
17,203	4,886	9,137	517,835	381,342	274,665	106,677	105,858	136,493	69,914	60,143	59,945	6,436	6,110	Q4
17,203	4,886	9,137	517,835	381,342	274,665	106,677	105,858	136,493	69,914	60,143	59,945	6,436	6,110	2021 Dec.
16,653	4,965	8,441	608,385	471,930	348,496	123,434	119,859	136,455	69,962	60,031	59,829	6,462	8,007	2022 Jan.
16,662	4,992	9,688	600,475	464,420	336,952	127,468	123,714	136,055	70,086	59,493	59,288	6,476	8,372	Feb.
16,686	5,014	11,752	606,085	468,308	335,139	133,169	130,702	137,777	71,951	59,353	59,207	6,473	7,641	Mar.
16,750	5,036	9,584	611,251	472,390	341,034	131,356	128,789	138,861	72,623	59,704	59,559	6,534	6,979	Apr.
<b>of which: vis-à-vis the euro area <sup>6</sup></b>														
18,031	5,271	1,548	356,569	258,455	184,248	74,207	73,576	98,114	48,060	44,073	43,774	5,981	279	2019
15,432	4,618	2,006	407,986	298,918	199,746	99,172	97,898	109,068	56,458	46,400	46,174	6,210	651	2020
15,032	4,741	3,386	452,283	337,646	237,890	99,756	98,757	114,637	59,521	48,919	48,798	6,197	1,823	2021 Q1
15,186	4,869	4,508	475,443	361,714	254,027	107,687	106,511	113,729	58,988	48,585	48,359	6,156	2,578	Q2
15,632	5,078	5,430	475,501	361,709	254,801	106,908	105,570	113,792	58,772	48,818	48,615	6,202	2,460	Q3
14,456	4,722	5,801	451,559	328,402	232,892	95,510	94,740	123,157	56,921	59,943	59,761	6,293	2,884	Q4
14,456	4,722	5,801	451,559	328,402	232,892	95,510	94,740	123,157	56,921	59,943	59,761	6,293	2,884	2021 Dec.
14,256	4,798	5,513	537,268	413,999	302,386	111,613	108,121	123,269	57,117	59,834	59,645	6,318	3,156	2022 Jan.
14,264	4,827	6,036	552,038	429,403	315,075	114,328	110,607	122,635	57,005	59,295	59,103	6,335	3,057	Feb.
14,283	4,844	7,748	555,263	431,015	309,116	121,899	119,467	124,248	58,761	59,155	59,022	6,332	2,550	Mar.
14,345	4,864	6,874	565,516	440,674	320,917	119,757	117,231	124,842	58,962	59,505	59,373	6,375	2,555	Apr.
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries <sup>6,8</sup></b>														
8,886	6,104	2,728	146,672	136,041	105,040	31,001	29,596	10,631	6,297	2,734	2,596	1,600	39,290	2019
9,254	6,660	793	124,121	115,008	91,336	23,672	22,654	9,113	5,322	2,137	2,035	1,654	30,172	2020
8,912	6,515	1,574	155,520	145,106	117,355	27,751	26,865	10,414	6,469	2,292	2,191	1,653	33,962	2021 Q1
8,938	6,551	3,387	167,290	156,828	127,236	29,592	28,673	10,673	6,488	2,319	2,217	1,655	35,594	Q2
8,721	6,870	3,158	175,652	165,511	133,245	32,266	31,405	10,141	6,654	1,817	1,720	1,670	36,795	Q3
8,771	6,809	1,811	148,050	137,723	109,020	28,703	27,913	10,327	7,245	1,396	1,290	1,686	35,163	Q4
8,771	6,809	1,811	148,050	137,723	109,020	28,703	27,913	10,327	7,245	1,396	1,290	1,686	35,163	2021 Dec.
8,891	6,871	3,614	182,706	172,642	138,206	34,436	33,579	10,064	6,993	1,385	1,283	1,686	42,654	2022 Jan.
8,912	6,894	4,844	190,925	181,012	143,898	37,114	36,172	9,913	6,805	1,423	1,318	1,685	39,865	Feb.
8,975	6,957	3,336	198,306	188,688	149,826	38,862	37,922	9,618	6,450	1,483	1,371	1,685	39,298	Mar.
9,125	7,192	4,227	213,130	199,287	150,619	48,668	47,701	13,843	6,318	1,498	1,383	6,027	42,897	Apr.
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>														
4,349	3,060	-	45,468	41,507	23,951	17,556	17,553	3,961	1,453	2,508	2,508	-	1,531	2019
4,714	3,537	-	41,802	38,914	27,356	11,558	11,550	2,888	993	1,895	1,895	-	10	2020
4,460	3,299	-	58,198	55,103	39,819	15,284	15,280	3,095	1,036	2,059	2,059	-	253	2021 Q1
4,422	3,269	-	65,490	62,298	44,635	17,663	17,657	3,192	1,115	2,077	2,077	-	471	Q2
4,114	3,496	-	71,540	68,680	49,665	19,015	19,009	2,860	1,252	1,608	1,608	-	371	Q3
4,064	3,384	-	58,437	55,650	40,779	14,871	14,866	2,787	1,607	1,180	1,180	-	266	Q4
4,064	3,384	-	58,437	55,650	40,779	14,871	14,866	2,787	1,607	1,180	1,180	-	266	2021 Dec.
4,160	3,422	-	75,632	72,839	51,952	20,887	20,883	2,793	1,630	1,163	1,163	-	393	2022 Jan.
4,148	3,412	-	79,545	76,666	54,312	22,354	22,349	2,879	1,693	1,186	1,186	-	446	Feb.
4,207	3,470	-	83,172	80,174	58,493	21,681	21,676	2,998	1,764	1,234	1,234	-	460	Mar.
4,297	3,578	-	89,298	81,856	55,039	26,817	26,812	7,442	1,844	-	1,257	-	466	Apr.

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

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

## V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents 1											
	December 2020	December 2021	March 2022	Claims total	April 2022							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term 2	long-term	foreign banks 2	foreign non-banks	loans and advances 2	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	1,915,708	2,039,029	2,198,633	2,212,784	1,556,253	457,612	930,874	1,281,910	1,296,307	916,477	1,616,856	595,928
Countries in Europe	1,465,905	1,541,873	1,658,145	1,671,169	1,368,172	143,543	739,794	931,375	981,308	689,861	1,202,885	468,284
EU Member States 5	1,011,163	1,045,979	1,128,462	1,136,159	1,011,623	78,669	418,401	717,758	593,055	543,104	742,633	393,526
Euro area 5	909,319	940,699	1,025,101	1,033,734	935,449	73,801	393,028	640,706	531,168	502,566	690,457	343,277
Austria	56,036	59,832	61,721	63,953	61,596	1,768	14,568	49,385	28,461	35,492	40,709	23,244
Belgium	29,714	31,700	31,820	32,285	26,978	4,717	10,387	21,898	14,457	17,828	18,367	13,918
Cyprus	2,086	2,043	1,401	1,411	826	495	94	1,317	.	.	1,283	128
Estonia	297	349	313	306	303	.	34	272	22	284	193	113
Finland	22,807	20,224	21,289	21,437	21,135	172	2,587	18,850	12,020	9,417	6,642	14,795
France	227,983	254,846	313,074	312,478	297,232	11,922	167,339	145,139	226,963	85,515	238,226	74,252
Greece	19,901	18,894	18,833	20,063	18,283	1,774	3,116	16,947	2,096	17,967	18,770	1,293
Ireland	36,790	41,388	42,005	43,571	32,369	8,176	18,260	25,311	10,594	32,977	26,094	17,477
Italy	78,715	73,890	77,725	81,902	72,420	7,775	37,549	44,353	45,403	36,499	54,664	27,238
Latvia	1,519	1,286	1,402	1,403	878	.	615	788	.	.	740	663
Lithuania	1,025	1,159	1,110	1,115	1,115	.	52	1,063	.	.	226	889
Luxembourg 6	167,050	190,845	194,764	195,623	166,038	18,768	52,709	142,914	71,147	124,476	126,652	68,971
Malta	1,717	2,210	2,322	2,357	1,246	1,104	1,250	1,107	1,613	744	2,005	352
Netherlands	162,705	147,852	161,391	157,525	147,263	7,343	56,886	100,639	76,453	81,072	105,924	51,601
Portugal	7,802	6,627	6,448	6,676	6,428	194	2,825	3,851	3,374	3,302	4,407	2,269
Slovakia	4,502	4,032	4,149	4,606	3,597	859	1,441	3,165	2,208	2,398	2,082	2,524
Slovenia	2,253	1,672	1,800	1,725	1,717	8	101	1,624	105	1,620	404	1,321
Spain	70,246	67,216	68,707	69,900	60,801	8,024	21,284	48,616	34,397	35,503	41,373	28,527
Other EU Member States 5	101,844	105,280	103,361	102,425	76,174	4,868	25,373	77,052	61,887	40,538	52,176	50,249
Bulgaria	804	979	794	720	502	0	.	.	790	.	413	307
Croatia	747	739	1,238	1,467	1,209	134	872	595	790	677	1,098	369
Czechia	8,504	11,863	8,525	8,587	5,489	59	5,286	3,301	5,434	3,153	7,543	1,044
Denmark	15,505	13,041	14,159	14,662	11,747	1,252	4,869	9,793	7,749	6,913	8,177	6,485
Hungary	2,916	3,271	4,111	3,933	2,957	290	1,702	2,231	1,400	2,533	2,680	1,253
Poland	20,909	24,559	23,363	21,946	16,568	499	4,764	17,182	8,108	13,838	15,403	6,543
Romania	2,612	1,978	1,874	1,943	1,800	62	391	1,552	256	1,687	834	1,109
Sweden	32,310	33,400	34,558	34,038	25,684	1,576	6,963	27,075	22,884	11,154	15,086	18,952
EU institutions	17,537	15,450	14,739	15,129	10,218	996	.	.	.	.	942	14,187
Other European countries 5	454,742	495,894	529,683	535,010	356,549	64,874	321,393	213,617	388,253	146,757	460,252	74,758
Guernsey	2,483	1,806	2,000	1,784	340	256	893	891	37	1,747	1,731	53
Iceland	469	440	435	456	193	256	9	447	48	408	265	191
Isle of Man	1,095	1,431	1,451	1,445	956	434	61	1,384	.	1,445	1,428	17
Jersey	6,346	7,125	8,155	7,397	2,926	197	2,046	5,351	4	7,393	6,934	463
Liechtenstein	709	617	701	706	445	235	172	534	69	637	504	202
Norway	27,280	27,245	27,870	28,525	22,431	3,655	5,125	23,400	23,016	5,509	8,294	20,231
Russian Federation	6,864	6,028	5,432	5,233	3,683	1,245	517	4,716	1,285	3,948	4,985	248
Switzerland	49,825	56,782	58,101	56,327	20,089	8,617	30,006	26,321	25,992	30,335	52,223	4,104
Turkey	15,553	15,399	15,961	16,062	11,694	4,185	2,611	13,451	4,219	11,843	15,291	771
Ukraine	621	553	535	672	666	6	65	607	67	605	666	6
United Kingdom	341,837	376,946	407,589	414,626	291,389	45,776	279,446	135,180	332,714	81,912	366,228	48,398
Remaining European countries	1,660	1,522	1,453	1,777	1,737	12	442	1,335	802	975	1,703	74
Countries in Africa	16,495	18,059	18,228	18,308	9,391	7,705	3,238	15,070	2,652	15,656	17,265	1,043
Algeria	39	53	22	39	29	.	39	0	39	0	39	.
Cameroon	68	138	141	143	91	.	24	119	.	.	143	.
Cote d'Ivoire	752	925	892	882	882	.	641	241	21	861	882	.
Egypt	4,547	4,459	4,542	4,531	3,208	1,323	681	3,850	562	3,969	3,667	864
Ghana	365	684	655	688	464	219	409	279	72	616	688	.
Kenya	223	245	235	241	193	48	47	194	51	190	241	.
Liberia	3,332	3,929	3,891	3,889	101	3,788	27	3,862	.	3,889	3,889	0
Libya	3	18	30	8	7	.	.	.	.	.	8	.
Morocco	1,527	1,671	1,614	1,616	1,517	97	57	1,559	98	1,518	.	.
Nigeria	821	833	828	909	277	623	476	433	687	222	.	.
South Africa	2,043	1,733	1,860	1,766	380	406	227	1,539	617	1,149	1,615	151
Tunisia	582	712	836	866	863	2	8	858	6	860	866	.
Zimbabwe	84	87	89	89	80	.	.	.	.	89	89	.
Remaining countries in Africa	2,109	2,572	2,593	2,641	1,299	1,127	506	2,135	482	2,159	2,622	19

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

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



## V. External position of banks

Liabilities to non-residents 1											Country/group of countries	
December 2020	December 2021	March 2022	April 2022									Memo item: saving deposits
			Liabilities total	of which:		broken down by maturity		broken down by sector				
				Euro	US dollar	short-term	long-term 4	foreign banks 4	foreign non-banks			
13	14	15	16	17	18	19	20	21	22	23		
1,027,745	1,213,565	1,486,892	1,517,413	1,068,449	326,207	1,286,421	230,992	1,132,525	384,888	5,709	All countries	
831,624	953,566	1,162,093	1,163,846	912,949	147,974	979,297	184,549	876,829	287,017	4,060	Countries in Europe	
465,918	517,835	606,085	611,251	491,812	83,864	472,390	138,861	420,191	191,060	2,765	EU Member States 5	
407,986	451,559	555,263	565,516	456,925	77,981	440,674	124,842	386,254	179,262	2,362	Euro area 5	
21,764	16,584	19,128	19,845	17,420	1,915	16,048	3,797	9,362	10,483	298	Austria	
33,455	28,748	30,868	29,726	25,781	2,153	21,717	8,009	23,031	6,695	147	Belgium	
1,860	1,770	2,253	2,213	1,044	1,049	2,212	1	349	1,864	22	Cyprus	
94	107	126	128	77	45	128	0	17	111	1	Estonia	
1,352	1,557	2,485	2,967	2,833	109	2,927	40	926	2,041	11	Finland	
86,740	91,986	123,894	133,293	127,692	4,732	106,950	26,343	115,774	17,519	394	France	
7,945	7,070	5,570	5,700	4,441	1,143	5,624	76	1,879	3,821	669	Greece	
39,274	50,463	65,221	69,409	60,656	4,757	65,143	4,266	53,950	15,459	29	Ireland	
28,807	35,239	33,598	33,708	31,083	2,280	29,638	4,070	26,995	6,713	222	Italy	
107	129	133	146	132	12	145	1	17	129	3	Latvia	
134	153	229	210	183	17	210	0	27	183	4	Lithuania	
104,783	128,120	160,467	158,554	97,823	43,065	116,106	42,448	86,700	71,854	82	Luxembourg 6	
625	1,148	1,693	1,640	1,203	290	1,632	8	211	1,429	8	Malta	
60,760	65,043	78,013	75,711	60,852	11,473	43,537	32,174	40,832	34,879	184	Netherlands	
1,901	2,154	2,258	2,452	1,501	594	2,447	5	1,701	751	54	Portugal	
219	193	484	417	400	8	387	30	49	368	7	Slovakia	
780	464	1,211	924	892	11	893	31	119	805	16	Slovenia	
17,386	20,615	26,698	27,758	22,600	3,925	24,215	3,543	23,600	4,158	211	Spain	
57,932	66,276	50,822	45,735	34,887	5,883	31,716	14,019	33,937	11,798	403	Other EU Member States 5	
584	487	1,565	1,895	1,719	129	1,887	8	1,628	267	19	Bulgaria	
919	750	1,352	1,887	1,450	233	1,884	3	1,460	427	59	Croatia	
2,408	1,935	2,864	2,716	2,457	87	2,563	153	612	2,104	87	Czechia	
30,531	33,865	14,622	10,359	8,410	1,747	9,834	525	6,713	3,646	41	Denmark	
1,459	1,659	1,603	1,440	1,030	168	1,284	156	577	863	38	Hungary	
1,944	4,926	6,508	4,834	2,592	152	4,823	11	3,347	1,487	59	Poland	
1,135	824	1,314	1,399	1,186	160	1,397	2	.	.	15	Romania	
9,322	12,994	11,796	11,611	7,650	2,006	7,236	4,375	8,922	2,689	85	Sweden	
9,630	8,836	9,198	9,594	8,393	1,201	808	8,786	.	.	-	EU institutions	
365,706	435,731	556,008	552,595	421,137	64,110	506,907	45,688	456,638	95,957	1,295	Other European countries 5	
350	261	375	315	108	95	.	.	215	100	0	Guernsey	
212	67	113	144	43	70	144	0	116	28	4	Iceland	
224	94	240	343	27	278	.	.	237	106	0	Isle of Man	
195	259	909	299	153	70	299	-	51	248	0	Jersey	
1,148	907	1,107	1,175	785	251	1,134	41	516	659	5	Liechtenstein	
2,835	1,231	3,271	4,544	2,823	1,174	4,522	22	2,388	2,156	18	Norway	
5,563	4,478	9,074	13,077	11,311	1,334	12,037	1,040	4,009	9,068	96	Russian Federation	
36,432	40,028	48,276	52,179	29,607	18,010	47,855	4,324	23,674	28,505	782	Switzerland	
2,841	3,011	4,244	4,295	2,231	1,865	3,600	695	1,865	2,430	39	Turkey	
1,403	1,282	1,586	1,688	1,181	484	1,687	1	1,488	200	17	Ukraine	
311,912	381,782	484,236	471,865	370,570	40,304	432,333	39,532	419,814	52,051	261	United Kingdom	
2,591	2,331	2,577	2,671	2,298	175	2,645	26	2,265	406	73	Remaining European countries	
11,733	11,084	16,222	18,000	4,285	12,722	17,846	154	14,599	3,401	228	Countries in Africa	
307	281	300	324	237	87	324	0	250	74	5	Algeria	
40	31	28	51	51	-	51	0	29	22	3	Cameroon	
22	44	101	93	88	5	.	.	89	4	1	Cote d'Ivoire	
1,601	1,348	2,662	2,560	653	1,846	2,426	134	1,671	889	29	Egypt	
143	150	156	157	125	30	157	0	136	21	1	Ghana	
480	398	746	707	215	51	.	.	678	29	4	Kenya	
351	531	532	543	53	483	.	.	9	534	0	Liberia	
1,741	1,912	4,119	4,931	135	4,728	4,931	0	4,240	691	3	Libya	
264	245	261	320	310	8	320	0	258	62	5	Morocco	
316	462	514	572	196	318	572	0	522	50	5	Nigeria	
2,682	3,030	3,093	2,985	840	2,083	2,978	7	2,489	496	117	South Africa	
364	249	297	358	275	81	358	0	251	107	13	Tunisia	
42	63	51	52	22	30	52	0	45	7	1	Zimbabwe	
3,380	2,340	3,362	4,347	1,085	2,972	4,335	12	3,932	415	41	Remaining countries in Africa	

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

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

## V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents <sup>1</sup>											
	December 2020	December 2021	March 2022	April 2022								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term <sup>2</sup>	long-term	foreign banks <sup>2</sup>	foreign non-banks	loans and advances <sup>2</sup>	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
Countries in America	268,769	317,106	350,386	348,547	78,378	260,087	117,028	231,519	211,222	137,325	263,747	84,800
Argentina	603	609	601	613	35	575	39	574	.	.	606	7
Bahamas	985	1,286	1,204	1,418	150	1,263	1,279	139	1,233	185	1,418	-
Bermuda	3,425	3,566	3,672	3,622	132	3,040	94	3,528	-	3,622	3,600	22
Bolivia, Plurinational State of	78	30	18	20	3	17	16	4	.	.	20	-
Brazil	2,727	2,390	2,421	2,531	759	1,735	785	1,746	1,277	1,254	2,283	248
British Virgin Islands	1,384	1,376	1,476	1,434	358	765	80	1,354	.	.	895	539
Canada	31,004	31,823	35,836	36,145	25,469	4,477	2,649	33,496	23,687	12,458	7,717	28,428
Cayman Islands	49,534	47,797	50,395	53,291	14,092	38,686	21,085	32,206	36,189	17,102	50,817	2,474
Chile	1,762	1,964	2,038	2,061	507	1,554	128	1,933	187	1,874	1,666	395
Columbia	1,471	1,619	1,783	1,806	1,192	615	123	1,683	128	1,678	1,797	9
Cuba	68	58	57	57	57	.	6	51	36	21	57	-
Curacao <sup>7</sup>	618	225	252	261	73	178	13	248	.	.	25	236
Ecuador	79	457	676	644	10	634	602	42	.	.	644	-
Guatemala	193	215	198	198	13	.	175	23	.	.	198	-
Mexico	2,935	2,890	3,047	3,133	831	2,145	433	2,700	1,197	1,936	2,697	436
Panama	1,198	1,189	1,198	1,219	557	656	93	1,126	49	1,170	1,214	5
Paraguay	64	94	119	115	19	95	79	36	.	.	115	-
Peru	903	1,008	1,154	1,212	408	793	137	1,075	296	916	1,183	29
United States of America	168,561	217,269	242,833	237,337	33,465	201,558	88,783	148,554	145,510	91,827	185,421	51,916
Uruguay	432	425	423	439	57	382	3	436	.	.	.	.
Venezuela, Bolivarian Republic	16	22	96	74	64	10	7	67	.	.	.	.
Remaining countries in America	729	794	889	917	127	726	419	498	372	545	915	2
Countries in Asia	125,474	122,275	128,264	131,024	69,628	37,744	66,256	64,768	84,054	46,970	115,454	15,570
Bahrain	1,346	1,174	1,281	1,335	133	1,201	222	1,113	743	592	1,335	-
China, People's Republic of <sup>8</sup>	12,397	13,672	15,857	16,677	9,562	3,525	10,575	6,102	11,590	5,087	15,016	1,661
Hong Kong	20,085	20,132	19,141	19,261	10,305	5,026	12,652	6,609	16,395	2,866	18,171	1,090
India	9,170	9,051	10,009	10,233	4,971	2,168	860	9,373	5,035	5,198	7,837	2,396
Indonesia	3,863	4,077	4,173	4,385	3,038	946	405	3,980	560	3,825	4,230	155
Iran	490	557	567	535	498	.	305	230	334	201	.	.
Iraq	336	414	451	458	415	.	23	435	-	458	458	-
Israel	842	887	1,008	1,095	844	145	336	759	223	872	870	225
Japan	22,339	14,914	14,460	16,753	8,870	2,121	9,766	6,987	10,218	6,535	14,329	2,424
Jordan	611	689	696	706	624	76	48	658	38	668	.	.
Kazakhstan	169	132	125	126	123	1	6	120	7	119	122	4
Korea, Republic of	4,189	3,902	4,545	4,710	1,167	2,605	1,742	2,968	3,472	1,238	2,740	1,970
Kuwait	1,254	1,158	1,329	1,468	121	1,312	366	1,102	392	1,076	.	.
Lebanon	7	7	7	7	4	3	.	.	0	7	7	-
Malaysia	348	367	425	408	162	228	56	352	242	166	236	172
Myanmar	36	24	21	21	21	.	.	.	.	.	21	-
Pakistan	61	117	143	111	53	44	46	65	75	36	.	.
Philippines	377	369	369	324	30	180	137	187	177	147	264	60
Qatar	3,193	2,665	2,759	2,747	606	2,125	999	1,748	1,733	1,014	2,615	132
Saudi Arabia	1,618	1,920	1,964	2,054	557	1,427	685	1,369	655	1,399	1,912	142
Singapore	26,538	31,019	34,735	32,906	23,273	6,094	23,123	9,783	26,737	6,169	29,268	3,638
Sri Lanka	279	114	95	93	20	31	21	72	75	18	.	.
Syria	1	0	0	0	0	-	0	0	-	0	0	-
Taiwan	3,710	3,162	2,074	1,858	276	345	716	1,142	407	1,451	756	1,102
Thailand	1,092	745	863	790	91	163	674	116	689	101	781	9
Turkmenistan	292	242	232	226	216	.	.	.	.	.	226	-
United Arab Emirates	3,954	3,465	3,510	3,715	635	2,929	1,017	2,698	969	2,746	3,525	190
Uzbekistan	942	1,357	1,295	1,320	927	393	348	972	1,232	88	.	.
Vietnam	1,282	1,523	1,540	1,583	478	1,098	235	1,348	479	1,104	.	.
Remaining countries in Asia	4,653	4,420	4,590	5,119	1,608	3,504	890	4,229	1,554	3,565	5,110	9
Countries in Oceania	23,502	22,732	24,489	25,392	16,495	4,797	3,024	22,368	15,754	9,638	14,237	11,155
Australia	18,963	17,553	19,033	19,678	14,569	1,281	2,795	16,883	15,342	4,336	10,318	9,360
Marshall Islands	2,741	3,099	3,297	3,543	39	3,504	126	3,417	-	3,543	3,541	2
New Zealand	1,796	2,079	2,148	2,159	1,887	.	102	2,057	.	.	366	1,793
Papua New Guinea	0	0	0	0	0	-	0	0	0	0	0	0
Remaining countries in Oceania	2	1	11	12	0	.	1	11	.	.	12	-
Countries not identifiable	1	1	1	50	50	-	.	.	.	.	50	-
International organisations <sup>9</sup>	15,562	16,983	19,120	18,294	14,139	3,736	.	.	.	.	3,218	15,076

For footnotes see p. 112 and 113

## V. External position of banks

Liabilities to non-residents 1											Country/group of countries	
December 2020	December 2021	March 2022	April 2022									Memo item: saving deposits
			Liabilities total	of which:		broken down by maturity		broken down by sector				
				Euro	US dollar	short-term	long-term 4	foreign banks 4	foreign non-banks			
13	14	15	16	17	18	19	20	21	22	23		
90,522	140,631	155,715	183,025	91,089	91,164	146,257	36,768	119,280	63,745	975	Countries in America	
411	381	397	396	223	168	393	3	46	350	31	Argentina	
428	302	593	222	145	71	222	0	141	81	0	Bahamas	
140	176	364	448	298	121	.	.	259	189	0	Bermuda	
103	89	103	109	51	58	108	1	27	82	5	Bolivia, Plurinational State of	
1,162	750	953	1,165	1,073	50	1,058	107	799	366	54	Brazil	
778	1,150	1,120	1,201	190	914	.	.	.	.	.	British Virgin Islands	
2,534	1,235	1,537	1,903	1,625	193	1,891	12	849	1,054	102	Canada	
19,016	30,476	36,519	47,124	31,746	15,328	42,514	4,610	24,784	22,340	0	Cayman Islands	
336	389	323	347	247	96	338	9	151	196	19	Chile	
124	104	117	100	85	15	100	0	28	72	8	Columbia	
93	115	68	124	120	-	124	0	118	6	0	Cuba	
811	137	143	140	21	119	129	11	131	9	0	Curacao 7	
158	797	917	1,206	37	1,169	1,205	1	1,165	41	5	Ecuador	
81	60	99	88	42	46	.	.	.	.	.	Guatemala	
705	663	789	726	389	255	714	12	215	511	30	Mexico	
321	761	431	473	119	347	473	0	79	394	0	Panama	
127	62	180	179	52	127	179	0	116	63	7	Paraguay	
105	157	147	185	139	44	185	0	88	97	5	Peru	
62,252	102,098	110,089	126,007	54,010	71,666	94,568	31,439	89,803	36,204	679	United States of America	
313	259	281	279	90	185	279	0	110	169	3	Uruguay	
106	92	84	92	60	24	92	0	4	88	13	Venezuela, Bolivarian Republic	
418	378	461	511	327	168	508	3	331	180	12	Remaining countries in America	
82,645	95,988	132,301	128,923	50,242	65,649	120,418	8,505	117,515	11,408	370	Countries in Asia	
216	216	710	1,067	196	870	1,026	41	1,047	20	2	Bahrain	
13,912	17,058	24,596	22,081	13,332	4,919	18,302	3,779	21,069	1,012	61	China, People's Republic of 8	
9,764	11,018	23,343	20,151	10,114	7,048	19,252	899	18,926	1,225	9	Hong Kong	
1,647	1,302	2,770	1,741	1,025	710	1,353	388	1,473	268	13	India	
313	310	365	511	483	14	510	1	427	84	5	Indonesia	
2,877	2,408	2,241	2,383	2,367	6	2,085	298	2,198	185	19	Iran	
951	764	1,602	1,826	619	1,206	1,826	0	1,747	79	1	Iraq	
674	562	745	957	504	413	934	23	529	428	47	Israel	
6,090	5,492	8,701	7,671	2,707	1,247	6,471	1,200	5,392	2,279	57	Japan	
731	804	902	1,039	454	572	1,039	0	983	56	4	Jordan	
272	270	652	1,030	717	294	1,030	0	446	584	8	Kazakhstan	
1,237	1,016	1,894	1,570	1,054	502	1,437	133	1,433	137	8	Korea, Republic of	
682	247	894	518	389	42	495	23	380	138	5	Kuwait	
477	829	699	678	232	422	678	0	565	113	4	Lebanon	
190	261	364	216	193	20	215	1	117	99	9	Malaysia	
7	3	4	5	5	-	.	.	2	3	0	Myanmar	
139	183	218	178	144	32	.	.	100	78	2	Pakistan	
483	381	570	653	540	105	653	0	576	77	6	Philippines	
469	294	956	942	436	506	942	0	880	62	2	Qatar	
707	598	1,149	1,287	766	447	1,281	6	1,117	170	8	Saudi Arabia	
8,687	12,159	17,115	16,203	6,525	9,316	14,889	1,314	14,728	1,475	16	Singapore	
49	36	60	92	72	18	92	0	77	15	1	Sri Lanka	
66	65	61	63	63	0	63	0	34	29	3	Syria	
873	2,704	1,852	2,452	962	832	2,347	105	2,320	132	10	Taiwan	
623	545	672	560	523	17	508	52	287	273	28	Thailand	
23,799	27,696	29,005	30,743	1,043	29,636	.	.	30,736	7	1	Turkmenistan	
1,540	3,695	3,838	4,519	2,862	1,635	4,500	19	2,476	2,043	23	United Arab Emirates	
926	1,062	1,123	1,342	85	1,194	1,342	0	1,301	41	0	Uzbekistan	
938	830	921	849	520	329	694	155	784	65	3	Vietnam	
3,306	3,180	4,279	5,596	1,310	3,297	5,544	52	5,365	231	15	Remaining countries in Asia	
5,033	6,921	9,579	9,806	2,819	2,191	9,762	44	4,009	5,797	.	Countries in Oceania	
3,935	5,421	7,861	8,081	2,630	673	8,038	43	3,981	4,100	64	Australia	
914	1,366	1,512	1,583	64	1,509	1,583	-	-	1,583	-	Marshall Islands	
171	123	194	128	112	8	.	.	.	.	11	New Zealand	
1	0	0	0	0	-	0	0	-	0	0	Papua New Guinea	
12	11	12	14	13	1	.	.	.	.	.	Remaining countries in Oceania	
60	47	108	99	63	35	62	37	99	0	0	Countries not identifiable	
6,128	5,328	10,874	13,714	7,002	6,472	12,779	935	194	13,520	.	International organisations 9	

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents <sup>1</sup>				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
<b>Assets and liabilities, total <sup>2</sup></b>												
2019	799,634	227,973	218,916	26,940	199,501	103,714	22,590	429,650	142,769	249,326	18,557	18,998
2020	734,507	211,080	216,467	18,753	179,880	94,934	13,393	430,405	146,606	251,563	10,919	21,317
2021 Q1	758,211	244,733	213,097	18,321	178,603	90,856	12,601	464,639	161,260	271,400	11,431	20,548
Q2	758,658	243,700	220,162	17,212	175,242	89,067	13,275	460,398	157,465	268,756	12,555	21,622
Q3	767,646	256,412	218,253	19,903	174,243	85,705	13,130	497,170	163,726	289,794	22,171	21,479
Q4	750,721	232,217	232,831	18,525	174,169	82,654	10,325	483,405	158,546	283,945	19,088	21,826
2021 Oct.	786,451	265,878	229,938	17,652	175,380	85,323	12,280	507,170	166,618	299,807	19,251	21,494
Nov.	798,773	269,233	239,177	18,954	174,671	85,764	10,974	523,451	178,829	303,750	19,163	21,709
Dec.	750,721	232,217	232,831	18,525	174,169	82,654	10,325	483,405	158,546	283,945	19,088	21,826
2022 Jan.	818,929	260,624	266,802	18,405	181,171	82,639	9,288	602,728	183,193	376,470	18,933	24,132
Feb.	818,482	259,069	268,099	18,518	184,116	79,914	8,766	605,623	179,471	384,222	18,461	23,469
Mar.	833,739	276,163	266,436	17,636	182,640	82,505	8,359	616,321	181,864	392,965	18,639	22,853
<b>of which: denominated in euro <sup>2</sup></b>												
2019	222,976	43,966	79,646	3,146	65,480	28,857	1,881	133,417	36,249	83,005	4,699	9,464
2020	199,181	44,497	58,600	2,639	66,053	25,416	1,976	130,077	36,025	79,677	1,897	12,478
2021 Q1	200,092	48,838	58,268	2,296	65,528	23,120	2,042	129,889	36,214	81,654	1,144	10,877
Q2	201,117	49,453	59,764	2,815	66,103	20,979	2,003	125,651	32,503	80,938	1,040	11,170
Q3	186,921	41,653	56,667	2,621	66,304	17,134	2,542	127,513	33,721	81,824	1,141	10,827
Q4	175,419	40,383	50,045	2,140	65,893	15,015	1,943	125,853	32,155	81,377	1,053	11,268
2021 Oct.	189,892	41,555	60,466	2,623	66,938	16,008	2,302	128,615	32,124	84,639	1,204	10,648
Nov.	187,519	40,677	60,011	2,347	67,125	15,521	1,838	133,577	35,530	86,053	902	11,092
Dec.	175,419	40,383	50,045	2,140	65,893	15,015	1,943	125,853	32,155	81,377	1,053	11,268
2022 Jan.	190,088	45,283	57,501	2,121	68,997	14,189	1,997	154,852	36,109	106,462	1,068	11,213
Feb.	186,477	42,524	57,274	2,101	69,028	13,698	1,852	152,132	34,091	106,049	1,013	10,979
Mar.	201,994	48,118	65,820	2,189	69,255	14,862	1,750	157,050	32,488	112,480	1,042	11,040
<b>denominated in US dollar <sup>2</sup></b>												
2019	371,577	111,874	83,599	20,062	101,070	39,447	15,525	195,657	59,930	117,592	11,834	6,301
2020	343,954	97,618	103,522	13,422	82,005	38,118	9,269	208,794	74,408	120,863	7,722	5,801
2021 Q1	361,031	123,422	98,891	13,296	80,256	37,071	8,095	229,755	81,635	132,722	8,904	6,494
Q2	365,631	128,549	104,765	11,958	76,832	35,819	7,708	232,473	86,278	128,960	10,311	6,924
Q3	397,008	152,042	110,270	15,022	76,193	35,567	7,914	267,274	92,833	147,747	19,894	6,800
Q4	395,992	133,334	127,918	13,818	77,868	36,112	6,942	255,923	88,733	144,015	16,497	6,678
2021 Oct.	408,204	160,611	115,021	13,003	76,262	35,907	7,400	277,626	98,179	155,839	16,652	6,956
Nov.	426,950	168,315	123,478	14,386	76,522	36,837	7,412	279,770	100,968	155,191	16,757	6,854
Dec.	395,992	133,334	127,918	13,818	77,868	36,112	6,942	255,923	88,733	144,015	16,497	6,678
2022 Jan.	434,922	149,618	149,352	13,729	80,608	35,001	6,614	325,171	105,410	194,716	16,358	8,687
Feb.	443,623	153,313	153,547	13,990	83,895	32,592	6,286	330,174	103,555	202,033	16,161	8,425
Mar.	446,034	165,579	144,325	12,993	82,712	34,378	6,047	331,174	103,622	203,607	16,200	7,745
<b>Assets and liabilities vis-à-vis industrial countries <sup>3,4</sup></b>												
2019	650,264	189,177	165,494	16,527	174,041	84,347	20,678	327,450	94,218	204,725	12,700	15,807
2020	620,426	186,750	174,181	12,353	159,437	73,405	14,300	338,726	103,536	207,624	8,948	18,618
2021 Q1	639,005	216,808	169,684	11,977	158,030	69,111	13,395	359,263	107,539	224,469	9,470	17,785
Q2	639,192	217,038	176,603	12,334	155,182	65,414	12,621	350,342	102,385	217,861	11,157	18,939
Q3	639,349	229,058	173,230	10,010	153,216	61,206	12,629	383,894	108,499	236,140	20,829	18,426
Q4	622,958	204,061	186,105	9,868	152,239	59,975	10,710	374,435	111,669	227,200	17,012	18,554
2021 Oct.	660,741	238,671	186,595	9,150	153,944	60,360	12,021	390,750	110,685	244,157	17,573	18,335
Nov.	668,916	241,083	193,724	8,936	152,826	61,394	10,953	407,762	124,030	247,846	17,269	18,617
Dec.	622,958	204,061	186,105	9,868	152,239	59,975	10,710	374,435	111,669	227,200	17,012	18,554
2022 Jan.	679,544	229,240	213,199	9,645	159,097	58,665	9,698	465,163	121,141	306,650	16,992	20,380
Feb.	682,506	231,366	215,137	9,559	162,244	55,288	8,912	468,171	119,036	312,752	16,573	19,810
Mar.	700,049	249,934	213,566	9,549	161,038	57,562	8,400	475,179	123,750	315,114	16,776	19,539

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
<b>of which: vis-à-vis EU Member States 4,5</b>												
2019	292,247	56,960	87,003	11,333	85,893	44,524	6,534	176,711	57,617	98,945	7,366	12,783
2020	166,436	26,371	48,753	3,857	62,735	23,518	1,202	127,932	21,547	89,640	2,430	14,315
2021 Q1	159,880	22,431	47,706	3,628	62,181	22,663	1,271	126,184	18,050	93,340	1,775	13,019
Q2	159,479	26,057	46,655	4,246	61,779	19,508	1,234	123,628	16,754	91,594	1,681	13,599
Q3	149,922	23,868	42,887	3,725	62,272	15,468	1,702	120,706	15,841	90,052	1,570	13,243
Q4	147,757	26,451	41,953	3,217	60,871	14,133	1,132	120,156	14,409	90,612	1,515	13,620
2021 Oct.	149,630	25,567	41,968	3,537	62,565	14,577	1,416	123,486	16,451	92,224	1,649	13,162
Nov.	148,798	24,674	42,184	3,266	62,790	14,673	1,211	127,235	16,797	95,360	1,570	13,508
Dec.	147,757	26,451	41,953	3,217	60,871	14,133	1,132	120,156	14,409	90,612	1,515	13,620
2022 Jan.	161,557	26,216	54,740	3,016	63,618	13,144	823	173,494	15,600	142,750	1,522	13,622
Feb.	162,226	27,360	54,927	2,908	63,434	12,634	963	174,292	15,271	144,002	1,529	13,490
Mar.	167,765	31,156	55,256	2,827	63,649	13,905	972	178,339	14,954	148,306	1,520	13,559
<b>of which: vis-à-vis the euro area 4</b>												
2019	165,501	19,510	50,264	7,256	62,697	23,267	2,507	119,681	25,563	78,570	4,294	11,254
2020	154,184	20,255	47,235	3,851	60,284	21,369	1,190	123,185	19,762	87,388	2,268	13,767
2021 Q1	151,306	19,650	46,285	3,627	59,809	20,825	1,110	121,486	16,345	91,099	1,569	12,473
Q2	149,856	22,025	45,140	4,236	59,436	17,879	1,140	119,161	15,187	89,464	1,450	13,060
Q3	140,708	19,855	41,262	3,725	60,062	14,118	1,686	116,617	14,710	87,871	1,334	12,702
Q4	134,679	18,707	40,163	3,217	58,887	12,564	1,141	116,372	13,689	88,272	1,329	13,082
2021 Oct.	139,763	21,109	40,352	3,537	60,361	13,032	1,372	119,243	15,181	90,036	1,408	12,618
Nov.	138,576	19,684	40,663	3,266	60,708	13,036	1,219	123,039	15,786	92,928	1,378	12,947
Dec.	134,679	18,707	40,163	3,217	58,887	12,564	1,141	116,372	13,689	88,272	1,329	13,082
2022 Jan.	150,420	20,637	52,763	3,016	61,624	11,544	836	163,622	14,481	134,723	1,342	13,076
Feb.	152,270	23,080	52,784	2,908	61,380	11,143	975	164,165	14,236	135,628	1,357	12,944
Mar.	158,411	27,577	53,088	2,827	61,498	12,437	984	166,949	13,913	138,717	1,356	12,963
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6</b>												
2019	148,402	38,649	53,373	10,290	25,276	18,902	1,912	101,562	48,440	44,074	5,857	3,191
2020	112,609	24,199	42,272	6,307	20,265	20,473	-907	90,309	42,814	42,825	1,971	2,699
2021 Q1	117,219	27,791	43,411	6,250	20,395	20,166	-794	104,239	53,662	45,853	1,961	2,763
Q2	117,876	26,532	43,559	4,785	20,010	22,336	654	109,021	55,038	49,902	1,398	2,683
Q3	126,800	27,220	45,023	9,799	20,977	23,280	501	112,222	55,227	52,600	1,342	3,053
Q4	126,389	28,005	46,726	8,535	21,880	21,628	-385	108,159	46,877	55,934	2,076	3,272
2021 Oct.	124,328	27,073	43,343	8,408	21,386	23,859	259	115,234	55,933	54,464	1,678	3,159
Nov.	128,443	27,969	45,453	9,918	21,795	23,287	21	114,634	54,799	54,849	1,894	3,092
Dec.	126,389	28,005	46,726	8,535	21,880	21,628	-385	108,159	46,877	55,934	2,076	3,272
2022 Jan.	137,909	31,203	53,603	8,637	22,024	22,852	-410	136,585	62,052	68,840	1,941	3,752
Feb.	134,499	27,549	52,962	8,920	21,822	23,392	-146	136,065	60,435	70,083	1,888	3,659
Mar.	131,697	26,090	52,870	8,060	21,552	23,166	-41	139,823	58,114	76,532	1,863	3,314
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>												
2019	89,311	17,764	43,873	5,900	15,151	6,367	256	60,144	21,276	34,123	2,958	1,787
2020	60,103	11,873	30,296	3,058	11,241	5,682	-2,047	57,508	24,764	30,245	911	1,588
2021 Q1	64,359	14,636	31,190	3,482	11,243	5,821	-2,013	69,030	33,480	32,966	923	1,661
Q2	65,095	13,379	31,528	3,059	10,937	7,345	-1,153	70,957	34,977	33,618	751	1,611
Q3	74,074	15,296	33,553	7,425	11,241	7,312	-753	71,782	32,273	36,766	841	1,902
Q4	72,690	15,097	34,560	6,290	11,421	5,936	-614	72,439	28,013	40,737	1,601	2,088
2021 Oct.	72,004	15,203	32,586	6,117	11,729	7,228	-859	72,265	32,227	36,852	1,185	2,001
Nov.	73,379	15,129	33,599	7,378	11,168	6,815	-710	72,803	30,894	38,563	1,447	1,899
Dec.	72,690	15,097	34,560	6,290	11,421	5,936	-614	72,439	28,013	40,737	1,601	2,088
2022 Jan.	81,243	16,164	41,328	6,450	11,806	6,303	-808	92,377	36,085	52,005	1,428	2,859
Feb.	79,815	14,555	41,475	6,192	11,278	6,741	-426	93,621	34,376	55,464	1,370	2,411
Mar.	76,906	14,112	40,675	5,988	10,542	5,996	-407	93,961	33,398	57,280	1,256	2,027

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>All foreign branches</b>														
2019	799,634	222,976	371,577	46,281	66,082	133,833	94,140	92,077	126,839	6,882	20,058	131,300	68,201	103,714
2020	734,507	199,181	343,954	40,412	67,813	126,480	84,600	90,062	126,405	5,421	13,332	128,509	51,371	94,934
2021 Q1	758,211	200,092	361,031	42,822	71,310	146,768	97,965	91,245	121,852	5,416	12,905	130,192	48,411	90,856
Q2	758,658	201,117	365,631	35,169	69,463	149,122	94,578	85,120	135,042	4,915	12,297	128,377	46,865	89,067
Q3	767,646	186,921	397,008	34,081	66,358	165,817	90,595	78,588	139,665	4,685	15,218	126,933	47,310	85,705
Q4	750,721	175,419	395,992	28,534	62,045	134,228	97,989	84,116	148,715	4,832	13,693	127,349	46,820	82,654
2021 Dec.	750,721	175,419	395,992	28,534	62,045	134,228	97,989	84,116	148,715	4,832	13,693	127,349	46,820	82,654
2022 Jan.	818,929	190,088	434,922	29,806	70,288	149,092	111,532	101,161	165,641	4,970	13,435	131,128	50,043	82,639
Feb.	818,482	186,477	443,623	32,003	66,243	155,026	104,043	104,717	163,382	5,053	13,465	135,129	48,987	79,914
Mar.	833,739	201,994	446,034	30,792	65,514	168,654	107,509	101,447	164,989	5,201	12,435	134,588	48,052	82,505
<b>Foreign branches in the euro area <sup>2</sup></b>														
2019	110,239	84,208	20,953	477	1,805	6,117	14,205	18,319	6,455	1,672	3,149	43,120	13,801	3,275
2020	106,340	83,933	16,757	683	2,232	10,828	12,387	15,750	5,383	1,308	2,045	44,929	12,202	1,204
2021 Q1	105,363	83,559	15,946	837	1,722	10,799	10,348	16,734	5,643	1,328	1,736	45,200	11,522	1,741
Q2	106,940	84,808	15,913	531	2,162	12,643	9,696	17,232	6,115	1,330	1,445	45,997	11,189	951
Q3	102,323	80,700	16,702	386	1,877	11,017	8,905	15,381	6,285	1,071	1,163	46,492	10,717	884
Q4	109,461	80,092	19,315	566	1,781	11,136	10,033	15,404	13,398	1,114	944	45,714	9,949	1,425
2021 Dec.	109,461	80,092	19,315	566	1,781	11,136	10,033	15,404	13,398	1,114	944	45,714	9,949	1,425
2022 Jan.	141,377	93,230	34,457	692	3,419	12,548	13,804	25,006	26,017	1,139	832	47,552	12,335	1,795
Feb.	143,496	96,279	34,071	748	4,122	15,917	13,514	24,727	25,342	1,137	755	47,762	12,055	1,933
Mar.	150,145	102,128	35,197	579	3,649	20,616	15,557	24,079	24,956	1,141	736	48,186	11,953	2,539
<b>of which: in Luxembourg</b>														
2019	36,120	19,442	13,093	345	1,111	3,303	12,238	1,252	3,409	1,314	2,986	1,863	7,090	2,586
2020	31,991	17,529	10,049	519	1,658	3,137	10,645	1,265	2,807	967	1,903	1,988	6,682	2,404
2021 Q1	29,838	15,855	9,555	660	1,186	3,324	8,703	1,597	3,061	.	1,598	1,786	6,189	2,415
Q2	29,174	14,949	9,401	378	1,539	3,893	7,864	1,305	3,475	.	1,319	1,983	5,786	2,380
Q3	27,091	14,185	9,423	286	1,252	3,163	7,091	1,438	3,385	.	1,038	1,969	5,428	2,314
Q4	34,833	14,238	11,928	408	1,407	3,169	8,106	1,553	10,221	.	840	2,087	5,259	2,356
2021 Dec.	34,833	14,238	11,928	408	1,407	3,169	8,106	1,553	10,221	.	840	2,087	5,259	2,356
2022 Jan.	60,246	22,900	25,453	519	2,847	4,587	10,250	8,320	22,913	.	720	2,164	7,670	2,344
Feb.	64,079	27,580	25,370	611	3,461	9,646	10,114	8,248	22,131	.	648	2,192	7,488	2,343
Mar.	65,437	28,554	25,858	459	2,990	9,709	12,180	8,364	21,150	.	639	2,124	7,606	2,355
<b>Foreign branches in the United Kingdom</b>														
2019	300,950	115,416	92,645	11,659	60,473	18,230	33,404	31,522	91,922	2,277	6,980	19,505	23,468	63,032
2020	296,335	94,948	112,826	9,877	62,528	24,068	28,824	32,903	93,716	1,946	6,985	23,245	18,124	60,675
2021 Q1	295,356	95,463	107,701	8,786	66,414	28,384	33,674	34,269	89,213	1,426	6,624	24,621	16,041	55,718
Q2	295,273	95,770	106,616	10,532	63,998	29,517	31,126	28,357	100,909	.	6,617	23,576	15,213	52,681
Q3	283,983	85,476	112,451	10,009	60,845	25,152	29,552	23,851	104,912	927	6,609	22,171	15,251	49,174
Q4	276,670	75,025	125,241	7,833	56,755	18,692	34,757	21,322	106,571	1,197	6,432	21,980	14,978	46,692
2021 Dec.	276,670	75,025	125,241	7,833	56,755	18,692	34,757	21,322	106,571	1,197	6,432	21,980	14,978	46,692
2022 Jan.	286,361	74,928	128,329	7,021	63,196	25,651	35,851	22,509	108,623	1,213	6,410	22,529	16,018	44,667
Feb.	271,858	69,655	122,934	8,682	58,586	21,223	32,477	22,760	106,860	1,073	6,820	22,041	15,409	40,902
Mar.	281,314	78,977	122,170	8,949	58,112	23,580	32,744	26,277	108,914	1,256	6,098	21,968	14,914	43,663
<b>Foreign branches in the United States of America</b>														
2019	185,266	4,503	175,631	909	1,452	64,393	6,238	21,673	7,833	.	5,963	55,361	8,257	14,952
2020	166,024	3,417	157,437	878	1,548	53,130	14,728	22,502	7,694	.	2,590	48,799	6,480	9,017
2021 Q1	185,416	3,611	176,594	858	1,543	70,055	18,053	21,293	6,399	.	2,807	48,959	6,863	9,662
Q2	191,188	3,251	182,582	717	1,615	77,069	19,341	21,575	6,162	.	2,525	47,635	6,790	9,016
Q3	215,253	3,278	206,124	864	1,771	99,668	19,449	21,073	5,105	.	5,522	47,070	7,057	9,083
Q4	202,350	3,499	192,721	920	2,089	74,930	22,186	29,281	5,383	.	4,208	47,980	7,257	9,672
2021 Dec.	202,350	3,499	192,721	920	2,089	74,930	22,186	29,281	5,383	.	4,208	47,980	7,257	9,672
2022 Jan.	220,331	3,463	210,668	878	2,185	83,565	24,588	32,618	7,552	.	4,082	49,557	7,132	9,681
Feb.	234,347	3,189	225,149	730	2,025	90,675	23,883	36,307	7,637	.	3,773	53,527	7,092	9,873
Mar.	237,839	2,932	228,499	826	2,114	100,969	23,689	31,114	7,425	.	3,621	52,396	7,135	9,991

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

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

## V External position of banks

Liabilities to non-residents 1															End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities					
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries		
15	16	17	18	19	20	21	22	23	24	25	26	27	28		
<b>All foreign branches</b>															
22,590	429,650	133,417	195,657	18,774	27,263	44,893	97,876	130,899	118,427	5,762	12,795	9,594	9,404	2019	
13,393	430,405	130,077	208,794	15,748	29,977	51,198	95,408	133,873	117,690	4,009	6,910	13,468	7,849	2020	
12,601	464,639	129,889	229,755	19,897	34,589	61,839	99,421	148,508	122,892	4,142	7,289	13,014	7,534	2021 Q1	
13,275	460,398	125,651	232,473	17,903	32,792	60,830	96,635	143,411	125,345	4,071	8,484	13,605	8,017	Q2	
13,130	497,170	127,513	267,274	14,901	34,581	65,412	98,314	151,175	138,619	4,427	17,744	13,598	7,881	Q3	
10,325	483,405	125,853	255,923	17,311	35,909	65,284	93,262	139,577	144,368	4,228	14,860	13,836	7,990	Q4	
10,325	483,405	125,853	255,923	17,311	35,909	65,284	93,262	139,577	144,368	4,228	14,860	13,836	7,990	2021 Dec.	
9,288	602,728	154,852	325,171	18,554	43,998	72,867	110,326	170,281	206,189	4,317	14,616	14,768	9,364	2022 Jan.	
8,766	605,623	152,132	330,174	21,195	44,848	70,904	108,567	172,305	211,917	4,149	14,312	14,554	8,915	Feb.	
8,359	616,321	157,050	331,174	23,267	44,439	71,741	110,123	173,861	219,104	4,824	13,815	14,827	8,026	Mar.	
<b>Foreign branches in the Euro area 2</b>															
126	94,902	68,086	19,659	815	2,602	5,790	2,998	64,100	9,962	3,312	1,332	4,817	2,591	2019	
304	94,245	67,891	18,751	705	2,878	2,347	2,089	68,301	8,293	1,195	933	8,308	2,779	2020	
312	96,742	67,203	21,477	872	2,710	2,479	2,581	71,437	8,681	647	813	7,354	2,750	2021 Q1	
342	97,564	66,539	21,923	831	3,323	2,972	2,711	69,292	10,913	598	765	7,420	2,893	Q2	
408	96,208	65,810	22,189	774	3,246	3,496	2,016	65,251	14,078	604	743	7,267	2,753	Q3	
344	96,769	64,083	24,010	859	3,443	3,232	2,320	64,259	15,336	608	636	7,577	2,801	Q4	
344	96,769	64,083	24,010	859	3,443	3,232	2,320	64,259	15,336	608	636	7,577	2,801	2021 Dec.	
349	175,308	91,082	60,420	1,697	10,557	4,383	4,067	89,220	64,599	605	627	7,519	4,288	2022 Jan.	
354	176,810	88,919	63,366	1,772	10,416	4,348	2,430	90,010	67,339	636	662	7,483	3,902	Feb.	
382	185,952	95,651	64,463	1,712	10,578	4,075	4,261	92,046	74,047	633	648	7,459	2,783	Mar.	
<b>of which: in Luxembourg</b>															
79	45,088	23,979	15,409	621	2,164	4,509	2,163	23,913	7,449	2,580	643	3,565	266	2019	
193	39,991	18,801	15,260	458	2,419	471	1,408	28,540	4,823	.	446	3,637	.	2020	
.	41,560	17,900	17,478	584	2,314	480	1,862	29,661	5,605	.	361	2,956	.	2021 Q1	
.	43,379	18,352	17,460	611	2,846	842	1,994	30,803	5,811	.	389	2,952	.	Q2	
.	45,129	20,514	17,907	631	2,734	1,402	1,608	28,080	10,066	.	394	2,952	.	Q3	
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	Q4	
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	2021 Dec.	
.	109,230	37,658	52,257	1,365	8,170	1,499	3,548	43,336	55,394	.	.	2,968	1,690	2022 Jan.	
.	113,725	37,855	55,885	1,306	7,980	2,050	1,990	44,727	59,830	.	.	2,969	1,350	Feb.	
.	118,225	40,459	56,292	1,463	8,028	1,920	3,610	46,829	61,857	.	388	2,970	.	Mar.	
<b>Foreign branches in the United Kingdom</b>															
10,610	160,797	49,614	73,016	.	22,229	16,745	46,343	11,409	78,771	.	.	729	3,000	2019	
5,849	167,344	49,010	78,530	.	25,150	24,310	42,053	15,613	81,372	.	1,480	.	1,568	2020	
5,386	177,501	50,458	82,102	.	29,253	30,644	40,697	18,768	83,736	.	.	713	1,019	2021 Q1	
.	181,099	49,298	88,473	.	27,292	28,780	41,209	19,811	84,657	.	.	.	1,033	Q2	
6,384	190,319	49,794	96,408	.	28,613	30,888	39,885	22,824	91,429	.	.	896	971	Q3	
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	Q4	
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	2021 Dec.	
2,890	210,524	50,610	116,194	6,061	30,338	36,431	43,437	22,577	103,945	.	.	1,021	864	2022 Jan.	
2,293	212,126	50,538	116,655	6,246	31,377	34,910	42,972	22,649	107,967	.	.	735	906	Feb.	
1,900	210,316	48,431	116,941	.	30,312	32,664	44,000	22,611	106,971	.	.	701	1,181	Mar.	
<b>Foreign branches in the United States of America</b>															
.	71,884	2,340	66,054	.	1,241	4,497	23,774	30,583	6,679	.	1,630	2,552	.	2019	
.	85,767	4,332	78,787	.	1,170	12,404	34,585	25,968	5,335	2,057	1,423	3,134	861	2020	
.	92,587	3,310	85,553	.	1,974	13,969	33,349	31,063	5,445	2,681	1,477	3,704	899	2021 Q1	
.	86,911	2,370	81,350	.	1,585	13,589	32,633	27,461	4,625	2,440	1,072	4,208	883	Q2	
.	99,313	3,356	92,117	.	2,120	16,668	34,041	35,238	4,971	2,533	1,038	3,963	861	Q3	
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	Q4	
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	2021 Dec.	
.	97,429	3,837	89,699	.	2,332	17,209	36,576	29,545	5,288	.	1,212	4,366	.	2022 Jan.	
.	96,808	4,074	88,664	.	2,307	16,934	36,709	29,228	5,101	.	1,228	4,400	.	Feb.	
.	98,861	4,541	89,997	.	2,779	18,243	37,687	28,214	5,259	.	1,196	4,640	.	Mar.	

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>Foreign branches in the Cayman Islands</b>														
2019	40,505	1,169	38,789	95	359	23	11,305	3,319	911	-	2,036	-	11,552	6
2020	25,685	1,906	23,415	16	247	14	8,079	2,630	2,174	329	503	-	5,092	5
2021 Q1	25,185	1,670	23,044	68	282	15	9,182	2,058	1,994	735	550	-	4,141	4
Q2	24,755	2,194	22,282	26	185	16	9,523	1,647	2,190	951	441	-	3,806	3
Q3	24,581	2,000	22,213	50	278	9	9,744	1,278	2,396	999	451	-	3,778	10
Q4	22,153	1,643	20,276	80	136	5	8,419	1,460	2,197	665	457	-	3,371	9
2021 Dec.	22,153	1,643	20,276	80	136	5	8,419	1,460	2,197	665	457	-	3,371	9
2022 Jan.	24,971	2,360	22,469	39	84	3	10,587	1,714	2,366	727	466	-	3,410	6
Feb.	24,709	2,406	22,229	21	36	2	10,329	1,604	2,446	786	466	-	3,324	5
Mar.	23,287	2,123	21,119	11	18	2	9,099	1,533	2,806	864	425	-	2,877	4
<b>Foreign branches in Japan</b>														
2019	27,138	1,338	1,397	24,358	9	20,069	3,248	1,396	375	-	57	1,557	250	78
2020	24,584	881	1,387	22,273	12	17,558	2,425	2,637	252	-	25	1,295	252	36
2021 Q1	26,269	843	1,727	23,657	12	18,871	2,976	2,519	233	0	22	1,243	263	35
Q2	18,791	809	1,503	16,444	7	11,756	2,746	2,383	211	22	21	1,268	254	33
Q3	18,491	772	1,450	16,234	9	11,761	2,231	2,559	326	38	24	1,165	259	39
Q4	14,588	499	1,349	12,705	4	8,457	1,953	2,314	265	2	27	1,188	252	51
2021 Dec.	14,588	499	1,349	12,705	4	8,457	1,953	2,314	265	2	27	1,188	252	51
2022 Jan.	16,495	486	1,895	14,077	7	9,008	2,012	3,677	255	2	25	1,155	255	29
Feb.	16,664	482	1,854	14,296	7	8,958	2,343	3,541	253	50	21	1,136	255	28
Mar.	15,149	458	1,855	12,788	22	7,002	4,029	2,430	218	2	20	1,068	254	28
<b>Foreign branches in Hong Kong</b>														
2019	21,259	3,824	7,196	6,194	155	739	7,611	544	3,150	.	209	1,532	2,922	4,460
2020	21,072	3,409	7,735	5,589	104	498	7,014	523	3,716	.	143	932	2,452	5,717
2021 Q1	25,046	3,634	9,009	7,206	47	901	10,459	846	3,820	.	144	839	2,706	5,251
Q2	22,560	3,100	7,970	6,088	37	600	7,866	541	3,638	.	141	522	2,654	6,523
Q3	21,532	3,708	7,986	5,651	40	597	7,060	667	3,820	.	176	260	2,436	6,447
Q4	21,487	3,153	8,849	5,598	42	366	7,383	386	4,390	.	191	252	2,457	6,009
2021 Dec.	21,487	3,153	8,849	5,598	42	366	7,383	386	4,390	.	191	252	2,457	6,009
2022 Jan.	24,272	3,004	9,536	6,265	50	382	9,343	970	4,412	.	191	223	2,398	6,299
Feb.	22,380	2,957	8,769	6,477	55	516	8,506	351	4,259	.	203	253	2,417	5,821
Mar.	20,238	2,478	7,309	6,492	34	406	7,321	255	3,843	.	204	195	2,459	5,500
<b>Foreign branches in Singapore</b>														
2019	54,678	7,500	28,808	2,325	710	4,762	10,419	4,231	14,863	.	1,512	2,231	7,433	9,019
2020	44,180	6,265	21,198	785	556	5,114	6,416	3,289	12,081	71	920	1,869	6,395	8,025
2021 Q1	46,961	7,175	22,380	847	586	5,559	7,334	4,038	13,293	.	899	1,854	6,613	7,327
Q2	51,160	8,213	23,958	340	599	5,104	9,097	3,908	14,373	.	986	1,735	6,729	9,187
Q3	51,969	7,797	24,848	365	592	5,882	7,529	3,740	15,115	.	1,153	1,612	7,594	9,304
Q4	51,186	7,718	24,473	330	617	5,122	7,343	3,498	14,919	.	1,336	1,881	8,329	8,678
2021 Dec.	51,186	7,718	24,473	330	617	5,122	7,343	3,498	14,919	.	1,336	1,881	8,329	8,678
2022 Jan.	53,265	8,553	23,389	348	632	4,697	8,815	3,418	14,778	.	1,347	1,811	8,275	10,042
Feb.	53,521	8,045	24,193	367	633	5,249	6,942	3,808	14,861	.	1,345	1,856	8,213	11,165
Mar.	54,298	8,550	25,694	373	654	4,979	8,822	3,805	15,012	.	1,258	1,843	8,229	10,268
<b>Foreign branches in emerging market economies and developing countries (other than offshore banking centres) <sup>2</sup></b>														
2019	32,709	3,525	3,783	72	30	9,389	3,524	8,306	610	222	19	3,846	106	6,632
2020	27,446	2,857	1,856	29	24	4,250	2,855	7,943	480	121	16	3,238	103	8,390
2021 Q1	28,332	2,747	3,234	90	184	4,289	3,779	7,478	453	77	17	2,947	104	9,135
Q2	27,899	1,799	3,356	98	291	4,497	3,185	7,379	554	59	17	2,910	117	9,130
Q3	29,086	1,888	3,676	212	373	3,609	3,950	7,841	631	11	18	3,281	116	9,576
Q4	29,103	2,416	2,758	209	104	3,440	3,866	8,540	658	3	.	3,470	124	8,997
2021 Dec.	29,103	2,416	2,758	209	104	3,440	3,866	8,540	658	3	.	3,470	124	8,997
2022 Jan.	30,626	2,695	2,869	189	144	3,532	4,517	9,361	608	3	0	3,482	119	9,001
Feb.	30,142	1,964	2,869	319	163	3,186	4,051	9,453	605	3	.	3,589	119	9,133
Mar.	31,354	2,579	2,785	387	303	3,383	4,245	9,713	552	4	.	3,688	115	9,651

For footnotes see p. 118 and 119.



## V External position of banks

Liabilities to non-residents <sup>1</sup>														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>Foreign branches in the Cayman Islands</b>														
11,353	13,031	2,403	10,004	92	376	1,056	1,753	156	6,024	–	4,031	–	11	2019
6,859	5,483	1,190	4,122	18	104	75	513	49	2,887	–	1,959	–	–	2020
6,506	6,686	1,377	5,252	4	27	17	250	70	4,173	–	2,176	–	–	2021 Q1
6,178	5,815	1,298	4,488	2	8	6	157	47	4,111	–	1,494	–	–	Q2
5,916	20,108	1,358	18,618	52	41	14	940	127	6,451	–	12,576	–	–	Q3
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	Q4
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	2021 Dec.
5,692	16,987	1,528	15,246	80	113	19	1,069	125	5,522	–	10,252	–	–	2022 Jan.
5,747	16,475	1,629	14,648	77	103	13	997	156	5,332	–	9,977	–	–	Feb.
5,677	16,501	1,856	14,441	88	100	17	984	155	5,464	–	9,881	–	–	Mar.
<b>Foreign branches in Japan</b>														
108	11,084	1,752	506	8,793	3	1,012	6,564	2,635	229	41	562	41	0	2019
104	9,171	1,218	344	7,574	7	1,084	4,606	2,797	208	40	396	40	0	2020
107	12,718	1,439	417	10,831	7	1,277	6,235	4,522	202	39	404	39	0	2021 Q1
97	9,959	815	351	8,767	3	1,160	4,218	3,863	246	38	396	38	0	Q2
89	7,592	1,274	380	5,910	6	967	3,330	2,675	234	39	308	39	0	Q3
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	Q4
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	2021 Dec.
77	10,847	1,040	408	9,369	3	2,281	4,077	3,915	198	39	298	39	0	2022 Jan.
79	12,244	48	400	11,771	3	2,431	5,192	4,012	188	39	298	84	0	Feb.
98	12,099	41	430	11,586	19	2,381	5,154	3,955	225	–	302	82	0	Mar.
<b>Foreign branches in Hong Kong</b>														
.	8,779	661	4,634	62	.	754	3,047	2,156	1,836	–	.	.	.	2019
.	9,798	473	6,258	362	.	499	2,686	3,168	2,942	–	.	.	.	2020
.	12,380	604	7,764	75	.	1,142	4,368	3,423	2,924	–	.	.	.	2021 Q1
.	12,654	510	8,272	20	.	1,924	4,275	2,852	3,079	–	.	.	.	Q2
.	12,286	325	7,520	26	.	1,394	3,652	3,155	3,313	–	.	.	.	Q3
.	10,258	328	5,998	19	.	1,119	1,639	3,260	3,213	–	.	.	.	Q4
.	10,258	328	5,998	19	.	1,119	1,639	3,260	3,213	–	.	.	.	2021 Dec.
.	17,181	780	9,824	18	.	1,912	5,795	3,715	4,634	–	.	.	.	2022 Jan.
.	16,241	299	11,542	22	.	.	5,495	4,152	4,271	–	.	.	.	Feb.
.	14,916	529	9,115	927	.	1,476	5,399	3,516	3,750	–	.	.	.	Mar.
<b>Foreign branches in Singapore</b>														
.	30,824	5,182	17,427	500	720	1,603	9,920	5,499	11,842	.	.	181	842	2019
–	27,512	2,417	18,463	363	586	.	5,575	4,919	13,479	–	.	99	895	2020
.	32,779	2,229	22,227	261	537	3,142	8,605	5,820	14,185	.	.	99	922	2021 Q1
.	33,379	1,605	23,202	226	483	4,174	8,332	5,405	14,477	.	.	82	902	Q2
.	36,536	2,077	25,574	256	445	3,454	10,912	5,793	15,319	–	.	.	.	Q3
.	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	.	.	.	.	Q4
.	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	.	.	.	.	2021 Dec.
.	39,138	1,931	28,663	303	527	3,152	10,751	6,127	17,661	.	.	.	.	2022 Jan.
.	40,649	2,510	29,421	292	522	3,075	11,088	7,065	17,942	.	.	.	.	Feb.
.	41,020	1,759	30,326	253	530	3,645	9,019	7,570	19,428	.	.	.	.	Mar.
<b>Foreign branches in emerging market economies and developing countries (other than offshore banking centres) <sup>2</sup></b>														
55	24,853	1,832	3,353	42	23	8,474	2,720	9,358	2,003	.	.	1,131	258	2019
50	19,402	1,840	2,293	5	17	5,459	2,670	7,821	1,620	409	178	996	249	2020
53	21,641	1,699	3,607	25	20	6,873	2,811	8,170	2,005	396	171	970	245	2021 Q1
51	21,431	1,708	3,353	24	29	6,120	2,585	9,179	1,959	304	113	939	232	Q2
53	22,711	2,019	2,981	26	20	6,507	2,621	10,313	1,717	211	121	986	235	Q3
.	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	Q4
.	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	2021 Dec.
3	23,271	2,255	3,512	15	29	5,658	3,984	9,382	2,567	172	239	1,033	236	2022 Jan.
.	22,380	2,252	4,145	14	16	6,000	3,064	9,377	2,291	166	225	1,023	234	Feb.
.	23,737	2,323	4,020	6	17	7,011	3,058	9,610	2,311	257	153	1,102	235	Mar.

## V External position of banks

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

## c Assets broken down by country

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2020	December 2021	February 2022	Claims total	March 2022							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	734,507	750,721	818,482	833,739	201,994	446,034	553,584	280,155	314,197	519,542	742,875	90,864
Countries in Europe	322,320	291,756	315,882	330,951	169,713	78,500	210,645	120,306	116,099	214,852	307,004	23,947
EU Member States 1	166,436	147,757	162,226	167,765	127,902	26,256	88,100	79,665	36,681	131,084	152,888	14,877
Euro area 1	154,184	134,679	152,270	158,411	124,978	25,004	82,297	76,114	31,919	126,492	144,990	13,421
Austria	7,643	3,736	3,821	3,636	3,454	135	1,177	2,459	444	3,192	3,467	169
Belgium	3,858	3,409	4,200	4,265	2,943	572	2,938	1,327	2,159	2,106	3,806	459
Cyprus	769	343	1,167	658	100	538	327	331	-	658	-	-
Estonia	-	1	1	-	-	-	1	-	-	-	1	-
Finland	1,972	511	394	505	473	25	359	146	2	503	-	-
France	21,519	16,715	17,177	17,490	15,285	1,923	7,153	10,337	2,298	15,192	15,014	2,476
Greece	626	563	696	769	700	39	494	275	378	391	-	-
Ireland	11,406	11,146	11,226	11,752	7,068	3,901	7,243	4,509	764	10,988	7,922	3,830
Italy	26,166	26,132	27,729	32,592	31,476	856	15,824	16,768	10,189	22,403	31,335	1,257
Latvia	147	129	123	116	108	-	-	-	-	-	116	-
Lithuania	-	3	0	-	-	-	-	-	-	-	-	-
Luxembourg 2	28,584	23,767	36,038	35,884	19,478	11,700	26,678	9,206	12,089	23,795	31,749	4,135
Malta	322	139	149	147	34	89	53	94	-	147	-	-
Netherlands	32,607	32,004	32,512	33,749	28,000	4,602	15,798	17,951	2,906	30,843	32,704	1,045
Portugal	1,778	1,594	1,607	1,696	1,640	3	704	992	217	1,479	-	-
Slovakia	553	414	376	269	175	82	176	93	-	218	51	-
Slovenia	240	33	22	7	2	5	6	1	0	7	7	-
Spain	15,985	14,040	15,032	14,874	14,041	525	3,357	11,517	461	14,413	14,965	-91
Other EU Member States 1	12,252	13,078	9,956	9,354	2,924	1,252	5,803	3,551	4,762	4,592	7,898	1,456
Czechia	4,992	7,135	3,825	2,906	711	13	2,395	511	1,933	973	-	-
Denmark	1,351	1,008	1,122	1,436	626	333	1,177	259	576	860	-	-
Hungary	573	352	383	333	90	72	288	45	215	118	299	34
Poland	1,756	1,408	1,436	1,466	248	147	558	908	380	1,086	1,375	91
Sweden	2,161	2,212	2,076	2,094	614	372	1,313	781	634	1,460	1,953	141
Remaining EU countries 3, 4	1,419	963	1,114	1,119	635	315	72	1,047	1,024	95	-	-
Other European countries 1	155,884	143,999	153,656	163,186	41,811	52,244	122,545	40,641	79,418	83,768	154,116	9,070
Guernsey	3,747	4,465	5,712	5,614	1,371	3,623	5,333	281	-	-	-	-
Jersey	3,523	2,786	3,865	3,858	822	729	2,441	1,417	-	-	-	-
Norway	2,239	2,291	2,343	2,364	505	974	1,124	1,240	1,427	937	1,907	457
Russian Federation	2,147	1,918	1,977	1,891	908	933	488	1,403	198	1,693	-	-
Switzerland	10,423	19,021	16,174	13,936	2,240	3,098	12,193	1,743	4,641	9,295	-	-
Turkey	3,934	4,030	3,819	3,847	2,015	1,846	3,010	837	3,162	685	-	-
United Kingdom	128,039	107,725	117,665	129,544	32,996	40,773	96,914	32,630	69,858	59,686	121,811	7,733
Remaining European countries 5	1,832	1,763	2,101	2,132	954	268	1,042	1,090	127	2,005	-	-
Countries in Africa	5,384	5,031	6,896	6,311	-	3,968	-	-	2,190	4,121	5,958	353
South Africa	1,149	876	1,855	1,730	-	237	-	-	621	1,109	-	-
Remaining countries in Africa	4,235	4,155	5,041	4,581	641	3,731	2,097	2,484	1,569	3,012	-	-
Countries in America	276,509	326,437	360,527	366,665	18,405	328,031	255,186	111,479	147,651	219,014	331,778	34,887
Bahamas	-	-	-	90	-	-	-	-	-	-	368	-
Bermuda	2,096	1,619	1,546	1,607	-	1,370	610	997	7	1,600	-	-
Brazil	1,608	1,227	1,663	1,806	24	804	1,013	793	491	1,315	-	-
British Virgin Islands	7,891	8,344	8,401	7,550	905	5,085	6,835	715	-	7,550	7,468	82
Canada	7,085	7,746	7,909	8,460	679	3,542	3,298	5,162	2,654	5,806	5,763	2,697
Cayman Islands	10,794	17,490	20,037	21,714	903	19,933	14,025	7,689	6,565	15,149	21,885	-171
Curacao 6	-	-	-	-	-	-	-	-	-	-	-	-
Mexico	1,757	1,853	2,000	2,048	149	1,693	1,459	589	375	1,673	1,837	211
United States of America	242,593	285,940	316,263	320,431	15,446	292,989	226,404	94,027	137,270	183,161	289,356	31,075
Remaining countries in America	2,484	2,082	2,435	2,672	140	2,395	1,294	1,378	280	2,392	-	-
Countries in Asia	114,974	112,414	119,186	113,065	11,633	31,688	76,832	36,233	42,247	70,818	86,415	26,650
China, People's Republic of 7	7,557	5,093	4,368	3,748	518	881	2,570	1,178	1,799	1,949	-	-
Hong Kong	10,308	13,135	13,543	11,653	2,545	3,850	9,232	2,421	3,064	8,589	10,390	1,263
Japan	38,191	26,857	30,915	28,286	1,432	3,918	20,974	7,312	13,829	14,457	23,186	5,100
Korea, Republic of	7,472	10,721	11,593	11,252	1,034	1,655	4,417	6,835	2,739	8,513	4,411	6,841
Singapore	19,536	22,929	24,145	22,312	2,063	8,594	19,262	3,050	12,610	9,702	18,106	4,206
Taiwan	1,673	1,419	1,305	1,251	315	140	642	609	413	838	-	-
Remaining countries in Asia	30,237	32,260	33,317	34,563	3,726	12,650	19,735	14,828	7,793	26,770	26,108	8,455
Countries in Oceania	13,848	13,709	14,514	14,754	1,462	2,706	7,163	7,591	5,829	8,925	11,504	3,250
Australia	12,175	12,468	13,239	13,490	1,386	2,214	6,228	7,262	5,094	8,396	10,320	3,170
New Zealand	821	631	767	845	61	101	684	161	735	110	-	-
Remaining countries in Oceania	852	610	508	419	15	391	251	168	-	419	-	-
Countries not identifiable	-	-	-	-	-	-	-	-	-	-	-	-
International organisations 8	1,472	1,374	1,477	1,993	-	1,141	-	-	181	1,812	216	1,777

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

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

## V External position of banks

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

End of reporting period; € million

Country/group of countries	Liabilities to non-residents 1									
	December 2020	December 2021	February 2022	March 2022						
				Liabilities total	of which:		broken down by maturity		broken down by sector	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
1	2	3	4	5	6	7	8	9	10	
All countries	430,405	483,405	605,623	616,321	157,050	331,174	574,829	41,492	200,503	415,818
Countries in Europe	205,365	215,188	287,176	291,283	124,987	100,573	273,004	18,279	77,397	213,886
EU Member States 2	127,932	120,156	174,292	178,339	100,492	50,734	163,260	15,079	16,474	161,865
Euro area 2	123,185	116,372	164,165	166,949	97,610	47,555	152,630	14,319	15,269	151,680
Austria	10,268	1,822	2,086	1,892	1,595	191	1,704	188	357	1,535
Belgium	10,841	10,367	14,474	14,381	10,263	2,373	14,338	43	1,423	12,958
Cyprus	162	849	1,564	1,503	151	901	.	.	.	.
Estonia	146	0	35	31	22	7	.	.	.	31
Finland	670	638	1,983	2,567	1,676	531	2,567	.	197	2,370
France	11,786	9,648	11,116	10,182	6,712	2,537	9,418	764	4,247	5,935
Greece	2,259	1,507	1,201	1,209	1,082	115	.	.	.	.
Ireland	5,474	8,647	15,451	15,657	6,692	4,275	15,052	605	790	14,867
Italy	20,085	19,030	22,087	22,987	20,672	1,327	21,044	1,943	2,692	20,295
Latvia	1	3	10	16	14	.	16	.	.	16
Lithuania	11	3	165	531	518	.	.	.	.	531
Luxembourg 3	38,667	38,131	55,369	57,059	24,231	24,587	53,659	3,400	3,064	53,995
Malta	222	355	522	539	242	210	539	.	.	539
Netherlands	15,470	19,701	30,971	31,422	17,766	9,650	25,893	5,529	974	30,448
Portugal	652	437	1,032	1,056	633	373	1,051	5	283	773
Slovakia	422	339	354	226	182	41	.	.	.	.
Slovenia	711	567	471	400	400	0	.	.	4	396
Spain	5,338	4,328	5,274	5,291	4,759	435	3,450	1,841	280	5,011
Other EU Member States 2	4,747	3,784	10,127	11,390	2,882	3,179	10,630	760	1,205	10,185
Czechia	1,413	1,041	1,364	1,368	613	56	1,344	24	354	1,014
Denmark	1,538	1,093	4,875	5,478	1,115	2,288	5,021	457	164	5,314
Hungary	330	451	673	611	224	122	.	.	176	435
Poland	632	484	579	734	144	28	728	6	238	496
Sweden	774	657	2,522	3,099	725	680	2,981	118	207	2,892
Remaining EU countries 4, 5	60	58	114	100	61	5	.	.	66	34
Other European countries 2	77,433	95,032	112,884	112,944	24,495	49,839	109,744	3,200	60,923	52,021
Guernsey	2,191	3,336	4,113	4,150	1,449	2,473	4,150	.	62	4,088
Jersey	340	351	1,002	1,116	106	593	.	.	125	991
Norway	263	271	1,476	1,735	375	421	1,727	8	381	1,354
Russian Federation	777	981	1,036	989	102	867	.	.	534	455
Switzerland	6,025	6,342	12,294	11,030	2,519	5,560	10,559	471	2,176	8,854
Turkey	387	373	448	466	76	371	.	.	360	106
United Kingdom	66,387	82,745	91,753	92,679	19,610	39,265	89,979	2,700	56,979	35,700
Remaining European countries 6	1,063	633	762	779	258	289	779	0	306	473
Countries in Africa	1,500	2,695	3,650	5,076	208	2,591	5,068	8	1,711	3,365
South Africa	978	1,087	2,094	2,681	25	523	.	.	1,446	1,235
Remaining countries in Africa	522	1,608	1,556	2,395	183	2,068	.	.	265	2,130
Countries in America	150,481	181,472	208,524	208,625	16,647	177,191	189,468	19,157	71,274	137,351
Bahamas	101	83	679	625	401	176	.	.	.	.
Bermuda	1,002	1,185	2,422	2,020	49	1,136	1,978	42	40	1,980
Brazil	242	261	529	521	18	255	521	.	262	259
British Virgin Islands	6,522	8,094	9,597	9,458	225	6,896	.	.	.	.
Canada	2,918	2,952	2,783	2,565	150	1,354	2,553	12	1,443	1,122
Cayman Islands	16,456	19,998	23,597	23,664	3,597	19,734	22,794	870	13,515	10,149
Curacao 7	76	62	22	78	14	63	78	.	.	.
Mexico	2,431	2,673	2,653	2,691	12	2,496	.	.	2,494	197
United States of America	119,330	144,496	164,512	165,193	12,166	143,406	147,284	17,909	52,476	112,717
Remaining countries in America	1,403	1,668	1,730	1,810	15	1,675	1,751	59	1,040	770
Countries in Asia	67,225	79,182	100,336	104,881	13,993	49,624	100,866	4,015	46,855	58,026
China, People's Republic of 8	4,481	5,245	5,972	8,106	3,037	4,447	7,796	310	4,168	3,938
Hong Kong	15,337	20,337	25,902	22,418	5,018	10,568	21,967	451	9,132	13,286
Japan	7,937	8,945	10,438	12,235	119	493	.	.	6,536	5,699
Korea, Republic of	3,411	3,192	6,102	5,221	829	2,815	.	.	2,151	3,070
Singapore	14,260	17,647	24,905	28,767	3,639	18,320	27,114	1,653	11,177	17,590
Taiwan	2,689	2,932	2,973	2,848	69	1,878	2,831	17	1,280	1,568
Remaining countries in Asia	19,110	20,884	24,044	25,286	1,282	11,103	23,862	1,424	12,411	12,875
Countries in Oceania	4,464	4,057	4,550	5,137	641	639	5,104	33	3,266	1,871
Australia	4,268	3,948	4,346	4,888	630	455	.	.	3,239	1,649
New Zealand	127	39	34	62	8	19	.	.	.	.
Remaining countries in Oceania	69	70	170	187	3	165	187	.	.	.
Countries not identifiable	.	.	.	.	.	.	.	.	.	.
International organisations 9	1,370	811	1,387	1,319	574	556	1,319	.	.	1,319

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents						Liabilities to non-residents <sup>1</sup>					
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
<b>Assets and liabilities, total <sup>2</sup></b>												
2019	178,493	45,214	20,363	3,981	81,348	26,093	1,494	124,387	26,524	86,076	6,535	5,252
2020	176,392	41,697	21,514	4,160	79,832	27,997	1,192	124,458	20,148	93,577	6,272	4,461
2021 Q1	171,978	38,774	20,354	4,382	80,041	27,390	1,037	125,526	20,033	95,221	5,736	4,536
Q2	178,622	45,624	19,062	4,398	81,351	27,122	1,065	130,761	21,042	99,016	6,070	4,633
Q3	185,478	50,860	19,335	4,337	82,955	26,924	1,067	140,701	23,128	103,660	9,325	4,588
Q4	187,520	50,160	20,348	4,981	83,315	27,683	1,033	140,085	22,344	103,645	9,710	4,386
2021 Oct.	183,148	48,350	20,086	4,667	82,794	26,223	1,028	139,735	22,499	103,263	9,380	4,593
Nov.	184,870	48,844	20,198	4,856	82,559	27,411	1,002	141,455	22,830	104,212	9,813	4,600
Dec.	187,520	50,160	20,348	4,981	83,315	27,683	1,033	140,085	22,344	103,645	9,710	4,386
2022 Jan.	186,676	49,688	21,219	4,919	83,582	26,240	1,028	140,905	22,685	104,143	9,760	4,317
Feb.	186,057	48,980	21,376	5,113	83,611	25,829	1,148	141,440	23,158	103,828	10,274	4,180
Mar.	188,914	49,252	22,239	5,015	84,512	26,848	1,048	143,971	22,886	106,716	10,185	4,184
<b>of which: denominated in euro <sup>2</sup></b>												
2019	61,638	12,189	5,218	120	38,075	5,713	323	47,853	4,268	37,510	3,605	2,470
2020	59,827	10,220	5,755	175	38,425	4,910	342	44,946	1,699	37,253	4,076	1,918
2021 Q1	63,194	13,895	5,337	268	38,755	4,603	336	45,868	1,540	38,876	3,464	1,988
Q2	69,492	20,787	4,891	204	38,906	4,358	346	49,286	1,736	41,792	3,721	2,037
Q3	71,134	21,382	5,357	90	39,668	4,290	347	53,382	2,018	42,616	6,655	2,093
Q4	70,271	20,804	5,316	136	39,637	4,045	333	52,865	1,753	42,192	7,094	1,826
2021 Oct.	69,141	19,608	5,567	88	39,389	4,165	324	53,643	1,964	42,878	6,754	2,047
Nov.	68,814	19,527	5,324	86	39,506	4,057	314	54,014	1,863	42,790	7,289	2,072
Dec.	70,271	20,804	5,316	136	39,637	4,045	333	52,865	1,753	42,192	7,094	1,826
2022 Jan.	69,805	20,193	5,464	91	39,785	3,945	327	52,662	1,349	42,438	7,158	1,717
Feb.	69,558	19,877	5,474	64	39,870	3,952	321	52,895	1,536	42,098	7,583	1,678
Mar.	70,214	19,894	5,785	64	40,218	3,943	310	53,521	1,311	42,923	7,587	1,700
<b>denominated in US dollar <sup>2</sup></b>												
2019	49,670	14,956	5,544	.	20,237	6,056	.	35,975	18,076	15,845	1,642	412
2020	50,094	15,945	7,234	3,058	17,697	5,944	216	36,413	14,335	21,377	592	109
2021 Q1	45,759	13,347	5,518	3,095	17,632	6,096	71	32,192	14,353	17,228	518	93
Q2	45,813	14,324	4,437	3,040	17,967	5,985	60	32,756	14,947	17,216	516	77
Q3	49,766	17,996	4,203	3,090	18,471	5,946	60	37,889	16,527	20,559	730	73
Q4	51,942	18,854	5,499	3,370	18,317	5,870	32	37,322	15,529	21,294	425	74
2021 Oct.	49,241	17,502	4,527	3,099	18,298	5,774	41	36,332	15,987	19,682	576	87
Nov.	50,787	18,210	5,103	3,291	18,291	5,862	30	37,138	15,868	20,715	481	74
Dec.	51,942	18,854	5,499	3,370	18,317	5,870	32	37,322	15,529	21,294	425	74
2022 Jan.	52,791	19,258	5,749	3,372	18,455	5,927	30	39,195	16,439	22,220	463	73
Feb.	52,600	18,623	5,859	3,461	18,730	5,898	29	40,133	16,575	22,910	575	73
Mar.	52,542	18,142	6,123	3,401	18,945	5,902	29	39,908	16,351	22,861	624	72
<b>Assets and liabilities vis-à-vis industrial countries <sup>3,4</sup></b>												
2019	155,348	38,095	14,976	3,140	75,320	22,408	1,409	100,483	13,979	75,177	6,242	5,085
2020	154,685	35,292	16,090	3,751	73,884	24,544	1,124	105,018	12,169	82,684	6,007	4,158
2021 Q1	149,924	32,541	14,780	3,956	73,807	23,871	969	104,807	12,050	83,118	5,414	4,225
Q2	156,825	39,413	13,655	3,947	75,589	23,210	1,011	109,893	12,278	87,544	5,730	4,341
Q3	163,492	44,678	13,726	3,879	77,416	22,781	1,012	118,988	13,667	92,127	8,900	4,294
Q4	165,291	44,125	14,736	4,143	77,724	23,586	977	117,630	12,758	91,601	9,253	4,018
2021 Oct.	160,990	42,340	14,282	3,872	77,301	22,223	972	118,421	13,479	91,781	8,884	4,277
Nov.	162,769	42,684	14,477	4,043	77,363	23,256	946	119,313	13,423	92,251	9,362	4,277
Dec.	165,291	44,125	14,736	4,143	77,724	23,586	977	117,630	12,758	91,601	9,253	4,018
2022 Jan.	164,688	43,726	15,683	4,098	77,652	22,560	969	118,086	12,789	92,071	9,282	3,944
Feb.	163,506	42,648	15,704	4,284	77,734	22,180	956	118,350	12,915	91,743	9,889	3,803
Mar.	165,535	42,649	16,229	4,176	78,610	22,977	894	120,850	12,960	94,343	9,739	3,808

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
<b>of which: vis-à-vis EU Member States 4,5</b>												
2019	101,538	16,774	9,776	1,126	57,785	15,360	717	80,189	4,223	65,463	5,575	4,928
2020	95,032	11,244	8,375	1,235	55,828	17,651	699	78,467	3,109	66,308	5,003	4,047
2021 Q1	98,739	14,885	8,969	1,423	55,794	16,974	694	82,764	2,584	71,680	4,400	4,100
Q2	106,649	22,150	8,668	1,496	57,092	16,519	724	87,385	2,726	75,917	4,518	4,224
Q3	108,562	23,546	8,865	1,384	58,009	16,029	729	92,415	2,973	77,742	7,500	4,200
Q4	108,905	22,019	9,316	1,433	58,546	16,886	705	90,797	2,601	76,479	7,795	3,922
2021 Oct.	106,508	21,230	9,506	1,371	58,090	15,620	691	92,306	3,015	77,555	7,553	4,183
Nov.	107,278	21,074	9,406	1,366	58,201	16,557	674	92,152	2,568	77,695	7,706	4,183
Dec.	108,905	22,019	9,316	1,433	58,546	16,886	705	90,797	2,601	76,479	7,795	3,922
2022 Jan.	107,900	21,342	10,037	1,348	58,602	15,871	700	90,771	2,426	76,527	7,941	3,877
Feb.	107,136	21,021	10,118	1,444	58,335	15,532	686	91,151	2,999	75,930	8,473	3,749
Mar.	109,222	21,437	10,475	1,401	58,867	16,361	681	93,543	2,947	78,438	8,397	3,761
<b>of which: vis-à-vis the euro area 4</b>												
2019	54,723	12,524	3,995	340	34,030	3,670	164	46,100	2,334	36,570	4,439	2,757
2020	51,524	9,189	4,687	.	33,858	3,062	.	44,936	2,746	35,919	4,210	2,061
2021 Q1	55,751	12,930	4,766	660	34,246	2,972	177	46,521	2,337	38,161	3,927	2,096
Q2	62,597	20,032	4,228	591	34,690	2,871	185	49,668	2,471	41,005	4,026	2,166
Q3	63,968	20,664	4,413	469	35,507	2,728	187	53,888	2,730	41,957	7,007	2,194
Q4	63,746	20,050	4,764	523	35,666	2,587	156	52,873	2,216	41,418	7,278	1,961
2021 Oct.	62,118	18,737	4,711	472	35,402	2,649	147	53,577	2,749	41,595	7,058	2,175
Nov.	62,204	18,864	4,679	469	35,480	2,575	137	53,343	2,169	41,767	7,200	2,207
Dec.	63,746	20,050	4,764	523	35,666	2,587	156	52,873	2,216	41,418	7,278	1,961
2022 Jan.	63,549	19,491	4,931	.	35,901	2,594	.	52,914	2,072	41,534	7,429	1,879
Feb.	63,218	19,139	5,001	.	35,852	2,630	.	53,694	2,649	41,255	7,964	1,826
Mar.	63,817	19,245	5,182	.	36,145	2,662	.	53,849	2,539	41,569	7,894	1,847
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6</b>												
2019	22,864	7,119	5,387	841	6,028	3,404	85	23,779	12,545	10,834	293	107
2020	21,303	6,405	5,424	.	5,948	3,049	.	19,387	7,979	10,860	.	.
2021 Q1	21,622	6,233	5,574	.	6,234	3,087	.	20,421	7,983	11,825	.	.
Q2	21,359	6,211	5,407	451	5,762	3,474	54	20,589	8,764	11,193	340	292
Q3	21,572	6,182	5,609	458	5,539	3,729	55	21,430	9,461	11,250	425	294
Q4	21,869	6,035	5,612	838	5,591	3,737	56	22,110	9,586	11,699	457	368
2021 Oct.	21,747	6,010	5,804	795	5,493	3,589	56	21,027	9,020	11,195	496	316
Nov.	21,742	6,160	5,721	813	5,196	3,796	56	21,838	9,407	11,657	451	323
Dec.	21,869	6,035	5,612	838	5,591	3,737	56	22,110	9,586	11,699	457	368
2022 Jan.	21,623	5,962	5,536	821	5,930	3,315	59	22,377	9,896	11,630	478	373
Feb.	22,218	6,332	5,672	829	5,877	3,316	192	22,649	10,243	11,644	385	377
Mar.	23,044	6,603	6,010	839	5,902	3,536	154	22,715	9,926	11,967	446	376
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>												
2019	5,211	671	1,152	832	2,358	172	26	8,949	6,470	2,460	.	.
2020	5,400	952	1,558	.	2,297	172	.	4,177	1,960	2,213	-	4
2021 Q1	5,360	1,103	1,348	.	2,394	77	.	4,537	2,073	2,457	-	7
Q2	5,323	1,119	1,360	.	2,348	.	.	4,207	2,232	1,971	.	.
Q3	5,326	1,063	1,572	.	2,189	.	.	4,846	2,845	1,998	.	.
Q4	5,042	466	1,369	.	2,389	.	.	4,695	2,457	2,235	.	.
2021 Oct.	5,206	522	1,592	.	2,253	.	.	4,676	2,636	2,036	.	.
Nov.	5,052	615	1,438	.	2,142	.	.	4,984	2,816	2,164	.	.
Dec.	5,042	466	1,369	.	2,389	.	.	4,695	2,457	2,235	.	.
2022 Jan.	5,204	563	1,403	.	2,401	.	.	4,882	2,507	2,372	.	.
Feb.	5,233	574	1,376	.	2,316	.	.	4,954	2,703	2,248	.	.
Mar.	5,108	694	1,321	.	2,133	.	.	4,724	2,559	2,163	.	.

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>All foreign subsidiaries</b>														
2019	178,493	61,638	49,670	225	6,016	32,279	12,935	15,345	5,018	3,459	522	68,553	12,795	26,093
2020	176,392	59,827	50,094	213	6,325	31,646	10,051	14,776	6,738	3,692	468	67,754	12,078	27,997
2021 Q1	171,978	63,194	45,759	237	6,398	32,728	6,046	13,767	6,587	3,891	491	67,406	12,635	27,390
Q2	178,622	69,492	45,813	158	6,456	40,312	5,312	13,107	5,955	3,886	512	68,665	12,686	27,122
Q3	185,478	71,134	49,766	161	6,666	44,212	6,648	12,727	6,608	3,860	477	70,466	12,489	26,924
Q4	187,520	70,271	51,942	132	6,890	44,418	5,742	13,672	6,676	4,382	599	70,707	12,608	27,683
2021 Oct.	183,148	69,141	49,241	150	6,761	42,209	6,141	13,164	6,922	4,189	478	70,282	12,512	26,223
Nov.	184,870	68,814	50,787	138	6,578	42,460	6,384	13,655	6,543	4,354	502	70,241	12,318	27,411
Dec.	187,520	70,271	51,942	132	6,890	44,418	5,742	13,672	6,676	4,382	599	70,707	12,608	27,683
2022 Jan.	186,676	69,805	52,791	145	6,903	44,329	5,359	14,374	6,845	4,395	524	70,707	12,875	26,240
Feb.	186,057	69,558	52,600	133	6,852	43,864	5,116	14,317	7,059	4,603	510	70,544	13,067	25,829
Mar.	188,914	70,214	52,542	122	6,753	43,982	5,270	15,085	7,154	4,516	499	71,489	13,023	26,848
<b>Foreign subsidiaries in the euro area <sup>2</sup></b>														
2019	78,771	54,399	12,685	178	2,856	11,946	9,839	2,791	2,431	.	.	30,458	8,715	11,390
2020	71,506	52,774	10,156	167	2,923	8,644	6,787	2,413	3,894	.	.	30,517	7,920	10,001
2021 Q1	71,670	55,981	10,790	172	2,882	12,330	3,031	2,712	3,546	.	.	30,618	8,108	9,861
Q2	76,307	62,437	10,118	102	2,878	19,279	1,907	2,540	2,867	.	.	30,969	8,050	9,314
Q3	77,098	63,673	9,530	102	2,932	19,551	2,001	2,586	3,020	.	.	31,809	7,678	9,182
Q4	77,729	63,518	10,226	102	3,115	19,487	2,034	2,834	3,380	523	496	32,120	7,647	8,875
2021 Oct.	75,564	62,094	9,588	106	2,987	17,977	1,986	2,685	3,429	470	442	31,666	7,663	8,922
Nov.	76,018	61,880	10,013	105	2,944	18,005	2,399	2,820	3,303	468	463	31,831	7,535	8,880
Dec.	77,729	63,518	10,226	102	3,115	19,487	2,034	2,834	3,380	523	496	32,120	7,647	8,875
2022 Jan.	77,512	63,052	10,365	117	3,133	18,989	1,927	2,889	3,518	.	.	32,229	7,844	8,851
Feb.	77,097	62,666	10,494	109	3,066	18,622	1,986	2,702	3,607	.	.	32,083	8,065	8,803
Mar.	77,984	63,371	10,663	98	2,960	18,798	2,009	2,881	3,820	.	.	32,288	8,152	8,820
<b>of which: in Luxembourg</b>														
2019	42,667	19,187	11,952	144	2,850	8,917	9,780	812	2,179	.	.	616	7,986	11,291
2020	35,410	17,733	9,263	125	2,920	5,474	6,720	1,016	3,371	.	.	659	7,099	9,902
2021 Q1	35,190	20,926	9,573	140	2,878	9,265	2,912	974	3,059	.	.	700	7,209	9,762
Q2	39,793	27,245	8,929	80	2,874	16,118	1,860	1,176	2,589	.	.	.	6,891	9,215
Q3	39,597	27,011	8,781	82	2,928	15,879	1,965	1,160	2,844	.	.	.	6,716	9,082
Q4	39,753	26,609	9,313	76	3,056	15,709	1,968	.	3,085	523	496	.	6,584	8,775
2021 Oct.	38,422	25,980	8,652	83	2,983	14,810	1,921	1,247	2,942	470	442	.	6,774	8,822
Nov.	38,864	25,802	9,030	82	2,938	14,816	2,328	1,339	2,944	468	463	.	6,522	8,780
Dec.	39,753	26,609	9,313	76	3,056	15,709	1,968	.	3,085	523	496	.	6,584	8,775
2022 Jan.	39,674	26,148	9,566	93	3,082	15,485	1,869	.	3,202	.	.	.	6,891	8,751
Feb.	39,346	25,894	9,634	83	3,029	15,246	1,917	.	3,314	.	.	.	7,029	8,703
Mar.	40,095	26,420	9,845	76	2,934	15,458	1,960	.	3,537	.	.	.	7,077	8,720
<b>Foreign subsidiaries outside the euro area <sup>2</sup></b>														
2019	99,722	7,239	36,985	47	3,160	20,333	3,096	12,554	2,587	.	.	38,095	4,080	14,703
2020	104,886	7,053	39,938	46	3,402	23,002	3,264	12,363	2,844	.	.	37,237	4,158	17,996
2021 Q1	100,308	7,213	34,969	65	3,516	20,398	3,015	11,055	3,041	.	.	36,788	4,527	17,529
Q2	102,315	7,055	35,695	56	3,578	21,033	3,405	10,567	3,088	.	.	37,696	4,636	17,808
Q3	108,380	7,461	40,236	59	3,734	24,661	4,647	10,141	3,588	.	.	38,657	4,811	17,742
Q4	109,791	6,753	41,716	30	3,775	24,931	3,708	10,838	3,296	3,859	103	38,587	4,961	18,808
2021 Oct.	107,584	7,047	39,653	44	3,774	24,232	4,155	10,479	3,493	3,719	36	38,616	4,849	17,301
Nov.	108,852	6,934	40,774	33	3,634	24,455	3,985	10,835	3,240	3,886	39	38,410	4,783	18,531
Dec.	109,791	6,753	41,716	30	3,775	24,931	3,708	10,838	3,296	3,859	103	38,587	4,961	18,808
2022 Jan.	109,164	6,753	42,426	28	3,770	25,340	3,432	11,485	3,327	.	.	38,478	5,031	17,389
Feb.	108,960	6,892	42,106	24	3,786	25,242	3,130	11,615	3,452	.	.	38,461	5,002	17,026
Mar.	110,930	6,843	41,879	24	3,793	25,184	3,261	12,204	3,334	.	.	39,201	4,871	18,028

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

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

## V External position of banks

Liabilities to non-residents <sup>1</sup>														
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				End of reporting period
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>All foreign subsidiaries</b>														
1,494	124,387	47,853	35,975	165	2,483	11,461	15,063	75,088	10,988	4,942	1,593	4,646	606	2019
1,192	124,458	44,946	36,413	125	2,761	10,725	9,423	82,768	10,809	5,239	1,033	4,085	376	2020
1,037	125,526	45,868	32,192	293	3,230	9,825	10,208	83,395	11,826	4,947	789	4,168	368	2021 Q1
1,065	130,761	49,286	32,756	258	3,064	10,310	10,732	87,317	11,699	5,066	1,004	4,296	337	Q2
1,067	140,701	53,382	37,889	233	3,194	11,504	11,624	91,590	12,070	8,354	971	4,276	312	Q3
1,033	140,085	52,865	37,322	185	3,499	10,047	12,297	90,804	12,841	8,426	1,284	4,040	346	Q4
1,028	139,735	53,643	36,332	195	3,252	10,830	11,669	90,797	12,466	8,328	1,052	4,266	327	2021 Oct.
1,002	141,455	54,014	37,138	170	3,383	10,499	12,331	91,117	13,095	8,397	1,416	4,254	346	Nov.
1,033	140,085	52,865	37,322	185	3,499	10,047	12,297	90,804	12,841	8,426	1,284	4,040	346	Dec.
1,028	140,905	52,662	39,195	216	3,524	11,121	11,564	90,638	13,505	8,602	1,158	3,986	331	2022 Jan.
1,148	141,440	52,895	40,133	255	3,505	11,124	12,034	90,678	13,150	9,099	1,175	3,864	316	Feb.
1,048	143,971	53,521	39,908	206	3,596	10,879	12,007	93,503	13,213	9,106	1,079	3,866	318	Mar.
<b>Foreign subsidiaries in the euro area <sup>2</sup></b>														
356	51,601	40,833	8,598	84	988	1,515	7,886	32,714	1,896	4,288	471	2,420	411	2019
371	45,330	38,709	4,961	65	842	1,845	2,360	32,612	2,201	4,164	167	.	.	2020
367	47,005	39,874	5,075	143	1,005	1,454	2,438	34,676	2,328	3,880	169	.	.	2021 Q1
363	50,073	42,695	5,292	98	879	1,497	2,566	37,374	2,206	3,979	358	.	.	Q2
365	54,839	46,515	6,267	88	906	1,761	3,143	38,245	2,298	6,959	309	1,947	177	Q3
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	Q4
324	53,901	46,406	5,466	83	873	1,614	3,135	37,517	2,166	7,009	367	1,914	179	2021 Oct.
314	53,868	46,367	5,397	68	940	910	3,449	37,380	2,158	7,153	713	1,926	179	Nov.
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	Dec.
327	53,690	45,325	6,005	124	1,058	1,211	3,173	37,426	2,311	7,364	454	1,586	165	2022 Jan.
321	54,483	45,197	6,749	164	1,025	1,753	3,128	37,302	2,254	7,911	437	1,535	163	Feb.
310	54,690	45,338	6,855	136	1,028	1,627	3,395	37,260	2,390	7,855	452	1,546	165	Mar.
<b>of which: in Luxembourg</b>														
241	24,544	15,116	7,393	72	929	1,442	7,737	10,030	1,452	1,479	197	.	.	2019
210	16,885	11,300	4,026	43	802	1,779	2,196	8,202	1,591	1,270	71	.	.	2020
212	18,049	12,021	4,114	123	967	1,363	2,276	9,715	1,690	1,025	73	.	.	2021 Q1
198	20,385	13,944	4,444	92	833	1,396	2,505	11,727	1,668	1,015	111	.	.	Q2
199	21,808	14,316	5,504	84	862	1,649	3,120	12,150	1,772	1,021	102	.	.	Q3
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138	.	.	Q4
.	21,059	14,291	4,789	80	843	1,544	3,115	11,653	1,653	1,024	107	.	.	2021 Oct.
.	20,022	13,477	4,564	59	879	798	3,378	11,171	1,614	982	104	.	.	Nov.
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138	.	.	Dec.
.	20,140	12,804	5,068	118	1,007	1,094	3,153	11,316	1,774	1,087	95	.	.	2022 Jan.
.	21,125	13,076	5,647	155	965	1,626	3,121	11,454	1,699	1,575	78	.	.	Feb.
.	21,282	13,145	5,751	129	971	1,509	3,388	11,418	1,816	1,497	73	.	.	Mar.
<b>Foreign subsidiaries outside the euro area <sup>2</sup></b>														
1,138	72,786	7,020	27,377	81	1,495	9,946	7,177	42,374	9,092	654	1,122	2,226	195	2019
821	79,128	6,237	31,452	60	1,919	8,880	7,063	50,156	8,608	1,075	866	.	.	2020
670	78,521	5,994	27,117	150	2,225	8,371	7,770	48,719	9,498	1,067	620	.	.	2021 Q1
702	80,688	6,591	27,464	160	2,185	8,813	8,166	49,943	9,493	1,087	646	.	.	Q2
702	85,862	6,867	31,622	145	2,288	9,743	8,481	53,345	9,772	1,395	662	2,329	135	Q3
700	86,613	7,037	31,913	97	2,557	9,208	8,917	53,290	10,672	1,213	787	2,359	167	Q4
704	85,834	7,237	30,866	112	2,379	9,216	8,534	53,280	10,300	1,319	685	2,352	148	2021 Oct.
688	87,587	7,647	31,741	102	2,443	9,589	8,882	53,737	10,937	1,244	703	2,328	167	Nov.
700	86,613	7,037	31,913	97	2,557	9,208	8,917	53,290	10,672	1,213	787	2,359	167	Dec.
701	87,215	7,337	33,190	92	2,466	9,910	8,391	53,212	11,194	1,238	704	2,400	166	2022 Jan.
827	86,957	7,698	33,384	91	2,480	9,371	8,906	53,376	10,896	1,188	738	2,329	153	Feb.
738	89,281	8,183	33,053	70	2,568	9,252	8,612	56,243	10,823	1,251	627	2,320	153	Mar.

## V External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2020	December 2021	February 2022	March 2022								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	176,392	187,520	186,057	188,914	70,214	52,542	73,306	115,608	58,981	129,933	161,018	27,896
Countries in Europe	114,044	124,284	122,193	124,913	68,302	4,444	43,272	81,641	33,887	91,026	106,909	18,004
EU Member States 1	95,032	108,905	107,136	109,222	65,894	2,294	33,165	76,057	26,423	82,799	92,180	17,042
Euro area 1	51,524	63,746	63,218	63,817	61,163	1,740	24,540	39,277	20,636	43,181	61,022	2,795
Austria	354	309	439	419	265	73	63	356	128	291	255	164
Belgium	226	216	194	206	168	26	166	40	–	–	182	24
Cyprus	94	257	290	292	11	253	–	–	–	292	292	–
Estonia	0	–	–	–	–	–	–	–	–	–	–	–
Finland	459	354	338	334	334	–	37	297	142	192	–	–
France	2,246	2,032	2,172	2,360	2,249	86	1,240	1,120	368	1,992	2,105	255
Greece	19	19	63	19	19	–	–	–	–	–	19	–
Ireland	734	599	641	612	449	162	66	546	4	608	612	–
Italy	21,873	22,747	22,927	22,966	22,598	325	2,154	20,812	1,697	21,269	22,073	893
Latvia	0	0	0	0	0	–	–	0	–	0	0	–
Lithuania	–	–	–	–	4	–	3	–	–	4	4	–
Luxembourg 2	8,356	19,161	18,272	18,666	17,693	406	16,934	1,732	16,131	2,535	18,383	283
Malta	–	4	56	5	–	–	–	–	–	5	5	–
Netherlands	1,631	1,269	1,319	1,408	903	380	239	1,169	297	1,111	1,113	295
Portugal	313	378	389	386	385	–	61	325	0	386	–	–
Slovakia	454	650	656	661	661	–	14	647	–	–	–	–
Slovenia	0	0	0	0	0	–	0	0	–	0	0	–
Spain	14,546	15,613	15,321	15,343	15,296	16	3,278	12,065	1,803	13,540	–	–
Other EU Member States 1	43,508	45,159	43,918	45,405	4,731	554	8,625	36,780	5,787	39,618	31,158	14,247
Czechia	2,596	2,768	2,590	2,443	31	–	922	1,521	876	1,567	–	–
Denmark	98	142	220	137	75	60	63	74	28	109	112	25
Hungary	2,721	2,603	2,698	2,711	260	–	667	2,044	364	2,347	–	–
Poland	36,754	38,343	37,089	38,761	3,964	285	6,844	31,917	3,431	35,330	26,103	12,658
Sweden	566	524	498	527	328	141	128	399	269	258	259	268
Remaining EU countries 3, 4	773	779	823	826	73	–	1	825	819	7	7	819
Other European countries 1	19,012	15,379	15,057	15,691	2,408	2,150	10,107	5,584	7,464	8,227	14,729	962
Guernsey	340	–	–	–	–	–	–	–	–	–	–	–
Jersey	573	591	459	450	–	–	232	218	0	450	450	–
Norway	502	439	468	464	287	120	195	269	211	253	241	223
Russian Federation	2,018	2,078	2,158	2,690	95	76	1,667	1,023	1,397	1,293	2,547	143
Switzerland	8,277	4,440	4,760	4,925	639	1,133	3,786	1,139	3,274	1,651	4,549	376
Turkey	681	629	760	751	486	–	495	256	194	557	–	–
United Kingdom	6,173	6,651	5,928	5,874	836	431	3,350	2,524	2,359	3,515	5,683	191
Remaining European countries 5	448	–	–	–	31	40	–	–	29	–	385	–
Countries in Africa	–	–	–	488	310	130	170	318	12	476	488	–
South Africa	–	–	–	16	–	14	–	–	1	15	16	–
Remaining countries in Africa	358	410	434	472	–	116	–	–	11	461	472	–
Countries in America	47,207	48,274	48,464	48,303	731	45,297	21,348	26,955	20,292	28,011	42,108	6,195
Bahamas	–	–	–	–	–	–	–	–	–	–	47	–
Bermuda	–	–	–	0	–	0	0	–	–	0	0	–
Brazil	1,594	1,801	1,612	1,788	–	629	1,192	596	771	1,017	–	–
British Virgin Islands	1,316	1,466	1,434	1,304	133	235	502	802	–	1,304	1,304	–
Canada	857	747	731	736	250	472	4	732	236	500	4	732
Cayman Islands	1,324	1,430	1,455	1,372	18	1,325	294	1,078	–	–	1,372	–
Curacao 6	–	–	–	–	–	–	–	–	–	–	–	–
Mexico	189	141	149	147	41	44	138	9	5	142	–	–
United States of America	41,241	41,901	42,247	42,108	157	41,881	18,727	23,381	18,441	23,667	37,180	4,928
Remaining countries in America	638	716	751	781	130	644	458	323	–	–	781	–
Countries in Asia	13,450	13,727	14,155	14,428	608	2,325	8,329	6,099	4,554	9,874	11,303	3,125
China, People's Republic of 7	7,486	8,117	8,167	8,206	1	–	–	–	2,552	5,654	–	–
Hong Kong	69	88	105	118	36	1	41	77	32	86	118	–
Japan	145	134	132	129	108	–	10	119	25	104	–	–
Korea, Republic of	29	33	31	34	29	1	–	–	1	33	–	–
Singapore	1,343	923	1,201	1,296	153	656	596	700	987	309	1,128	168
Taiwan	42	60	49	40	0	4	–	–	36	4	40	–
Remaining countries in Asia	4,336	4,372	4,470	4,605	281	1,660	2,191	2,414	921	3,684	–	–
Countries in Oceania	763	446	461	–	–	–	187	–	236	–	210	–
Australia	463	379	395	383	204	8	173	210	234	149	175	208
New Zealand	53	30	30	–	–	–	–	–	2	–	2	–
Remaining countries in Oceania	247	37	36	33	–	33	–	–	–	33	33	–
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations 8	–	–	–	–	–	–	–	–	–	–	–	–

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

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



## V External position of banks

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

End of reporting period; € million

Country/group of countries	Liabilities to non-residents 1									
	December 2020	December 2021	February 2022	March 2022						
				Liabilities total	of which:		broken down by maturity		broken down by sector	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
1	2	3	4	5	6	7	8	9	10	
All countries	124,458	140,085	141,440	143,971	53,521	39,908	129,602	14,369	33,071	110,900
Countries in Europe	87,611	102,436	102,994	105,637	52,421	12,626	92,005	13,632	18,299	87,338
EU Member States 2	78,467	90,797	91,151	93,543	50,549	7,582	81,385	12,158	11,344	82,199
Euro area 2	44,936	52,873	53,694	53,849	45,552	6,117	44,108	9,741	10,433	43,416
Austria	127	164	185	227	99	108	.	.	45	182
Belgium	241	143	144	146	60	55	.	.	54	92
Cyprus	253	359	454	588	225	322	.	.	.	.
Estonia	18	9	10	9	3	6	9	.	.	.
Finland	7	19	18	19	10	8	19	.	.	.
France	696	1,128	629	663	195	424	.	.	216	447
Greece	100	145	55	93	7	85	93	.	.	.
Ireland	515	689	694	587	35	491	.	.	49	538
Italy	18,521	23,482	23,342	23,137	22,599	466	.	.	6,384	16,753
Latvia	22	32	44	40	7	33	40	.	.	.
Lithuania	2	3	6	8	4	3	8	.	.	.
Luxembourg 3	13,087	14,870	16,567	16,316	11,814	2,963	13,402	2,914	3,070	13,246
Malta	128	173	179	223	178	15	.	.	.	.
Netherlands	747	666	713	821	237	341	678	143	160	661
Portugal	93	109	55	88	41	32	.	.	22	66
Slovakia	929	1,049	1,050	1,035	1,034	1	1,035	.	.	.
Slovenia	7	24	22	22	0	22	22	.	22	0
Spain	9,443	9,809	9,527	9,827	9,004	742	.	.	290	9,537
Other EU Member States 2	33,531	37,924	37,457	39,694	4,997	1,465	37,277	2,417	911	38,783
Czechia	2,104	2,440	2,392	2,444	14	3	2,444	.	10	2,434
Denmark	40	31	20	21	12	4	21	.	.	.
Hungary	2,290	2,342	2,276	2,228	168	47	.	.	.	.
Poland	28,214	32,550	32,182	34,413	4,748	1,345	.	.	308	34,105
Sweden	83	98	130	109	24	21	109	.	6	103
Remaining EU countries 4, 5	800	463	457	479	31	45	.	.	447	32
Other European countries 2	9,144	11,639	11,843	12,094	1,872	5,044	10,620	1,474	6,955	5,139
Guernsey	102	89	67	72	.	39	72	.	.	.
Jersey	139	132	138	156	16	49	156	.	.	.
Norway	20	13	18	13	.	2	13	.	1	12
Russian Federation	1,949	2,305	2,260	2,477	279	584	2,100	377	429	2,048
Switzerland	2,733	3,752	3,960	3,877	539	2,662	3,804	73	2,849	1,028
Turkey	269	183	232	208	134	72	208	.	23	185
United Kingdom	3,163	3,995	4,022	4,064	738	756	3,040	1,024	2,720	1,344
Remaining European countries 6	769	1,170	1,146	1,227	145	880	1,227	.	928	299
Countries in Africa	870	1,107	1,158	1,081	33	1,027	1,081	.	757	324
South Africa	62	55	55	54	2	50	54	.	.	.
Remaining countries in Africa	808	1,052	1,103	1,027	31	977	1,027	.	.	.
Countries in America	22,940	21,741	21,792	21,970	420	20,392	21,676	294	6,669	15,301
Bahamas	41	46	44	45	7	33	45	.	.	.
Bermuda	20	19	23	23	.	20	23	.	.	.
Brazil	1,055	943	795	896	4	53	896	.	.	.
British Virgin Islands	439	543	500	463	66	272	463	.	.	463
Canada	182	329	213	153	3	150	153	.	.	.
Cayman Islands	1,188	1,787	1,870	1,794	28	1,743	.	.	.	.
Curacao 7	0	0	0	0	0	0	0	.	.	0
Mexico	57	62	67	62	8	54	62	.	.	.
United States of America	19,203	17,262	17,393	17,640	259	17,231	17,348	292	4,905	12,735
Remaining countries in America	755	750	887	894	45	836	.	.	.	.
Countries in Asia	12,898	14,243	14,924	14,750	318	5,740	14,307	443	7,320	7,430
China, People's Republic of 8	7,078	8,129	8,242	8,185	7	798	.	.	.	.
Hong Kong	182	140	211	187	19	154	187	.	141	46
Japan	320	494	408	273	4	264	273	.	192	81
Korea, Republic of	114	213	383	435	0	432	435	.	433	2
Singapore	1,801	1,589	1,739	1,668	71	1,366	1,668	.	1,433	235
Taiwan	140	173	240	173	7	166	.	.	.	.
Remaining countries in Asia	3,263	3,505	3,701	3,829	210	2,560	3,790	39	2,190	1,639
Countries in Oceania	.	.	.	.	.	123	.	.	26	.
Australia	12	15	22	27	2	.	27	.	.	.
New Zealand	.	.	.	.	.	.	.	.	.	7
Remaining countries in Oceania	66	191	101	91	2	89	91	.	.	91
Countries not identifiable	.	.	.	.	.	.	.	.	.	.
International organisations 9	.	.	.	.	.	.	.	.	.	.

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

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

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

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

End of reporting period; € million

Country/group of countries	Claims on non-residents <sup>1</sup>						March 2022			
	December 2017	December 2018	December 2019	December 2020	December 2021	February 2022	Claims, total	of which:		
								Euro	US dollar	Currency of debtor country <sup>2</sup>
	1	2	3	4	5	6	7	8	9	10
All countries	1,851,984	1,826,043	1,827,368	1,801,114	1,812,734	1,883,573	1,872,644	976,924	573,187	247,018
Countries in Europe	1,142,388	1,086,069	1,145,097	1,162,304	1,127,567	1,146,162	1,129,283	834,921	72,973	169,413
EU Member States <sup>5</sup>	1,003,277	959,506	1,004,617	829,922	811,137	820,144	820,349	686,248	44,545	44,981
Euro area <sup>5</sup>	608,102	624,840	671,124	700,199	682,610	694,460	695,245	619,104	40,843	.
Austria	43,908	42,867	45,301	47,968	48,555	49,397	50,297	49,090	606	.
Belgium	21,258	20,688	20,750	23,535	22,966	23,806	23,338	21,157	1,208	.
Cyprus	2,854	2,995	2,037	1,708	1,461	1,425	1,272	558	660	.
Estonia	185	154	146	284	335	311	297	296	0	.
Finland	18,118	20,299	19,711	21,687	17,803	17,164	18,013	17,832	118	.
France	128,251	135,579	155,879	158,082	146,438	158,252	157,376	149,909	5,972	.
Greece	18,642	19,855	20,369	19,601	18,344	18,572	18,393	16,813	1,575	.
Ireland	35,077	32,497	33,288	32,254	32,673	31,971	32,668	22,601	7,531	.
Italy	70,089	72,330	73,783	73,733	70,779	70,808	71,791	68,608	2,757	.
Latvia	575	654	737	842	796	832	806	798	8	.
Lithuania	715	611	735	993	1,117	1,112	1,061	1,062	0	.
Luxembourg <sup>6</sup>	110,953	112,318	119,360	120,509	132,899	134,548	132,628	107,370	13,197	.
Malta	1,578	1,256	1,070	1,181	1,550	1,517	1,478	848	629	.
Netherlands	84,066	89,094	99,377	104,850	99,043	96,695	98,557	91,081	5,136	.
Portugal	10,489	9,367	7,576	7,922	6,800	6,501	6,278	6,082	83	.
Slovakia	2,514	3,656	4,204	3,687	3,757	3,819	3,938	3,694	230	.
Slovenia	1,663	1,618	1,590	2,254	1,641	1,724	1,688	1,683	5	.
Spain	52,357	54,688	60,880	65,045	62,368	62,671	61,961	59,622	1,128	.
Other EU Member States <sup>5</sup>	395,175	334,666	333,493	129,723	128,527	125,684	125,104	67,144	3,702	44,981
Bulgaria	480	404	505	528	675	625	491	386	0	104
Croatia	1,338	1,153	1,090	689	658	670	760	614	18	129
Czechia	8,335	7,497	8,583	10,391	12,442	9,038	7,980	4,318	67	3,580
Denmark	14,081	12,420	12,445	13,193	11,416	12,657	12,176	10,273	899	839
Hungary	4,264	3,729	4,549	4,514	4,790	4,990	4,937	1,927	114	2,892
Poland	50,077	46,473	47,656	51,873	52,977	51,468	52,926	16,301	492	32,446
Romania	1,163	970	1,091	1,525	1,438	1,364	1,332	1,305	-3	29
Sweden	33,673	29,124	28,838	29,510	28,297	29,215	28,915	22,091	1,125	4,962
EU institutions	24,695	23,073	22,149	17,500	15,834	15,657	15,587	9,929	990	.
Other European countries <sup>5</sup>	139,111	126,563	140,480	332,382	316,430	326,018	308,934	148,673	28,428	124,432
Guernsey	4,168	5,121	10,385	5,911	5,659	6,366	5,966	1,309	3,538	1,107
Iceland	655	818	750	691	542	549	561	275	248	7
Isle of Man	1,612	1,211	1,665	1,889	2,316	2,338	2,359	957	522	880
Jersey	9,227	10,194	10,149	9,146	9,187	9,165	9,181	2,311	358	6,467
Liechtenstein	735	879	706	635	555	575	620	411	179	30
Norway	25,877	26,032	28,218	25,969	25,925	27,077	25,936	20,483	3,552	1,755
Russian Federation	5,745	5,226	7,140	7,305	6,483	7,690	6,651	2,787	1,217	2,608
Switzerland	73,923	61,629	66,941	55,649	67,421	62,372	57,847	16,279	5,418	33,016
Turkey	14,579	12,417	11,444	11,884	11,872	11,752	11,880	8,685	3,180	4
Ukraine	662	936	1,038	1,071	969	930	942	827	43	71
United Kingdom	257,069	209,823	206,587	210,297	183,656	195,407	185,187	92,839	10,153	78,485
Remaining European countries	1,928	2,100	2,044	1,935	1,845	1,797	1,804	1,510	20	2
Countries in Africa	19,440	17,796	19,654	18,892	19,697	21,129	20,904	8,708	10,024	1,664
Algeria	45	253	18	44	37	47	22	22	0	0
Cameroon	55	105	118	140	208	208	215	130	85	0
Cote d'Ivoire	2	79	541	790	923	896	896	901	-6	0
Egypt	2,909	3,520	4,345	4,346	4,256	4,949	4,432	2,279	2,132	10
Ghana	865	862	909	954	1,271	1,229	1,282	732	531	3
Kenya	228	268	277	227	216	201	207	120	80	1
Liberia	4,574	3,690	3,721	3,084	3,293	3,259	3,248	27	3,217	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,457	1,492	1,404	1,674	1,780	1,712	1,732	1,521	197	13
Nigeria	615	750	969	1,254	1,330	1,304	1,338	363	923	10
South Africa	4,966	3,250	2,936	2,836	2,110	2,707	2,778	430	540	1,610
Tunisia	229	305	494	645	765	893	903	874	1	13
Zimbabwe	149	74	79	83	86	88	88	79	9	0
Remaining countries in Africa	3,346	3,148	3,843	2,815	3,422	3,636	3,763	1,230	2,315	4

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

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

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

Loans and advances					Foreign securities <sup>3</sup>					Country/group of countries
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares <sup>4</sup>		
11	12	13	14	15	16	17	18	19	20	
1,344,859	825,940	406,671	880,243	57,945	527,785	215,319	144,291	13,471	168,175	All countries
749,049	412,967	208,459	502,275	38,315	380,234	174,364	98,322	14,169	107,548	Countries in Europe
490,998	230,726	107,181	352,601	31,216	329,351	140,127	84,173	11,631	105,051	EU Member States <sup>5</sup>
425,553	202,001	95,629	298,956	30,968	269,692	100,818	81,670	11,560	87,204	Euro area <sup>5</sup>
29,951	8,553	5,450	17,646	6,855	20,346	12,914	1,337	78	6,095	Austria
11,099	5,700	3,161	6,777	1,161	12,239	3,229	1,693	904	7,317	Belgium
1,174	670	–	1,174	–	98	–	5	–5	93	Cyprus
179	95	0	179	–	118	11	19	0	88	Estonia
5,171	2,479	642	4,376	153	12,842	10,132	716	48	1,994	Finland
89,634	51,048	34,407	51,085	4,142	67,742	42,165	9,980	303	15,597	France
17,198	1,922	516	2,476	14,206	1,195	1	7	0	1,187	Greece
19,288	11,467	1,633	17,655	0	13,380	444	9,770	425	3,166	Ireland
48,606	12,365	6,957	40,396	1,253	23,185	1,925	2,744	119	18,516	Italy
168	43	0	30	138	638	1	0	0	637	Latvia
188	39	–	185	3	873	–	15	0	858	Lithuania
89,978	46,179	24,572	65,405	1	42,650	6,741	34,965	9,183	944	Luxembourg <sup>6</sup>
1,271	871	825	446	–	207	–	30	18	177	Malta
61,680	29,698	7,837	53,080	763	36,877	15,620	17,371	536	3,886	Netherlands
4,004	1,934	1,085	2,658	261	2,274	296	219	0	1,759	Portugal
1,641	836	160	1,456	25	2,297	870	128	–	1,299	Slovakia
323	79	18	305	0	1,365	44	–	–	1,321	Slovenia
42,576	26,859	7,250	33,627	1,699	19,385	6,425	2,623	–49	10,337	Spain
65,445	28,725	11,552	53,645	248	59,659	39,309	2,503	71	17,847	Other EU Member States <sup>5</sup>
172	131	86	86	–	319	–	6	–	313	Bulgaria
407	229	154	253	0	353	6	0	–	347	Croatia
7,018	3,922	2,946	4,072	0	962	387	241	0	334	Czechia
6,088	3,737	1,333	4,755	–	6,088	5,615	344	–1	129	Denmark
3,355	1,549	814	2,451	90	1,582	46	19	1	1,517	Hungary
36,453	14,573	2,926	33,404	123	16,473	2,286	482	32	13,705	Poland
372	129	42	328	2	960	–	–2	0	962	Romania
10,711	4,140	2,382	8,296	33	18,204	16,251	1,413	39	540	Sweden
869	315	869	–	–	14,718	14,718	–	–	–	EU institutions
258,051	182,241	101,278	149,674	7,099	50,883	34,237	14,149	2,538	2,497	Other European countries <sup>5</sup>
5,857	4,814	5	5,852	–	109	21	88	3	–	Guernsey
364	19	112	252	–	197	–	89	–	108	Iceland
2,349	972	–	2,349	–	10	–	7	0	3	Isle of Man
8,780	4,601	0	8,780	–	401	–	401	–32	–	Jersey
446	201	21	425	0	174	–	174	177	–	Liechtenstein
7,592	4,771	4,502	3,085	5	18,344	17,491	829	5	24	Norway
6,443	3,043	2,117	4,326	–	208	–	20	–19	188	Russian Federation
53,597	35,530	25,509	26,756	1,332	4,250	1,854	1,872	328	524	Switzerland
11,869	6,093	4,801	6,070	998	11	22	21	0	–32	Turkey
911	594	86	231	594	31	–	1	–	30	Ukraine
158,080	120,845	63,634	90,728	3,718	27,107	14,849	10,647	2,076	1,611	United Kingdom
1,763	758	491	820	452	41	–	0	0	41	Remaining European countries
19,694	7,537	3,543	11,294	4,857	1,210	8	410	–76	792	Countries in Africa
22	22	22	0	–	–	–	–	–	–	Algeria
215	75	4	1	210	–	–	–	–	–	Cameroon
904	651	23	480	401	–8	–	–	–	–8	Cote d'Ivoire
3,563	787	1,246	1,726	591	869	–	129	0	740	Egypt
1,283	876	101	367	815	–1	–	–1	–	–	Ghana
203	117	44	92	67	4	–	–	–	4	Kenya
3,248	814	–	3,248	–	–	–	–	–	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
1,724	327	119	1,054	551	8	–	0	–	8	Morocco
1,283	815	926	220	137	55	–	56	0	–1	Nigeria
2,506	1,252	560	1,882	64	272	8	209	–76	55	South Africa
893	125	27	141	725	10	–	10	–	–	Tunisia
88	88	–	53	35	–	–	–	–	–	Zimbabwe
3,762	1,588	471	2,030	1,261	1	–	7	0	–6	Remaining countries in Africa

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

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

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

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

End of reporting period; € million

Country/group of countries	Claims on non-residents <sup>1</sup>						March 2022			
	December 2017	December 2018	December 2019	December 2020	December 2021	February 2022	Claims, total	of which:		
								Euro	US dollar	Currency of debtor country <sup>2</sup>
	1	2	3	4	5	6	7	8	9	10
Countries in America	489,545	504,962	445,558	424,095	474,912	512,251	521,827	54,176	444,357	10,271
Argentina	973	1,444	1,084	784	771	773	779	123	656	0
Bahamas	1,069	1,674	1,826	1,098	1,368	1,421	1,385	228	1,148	0
Bermuda	6,116	6,083	5,865	5,010	4,854	4,860	4,954	196	4,148	0
Bolivia, Plurinational State of	46	35	30	84	41	30	29	2	27	0
Brazil	5,519	5,291	5,125	5,234	4,836	4,608	5,054	495	2,693	1,844
British Virgin Islands	10,287	10,815	10,737	9,738	10,338	8,936	8,185	875	4,713	.
Canada	32,264	33,403	33,761	36,126	36,990	38,562	41,227	24,068	7,869	8,020
Cayman Islands	52,439	47,352	39,729	23,193	29,858	31,893	36,249	9,066	26,520	0
Chile	1,826	1,751	2,180	2,155	2,428	2,422	2,512	502	2,011	1
Columbia	934	1,355	1,225	1,756	1,933	2,258	2,391	1,236	1,155	0
Cuba	73	87	86	68	59	59	57	57	0	0
Curacao <sup>7</sup>	409	369	128	78	78	79	93	74	9	0
Ecuador	378	368	328	287	632	632	865	11	855	.
Guatemala	374	325	254	241	247	262	251	6	246	0
Mexico	3,599	4,077	4,600	4,382	4,342	4,527	4,593	942	3,324	326
Panama	2,378	2,130	1,612	1,595	1,279	1,328	1,328	557	767	0
Paraguay	169	231	128	80	89	99	109	16	90	0
Peru	721	989	1,072	1,219	1,333	1,405	1,533	375	1,129	27
United States of America	367,275	384,658	333,556	329,179	371,747	406,241	408,386	15,067	385,541	.
Uruguay	615	558	548	442	429	508	488	61	366	1
Venezuela, Bolivarian Republic	313	171	75	50	-37	23	27	25	7	0
Remaining countries in America	1,768	1,796	1,609	1,296	1,297	1,325	1,332	194	1,083	52
Countries in Asia	155,853	171,961	172,952	152,314	146,255	156,557	151,834	50,192	36,625	58,418
Bahrain	669	748	1,492	1,411	1,358	1,393	1,478	140	1,333	4
China, People's Republic of <sup>8</sup>	26,512	25,526	19,584	18,953	16,659	19,112	18,178	7,708	54	10,226
Hong Kong	11,472	12,054	14,396	12,192	13,145	14,047	12,279	5,114	2,699	1,587
India	19,198	22,386	23,986	18,589	21,043	20,631	22,368	4,706	2,908	14,171
Indonesia	5,786	6,671	6,636	6,240	5,834	5,540	5,482	3,000	1,679	787
Iran	42	18	11	8	3	2	2	2	0	0
Iraq	673	447	427	392	465	489	496	411	84	0
Israel	1,374	1,058	1,157	1,288	2,090	2,593	2,740	795	992	934
Japan	29,991	39,839	38,790	32,524	22,720	24,145	20,664	7,222	4,827	8,562
Jordan	303	343	543	643	696	706	703	623	72	7
Kazakhstan	272	177	198	167	136	129	127	53	50	6
Korea, Republic of	9,728	10,741	11,026	8,599	11,237	12,490	12,249	1,659	2,799	7,525
Kuwait	502	768	865	1,076	1,015	1,111	1,189	142	953	26
Lebanon	193	307	149	120	116	122	114	6	108	0
Malaysia	2,147	2,031	2,134	2,294	1,821	2,099	2,293	86	636	1,476
Myanmar	42	42	42	40	28	25	25	21	4	0
Pakistan	516	561	742	979	348	387	375	54	42	271
Philippines	1,399	1,144	1,843	1,117	1,136	1,572	1,272	268	337	613
Qatar	2,677	4,028	3,529	3,293	2,623	2,647	2,811	201	2,592	2
Saudi Arabia	4,519	3,810	4,515	3,908	4,038	3,897	4,195	741	3,351	92
Singapore	20,911	19,674	19,388	19,506	21,073	24,504	23,690	11,563	1,300	9,043
Sri Lanka	545	683	895	733	520	698	525	26	207	172
Syria	1	0	0	1	0	0	0	0	0	0
Taiwan	3,714	3,958	3,708	1,872	1,696	1,506	1,486	546	114	651
Thailand	2,546	2,406	2,559	2,264	2,730	2,685	2,663	271	254	2,099
Turkmenistan	411	553	536	439	382	385	374	224	147	0
United Arab Emirates	4,011	4,904	5,888	5,893	5,004	5,263	5,635	1,930	3,394	122
Uzbekistan	355	417	667	795	1,177	1,219	1,235	835	402	0
Vietnam	1,545	2,117	2,163	2,185	2,415	2,367	2,347	544	1,761	42
Remaining countries in Asia	3,799	4,550	5,083	4,793	4,747	4,793	4,839	1,301	3,526	0
Countries in Oceania	34,789	35,100	33,813	28,926	28,384	29,594	30,599	16,457	4,647	7,252
Australia	23,856	27,256	27,653	23,523	23,151	24,340	25,224	14,765	1,859	6,891
Marshall Islands	7,389	5,165	3,692	2,823	2,458	2,510	2,504	6	2,497	.
New Zealand	3,452	2,622	2,368	2,508	2,506	2,524	2,655	1,673	101	361
Papua New Guinea	8	-6	13	-16	0	0	0	0	0	0
Remaining countries in Oceania	84	63	87	88	269	220	216	13	190	0
Countries not identifiable	6	2	34	1	0	0	0	0	0	.
International organisations <sup>9</sup>	9,963	10,153	10,260	14,582	15,919	17,880	18,197	12,470	4,561	.

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

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

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

Loans and advances					Foreign securities <sup>3</sup>					Country/group of countries
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares <sup>4</sup>		
11	12	13	14	15	16	17	18	19	20	
434,702	314,404	152,279	279,550	2,873	87,125	23,281	25,170	- 1,088	38,674	Countries in America
758	231	17	642	99	21	-	0	0	21	Argentina
1,378	1,233	1,054	243	81	7	-	0	0	7	Bahamas
4,911	1,625	6	4,905	-	43	-	43	- 22	-	Bermuda
29	29	24	5	-	0	-	-	-	0	Bolivia, Plurinational State of
3,958	2,559	2,207	1,729	22	1,096	46	125	4	925	Brazil
8,056	6,378	-	8,056	-	129	-	129	- 1	0	British Virgin Islands
12,344	5,699	3,107	9,154	83	28,883	21,467	2,474	22	4,942	Canada
36,477	25,747	7,935	28,542	-	- 228	24	- 252	- 342	0	Cayman Islands
2,041	548	240	1,744	57	471	-	69	0	402	Chile
2,214	652	283	480	1,451	177	-	67	0	110	Columbia
57	40	36	0	21	-	-	-	-	-	Cuba
23	9	0	23	-	70	-	70	- 4	-	Curacao <sup>7</sup>
860	734	657	38	165	5	-	-	-	5	Ecuador
251	244	243	5	3	0	-	-	-	0	Guatemala
3,870	1,949	1,349	2,337	184	723	-	176	- 1	547	Mexico
1,301	472	129	1,172	-	27	-	3	0	24	Panama
108	86	54	54	0	1	-	-	-	1	Paraguay
1,428	532	296	755	377	105	-	57	0	48	Peru
352,807	264,735	134,078	218,511	218	55,579	1,743	22,194	- 739	31,642	United States of America
488	107	61	427	-	0	-	-	-	0	Uruguay
29	23	0	13	16	- 2	1	- 4	- 5	1	Venezuela, Bolivarian Republic
1,314	772	503	715	96	18	-	19	-	- 1	Remaining countries in America
121,103	80,241	36,674	72,736	11,693	30,731	6,977	11,323	457	12,431	Countries in Asia
1,481	301	916	565	-	- 3	-	- 2	-	- 1	Bahrain
16,558	11,644	7,119	7,308	2,131	1,620	157	349	- 280	1,114	China, People's Republic of <sup>8</sup>
10,984	9,959	1,904	9,080	-	1,295	184	864	8	247	Hong Kong
16,123	7,039	2,441	11,977	1,705	6,245	3	3,929	5	2,313	India
5,134	1,591	579	1,674	2,881	348	0	44	3	304	Indonesia
2	1	-	2	0	-	-	-	-	-	Iran
496	125	-	28	468	0	-	-	-	0	Iraq
1,067	559	239	828	0	1,673	-	1,103	663	570	Israel
17,143	13,808	5,773	10,232	1,138	3,521	887	1,013	- 28	1,621	Japan
706	83	37	75	594	- 3	-	-	-	- 3	Jordan
107	21	59	48	0	20	-	16	0	4	Kazakhstan
4,541	4,381	1,750	2,791	0	7,708	1,209	1,531	8	4,968	Korea, Republic of
1,189	491	269	920	-	0	-	0	-	0	Kuwait
79	75	1	78	-	35	-	-	-	35	Lebanon
1,525	1,213	1,023	502	0	768	70	226	0	472	Malaysia
25	4	0	4	21	-	-	-	-	-	Myanmar
270	203	168	96	6	105	107	1	-	- 3	Pakistan
1,279	1,136	339	928	12	- 7	4	3	0	- 14	Philippines
2,696	1,272	1,559	1,046	91	115	-	- 1	-	116	Qatar
4,169	2,162	711	2,723	735	26	-	42	1	- 16	Saudi Arabia
17,905	15,014	6,163	11,742	0	5,785	3,763	1,952	93	70	Singapore
481	409	285	103	93	44	18	0	-	26	Sri Lanka
0	0	-	0	0	-	-	-	-	-	Syria
1,259	927	551	708	0	227	-	- 1	0	228	Taiwan
1,662	1,507	687	975	-	1,001	515	182	1	304	Thailand
374	90	32	0	342	-	-	-	-	-	Turkmenistan
5,484	3,488	945	4,476	63	151	56	36	0	59	United Arab Emirates
1,235	476	1,119	116	-	0	-	0	-	-	Uzbekistan
2,312	840	737	1,267	308	35	-	34	- 18	1	Vietnam
4,817	1,422	1,268	2,444	1,105	22	4	2	1	16	Remaining countries in Asia
16,987	10,007	4,399	12,527	61	13,612	10,649	2,402	9	561	Countries in Oceania
13,256	8,522	3,745	9,462	49	11,968	10,229	1,322	12	417	Australia
2,504	519	-	2,504	-	0	-	0	0	-	Marshall Islands
1,011	761	654	345	12	1,644	420	1,080	- 3	144	New Zealand
0	0	0	0	-	0	-	0	0	-	Papua New Guinea
216	205	-	216	-	-	-	-	-	-	Remaining countries in Oceania
0	0	0	0	-	-	-	-	-	-	Countries not identifiable
3,324	784	1,317	1,861	146	14,873	40	6,664	-	8,169	International organisations <sup>9</sup>

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

## VII OTC derivatives statistics (BIS)

## 1 The global OTC derivatives market:

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

€ billion

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

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

2008 H1	381,944	39,954	15,761	16,985	7,208	290,728	119,882	141,476	29,370	36,414	21,036
H2	384,767	35,957	14,130	15,305	6,522	310,884	119,092	163,831	27,961	30,095	17,989
2009 H1	376,546	34,479	13,336	15,170	5,973	309,345	104,820	176,947	27,578	25,504	13,573
H2	375,280	34,139	13,117	14,886	6,136	312,283	96,196	191,370	24,717	22,693	12,298
2010 H1	443,613	43,316	16,237	19,131	7,948	368,211	107,675	229,835	30,701	24,661	12,855
H2	420,230	43,255	16,432	19,186	7,637	348,196	100,646	219,645	27,905	22,375	11,300
2011 H1	456,920	44,765	18,107	19,964	6,694	382,786	110,165	245,930	26,691	22,424	12,003
H2	467,732	48,984	21,604	20,029	7,351	389,612	121,608	239,986	28,018	22,124	12,854
2012 H1	474,456	52,958	23,419	21,873	7,666	392,714	110,521	251,712	30,481	21,392	12,508
H2	450,109	51,053	21,854	21,852	7,347	373,356	88,591	258,593	26,172	19,001	10,724
2013 H1	513,320	55,903	23,463	24,279	8,161	431,707	79,596	325,305	26,806	18,616	10,495
H2	496,801	51,159	22,628	22,154	6,377	424,045	69,438	342,158	12,449	15,242	8,015
2014 H1	488,230	54,753	23,408	24,674	6,671	412,425	61,883	339,011	11,531	14,250	6,985
H2	498,905	61,810	26,270	27,939	7,601	416,310	57,569	347,095	11,646	13,507	6,356
2015 H1	475,398	65,786	27,426	29,428	8,932	388,334	54,484	321,545	12,305	13,043	5,812
H2	436,506	64,707	27,492	28,647	8,568	352,737	49,706	289,488	13,543	11,291	5,007
2016 H1	469,072	66,831	28,873	30,095	7,863	384,412	42,473	332,161	9,778	10,594	4,588
H2	430,705	65,077	28,780	28,308	7,989	349,171	38,709	300,453	10,009	9,351	3,548
2017 H1	447,387	67,454	29,352	29,904	8,198	364,264	34,688	319,558	10,018	8,451	2,584
H2	442,894	72,593	30,124	32,589	9,880	355,472	33,953	310,071	11,448	7,799	1,935
2018 H1	509,529	82,119	34,834	37,149	10,136	412,356	34,411	365,558	12,387	7,159	1,714
H2	474,707	79,127	32,931	36,287	9,909	381,202	34,070	335,171	11,961	7,111	1,580
2019 H1	561,605	86,570	34,705	41,363	10,502	460,123	34,222	413,649	12,252	6,862	1,380
H2	496,137	82,018	31,787	39,812	10,419	399,359	31,488	356,692	11,179	6,746	1,268
2020 H1	541,114	83,722	32,074	41,073	10,575	441,885	29,647	400,925	11,313	7,867	1,291
H2	473,632	79,464	30,225	39,043	10,196	379,911	25,527	343,994	10,390	6,813	1,028
2021 H1	512,464	86,191	31,001	44,265	10,925	410,477	25,333	374,435	10,709	7,416	936
H2	527,649	92,008	33,697	47,025	11,286	419,485	26,438	381,794	11,253	7,770	1,024

## of which: contracts reported by German banks

2008 H1	46,303	4,314	1,773	1,916	625	36,949	15,341	18,276	3,332	3,838	2,505
H2	48,410	4,105	1,788	1,830	487	39,830	14,923	21,222	3,685	3,363	2,404
2009 H1	48,918	4,097	1,718	1,945	434	40,973	12,805	26,863	1,305	2,857	1,926
H2	49,373	4,137	1,656	2,046	435	41,899	11,425	29,255	1,219	2,640	1,616
2010 H1	57,453	4,948	1,962	2,451	535	48,584	12,690	34,484	1,410	2,909	1,651
H2	54,806	5,029	1,974	2,542	513	46,371	10,732	34,384	1,255	2,534	1,251
2011 H1	59,126	5,504	2,121	2,811	572	50,159	10,958	37,861	1,340	2,536	1,302
H2	57,720	5,388	2,065	2,740	583	48,893	11,343	36,110	1,440	2,609	1,287
2012 H1	56,683	5,734	2,092	3,054	588	47,634	10,520	33,192	3,922	2,459	1,169
H2	50,587	5,194	1,871	2,767	556	42,837	8,270	33,061	1,506	1,856	1,003
2013 H1	52,335	5,482	1,827	3,096	559	44,125	7,151	35,763	1,211	1,945	980
H2	49,317	4,709	2,354	1,831	524	42,293	7,084	34,155	1,054	1,711	819
2014 H1	49,663	5,323	2,349	2,434	540	41,925	6,274	34,657	994	1,814	418
H2	45,077	5,288	2,506	2,201	581	37,800	6,448	30,387	965	1,411	311
2015 H1	39,052	4,983	2,441	1,962	580	32,024	5,826	25,247	951	1,377	209
H2	35,107	5,122	2,456	2,094	572	28,101	5,082	22,160	859	1,327	.
2016 H1	38,880	5,017	2,476	1,991	550	31,899	4,216	26,962	721	1,306	.
H2	36,514	4,419	2,263	1,645	511	30,198	3,818	25,754	626	1,362	.
2017 H1	41,109	4,404	2,283	1,646	475	34,696	3,293	30,840	563	1,477	.
H2	44,225	4,496	2,322	1,707	467	37,683	2,669	34,513	501	1,577	.
2018 H1	47,806	5,107	2,763	1,870	474	41,313	2,751	38,076	486	921	.
H2	38,799	4,496	2,351	1,693	452	33,160	2,719	29,924	517	735	.
2019 H1	41,124	4,608	2,319	1,822	467	35,346	2,786	31,998	562	740	.
H2	38,628	4,607	2,180	1,937	490	33,167	2,623	30,050	494	642	.
2020 H1	41,596	4,384	2,136	1,722	526	36,167	2,382	33,294	491	893	.
H2	39,362	4,351	2,084	1,780	487	34,136	2,029	31,684	423	766	.
2021 H1	42,123	4,517	2,110	1,898	509	36,669	2,036	34,217	416	828	.
H2	44,112	5,103	2,432	2,083	588	37,977	2,002	35,563	412	962	.

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

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

## VII OTC derivatives statistics (BIS)

		Market values									
with other banks and financial institutions <sup>7</sup>	with non-financial corporations	Index-related and stock-related contracts <sup>5</sup>	Commodity-contracts <sup>5</sup>	Derivative contracts, total <sup>1</sup>	Foreign exchange contracts <sup>2</sup>	Interest-rate contracts <sup>3</sup>	Credit derivatives <sup>4</sup>	Index-related and stock-related contracts <sup>5</sup>	Commodity-contracts <sup>5</sup>		
12	13	14	15	16	17	18	19	20	21	End of half-year	
<b>Contracts reported by 74 reporting banks world-wide <sup>8</sup></b>											
14,779	599	6,456	8,392	11,465	1,434	5,877	2,026	727	1,401	2008 H1	
11,750	356	4,650	3,181	22,529	2,935	14,433	3,676	799	686	H2	
10,858	1,073	4,658	2,560	15,916	1,748	10,950	2,113	622	483	2009 H1	
9,302	1,093	4,121	2,044	13,286	1,436	9,731	1,250	491	378	H2	
11,118	688	5,101	2,324	18,666	2,073	14,287	1,358	575	373	2010 H1	
10,843	232	4,217	2,187	14,783	1,858	11,036	1,010	485	394	H2	
10,256	165	4,733	2,212	12,527	1,617	9,163	931	490	326	2011 H1	
9,118	152	4,623	2,389	19,577	1,996	15,458	1,226	525	372	H2	
8,735	149	5,014	2,378	18,719	1,786	15,181	943	508	301	2012 H1	
8,125	152	4,738	1,961	17,544	1,753	14,430	643	455	263	H2	
7,973	148	5,215	1,879	14,883	1,856	11,650	554	529	294	2013 H1	
7,091	136	4,757	1,598	13,126	1,656	10,297	474	508	191	H2	
7,116	149	5,187	1,615	12,276	1,262	9,856	465	496	197	2014 H1	
6,989	162	5,739	1,539	16,510	2,418	12,838	488	504	262	H2	
7,047	184	6,742	1,493	13,314	2,269	9,886	405	542	212	2015 H1	
6,109	175	6,559	1,212	12,804	2,369	9,320	387	455	273	H2	
5,868	138	5,973	1,262	17,685	2,777	13,968	307	464	169	2016 H1	
5,662	141	5,825	1,281	13,179	2,820	9,479	277	448	155	H2	
5,731	136	5,990	1,228	10,329	2,041	7,447	260	462	119	2017 H1	
5,684	180	5,477	1,553	9,122	1,912	6,320	253	479	158	H2	
5,243	202	6,065	1,830	8,846	2,247	5,699	200	522	178	2018 H1	
5,294	237	5,605	1,662	8,416	1,971	5,591	163	499	192	H2	
5,214	268	6,192	1,858	10,568	1,959	7,738	188	509	174	2019 H1	
5,228	250	6,119	1,895	10,290	1,985	7,434	177	519	175	H2	
6,298	278	5,766	1,874	13,797	2,348	10,464	164	588	233	2020 H1	
5,540	245	5,773	1,671	12,838	2,588	9,224	165	685	176	H2	
6,276	204	6,316	2,064	10,592	2,030	7,523	173	614	252	2021 H1	
6,539	207	6,428	1,958	10,952	2,250	7,604	175	578	345	H2	
<b>of which: contracts reported by German banks</b>											
1,267	66	844	358	1,464	165	863	237	87	112	2008 H1	
868	91	828	284	2,302	350	1,370	405	120	57	H2	
869	62	758	233	1,690	204	1,115	241	88	42	2009 H1	
975	49	506	191	1,447	171	1,040	143	65	28	H2	
1,216	42	810	202	2,033	244	1,533	156	73	27	2010 H1	
1,227	56	672	200	1,611	213	1,201	112	58	27	H2	
1,214	20	718	209	1,379	191	1,013	98	53	24	2011 H1	
1,308	14	608	222	1,979	219	1,543	136	50	31	H2	
1,276	14	639	217	1,969	182	1,602	106	49	30	2012 H1	
837	16	570	130	1,749	172	1,439	77	39	22	H2	
953	12	634	149	1,362	180	1,061	57	46	18	2013 H1	
880	12	495	109	1,074	154	817	49	41	13	H2	
1,383	13	496	105	1,081	117	853	58	40	13	2014 H1	
1,091	9	535	43	1,346	208	1,035	54	42	7	H2	
1,159	9	635	33	1,124	196	838	42	43	5	2015 H1	
1,139	.	526	31	1,080	192	802	43	37	6	H2	
972	.	631	27	1,326	201	1,044	35	41	5	2016 H1	
1,094	.	506	29	1,035	204	754	40	33	4	H2	
1,256	.	510	22	864	150	628	46	37	3	2017 H1	
1,413	.	450	19	798	127	580	53	35	3	H2	
785	.	441	24	754	151	543	22	33	5	2018 H1	
616	.	386	22	699	123	525	15	31	5	H2	
646	.	399	31	933	108	772	20	29	4	2019 H1	
567	.	186	26	927	106	785	20	13	3	H2	
829	.	129	23	1,117	118	964	18	13	4	2020 H1	
711	.	88	21	982	137	804	24	14	3	H2	
778	.	85	24	725	102	579	29	10	5	2021 H1	
900	.	45	25	698	147	507	31	9	4	H2	

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

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

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Operating result before the valuation of assets 9</b>														
1993	60,718	21,813	11,129	9,647	249	788	5,017	16,537	1,203	8,814	3,156	-	1,622	2,556
1994	66,353	19,126	7,975	10,327	160	664	5,867	20,590	2,159	10,071	3,592	-	2,134	2,814
1995	62,472	17,764	6,893	10,232	141	498	5,818	19,493	1,443	9,685	4,147	-	1,174	2,948
1996	66,647	19,641	7,603	11,341	133	564	7,084	19,493	1,461	9,830	4,628	-	1,054	3,456
1997	70,601	21,957	8,764	12,396	119	678	7,858	19,357	1,610	9,769	5,307	-	1,269	3,474
1998	72,967	22,761	7,782	13,928	181	870	10,116	17,754	1,721	8,841	6,303	-	1,380	4,091
1999	72,207	21,362	10,628	10,542	192	-	9,568	18,359	1,549	9,537	5,715	-	1,553	4,565
1999	36,919	10,922	5,434	5,390	98	-	4,892	9,387	792	4,876	2,922	-	794	2,334
2000	36,900	11,986	6,043	5,824	119	-	5,103	8,284	1,233	4,289	2,917	-	1,089	1,999
2001	33,408	9,513	4,753	4,638	122	-	5,441	8,058	788	3,824	2,800	-	964	2,020
2002	39,266	12,506	6,177	6,201	128	-	5,648	9,568	1,025	4,632	2,436	-	1,052	2,399
2003	40,107	12,129	5,400	6,573	156	-	6,094	9,806	644	5,638	2,308	-	1,081	2,407
2004	41,025	12,045	5,320	6,590	135	-	5,787	10,212	692	5,915	2,590	-	1,118	2,666
2005	51,511	23,710	15,578	8,008	124	-	4,905	9,880	834	5,725	2,679	-	1,027	2,751
2006	49,822	18,997	11,425	7,438	134	-	6,626	9,884	666	7,503	2,524	-	615	3,007
2007	45,057	19,806	11,887	7,704	215	-	4,624	8,499	122	5,475	2,809	-	997	2,725
2008	29,403	2,417	- 4,974	7,185	206	-	6,112	8,573	72	5,980	2,309	-	943	2,997
2009	45,078	13,828	7,676	5,901	251	-	6,831	9,596	1,368	6,201	2,481	-	988	3,785
2010	46,563	14,285	7,222	6,800	263	-	5,538	11,042	1,090	7,480	2,408	-	864	3,856
2011	46,177	17,476	9,124	8,080	272	-	4,483	11,152	745	7,548	507	-	946	3,320
2012	46,988	18,517	11,210	7,047	260	-	4,267	10,072	1,502	7,135	1,282	-	815	3,398
2013	37,767	14,110	6,876	6,971	263	-	4,077	9,491	1,036	7,604	432	-	674	3,343
2014	38,093	13,757	6,935	6,480	342	-	2,667	9,232	813	7,339	884	-	544	2,857
2015	37,853	13,205	5,576	7,440	189	-	3,077	9,277	771	7,269	1,094	-	500	2,660
2016	39,350	14,105	6,039	7,846	220	-	3,677	9,549	-	7,237	599	-	919	3,264
2017	34,532	10,505	3,239	7,020	246	-	2,545	9,792	-	7,497	380	-	963	2,850
2018	32,449	10,438	3,710	6,521	207	-	1,695	9,703	-	7,427	656	-	246	2,284
2019	28,493	7,383	- 256	7,401	238	-	1,570	8,491	-	7,262	885	-	104	2,798
2020	33,433	11,124	2,701	8,155	268	-	1,767	8,784	-	7,275	933	-	217	3,333
<b>Operating result 10</b>														
1993	36,770	10,489	4,870	5,033	202	384	2,765	10,847	549	6,530	2,328	-	1,653	1,609
1994	35,299	9,850	4,098	5,463	143	146	3,303	10,583	468	5,755	2,099	-	1,976	1,265
1995	42,155	12,136	5,188	6,666	166	116	3,715	12,012	1,108	6,702	3,220	-	1,400	1,862
1996	44,913	13,013	5,901	6,674	136	302	4,638	12,326	1,332	6,526	3,780	-	1,388	1,910
1997	45,576	13,758	5,364	7,814	87	493	5,074	11,796	1,273	5,905	4,020	-	1,335	2,415
1998	45,736	14,879	5,259	8,868	127	625	4,271	11,865	993	5,295	5,138	-	1,313	1,982
1999	49,852	13,257	4,804	8,259	194	-	6,622	15,310	835	5,537	4,152	-	1,709	2,429
1999	25,489	6,778	2,456	4,223	99	-	3,386	7,828	427	2,831	2,123	-	874	1,242
2000	20,956	7,974	3,691	4,173	110	-	3,347	4,055	125	1,844	1,236	-	1,031	1,344
2001	13,666	3,346	853	2,406	87	-	2,260	3,078	16	1,153	1,679	-	839	1,295
2002	7,730	3,472	58	3,357	57	-	- 2,098	2,641	120	945	593	-	733	1,324
2003	18,131	4,784	649	4,007	128	-	2,340	4,559	130	2,543	1,198	-	856	1,721
2004	23,496	6,744	2,373	4,271	100	-	4,988	4,329	371	2,873	965	-	870	2,356
2005	37,256	19,804	13,865	5,811	128	-	4,123	4,933	654	2,726	1,551	-	779	2,686
2006	35,503	14,905	9,352	5,429	124	-	7,999	4,638	555	3,254	1,457	-	296	2,399
2007	21,044	14,927	9,081	5,650	196	-	2,461	4,123	- 333	2,761	1,565	-	587	- 5,047
2008	- 7,664	- 7,744	- 12,015	4,133	138	-	- 2,435	3,673	- 622	2,365	- 1,668	-	487	- 1,720
2009	18,032	5,386	2,350	2,834	202	-	735	5,112	1,395	3,943	- 1,000	-	872	1,589
2010	31,167	9,851	5,508	4,106	237	-	3,268	7,549	1,097	5,164	- 15	-	857	3,396
2011	49,280	13,165	7,237	5,647	281	-	3,799	18,620	1,869	7,231	- 1,134	-	1,701	4,029
2012	42,654	14,555	8,176	6,107	272	-	4,149	10,732	1,365	7,398	637	-	832	2,986
2013	31,225	12,074	5,918	5,895	261	-	756	9,621	707	7,926	27	-	586	- 472
2014	31,510	9,960	4,218	5,438	304	-	1,087	9,233	826	7,141	606	-	828	1,829
2015	34,356	12,022	5,661	6,173	188	-	1,963	9,369	894	6,816	767	-	428	2,097
2016	30,596	8,975	2,018	6,858	99	-	- 48	10,611	-	7,340	486	-	941	2,291
2017	30,913	9,965	3,905	5,768	292	-	- 288	10,075	-	7,311	412	-	902	1,960
2018	25,686	8,446	3,328	4,947	171	-	- 930	8,999	-	6,501	315	-	268	2,087
2019	21,785	1,640	- 4,979	6,404	215	-	1,233	8,195	-	7,692	760	-	153	2,112
2020	20,100	2,787	- 2,569	5,309	47	-	- 1,124	6,824	-	6,530	576	-	135	2,124

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

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



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

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

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

Financial year	Commercial banks						Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
	All categories of banks	Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Partial operating result <sup>11</sup></b>														
1968	4,202	882	288	406	47	141	548	1,428	131	314	493	181	-	225
1969	4,904	1,276	454	537	74	211	526	1,425	141	440	720	168	-	208
1970	4,621	1,074	413	435	58	168	273	1,337	93	666	788	175	-	215
1971	4,800	961	246	474	113	128	428	1,338	147	597	798	276	-	255
1972	6,295	1,228	260	645	155	168	679	2,009	205	728	783	374	-	289
1973	6,541	1,072	165	509	240	158	570	2,083	73	1,056	1,103	238	-	346
1974	8,744	2,384	931	985	269	199	700	2,609	203	1,141	1,063	304	-	340
1975	11,219	2,718	1,117	1,164	233	204	973	3,831	555	1,184	1,049	473	-	436
1976	10,369	2,367	906	1,184	146	131	938	3,597	406	1,045	1,060	513	-	443
1977	11,683	2,643	1,148	1,207	158	130	1,111	4,213	350	1,227	1,122	527	-	490
1978	13,195	2,908	1,189	1,360	163	196	1,382	4,810	411	1,409	1,193	541	-	541
1979	12,689	2,558	1,068	1,176	143	171	1,028	4,780	257	1,691	1,301	598	-	476
1980	13,111	2,476	1,043	1,025	165	243	738	4,978	213	2,389	1,355	499	-	463
1981	18,526	3,992	1,931	1,541	198	322	532	7,323	455	3,707	1,432	556	-	529
1982	25,328	6,330	2,838	2,812	249	431	1,610	9,154	980	4,101	1,813	702	-	638
1983	30,873	7,898	3,735	3,433	284	446	2,711	10,715	1,327	4,046	2,511	775	-	890
1984	29,052	7,307	3,583	3,093	313	318	2,705	10,354	1,167	3,324	2,691	540	-	964
1985	29,182	7,954	3,696	3,566	384	308	2,780	10,142	963	3,065	2,709	502	-	1,067
1986	29,483	9,209	4,719	3,729	282	479	2,667	9,829	1,028	2,927	2,723	-	-	1,100
1987	26,500	6,959	3,228	3,273	103	355	2,352	9,180	1,085	3,016	2,784	-	-	1,124
1988	27,196	7,225	3,772	3,045	135	273	2,185	9,382	1,074	3,367	2,777	-	-	1,186
1989	27,379	7,701	4,639	2,727	- 11	346	2,043	9,046	579	4,028	2,780	-	-	1,202
1990	29,314	8,901	5,499	3,044	96	262	1,858	9,314	473	4,318	2,733	-	-	1,717
1991	34,834	10,627	6,267	3,963	103	294	2,213	11,072	326	5,370	2,798	-	-	2,428
1992	39,614	13,128	7,121	5,363	208	436	2,655	12,141	626	6,117	2,927	-	-	2,020
1993	52,764	17,187	9,036	7,443	224	484	3,531	15,701	915	7,624	3,202	-	2,188	2,416
1994	64,513	18,337	8,130	9,546	107	554	5,473	20,743	1,983	9,338	3,705	-	2,323	2,611
1995	57,355	14,924	5,899	8,553	99	373	4,708	19,214	1,126	8,754	4,126	-	1,876	2,627
1996	61,479	16,679	6,599	9,634	10	436	5,811	19,712	1,128	9,002	4,744	-	1,454	2,949
1997	63,392	18,545	7,488	10,609	- 91	539	6,357	18,606	1,235	8,751	5,364	-	1,603	2,931
1998	61,191	17,127	7,131	9,486	- 179	689	6,895	16,500	1,488	7,573	6,187	-	1,867	3,554
1999	60,087	14,729	7,055	7,788	- 113	-	7,636	17,381	960	8,279	5,539	-	1,238	4,324
1999	30,722	7,531	3,607	3,982	- 58	-	3,904	8,887	491	4,233	2,832	-	633	2,211
2000	28,150	5,747	1,609	4,231	- 93	-	3,850	8,243	997	3,941	2,611	-	834	1,927
2001	24,295	3,549	- 324	3,795	78	-	4,009	7,661	518	3,370	2,528	-	761	1,899
2002	32,298	8,847	4,328	4,423	96	-	4,327	8,996	582	4,157	2,293	-	727	2,369
2003	29,608	5,133	266	4,740	127	-	5,110	9,335	176	4,473	2,332	-	839	2,210
2004	35,501	9,515	3,794	5,603	118	-	4,944	9,847	259	4,971	2,420	-	1,002	2,543
2005	38,133	12,696	5,649	6,941	106	-	4,812	9,401	422	4,783	2,470	-	931	2,618
2006	38,013	14,149	7,534	6,523	92	-	4,590	9,289	250	4,129	2,453	-	511	2,642
2007	42,642	18,210	10,498	7,533	179	-	5,876	7,658	563	4,301	2,537	-	945	2,552
2008	42,426	16,254	9,129	6,962	163	-	6,974	7,990	913	4,333	2,238	-	803	2,921
2009	37,666	9,657	5,276	4,264	117	-	5,423	9,319	479	5,575	2,457	-	1,000	3,756
2010	41,515	10,744	5,045	5,568	131	-	4,861	10,965	616	7,244	2,328	-	969	3,788
2011	40,969	11,729	5,605	5,929	195	-	4,980	11,238	576	7,040	1,336	-	935	3,135
2012	38,223	12,372	7,414	4,771	187	-	3,273	10,161	668	6,687	1,139	-	769	3,154
2013	32,726	10,835	5,141	5,523	171	-	2,510	9,948	711	7,177	564	-	648	333
2014	36,939	13,066	7,144	5,677	245	-	2,592	9,787	346	7,186	780	-	597	2,585
2015	36,315	12,658	6,812	5,739	107	-	2,332	9,544	571	7,132	1,087	-	502	2,489
2016	32,239	10,249	4,565	5,590	94	-	2,362	9,532	-	6,732	585	-	202	2,577
2017	27,656	6,514	1,250	5,154	110	-	1,372	9,617	-	7,050	415	-	262	2,426
2018	28,589	8,755	3,380	5,274	101	-	901	8,984	-	7,015	677	-	232	2,025
2019	23,506	3,864	- 1,526	5,257	133	-	824	8,464	-	6,849	870	-	52	2,583
2020	26,189	5,380	- 640	5,890	130	-	1,132	8,771	-	6,791	1,005	-	147	2,963

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

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

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

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

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

Financial year	Commercial banks						Landesbanken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
	All categories of banks	Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Profit or loss (-) for the financial year before tax 12</b>														
1968	4,445	1,308	608	443	50	207	570	1,268	148	366	477	114	-	194
1969	4,160	1,357	607	473	56	221	540	1,007	107	393	483	102	-	171
1970	3,621	1,136	486	445	51	154	336	761	74	521	501	97	-	195
1971	4,714	1,428	567	501	108	252	466	1,130	140	617	577	140	-	216
1972	5,642	1,517	620	554	119	224	683	1,497	228	695	594	193	-	235
1973	4,844	1,281	524	369	236	152	392	1,249	86	869	628	116	-	223
1974	6,187	1,733	896	553	263	21	429	1,719	197	1,064	640	166	-	239
1975	9,342	2,275	1,226	603	177	269	763	3,235	529	1,317	769	147	-	307
1976	9,249	2,555	1,250	699	325	281	812	2,852	385	1,258	806	238	-	343
1977	11,150	2,920	1,520	922	188	290	1,099	3,624	398	1,460	999	270	-	380
1978	11,889	3,100	1,609	1,031	172	288	1,150	3,851	427	1,536	1,179	287	-	359
1979	10,309	2,470	1,394	758	92	226	1,018	3,230	150	1,571	1,189	315	-	366
1980	11,279	2,609	1,227	954	162	266	620	3,603	276	2,110	1,466	274	-	321
1981	12,779	2,722	1,193	1,007	216	306	512	4,554	383	2,612	1,374	253	-	369
1982	16,683	3,395	1,663	1,181	190	361	676	6,306	842	3,126	1,549	298	-	491
1983	19,389	4,025	2,433	1,473	269	-150	1,070	7,418	974	3,294	1,692	323	-	593
1984	20,408	5,079	2,643	1,738	312	386	1,093	7,590	1,004	2,912	1,743	364	-	623
1985	20,925	6,282	3,519	1,963	330	470	1,217	7,098	625	2,873	1,776	405	-	649
1986	21,294	6,902	3,638	2,422	303	539	1,339	6,901	963	2,863	1,575	-	-	751
1987	19,450	5,612	2,418	2,508	268	418	1,244	6,222	938	3,010	1,750	-	-	674
1988	21,875	7,185	3,969	2,676	154	386	1,613	6,175	1,014	3,424	1,707	-	-	757
1989	19,139	7,419	4,547	2,546	-55	381	1,746	4,143	482	2,684	1,923	-	-	742
1990	20,457	7,566	4,670	2,627	-13	282	905	4,943	461	3,586	1,890	-	-	1,106
1991	27,280	8,045	4,787	2,766	162	330	1,436	8,436	410	5,131	2,439	-	-	1,383
1992	28,408	7,308	4,879	1,907	234	288	1,810	9,407	461	5,914	2,278	-	-	1,230
1993	35,231	9,459	4,399	4,463	202	395	2,599	10,837	436	6,453	2,261	-	1,601	1,585
1994	34,901	10,222	4,806	4,944	137	335	2,614	9,707	1,094	5,542	2,213	-	2,066	1,443
1995	39,680	10,279	4,243	5,653	158	225	3,323	12,313	1,036	6,841	2,955	-	1,116	1,817
1996	40,645	11,432	5,471	5,533	126	302	3,495	12,548	1,261	6,821	3,439	-	1,415	234
1997	41,766	10,895	3,804	6,509	65	517	4,744	12,203	1,098	6,192	3,610	-	1,525	1,499
1998	67,612	33,250	22,422	10,052	149	627	5,681	12,017	2,778	5,636	4,493	-	1,726	2,031
1999	43,460	13,419	5,666	7,559	194	-	6,345	10,571	681	4,909	3,665	-	1,637	2,234
1999	22,221	6,861	2,897	3,865	99	-	3,244	5,405	348	2,510	1,874	-	837	1,142
2000	21,057	6,411	3,181	3,121	109	-	2,843	5,032	835	2,094	774	-	1,733	1,335
2001	14,760	4,251	2,951	1,209	91	-	1,837	3,649	302	1,888	1,184	-	708	941
2002	11,663	909	-1,931	2,789	51	-	1,302	3,427	309	2,517	1,285	-	743	1,171
2003	2,359	-5,688	-7,315	1,501	126	-	-2,233	4,756	49	2,923	830	-	536	1,186
2004	10,946	-342	-2,067	1,646	79	-	472	4,400	220	2,977	566	-	574	2,079
2005	33,847	17,948	14,867	2,958	123	-	3,030	4,927	406	4,156	160	-	605	2,615
2006	27,879	10,144	7,520	2,500	124	-	6,014	4,421	382	3,614	568	-	282	2,454
2007	20,955	18,726	15,290	3,237	199	-	788	3,759	-375	2,880	375	-	424	-5,622
2008	-24,584	-16,420	-17,833	1,301	112	-	-6,051	2,161	-416	2,039	-2,913	-	430	-3,414
2009	-2,816	-6,474	-6,691	22	195	-	-5,914	4,710	696	3,404	-1,419	-	672	1,509
2010	18,449	3,339	2,039	1,071	229	-	929	6,586	614	4,789	-86	-	664	3,472
2011	31,928	2,173	-94	1,986	281	-	72	16,796	1,210	6,981	-307	-	1,428	3,575
2012	30,802	8,125	5,138	2,713	274	-	2,296	9,460	607	7,411	97	-	643	2,163
2013	21,954	6,305	3,551	2,493	261	-	479	8,601	535	7,650	117	-	441	-1,216
2014	25,000	6,593	3,659	2,630	304	-	368	8,640	599	6,988	-166	-	763	1,951
2015	26,565	5,132	2,708	2,236	188	-	1,805	8,977	264	6,682	747	-	426	2,532
2016	27,784	6,727	3,145	3,483	99	-	547	10,225	-	7,701	525	-	890	2,263
2017	27,515	6,429	2,779	3,363	287	-	944	9,922	-	7,278	487	-	991	1,464
2018	18,855	3,528	1,149	2,208	171	-	1,021	8,213	-	6,329	220	-	254	1,332
2019	5,652	-13,971	-17,458	3,273	214	-	823	8,236	-	7,518	543	-	456	2,047
2020	14,278	-2,625	-5,984	3,312	47	-	538	6,736	-	6,338	847	-	243	2,201

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

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

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Profit or loss (-) for the financial year after tax <sup>13</sup></b>														
1968	2,585	807	351	252	29	175	239	731	84	195	344	57	-	128
1969	2,566	858	371	269	27	191	325	585	67	207	353	48	-	123
1970	2,136	687	284	251	26	126	186	411	46	273	352	50	-	131
1971	2,744	904	353	285	52	214	235	578	86	325	406	72	-	138
1972	3,167	916	369	307	62	178	327	751	159	369	391	98	-	156
1973	2,582	726	355	149	113	109	183	613	50	435	380	62	-	133
1974	3,230	944	517	306	144	- 23	231	791	109	524	396	86	-	149
1975	4,590	1,165	671	238	37	219	355	1,422	308	645	465	49	-	181
1976	4,654	1,453	730	374	116	233	328	1,264	181	569	484	130	-	245
1977	5,091	1,478	742	435	63	238	478	1,469	173	587	523	129	-	254
1978	5,574	1,567	774	480	75	238	533	1,633	206	624	615	139	-	257
1979	4,969	1,183	664	307	24	188	520	1,487	82	638	663	133	-	263
1980	5,300	1,318	547	497	53	221	299	1,570	155	820	803	122	-	213
1981	5,311	1,224	429	443	94	258	246	1,670	190	851	791	113	-	226
1982	6,408	1,417	561	484	68	304	268	1,969	381	1,012	877	134	-	350
1983	7,088	1,550	963	685	114	- 212	377	2,222	442	1,026	968	144	-	359
1984	7,986	2,328	1,067	824	122	315	355	2,334	467	944	993	175	-	390
1985	8,092	2,823	1,502	834	105	382	421	2,198	119	916	1,012	184	-	419
1986	8,555	3,217	1,651	1,031	99	436	459	2,139	434	920	850	-	-	536
1987	7,900	2,668	1,217	1,050	61	340	497	1,998	396	944	957	-	-	440
1988	8,766	3,199	1,724	1,167	7	301	524	2,080	429	1,067	934	-	-	533
1989	8,642	3,329	2,054	1,133	- 151	293	632	1,677	389	978	1,029	-	-	510
1990	9,700	4,040	2,755	1,176	- 105	214	472	1,810	284	1,355	1,118	-	-	621
1991	12,149	4,055	2,467	1,275	55	258	670	2,824	182	2,035	1,603	-	-	780
1992	11,493	3,363	2,880	161	110	212	921	2,932	200	2,094	1,333	-	-	650
1993	16,742	5,675	2,693	2,519	123	340	1,271	3,831	176	2,439	1,249	-	995	1,106
1994	18,298	6,495	3,126	2,984	92	293	1,499	4,046	551	2,427	1,330	-	1,006	944
1995	20,107	6,899	3,408	3,196	105	190	1,781	4,360	517	2,604	1,916	-	654	1,376
1996	19,755	7,068	3,614	3,158	59	237	2,196	4,355	689	2,512	2,114	-	872	51
1997	21,495	7,489	2,806	4,227	14	442	2,564	4,193	497	2,411	2,025	-	1,092	1,224
1998	35,828	18,448	10,918	6,925	94	511	3,084	4,398	2,249	2,217	2,629	-	1,090	1,713
1999	25,025	9,715	4,981	4,616	117	-	3,538	4,260	471	2,173	2,081	-	780	2,007
1999	12,795	4,967	2,547	2,360	60	-	1,809	2,178	241	1,111	1,064	-	399	1,026
2000	13,690	5,716	3,624	1,996	96	-	1,472	2,262	570	998	311	-	1,113	1,248
2001	10,715	3,805	3,389	369	47	-	1,541	2,016	187	1,116	860	-	335	855
2002	7,392	40	- 2,027	2,054	13	-	903	1,956	336	1,716	1,038	-	322	1,081
2003	- 3,442	- 5,990	- 6,825	747	88	-	- 2,715	1,745	172	1,439	575	-	240	1,092
2004	5,042	- 1,168	- 1,849	628	53	-	- 363	2,278	300	1,519	238	-	254	1,984
2005	23,778	12,768	10,837	1,860	71	-	2,617	2,642	396	2,712	- 153	-	280	2,516
2006	22,274	8,240	6,584	1,585	71	-	5,136	2,448	810	2,785	372	-	98	2,385
2007	14,715	15,276	12,741	2,414	121	-	505	2,185	274	1,826	210	-	137	- 5,698
2008	- 26,185	- 15,959	- 16,737	729	49	-	- 6,680	1,145	142	1,468	- 3,006	-	156	- 3,451
2009	- 6,998	- 6,312	- 5,967	- 475	130	-	- 6,137	2,465	733	1,914	- 1,582	-	405	1,516
2010	12,948	2,235	1,551	535	149	-	828	4,073	620	3,169	- 69	-	355	3,393
2011	24,894	914	- 657	1,377	194	-	- 625	14,049	1,119	5,057	- 381	-	1,237	3,524
2012	22,040	4,562	2,253	2,120	189	-	- 1,629	6,803	1,019	5,422	76	-	471	2,058
2013	14,578	4,493	2,515	1,803	175	-	- 948	5,937	412	5,694	29	-	247	- 1,286
2014	17,404	4,817	2,666	1,958	193	-	- 879	5,846	379	4,911	- 269	-	508	2,091
2015	18,120	3,163	1,626	1,434	103	-	- 1,041	6,064	- 166	4,579	649	-	348	2,442
2016	19,909	4,773	2,281	2,461	31	-	- 1,052	7,286	-	5,597	398	-	730	2,177
2017	19,979	4,544	2,220	2,106	218	-	501	7,061	-	5,079	316	-	836	1,642
2018	12,163	2,622	1,246	1,263	113	-	- 1,624	5,519	-	4,251	92	-	117	1,186
2019	- 2,154	- 16,327	- 18,446	1,979	140	-	- 627	5,799	-	5,394	383	-	351	1,619
2020	5,890	- 4,959	- 6,944	1,983	2	-	353	4,223	-	4,318	147	-	145	1,663

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

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Total assets 14</b>														
1968	586,935	129,635	58,311	52,520	6,115	12,689	92,052	140,830	22,757	43,175	97,900	5,637	-	54,949
1969	668,741	156,631	68,752	63,759	8,556	15,564	105,955	159,179	25,937	49,484	105,741	6,356	-	59,458
1970	744,997	183,066	77,901	75,310	11,481	18,374	114,540	179,043	28,843	58,224	107,415	7,935	-	65,931
1971	838,116	211,030	88,421	87,682	14,070	20,857	130,364	199,337	31,363	68,544	117,104	9,333	-	71,041
1972	961,905	245,002	100,611	103,306	17,020	24,065	166,313	226,557	35,487	81,252	117,530	11,349	-	78,415
1973	1,084,228	283,965	116,191	120,312	22,657	24,805	181,646	247,670	38,332	101,633	132,239	13,329	-	85,414
1974	1,188,248	300,496	121,371	126,117	29,458	23,550	205,622	271,832	48,103	113,464	145,091	14,449	-	89,191
1975	1,307,896	318,116	129,987	133,991	30,560	23,578	226,911	301,870	56,461	126,510	168,697	15,817	-	94,144
1976	1,479,418	377,545	162,162	156,896	33,180	25,307	250,935	337,364	60,150	143,069	190,681	16,185	-	103,489
1977	1,643,806	424,968	186,743	180,028	32,332	25,865	272,452	370,855	66,762	162,366	217,466	18,494	-	110,443
1978	1,841,904	485,744	218,388	205,687	33,119	28,550	303,083	408,074	75,208	184,220	247,471	20,506	-	117,598
1979	2,064,387	543,929	246,102	230,868	36,529	30,430	344,755	452,413	82,845	212,340	274,073	23,735	-	130,297
1980	2,253,355	586,209	263,727	252,210	38,201	32,071	378,961	490,534	89,558	238,349	301,584	25,997	-	142,163
1981	2,462,883	627,295	272,868	274,597	45,958	33,872	417,523	529,342	97,177	266,029	339,669	28,039	-	157,809
1982	2,657,480	657,658	283,694	288,212	50,819	34,933	449,750	570,029	105,403	291,440	376,432	30,090	-	176,678
1983	2,829,562	683,368	288,832	300,396	57,206	36,934	488,702	606,704	118,133	314,632	396,235	32,378	-	189,410
1984	3,006,203	729,974	306,864	321,565	64,969	36,576	503,875	645,764	128,336	338,117	423,423	35,416	-	201,298
1985	3,259,148	792,778	335,269	349,606	73,159	34,744	533,905	689,295	136,874	402,107	453,423	37,265	-	213,501
1986	3,482,978	889,245	365,894	406,618	70,420	46,313	573,933	733,290	144,403	424,901	486,144	-	-	231,062
1987	3,722,645	955,431	399,553	437,887	66,192	51,799	617,561	783,133	159,944	451,136	510,098	-	-	245,342
1988	3,964,977	1,035,650	446,084	466,485	67,114	55,967	655,600	831,211	171,195	474,991	539,270	-	-	257,560
1989	4,234,078	1,147,251	494,426	517,704	74,662	60,459	699,495	875,042	173,658	497,789	564,021	-	-	276,822
1990	4,675,228	1,281,516	563,239	580,780	78,139	59,358	774,961	934,259	178,846	534,273	593,081	-	-	378,292
1991	5,129,528	1,432,000	641,255	643,701	81,066	65,978	872,439	999,930	194,435	575,708	627,296	-	-	427,720
1992	5,571,856	1,574,496	694,382	735,012	78,626	66,476	1,021,846	1,029,488	188,434	624,292	641,603	-	-	491,697
1993	6,551,085	1,740,525	768,766	865,041	43,427	63,291	1,194,272	1,253,312	200,135	716,971	698,613	-	-	550,309
1994	7,296,540	1,897,624	829,919	956,434	44,914	66,357	1,321,304	1,367,636	230,507	789,021	805,457	-	-	673,763
1995	7,815,161	2,032,272	911,755	1,019,846	51,263	49,408	1,440,883	1,438,297	248,733	842,101	891,904	-	-	744,120
1996	8,780,093	2,351,504	1,099,382	1,149,387	53,757	48,978	1,662,667	1,539,310	291,098	901,801	1,051,903	-	-	828,641
1997	9,875,680	2,732,361	1,340,110	1,277,328	65,857	49,066	1,923,358	1,634,968	335,243	946,917	1,225,246	-	-	941,607
1998	11,043,124	3,143,441	1,665,557	1,359,340	68,061	50,483	2,180,454	1,724,574	386,145	989,676	1,446,545	-	-	1,037,364
1999	12,121,059	3,523,960	2,437,025	1,024,601	62,334	-	2,656,093	1,753,407	428,417	1,024,884	1,552,201	-	-	1,143,628
2000	6,197,399	1,801,772	1,246,031	523,870	31,871	-	1,358,039	896,503	219,046	524,015	793,628	-	-	646,654
2001	6,866,201	2,201,783	1,508,019	659,720	34,044	-	1,506,853	922,381	234,249	525,687	880,137	-	-	744,251
2002	7,246,646	2,362,579	1,653,158	672,959	36,462	-	1,599,330	948,723	239,709	534,337	924,683	-	-	811,621
2003	7,290,284	2,309,650	1,601,526	676,254	31,870	-	1,644,025	975,490	213,520	548,026	929,571	-	-	811,195
2004	7,206,090	2,251,587	1,533,976	689,268	28,343	-	1,636,545	980,622	203,899	556,946	877,381	-	-	811,247
2005	7,361,833	2,361,859	1,764,080	573,400	24,379	-	1,519,005	985,944	194,244	567,674	875,035	-	-	811,273
2006	7,714,428	2,563,063	1,939,373	602,538	21,152	-	1,581,453	995,377	219,881	578,641	879,136	-	-	811,171
2007	7,913,181	2,605,735	1,995,918	590,122	19,695	-	1,647,908	1,007,033	233,847	595,576	878,310	-	-	811,194
2008	8,351,810	2,935,195	2,240,698	671,668	22,829	-	1,668,143	1,019,129	254,397	614,428	859,798	-	-	811,194
2009	8,518,198	2,964,986	2,212,741	722,740	29,505	-	1,695,465	1,042,947	273,650	641,771	821,083	-	-	811,129
2010	8,212,026	2,735,704	1,931,021	766,860	37,823	-	1,587,259	1,060,725	263,438	676,780	803,949	-	-	811,261
2011	8,300,354	2,845,575	2,061,016	751,218	33,341	-	1,512,276	1,070,231	262,437	697,694	793,476	-	-	811,514
2012	9,167,921	3,825,768	3,010,173	778,662	36,933	-	1,504,774	1,078,852	275,900	711,046	645,145	-	-	811,186
2013	9,542,656	4,132,098	3,217,291	840,168	74,639	-	1,371,385	1,096,261	294,430	739,066	565,008	-	-	811,626
2014	8,755,419	3,669,592	2,798,461	822,706	48,425	-	1,229,051	1,098,581	282,833	750,899	482,524	-	-	811,399
2015	8,452,585	3,532,938	2,647,559	833,806	51,573	-	1,139,438	1,110,362	281,348	771,932	421,014	-	-	811,487
2016	8,605,560	3,678,042	2,736,876	884,457	56,709	-	1,087,623	1,130,688	291,157	798,178	376,908	-	-	811,351
2017	8,355,020	3,580,912	2,575,072	942,665	63,175	-	975,957	1,154,475	-	832,181	289,800	-	-	811,668
2018	8,251,175	3,532,639	2,400,315	1,048,189	84,135	-	940,293	1,179,915	-	868,255	236,414	-	-	811,735
2019	8,118,298	3,404,697	2,346,111	962,520	96,066	-	803,978	1,267,726	-	911,385	233,165	-	-	811,482
2020	8,532,738	3,591,261	2,475,076	1,013,378	102,807	-	862,346	1,315,579	-	957,859	234,978	-	-	811,352
2021	9,206,853	3,966,453	2,748,655	1,094,301	123,497	-	898,328	1,407,118	-	1,029,671	241,909	-	-	811,184

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

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>All categories of banks</b>													
1993	78.0	17.0	4.3	0.7	100.0	-62.0	-37.2	-24.8	-15.0	-1.0	22.1	-11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	-60.8	-36.2	-24.7	-18.3	-0.2	20.6	-9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	-63.7	-37.8	-25.9	-11.8	-1.4	23.1	-11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	-63.2	-36.8	-26.4	-12.0	-2.4	22.4	-11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	-63.3	-36.1	-27.1	-13.0	-2.0	21.7	-10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	-64.1	-35.7	-28.3	-13.4	10.8	33.3	-15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	-66.3	-36.2	-30.1	-10.4	-3.0	20.3	-8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	-68.5	-36.9	-31.6	-13.6	0.1	18.0	-6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	-71.4	-37.8	-33.7	-16.9	0.9	12.6	-3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	-67.3	-35.6	-31.7	-26.3	3.3	9.7	-3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	-66.6	-35.6	-30.9	-18.3	-13.2	2.0	-4.8	-2.9
2004	74.2	21.2	1.1	3.6	100.0	-65.6	-35.5	-30.1	-14.7	-10.5	9.2	-5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	-61.2	-33.6	-27.6	-10.7	-2.6	25.5	-7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	-62.7	-35.3	-27.4	-10.7	-5.7	20.9	-4.2	16.7
2007	73.7	24.4	-0.9	2.8	100.0	-65.0	-35.4	-29.6	-18.7	-0.1	16.3	-4.8	11.4
2008	85.2	26.7	-17.0	5.2	100.0	-73.3	-39.0	-34.3	-33.6	-15.4	-22.3	-1.5	-23.8
2009	73.3	21.0	5.3	0.4	100.0	-65.1	-35.5	-29.7	-20.9	-16.1	-2.2	-3.2	-5.4
2010	74.1	22.0	4.4	-0.5	100.0	-63.8	-33.5	-30.4	-12.0	-9.9	14.3	-4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	-64.0	-33.1	-30.9	-2.4	-13.5	24.9	-5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	-64.3	-33.9	-30.5	-3.3	-9.0	23.4	-6.6	16.7
2013	73.0	22.9	4.8	-0.7	100.0	-69.2	-35.7	-33.5	-5.3	-7.6	17.9	-6.0	11.9
2014	75.4	23.7	2.9	-2.0	100.0	-69.2	-35.5	-33.7	-5.3	-5.3	20.2	-6.1	14.1
2015	75.0	23.8	2.9	-1.7	100.0	-70.4	-36.0	-34.4	-2.7	-6.1	20.8	-6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	-69.3	-34.9	-34.4	-6.8	-2.2	21.7	-6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	-71.9	-36.3	-35.7	-2.9	-2.8	22.4	-6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	-73.1	-36.7	-36.4	-5.6	-5.7	15.6	-5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	-76.0	-37.4	-38.5	-5.7	-13.6	4.8	-6.6	-1.8
2020	67.3	26.7	2.9	3.1	100.0	-72.2	-36.7	-35.5	-11.1	-4.8	11.9	-7.0	4.9
<b>Commercial Banks</b>													
1993	68.0	23.7	7.2	1.2	100.0	-60.5	-37.4	-23.1	-20.5	-1.9	17.1	-6.9	10.3
1994	75.5	23.1	0.3	1.1	100.0	-64.6	-39.0	-25.6	-17.1	0.7	18.9	-6.9	12.0
1995	72.6	22.2	4.1	1.1	100.0	-67.5	-40.5	-27.0	-10.3	-3.4	18.8	-6.2	12.6
1996	71.7	23.2	3.6	1.4	100.0	-66.7	-38.9	-27.8	-11.2	-2.7	19.4	-7.4	12.0
1997	68.2	26.6	4.0	1.2	100.0	-66.2	-37.2	-29.0	-12.6	-4.4	16.8	-5.2	11.5
1998	64.7	27.4	6.0	2.0	100.0	-67.8	-36.7	-31.1	-11.1	26.0	47.0	-20.9	26.1
1999	61.7	30.2	6.3	1.8	100.0	-73.9	-37.9	-36.0	-9.9	0.2	16.4	-4.5	11.9
2000	52.7	34.5	11.0	1.8	100.0	-75.4	-38.0	-37.4	-8.2	-3.2	13.1	-1.4	11.7
2001	56.2	31.4	9.7	2.6	100.0	-80.4	-39.6	-40.8	-12.7	1.9	8.8	-0.9	7.9
2002	63.7	28.7	4.4	3.1	100.0	-74.2	-36.0	-38.2	-18.7	-5.3	1.9	-1.8	0.1
2003	56.5	28.4	11.5	3.5	100.0	-74.0	-36.5	-37.4	-15.8	-22.5	-12.2	-0.6	-12.9
2004	64.9	29.6	0.9	4.7	100.0	-73.5	-36.5	-36.9	-11.7	-15.6	-0.8	-1.8	-2.6
2005	55.3	26.1	17.9	0.8	100.0	-59.8	-30.3	-29.5	-6.6	-3.1	30.4	-8.8	21.7
2006	61.8	29.5	4.9	3.7	100.0	-66.0	-34.7	-31.4	-7.3	-8.5	18.1	-3.4	14.7
2007	66.3	30.9	1.5	1.2	100.0	-65.5	-33.9	-31.6	-8.5	6.6	32.6	-6.0	26.6
2008	94.3	42.2	-43.2	6.6	100.0	-93.6	-44.6	-49.1	-26.8	-22.9	-43.4	1.2	-42.2
2009	63.0	29.0	9.4	-1.4	100.0	-73.4	-36.3	-37.1	-16.2	-22.8	-12.4	0.3	-12.1
2010	62.7	30.5	9.1	-2.2	100.0	-72.5	-33.6	-38.9	-8.5	-12.6	6.4	-2.1	4.3
2011	59.8	29.6	9.2	1.4	100.0	-67.9	-30.9	-37.0	-7.9	-20.2	4.0	-2.3	1.7
2012	61.8	27.3	9.9	1.0	100.0	-67.2	-31.3	-35.9	-7.0	-11.4	14.4	-6.3	8.1
2013	63.0	30.7	8.0	-1.7	100.0	-72.8	-32.6	-40.3	-3.9	-11.1	12.1	-3.5	8.7
2014	66.4	32.2	5.8	-4.5	100.0	-73.4	-31.3	-42.1	-7.3	-6.5	12.7	-3.4	9.3
2015	67.0	32.0	5.3	-4.3	100.0	-75.6	-32.4	-43.3	-2.2	-12.7	9.5	-3.6	5.8
2016	63.4	29.6	2.6	4.4	100.0	-74.3	-31.7	-42.6	-9.4	-4.1	12.3	-3.6	8.7
2017	60.7	31.5	8.0	-0.2	100.0	-79.4	-33.7	-45.7	-1.1	-6.9	12.6	-3.7	8.9
2018	67.8	28.8	4.9	-1.5	100.0	-79.3	-32.9	-46.4	-4.0	-9.8	7.0	-1.8	5.2
2019	61.8	31.0	3.2	4.0	100.0	-84.9	-34.7	-50.2	-11.8	-31.9	-28.6	-4.8	-33.4
2020	57.6	30.9	5.3	6.1	100.0	-77.7	-33.8	-43.9	-16.7	-10.8	-5.3	-4.7	-9.9

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Big banks 4</b>													
1993	64.6	28.0	7.0	0.4	100.0	-60.5	-39.4	-21.2	-22.2	-1.7	15.6	-6.0	9.5
1994	72.4	28.2	-0.2	-0.4	100.0	-69.0	-43.9	-25.1	-15.1	2.7	18.7	-6.5	12.1
1995	68.7	27.4	4.2	-0.3	100.0	-73.0	-46.3	-26.7	-6.7	-3.7	16.6	-3.3	13.3
1996	67.6	28.8	4.2	-0.5	100.0	-72.6	-44.8	-27.9	-6.1	-1.5	19.7	-6.7	13.0
1997	63.5	32.4	5.4	-1.4	100.0	-72.2	-42.4	-29.9	-10.8	-4.9	12.1	-3.2	8.9
1998	63.9	34.1	4.4	-2.4	100.0	-76.7	-44.1	-32.6	-7.5	51.3	67.0	-34.4	32.6
1999	59.6	32.8	8.9	-1.3	100.0	-77.4	-41.7	-35.7	-12.4	1.8	12.0	-1.5	10.6
2000	49.2	35.4	16.5	-1.1	100.0	-79.0	-42.3	-36.7	-8.2	-1.8	11.0	1.5	12.6
2001	50.3	32.3	16.7	0.7	100.0	-83.8	-43.4	-40.4	-13.3	7.2	10.1	1.5	11.6
2002	63.0	30.3	7.4	-0.8	100.0	-77.9	-39.7	-38.1	-21.9	-7.1	-6.9	-0.3	-7.3
2003	49.4	31.2	18.6	0.9	100.0	-79.5	-41.5	-38.0	-18.0	-30.2	-27.7	1.9	-25.9
2004	62.6	31.9	2.2	3.3	100.0	-80.8	-41.4	-39.4	-10.6	-16.0	-7.5	0.8	-6.7
2005	49.3	25.6	27.3	-2.1	100.0	-60.5	-31.9	-28.6	-4.3	2.5	37.7	-10.2	27.5
2006	60.0	29.5	8.1	2.5	100.0	-69.0	-37.8	-31.2	-5.6	-5.0	20.4	-2.5	17.9
2007	65.7	30.5	4.7	-1.0	100.0	-68.1	-36.8	-31.2	-7.5	16.7	41.1	-6.9	34.2
2008	123.9	56.2	-87.2	7.2	100.0	-128.2	-62.0	-66.3	-40.0	-33.0	-101.2	6.2	-95.0
2009	63.8	29.0	12.9	-5.6	100.0	-76.8	-38.8	-38.0	-16.1	-27.4	-20.3	2.2	-18.1
2010	61.2	31.9	14.7	-7.9	100.0	-77.4	-37.1	-40.3	-5.4	-10.8	6.4	-1.5	4.9
2011	57.5	31.9	13.8	-3.2	100.0	-72.5	-33.4	-39.2	-5.7	-22.1	-0.3	-1.7	-2.0
2012	61.1	28.3	14.5	-3.9	100.0	-68.8	-32.9	-35.9	-8.5	-8.5	14.3	-8.0	6.3
2013	60.7	33.8	12.1	-6.6	100.0	-78.3	-35.3	-43.0	-3.0	-7.5	11.2	-3.3	7.9
2014	64.8	35.9	8.3	-9.0	100.0	-78.1	-33.1	-45.0	-8.6	-1.8	11.6	-3.1	8.4
2015	67.8	36.0	7.6	-11.4	100.0	-82.9	-35.0	-48.0	0.3	-9.0	8.3	-3.3	5.0
2016	62.1	33.4	3.3	1.2	100.0	-81.4	-34.3	-47.0	-12.4	3.5	9.7	-2.7	7.0
2017	57.3	35.7	13.0	-6.0	100.0	-88.7	-36.7	-51.9	2.3	-3.9	9.7	-2.0	7.8
2018	64.4	34.5	7.2	-6.1	100.0	-87.9	-34.8	-53.1	-1.2	-7.1	3.7	0.3	4.1
2019	58.5	36.9	4.7	-0.1	100.0	-100.9	-39.2	-61.7	-17.1	-45.3	-63.4	-3.6	-67.0
2020	54.3	33.6	7.2	4.8	100.0	-90.3	-38.0	-52.2	-19.0	-12.3	-21.6	-3.5	-25.1
<b>Regional banks and other commercial banks 4 5 6 7</b>													
1993	72.7	18.1	7.2	2.0	100.0	-59.8	-35.0	-24.7	-19.2	-2.4	18.6	-8.1	10.5
1994	79.6	17.3	0.6	2.5	100.0	-59.6	-34.0	-25.6	-19.0	-2.0	19.4	-7.7	11.7
1995	77.0	16.7	4.0	2.3	100.0	-61.6	-34.9	-26.7	-13.4	-3.8	21.2	-9.2	12.0
1996	77.0	17.1	2.8	3.2	100.0	-60.3	-33.2	-27.1	-16.3	-4.0	19.4	-8.3	11.1
1997	74.4	19.8	2.3	3.5	100.0	-59.7	-31.9	-27.8	-14.9	-4.2	21.1	-7.4	13.7
1998	67.1	19.9	7.1	6.0	100.0	-59.2	-29.8	-29.4	-14.8	3.5	29.4	-9.2	20.3
1999	65.0	26.9	2.1	6.0	100.0	-68.9	-32.8	-36.1	-6.7	-2.1	22.3	-8.7	13.6
2000	58.3	33.6	2.3	5.9	100.0	-70.2	-32.3	-37.9	-8.5	-5.4	16.0	-5.8	10.2
2001	65.3	30.2	-1.0	5.5	100.0	-75.4	-33.9	-41.6	-11.8	-6.3	6.4	-4.4	2.0
2002	64.8	26.4	0.3	8.5	100.0	-69.2	-30.9	-38.3	-14.1	-2.8	13.8	-3.6	10.2
2003	66.2	24.6	2.3	7.0	100.0	-66.9	-30.2	-36.7	-12.9	-12.6	7.6	-3.8	3.8
2004	68.7	25.6	-1.2	6.9	100.0	-62.1	-29.0	-33.1	-13.3	-15.1	9.5	-5.8	3.6
2005	67.8	26.7	-1.3	6.8	100.0	-58.4	-27.3	-31.1	-11.4	-14.8	15.4	-5.7	9.7
2006	65.8	29.3	-1.3	6.1	100.0	-60.4	-28.7	-31.7	-10.7	-15.6	13.3	-4.9	8.4
2007	67.9	31.2	-4.5	5.4	100.0	-61.2	-28.5	-32.6	-10.4	-12.2	16.3	-4.2	12.2
2008	68.9	30.0	-5.0	6.1	100.0	-63.8	-29.6	-34.2	-15.4	-14.3	6.6	-2.9	3.7
2009	62.2	29.0	3.3	5.5	100.0	-68.1	-32.4	-35.8	-16.6	-15.2	0.1	-2.7	-2.6
2010	65.5	28.1	-0.1	6.5	100.0	-64.8	-28.1	-36.7	-13.9	-15.7	5.5	-2.8	2.8
2011	63.5	26.1	1.9	8.5	100.0	-61.0	-27.1	-33.9	-11.7	-17.7	9.6	-2.9	6.6
2012	63.1	25.6	1.9	9.5	100.0	-65.0	-28.8	-36.2	-4.7	-16.9	13.5	-2.9	10.5
2013	66.7	25.9	1.5	5.8	100.0	-64.7	-28.5	-36.2	-5.5	-17.2	12.6	-3.5	9.1
2014	69.1	26.8	1.9	2.2	100.0	-66.9	-28.9	-37.9	-5.3	-14.4	13.5	-3.4	10.0
2015	65.9	26.0	1.7	6.4	100.0	-64.6	-28.5	-36.1	-6.0	-18.7	10.6	-3.8	6.8
2016	65.6	24.1	1.6	8.7	100.0	-64.2	-27.9	-36.3	-4.5	-15.4	15.9	-4.7	11.2
2017	65.3	26.2	1.6	6.9	100.0	-67.8	-30.0	-37.9	-5.7	-11.0	15.4	-5.8	9.7
2018	73.6	19.9	1.4	5.1	100.0	-66.1	-30.1	-36.0	-8.2	-14.2	11.5	-4.9	6.6
2019	66.3	23.4	1.2	9.1	100.0	-64.4	-28.8	-35.6	-4.8	-15.1	15.7	-6.2	9.5
2020	61.9	27.7	3.0	7.4	100.0	-62.4	-28.8	-33.7	-13.1	-9.2	15.3	-6.1	9.1

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Branches of foreign banks</b>													
1993	76.2	19.6	4.8	-0.5	100.0	-57.3	-28.5	-28.8	-8.1	-	34.6	-13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	-68.1	-33.7	-34.3	-3.4	-1.2	27.3	-9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	-73.6	-34.1	-39.5	4.7	-1.5	29.6	-9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	-78.4	-28.2	-50.2	0.5	-1.6	20.5	-10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	-79.8	-30.7	-49.1	-5.4	-3.7	11.0	-8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	-75.5	-21.2	-54.3	-7.3	3.0	20.1	-7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	-72.3	-23.4	-48.9	0.3	-	28.0	-11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	-74.1	-18.3	-55.8	-2.0	-0.2	23.7	-2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	-56.1	-24.5	-31.7	-12.6	1.4	32.7	-15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	-57.8	-25.7	-32.0	-23.4	-2.0	16.8	-12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	-53.6	-22.9	-30.7	-8.3	-0.6	37.5	-11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	-57.0	-24.2	-32.8	-11.1	-6.7	25.2	-8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	-58.0	-26.4	-31.5	1.4	-1.7	41.7	-17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	-55.3	-27.7	-27.7	-3.3	-	41.3	-17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	-44.9	-22.3	-22.6	-4.9	0.8	51.0	-20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	-50.8	-22.2	-28.6	-16.2	-6.2	26.7	-15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	-51.6	-18.5	-33.1	-9.4	-1.3	37.6	-12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	-52.3	-16.9	-35.4	-4.7	-1.5	41.6	-14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	-46.1	-21.2	-25.0	1.8	-	55.6	-17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	-48.6	-21.9	-26.7	2.4	0.4	54.2	-16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	-48.8	-21.8	-27.0	-0.4	-	50.8	-16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	-41.1	-19.1	-22.0	-6.5	-	52.3	-19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	-61.2	-24.8	-36.3	-0.2	-	38.6	-17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	-56.0	-24.8	-31.2	-24.2	-	19.8	-13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	-53.3	-25.2	-28.1	8.7	-0.9	54.5	-13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	-55.0	-25.4	-29.6	-7.8	-	37.2	-12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	-54.4	-24.5	-29.9	-4.4	-0.2	41.0	-14.2	26.8
2020	56.1	19.8	1.7	22.4	100.0	-53.1	-22.0	-31.1	-38.6	-	8.2	-7.9	0.3
<b>Private Bankers <sup>8</sup></b>													
1993	57.6	29.8	9.9	2.7	100.0	-67.4	-39.1	-28.2	-16.7	0.5	16.4	-2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	-71.1	-41.5	-29.6	-22.6	8.2	14.6	-1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	-74.4	-42.9	-31.6	-19.6	5.6	11.6	-1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	-72.0	-41.2	-30.8	-13.0	-	15.0	-3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	-68.1	-38.7	-29.4	-8.7	1.1	24.3	-3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	-63.3	-34.8	-28.5	-10.3	0.1	26.4	-4.9	21.6

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

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken 6</b>													
1993	74.2	11.7	9.7	4.4	100.0	-52.4	-32.3	-20.1	-21.4	-1.6	24.7	-12.6	12.1
1994	84.6	12.0	-0.5	3.9	100.0	-50.4	-29.5	-21.0	-17.0	-5.8	22.1	-9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	-53.1	-31.4	-21.7	-17.0	-3.2	26.8	-12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	-50.5	-29.2	-21.3	-17.1	-8.0	24.4	-9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	-50.6	-27.9	-22.8	-17.5	-2.1	29.8	-13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	-46.5	-24.5	-22.0	-30.9	7.5	30.0	-13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	-54.8	-27.9	-26.8	-13.9	-1.3	30.0	-13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	-55.9	-29.0	-26.9	-15.2	-4.4	24.5	-11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	-57.1	-28.5	-28.7	-25.1	-3.3	14.5	-2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	-56.1	-27.8	-28.2	-60.2	26.4	10.1	-3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	-53.1	-26.0	-27.1	-28.9	-35.2	-17.2	-3.7	-20.9
2004	79.4	13.8	2.1	4.7	100.0	-53.5	-26.8	-26.7	-6.4	-36.3	3.8	-6.7	-2.9
2005	83.2	16.0	2.0	-1.2	100.0	-59.3	-29.9	-29.3	-6.5	-9.1	25.2	-3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	-53.6	-29.5	-24.1	9.6	-13.9	42.1	-6.2	36.0
2007	91.6	18.9	-14.5	4.0	100.0	-61.1	-31.6	-29.5	-18.2	-14.1	6.6	-2.4	4.3
2008	90.2	16.2	-11.2	4.8	100.0	-54.6	-27.2	-27.5	-63.4	-26.8	-44.9	-4.7	-49.6
2009	81.4	8.5	6.5	3.6	100.0	-51.0	-26.0	-25.0	-43.7	-47.7	-42.4	-1.6	-44.0
2010	84.4	10.0	3.9	1.7	100.0	-54.7	-26.7	-28.0	-18.6	-34.3	-7.6	0.8	-6.8
2011	94.5	10.0	-4.8	0.4	100.0	-59.8	-28.7	-31.2	-6.1	-33.4	0.6	-6.2	-5.6
2012	82.3	8.3	6.7	2.7	100.0	-59.6	-29.6	-30.1	-1.1	-17.5	21.7	-6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	-61.8	-30.0	-31.9	-31.1	-11.6	-4.5	-4.4	-8.9
2014	89.9	9.2	1.2	-0.4	100.0	-70.9	-35.6	-35.3	-17.2	-15.9	-4.0	-5.6	-9.6
2015	82.5	10.0	5.4	2.1	100.0	-69.1	-35.0	-34.2	-11.2	-1.6	18.1	-7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	-63.6	-28.6	-34.9	-36.9	-4.9	-5.4	-5.0	-10.4
2017	73.9	13.4	11.5	1.2	100.0	-72.5	-33.4	-39.1	-24.4	7.1	10.2	-4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	-76.6	-38.6	-38.0	-36.3	-1.3	-14.1	-8.3	-22.5
2019	73.0	16.8	6.4	3.8	100.0	-78.5	-38.4	-40.1	-4.6	-5.6	11.3	-2.7	8.6
2020	75.7	15.6	6.2	2.4	100.0	-75.9	-37.8	-38.2	-8.8	-8.0	7.3	-2.5	4.8
<b>Savings banks 6</b>													
1993	84.3	13.9	2.4	-0.5	100.0	-63.4	-39.2	-24.2	-12.6	0.0	24.0	-15.5	8.5
1994	86.5	13.8	0.4	-0.7	100.0	-58.7	-36.7	-22.0	-20.1	-1.8	19.5	-11.4	8.1
1995	85.7	13.8	1.4	-0.9	100.0	-61.6	-38.0	-23.6	-14.7	0.6	24.3	-15.7	8.6
1996	86.4	14.0	1.4	-1.8	100.0	-62.5	-38.1	-24.4	-13.8	0.4	24.2	-15.8	8.4
1997	84.0	14.6	1.8	-0.4	100.0	-63.4	-38.0	-25.3	-14.3	0.8	23.1	-15.2	7.9
1998	81.9	15.7	1.7	0.6	100.0	-66.5	-39.8	-26.7	-11.1	0.3	22.7	-14.4	8.3
1999	81.2	16.9	0.9	1.0	100.0	-65.7	-39.4	-26.4	-5.7	-8.8	19.7	-11.8	7.9
2000	80.9	19.0	0.6	-0.4	100.0	-68.9	-41.3	-27.6	-15.9	3.7	18.9	-10.4	8.5
2001	80.8	17.7	-	1.5	100.0	-69.9	-41.4	-28.5	-18.6	2.1	13.6	-6.1	7.5
2002	81.3	16.7	-0.2	2.2	100.0	-66.5	-39.6	-26.9	-24.2	2.7	12.0	-5.1	6.8
2003	80.6	17.8	0.7	0.9	100.0	-66.4	-40.2	-26.1	-18.0	0.7	16.3	-10.3	6.0
2004	79.6	19.1	0.5	0.7	100.0	-64.9	-39.8	-25.1	-20.2	0.2	15.1	-7.3	7.8
2005	79.0	19.4	0.6	1.0	100.0	-66.0	-40.8	-25.2	-17.0	-	17.0	-7.9	9.1
2006	77.7	20.3	0.6	1.4	100.0	-65.8	-40.5	-25.3	-18.2	-0.8	15.3	-6.8	8.5
2007	75.2	21.8	0.5	2.5	100.0	-69.5	-40.7	-28.8	-15.7	-1.3	13.5	-5.6	7.8
2008	76.0	21.8	0.1	2.0	100.0	-68.8	-42.0	-26.7	-17.9	-5.5	7.9	-3.7	4.2
2009	78.6	20.4	0.6	0.4	100.0	-66.6	-41.5	-25.1	-15.6	-1.4	16.4	-7.8	8.6
2010	79.1	20.6	0.2	0.1	100.0	-62.8	-38.9	-24.0	-11.8	-3.2	22.2	-8.5	13.7
2011	79.6	20.7	-0.1	-0.2	100.0	-62.7	-38.7	-24.0	25.0	-6.1	56.2	-9.2	47.0
2012	79.4	20.9	0.1	-0.4	100.0	-65.7	-41.1	-24.5	2.3	-4.3	32.3	-9.1	23.2
2013	80.0	21.6	0.1	-1.6	100.0	-67.2	-41.8	-25.3	0.4	-3.5	29.8	-9.2	20.5
2014	79.8	22.1	-	-1.9	100.0	-68.3	-43.3	-25.0	-	-2.0	29.7	-9.6	20.1
2015	78.2	22.7	-	-0.9	100.0	-68.9	-43.5	-25.4	0.3	-1.3	30.1	-9.8	20.4
2016	76.4	23.5	-	-	100.0	-67.8	-42.4	-25.4	3.6	-1.3	34.5	-9.9	24.6
2017	73.9	25.5	-	0.6	100.0	-67.1	-42.5	-24.7	1.0	-0.5	33.3	-9.6	23.7
2018	71.7	26.0	-	2.3	100.0	-68.3	-42.5	-25.8	-2.3	-2.6	26.8	-8.8	18.0
2019	71.4	28.5	-	0.1	100.0	-71.4	-44.0	-27.4	-1.0	0.1	27.7	-8.2	19.5
2020	70.5	29.4	-	-	100.0	-70.1	-43.6	-26.5	-6.7	-0.3	22.9	-8.5	14.4

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



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

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

As a percentage of operating income

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

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

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

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

As a percentage of operating income

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

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Banks with special, development and other central support tasks 4 6 9 10</b>													
1993	79.7	18.4	1.2	0.6	100.0	-66.2	-27.4	-38.8	-12.5	-0.3	21.0	-6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	-64.8	-26.4	-38.4	-19.4	2.2	18.1	-6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	-65.0	-31.7	-33.3	-12.9	-0.5	21.6	-5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	-60.0	-26.9	-33.1	-17.9	-19.4	2.7	-3.3	-0.6
1997	78.6	15.4	1.4	4.7	100.0	-61.2	-30.7	-30.5	-11.8	-10.2	16.7	-3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	-55.8	-25.6	-30.2	-22.8	0.5	21.9	-3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	-27.3	-16.7	-10.6	-34.0	-3.1	35.6	-3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	-29.7	-18.1	-11.6	-23.0	-0.3	46.9	-3.1	43.9
2001	87.3	8.5	-	4.2	100.0	-30.4	-18.2	-12.3	-25.0	-12.2	32.4	-3.0	29.5
2002	85.3	13.8	-0.2	1.0	100.0	-31.4	-17.6	-13.8	-30.7	-4.4	33.5	-2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	-32.8	-18.2	-14.6	-19.2	-14.9	33.1	-2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	-35.4	-20.1	-15.3	-7.5	-6.7	50.4	-2.3	48.1
2005	82.0	14.9	-	3.2	100.0	-35.2	-20.1	-15.1	-1.5	-1.7	61.6	-2.3	59.2
2006	76.7	15.5	-	7.8	100.0	-35.3	-20.6	-14.6	-13.1	1.2	52.8	-1.5	51.3
2007	78.4	17.7	-0.1	4.0	100.0	-38.2	-21.7	-16.5	-176.3	-13.0	-127.5	-1.7	-129.3
2008	81.7	16.7	0.2	1.4	100.0	-37.3	-20.4	-16.8	-98.7	-35.5	-71.5	-0.8	-72.2
2009	84.0	15.5	-	0.5	100.0	-33.0	-17.8	-15.2	-38.9	-1.4	26.7	0.1	26.8
2010	84.1	14.7	-0.1	1.3	100.0	-31.8	-18.2	-13.6	-8.1	1.3	61.4	-1.4	60.0
2011	81.7	14.8	-0.2	3.8	100.0	-36.0	-19.9	-16.1	13.7	-8.8	68.9	-1.0	68.0
2012	80.4	15.9	-0.5	4.3	100.0	-47.1	-25.1	-22.1	-6.4	-12.8	33.6	-1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	-89.0	-46.5	-42.5	-26.2	-23.9	-39.0	-2.2	-41.3
2014	75.3	19.9	0.2	4.6	100.0	-50.0	-25.5	-24.5	-18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	-52.5	-26.6	-25.9	-10.1	7.8	45.2	-1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	-56.6	-26.7	-29.8	-12.9	-0.4	30.1	-1.1	29.0
2017	75.6	18.3	6.1	-	100.0	-59.2	-28.1	-31.1	-12.8	-7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	-1.6	100.0	-65.6	-33.4	-32.2	-3.0	-11.4	20.1	-2.2	17.9
2019	73.8	23.1	6.2	-3.1	100.0	-59.7	-29.3	-30.4	-9.9	-0.9	29.5	-6.2	23.3
2020	70.9	24.2	4.9	-	100.0	-56.2	-27.6	-28.6	-15.9	1.0	28.9	-7.1	21.9
<b>Memo item: Banks majority-owned by foreign banks 11</b>													
1993	66.1	21.5	9.4	2.9	100.0	-68.4	-36.2	-32.3	-18.5	-2.6	10.4	-2.4	8.0
1994	71.5	20.5	4.3	3.7	100.0	-65.9	-34.9	-31.1	-20.5	-3.0	10.6	-4.8	5.8
1995	70.9	21.0	3.4	4.7	100.0	-68.5	-35.7	-32.8	-11.6	-2.1	17.8	-6.8	11.0
1996	67.4	22.6	3.6	6.4	100.0	-66.6	-34.2	-32.4	-10.0	-4.9	18.5	-8.6	9.9
1997	69.3	25.0	0.3	5.4	100.0	-62.9	-31.7	-31.2	-10.4	-6.8	19.9	-6.2	13.7
1998	61.4	28.5	2.9	7.1	100.0	-63.8	-31.0	-32.8	-8.9	-1.0	26.3	-8.6	17.8
1999	62.6	30.7	-0.3	7.0	100.0	-65.7	-31.6	-34.1	-11.7	-10.3	12.3	-7.6	4.7
2000	61.1	30.7	-2.8	11.0	100.0	-69.0	-33.5	-35.4	-7.9	0.5	23.7	-6.1	17.6
2001	65.2	30.8	-3.1	7.1	100.0	-69.5	-31.8	-37.6	-9.1	-5.7	15.7	-7.5	8.1
2002	64.9	22.4	2.0	10.6	100.0	-64.0	-28.1	-35.9	-12.0	-0.3	23.7	-8.5	15.2
2003	63.7	25.8	5.2	5.3	100.0	-60.2	-26.1	-34.1	-14.5	-15.1	10.2	-5.0	5.2
2004	67.4	29.6	-1.5	4.5	100.0	-60.6	-25.3	-35.3	-10.5	-15.0	13.9	-8.5	5.5
2005	67.8	28.0	2.8	1.4	100.0	-60.2	-28.2	-32.0	-16.2	-6.5	17.2	-6.0	11.2
2006	67.3	28.7	2.5	1.5	100.0	-59.5	-28.8	-30.7	-14.4	-10.0	16.1	-4.0	12.1
2007	72.2	28.6	-3.8	3.0	100.0	-57.5	-27.8	-29.7	-15.6	41.9	68.8	-5.5	63.3
2008	93.3	34.7	-31.1	3.2	100.0	-76.8	-36.2	-40.6	-26.5	-13.1	-16.4	-3.3	-19.7
2009	66.5	22.4	8.6	2.5	100.0	-59.6	-30.2	-29.3	-20.0	-12.3	8.2	-3.4	4.8
2010	70.9	26.0	2.9	0.2	100.0	-59.4	-26.7	-32.6	-13.2	-11.2	16.2	-4.3	11.9
2011	73.8	24.2	-1.3	3.3	100.0	-59.4	-26.5	-32.9	-15.6	-11.8	13.2	-2.0	11.1
2012	65.3	22.2	9.3	3.2	100.0	-62.2	-28.0	-34.2	-2.2	-10.3	25.3	-5.6	19.7
2013	67.2	21.4	9.0	2.4	100.0	-66.9	-30.7	-36.2	-3.9	-12.0	17.2	-4.2	13.1
2014	71.5	25.9	2.9	-0.4	100.0	-67.9	-30.1	-37.7	-3.8	-11.2	17.2	-2.7	14.4
2015	68.8	23.9	3.6	3.7	100.0	-69.7	-32.7	-37.0	-3.9	-14.1	12.2	-3.5	8.7
2016	67.7	23.9	5.4	3.0	100.0	-68.6	-32.7	-35.9	-7.7	-12.1	11.6	-4.8	6.8
2017	62.4	25.5	5.8	6.3	100.0	-62.6	-28.9	-33.7	-4.2	-12.9	20.3	-5.7	14.6
2018	74.7	24.6	3.5	-2.7	100.0	-70.4	-32.8	-37.6	-8.0	-8.0	13.6	-4.7	8.9
2019	64.8	23.6	3.7	7.9	100.0	-64.4	-30.9	-33.5	-1.1	-13.1	21.5	-8.0	13.5
2020	61.6	30.6	3.6	4.3	100.0	-62.8	-30.2	-32.6	-12.3	-8.3	16.7	-7.7	8.9

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

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

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

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

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement 1								
	Total	Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
		Total	from lending and money market transactions 2	from debt securities and Debt Register claims	Total 3	from shares and other variable yield securities 4	from participating interests 5	from shares in affiliated enterprises 6	
1968	29,168	28,654	25,398	3,256	514	293	221	–	10
1969	36,928	36,333	32,196	4,137	595	335	260	–	16
1970	49,116	48,420	43,876	4,544	696	381	315	–	13
1971	53,655	52,908	48,043	4,865	747	424	323	–	65
1972	58,916	58,101	52,646	5,455	815	419	396	–	81
1973	82,115	81,232	75,411	5,821	883	433	450	–	73
1974	98,125	97,228	90,446	6,782	897	426	471	–	67
1975	94,252	93,313	84,427	8,886	939	430	509	–	86
1976	96,850	95,656	85,252	10,404	1,194	489	705	–	149
1977	105,296	103,977	92,209	11,768	1,319	547	772	–	163
1978	112,153	110,534	97,615	12,919	1,619	659	960	–	187
1979	133,568	131,879	118,538	13,341	1,689	674	1,015	–	183
1980	172,146	170,302	155,729	14,573	1,844	737	1,107	–	138
1981	214,616	212,667	195,514	17,153	1,949	744	1,205	–	144
1982	229,233	227,110	206,070	21,040	2,123	753	1,370	–	118
1983	215,228	213,029	188,714	24,315	2,199	751	1,448	–	186
1984	226,296	223,989	198,201	25,788	2,307	839	1,468	–	213
1985	233,902	231,371	203,425	27,946	2,531	985	1,546	–	225
1986	231,294	227,498	198,873	28,625	3,796	826	2,970	–	667
1987	232,083	228,595	199,784	28,811	3,488	935	2,553	–	200
1988	243,020	239,285	209,242	30,043	3,735	1,204	2,531	–	241
1989	280,205	275,560	244,021	31,539	4,645	1,636	3,009	–	538
1990	339,679	333,673	295,836	37,837	6,006	2,118	3,888	–	325
1991	395,371	389,419	342,320	47,099	5,952	2,321	3,631	–	318
1992	444,754	437,600	384,487	53,113	7,154	2,889	4,265	–	342
1993	489,090	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850
1994	492,067	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274
1995	511,448	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267
1996	531,098	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000
1997	567,759	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186
1998	616,634	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641
1999	645,682	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279
1999	330,132	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165
2000	377,525	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382
2001	390,400	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898
2002	352,551	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078
2003	317,029	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525
2004	311,966	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219
2005	337,344	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339
2006	365,586	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893
2007	427,091	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931
2008	440,981	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138
2009	317,754	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100
2010	270,077	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115
2011	303,045	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025
2012	274,706	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220
2013	228,193	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628
2014	210,822	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114
2015	200,861	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773
2016	181,543	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730
2017	165,387	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388
2018	167,777	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387
2019	162,845	152,246	137,510	14,736	7,603	4,823	1,102	1,678	2,996
2020	140,647	131,505	119,240	12,265	5,980	3,542	557	1,881	3,162

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

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

## 3. Interest received by credit institutions \*

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

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement <sup>1</sup>									
	Total	Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	
		Total	from lending and money market transactions <sup>2</sup>	from debt securities and Debt Register claims	Total <sup>3</sup>	from shares and other variable yield securities <sup>4</sup>	from participating interests <sup>5</sup>	from shares in affiliated enterprises <sup>6</sup>		
1993	7.47	7.31	6.23	1.08	0.14	0.06	0.03	0.05	0.01	
1994	6.74	6.55	5.49	1.06	0.18	0.06	0.05	0.07	0.02	
1995	6.54	6.39	5.37	1.02	0.14	0.06	0.03	0.05	0.02	
1996	6.05	5.87	4.95	0.92	0.15	0.07	0.02	0.05	0.02	
1997	5.75	5.55	4.70	0.85	0.17	0.09	0.03	0.06	0.02	
1998	5.58	5.36	4.53	0.83	0.21	0.10	0.03	0.08	0.01	
1999	5.33	5.10	4.27	0.83	0.21	0.11	0.02	0.07	0.02	
2000	5.50	5.22	4.33	0.89	0.25	0.12	0.03	0.10	0.02	
2001	5.39	5.12	4.21	0.91	0.24	0.14	0.03	0.07	0.03	
2002	4.84	4.55	3.74	0.81	0.24	0.10	0.03	0.12	0.04	
2003	4.40	4.19	3.48	0.71	0.16	0.10	0.02	0.05	0.05	
2004	4.24	3.99	3.30	0.69	0.21	0.14	0.02	0.05	0.04	
2005	4.37	4.07	3.36	0.71	0.23	0.17	0.02	0.04	0.07	
2006	4.62	4.30	3.55	0.75	0.24	0.18	0.02	0.04	0.07	
2007	5.11	4.76	3.90	0.86	0.29	0.22	0.02	0.05	0.06	
2008	5.18	4.89	3.96	0.93	0.23	0.15	0.02	0.06	0.06	
2009	3.87	3.69	3.02	0.67	0.14	0.09	0.01	0.04	0.04	
2010	3.25	3.07	2.55	0.52	0.15	0.09	0.01	0.05	0.03	
2011	3.31	3.15	2.68	0.47	0.12	0.07	0.01	0.04	0.03	
2012	2.88	2.69	2.31	0.38	0.13	0.08	0.01	0.04	0.07	
2013	2.61	2.44	2.11	0.33	0.11	0.07	0.01	0.03	0.05	
2014	2.49	2.32	2.01	0.31	0.13	0.07	0.01	0.05	0.04	
2015	2.33	2.13	1.86	0.27	0.17	0.08	0.02	0.08	0.03	
2016	2.17	2.00	1.76	0.24	0.12	0.07	0.02	0.03	0.06	
2017	2.00	1.83	1.63	0.20	0.13	0.08	0.01	0.04	0.04	
2018	2.07	1.88	1.69	0.19	0.12	0.07	0.01	0.04	0.07	
2019	1.91	1.78	1.61	0.17	0.09	0.06	0.01	0.02	0.04	
2020	1.53	1.43	1.30	0.13	0.06	0.04	0.01	0.02	0.03	

\* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. <sup>1</sup> Up to 1992, excluding profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement (up to 1992 included in "Other income"). <sup>2</sup> From 1993, excluding guarantee commissions (included in Commissions received). Discount deductions may not be offset against any contrary discount income. <sup>3</sup> From 1993, excluding interest received from debt securities and Debt Register claims. <sup>4</sup> From 1993, excluding income from shares in affiliated enterprises securitised in securities. <sup>5</sup> From 1993, including income

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

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

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

As a percentage

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

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

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

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

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>General administrative spending in relation to operating income 10</b>														
1993	62.0	60.5	60.5	59.8	57.3	67.4	52.4	63.4	54.8	68.5	35.2	–	71.8	66.2
1994	60.8	64.6	69.0	59.6	68.1	71.1	50.4	58.7	41.4	66.6	33.5	–	66.4	64.8
1995	63.7	67.5	73.0	61.6	73.6	74.4	53.1	61.6	53.1	68.7	32.5	–	79.2	65.0
1996	63.2	66.7	72.6	60.3	78.4	72.0	50.5	62.5	54.3	69.1	31.6	–	81.5	60.0
1997	63.3	66.2	72.2	59.7	79.8	68.1	50.6	63.4	54.5	69.8	30.0	–	78.7	61.2
1998	64.1	67.8	76.7	59.2	75.5	63.3	46.5	66.5	56.0	72.4	29.7	–	77.9	55.8
1999	66.3	73.9	77.4	68.9	72.3	–	54.8	65.7	60.7	71.2	29.3	–	75.8	27.3
2000	68.5	75.4	79.0	70.2	74.1	–	55.9	68.9	51.8	74.5	31.4	–	69.9	29.7
2001	71.4	80.4	83.8	75.4	56.1	–	57.1	69.9	62.5	76.7	33.4	–	72.6	30.4
2002	67.3	74.2	77.9	69.2	57.8	–	56.1	66.5	52.5	73.1	35.6	–	70.7	31.4
2003	66.6	74.0	79.5	66.9	53.6	–	53.1	66.4	63.1	69.6	37.8	–	70.0	32.8
2004	65.6	73.5	80.8	62.1	57.0	–	53.5	64.9	59.2	68.7	35.0	–	68.6	35.4
2005	61.2	59.8	60.5	58.4	58.0	–	59.3	66.0	53.9	70.0	35.2	–	69.4	35.2
2006	62.7	66.0	69.0	60.4	55.3	–	53.6	65.8	62.2	64.3	38.9	–	78.1	35.3
2007	65.0	65.5	68.1	61.2	44.9	–	61.1	69.5	89.1	70.5	36.0	–	67.5	38.2
2008	73.3	93.6	128.2	63.8	50.8	–	54.6	68.8	93.1	68.3	37.6	–	68.6	37.3
2009	65.1	73.4	76.8	68.1	51.6	–	51.0	66.6	43.9	68.3	36.6	–	66.6	33.0
2010	63.8	72.5	77.4	64.8	52.3	–	54.7	62.8	47.6	63.7	36.3	–	69.2	31.8
2011	64.0	67.9	72.5	61.0	46.1	–	59.8	62.7	57.0	63.9	37.7	–	67.3	36.0
2012	64.3	67.2	68.8	65.0	48.6	–	59.6	65.7	42.3	65.9	51.7	–	70.5	47.1
2013	69.2	72.8	78.3	64.7	48.8	–	61.8	67.2	52.3	64.6	75.4	–	73.5	89.0
2014	69.2	73.4	78.1	66.9	41.1	–	70.9	68.3	59.3	65.9	58.4	–	77.7	50.0
2015	70.4	75.6	82.9	64.6	61.2	–	69.1	68.9	63.1	66.6	51.2	–	77.8	52.5
2016	69.3	74.3	81.4	64.2	56.0	–	63.6	67.8	–	66.6	61.0	–	66.2	56.6
2017	71.9	79.4	88.7	67.8	53.3	–	72.5	67.1	–	65.7	70.2	–	66.3	59.2
2018	73.1	79.3	87.9	66.1	55.0	–	76.6	68.3	–	66.2	59.8	–	88.6	65.6
2019	76.0	84.9	100.9	64.4	54.4	–	78.5	71.4	–	67.2	51.2	–	94.6	59.7
2020	72.2	77.7	90.3	62.4	53.1	–	75.9	70.1	–	67.2	49.0	–	89.7	56.2

\* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993 including East German credit institutions and in accordance with the new accounting rules. Until 2015 the bank category "Banks with special, development and other central support tasks" is divided into the bank categories "special purpose banks" and "Regional institutions of credit cooperatives". **1** From 1990 to 1998, Deutsche Postbank AG allocated to the bank category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and other commercial banks". From 2004 to 2017, Deutsche Postbank AG allocated to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG. **2** From 2018, DSK Hyp AG (formerly SEB AG) allocated to the category "Mortgage banks" (formerly allocated to

the category "Regional banks and other commercial banks"). **3** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **4** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **5** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **6** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **7** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. **8** Up to 2015, category "Special purpose banks". **9** Sum of net interest income and net commission income. **10** Gross earnings plus result from the trading portfolio and other operating result.

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

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

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

Financial year	Other and extraordinary result												
	total	Income					Charges						Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement <sup>2</sup>
		total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves <sup>1</sup>	from loss transfers	Extra-ordinary income	total	Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from loss transfers	Transfers to special reserves <sup>1</sup>	Extra-ordinary charges		
1993	- 1,539	1,922	818	342	55	707	3,461	326	744	651	1,003	737	
1994	- 398	5,364	3,006	371	143	1,844	5,762	1,580	884	660	1,531	1,107	
1995	- 2,475	1,852	857	413	117	465	4,327	521	987	173	1,235	1,411	
1996	- 4,268	4,004	1,176	357	1,191	1,280	8,272	571	2,108	404	3,191	1,998	
1997	- 3,810	4,431	2,284	829	311	1,007	8,241	596	910	609	4,271	1,855	
1998	21,876	32,356	15,789	298	676	15,593	10,480	545	1,373	362	6,428	1,772	
1999	- 6,392	9,329	6,100	331	213	2,685	15,721	1,119	1,017	8,584	3,260	1,741	
1999	- 3,268	4,770	3,119	169	109	1,373	8,038	572	520	4,389	1,667	890	
2000	101	6,075	2,347	1,860	145	1,723	5,974	1,756	756	61	2,289	1,112	
2001	1,094	10,070	5,789	1,519	353	2,409	8,976	1,839	2,807	113	2,340	1,877	
2002	3,933	17,387	12,087	904	795	3,601	13,454	3,418	4,572	64	2,131	3,269	
2003	- 15,772	3,905	2,219	456	112	1,118	19,677	7,487	2,863	63	5,353	3,911	
2004	- 12,550	3,327	1,076	49	485	1,717	15,877	1,403	1,429	37	8,900	4,108	
2005	- 3,409	8,283	4,983	83	56	3,161	11,692	739	1,400	36	4,791	4,726	
2006	- 7,624	3,655	2,311	27	369	948	11,279	2,671	796	49	2,822	4,941	
2007	- 89	11,177	8,979	38	49	2,111	11,266	3,940	939	65	1,361	4,961	
2008	- 16,920	7,227	1,793	121	1,705	3,608	24,147	15,290	3,318	30	1,938	3,571	
2009	- 20,848	3,307	1,111	37	879	1,280	24,155	9,624	3,750	23	7,405	3,353	
2010	- 12,718	8,904	1,638	-	1,181	6,085	21,622	4,045	3,941	-	10,433	3,203	
2011	- 17,352	6,667	690	-	5,213	764	24,019	11,180	6,581	-	2,674	3,584	
2012	- 11,852	2,557	1,405	-	458	694	14,409	7,095	628	-	2,406	4,280	
2013	- 9,271	3,274	1,539	-	865	870	12,545	3,646	651	-	3,359	4,889	
2014	- 6,510	2,905	1,735	-	374	796	9,415	3,464	609	-	1,478	3,864	
2015	- 7,791	3,549	1,905	-	1,101	543	11,340	3,579	1,213	-	2,471	4,077	
2016	- 2,812	8,347	3,446	-	39	4,862	11,159	3,720	914	-	1,800	4,725	
2017	- 3,398	5,318	3,100	-	610	1,608	8,716	1,466	636	-	2,317	4,297	
2018	- 6,831	2,779	876	-	730	1,173	9,610	1,723	497	-	1,700	5,690	
2019	- 16,133	4,201	1,609	-	734	1,858	20,334	12,158	908	-	3,152	4,116	
2020	- 5,822	4,247	1,350	-	590	2,307	10,069	2,839	328	-	3,972	2,930	

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

<sup>1</sup> As of the financial year 2010, no special reserves may be formed under the Act to Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz). <sup>2</sup> Income from profit

transfers is recorded in net interest income; it is assumed that these are part of the business policy strategy and thus of the operating business.



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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>7</sup>	Credit co-operatives	Mortgage banks <sup>3</sup> <sup>5</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2</sup> <sup>4</sup> <sup>7</sup> <sup>8</sup>
		Total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2</sup> <sup>3</sup> <sup>4</sup> <sup>5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>							
<b>Profit for the financial year before tax</b>													
1993 ts	14.87	10.02	10.44	9.82	6.64	10.37	7.15	21.87	5.12	20.23	13.15	17.77	5.77
1994 ts	13.26	10.93	12.48	10.08	5.90	9.25	7.84	19.21	15.16	17.38	13.42	21.52	5.42
1995 ts	14.00	10.31	10.18	10.68	7.13	7.73	8.87	22.58	12.98	19.48	16.52	10.88	8.25
1996 ts	13.27	10.77	11.79	10.15	5.54	10.10	8.66	21.38	14.80	17.72	16.38	12.88	1.04
1997 ts	12.76	9.68	7.38	11.52	4.24	17.26	10.90	19.37	12.00	14.94	15.92	13.08	6.45
1998 ts	19.16	27.36	39.51	16.75	11.56	18.03	11.69	17.82	28.57	12.84	17.81	14.12	8.38
1999	11.26	9.67	6.23	16.48	9.87	-	-	15.18	5.74	10.71	15.62	12.73	9.44
2000	9.84	8.20	6.34	11.58	10.26	-	8.14	13.39	12.95	8.59	5.89	25.75	10.59
2001	6.31	4.73	4.96	4.12	9.41	-	4.78	9.16	4.43	7.47	8.93	10.30	6.97
2002	4.63	0.97	- 3.14	9.04	4.87	-	2.59	8.16	4.56	9.68	10.81	10.48	8.13
2003	0.91	- 6.24	-12.85	4.52	11.67	-	- 4.30	10.94	0.66	10.65	5.34	7.73	7.22
2004	4.29	- 0.41	- 3.97	5.57	7.19	-	1.07	9.75	2.91	10.31	3.32	8.08	9.06
2005	12.87	21.82	31.72	8.63	10.99	-	6.44	10.45	5.25	13.79	0.91	8.40	11.00
2006	9.21	11.22	14.01	6.96	14.25	-	11.40	8.94	4.49	11.04	2.83	3.93	5.92
2007	6.55	19.13	25.97	8.51	20.33	-	1.46	7.24	- 4.03	8.14	1.89	5.98	-12.71
2008	- 7.40	-15.49	-25.30	3.81	7.99	-	-11.07	4.00	- 4.40	5.53	-15.49	6.07	- 7.56
2009	- 0.81	- 5.82	- 9.10	0.06	11.82	-	- 9.23	8.48	7.24	8.96	- 8.33	9.53	3.38
2010	5.27	3.01	2.88	2.78	13.20	-	- 1.47	11.42	5.77	12.12	- 0.50	9.19	7.91
2011	8.57	1.77	- 0.12	4.80	15.11	-	0.12	27.35	10.27	16.39	- 1.72	17.86	7.58
2012	7.80	6.55	6.65	6.08	13.09	-	3.91	12.96	4.94	15.71	0.58	7.65	3.96
2013	5.28	4.96	4.58	5.27	11.64	-	- 0.80	10.61	4.10	14.75	0.73	4.97	- 2.11
2014	5.72	4.80	4.33	5.22	12.41	-	- 0.63	9.94	4.18	12.22	- 1.03	8.43	3.37
2015	5.82	3.54	3.01	4.22	8.55	-	3.27	9.68	1.72	10.74	4.94	4.49	4.15
2016	5.97	4.51	3.45	6.30	3.98	-	- 1.01	10.42	-	11.54	5.54	8.87	2.89
2017	5.63	3.95	2.88	5.31	10.54	-	1.85	9.44	-	10.11	5.49	9.18	1.86
2018	3.73	2.07	1.14	3.30	6.50	-	- 2.45	7.19	-	8.19	2.09	2.21	1.67
2019	1.07	- 7.70	-16.63	4.44	7.48	-	2.03	6.86	-	9.18	5.31	3.83	2.52
2020	2.71	- 1.56	- 7.08	4.10	1.52	-	1.29	5.36	-	7.31	8.06	1.99	2.66
<b>Profit for the financial year after tax</b>													
1993 ts	7.07	6.01	6.39	5.55	4.04	8.93	3.50	7.73	2.07	7.65	7.26	11.05	4.02
1994 ts	6.95	6.95	8.12	6.08	3.96	8.09	4.50	8.01	7.64	7.61	8.06	10.48	3.55
1995 ts	7.09	6.92	8.17	6.04	4.74	6.53	4.75	7.99	6.48	7.42	10.71	6.38	6.25
1996 ts	6.45	6.66	7.79	5.79	2.59	7.93	5.44	7.42	8.09	6.52	9.19	7.94	- 0.23
1997 ts	6.57	6.65	5.44	7.48	0.91	14.76	5.89	6.66	5.43	5.82	8.93	9.37	5.26
1998 ts	10.15	15.18	19.24	11.54	7.29	14.70	6.34	6.52	23.13	5.05	10.42	8.92	7.07
1999	6.49	7.00	5.48	10.06	5.98	-	5.92	6.12	3.98	4.74	8.87	6.07	8.48
2000	6.40	7.31	7.23	7.40	9.04	-	4.22	6.02	8.84	4.10	2.37	16.54	9.90
2001	4.58	4.24	5.69	1.26	4.86	-	4.01	5.06	2.74	4.41	6.48	4.87	6.33
2002	2.94	0.04	- 3.30	6.66	1.24	-	1.80	4.66	4.95	6.60	8.73	4.54	7.50
2003	- 1.32	- 6.57	-11.99	2.25	8.15	-	- 5.23	4.01	2.30	5.24	3.70	3.46	6.65
2004	1.98	- 1.41	- 3.56	2.13	4.83	-	- 0.83	5.05	3.97	5.26	1.39	3.58	8.65
2005	9.04	15.52	23.12	5.43	6.34	-	5.56	5.60	5.12	9.00	- 0.87	3.89	10.58
2006	7.36	9.11	12.27	4.41	8.16	-	9.73	4.95	9.51	8.51	1.85	1.36	5.76
2007	4.60	15.61	21.64	6.35	12.36	-	0.93	4.21	2.94	5.16	1.06	1.93	-12.88
2008	- 7.89	-15.05	-23.74	2.14	3.50	-	-12.22	2.12	1.50	3.98	-15.98	2.20	- 7.65
2009	- 2.02	- 5.67	- 8.11	- 1.32	7.88	-	- 9.58	4.44	7.62	5.04	- 9.29	5.74	3.40
2010	3.70	2.01	2.19	1.39	8.59	-	- 1.31	7.07	5.83	8.02	- 0.40	4.91	7.73
2011	6.68	0.75	- 0.83	3.33	10.43	-	- 1.02	22.88	9.50	11.87	- 2.14	15.47	7.47
2012	5.58	3.68	2.91	4.75	9.03	-	2.77	9.32	8.30	11.50	0.46	5.60	3.77
2013	3.51	3.54	3.24	3.81	7.80	-	- 1.58	7.33	3.16	10.98	0.18	2.78	- 2.23
2014	3.98	3.51	3.16	3.89	7.88	-	- 1.50	6.72	2.64	8.59	- 1.67	5.61	3.61
2015	3.97	2.18	1.81	2.71	4.68	-	1.89	6.54	- 1.08	7.36	4.29	3.66	4.00
2016	4.27	3.20	2.50	4.45	1.25	-	- 1.95	7.42	-	8.39	4.20	7.28	2.78
2017	4.08	2.79	2.30	3.33	8.00	-	0.98	6.72	-	7.05	3.56	7.74	2.09
2018	2.41	1.54	1.24	1.89	4.29	-	- 3.89	4.83	-	5.50	0.88	1.02	1.48
2019	- 0.41	- 8.99	-17.58	2.69	4.90	-	1.55	4.83	-	6.59	3.75	2.95	2.00
2020	1.12	- 2.95	- 8.22	2.46	0.06	-	0.84	3.36	-	4.98	1.40	1.19	2.01

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

<sup>1</sup> Equity including the fund for general banking risks, but excluding participation rights capital. <sup>2</sup> Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG. <sup>3</sup> From 2018, DSK Hyp AG (formerly SEB AG) allocated to the category "Mortgage banks" (formerly allocated to the category "Regional banks and other commercial banks"). <sup>4</sup> From 2004, NRW.BANK allocated to the category

"Banks with special, development and other central support tasks". From 2012, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". <sup>5</sup> From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". <sup>6</sup> The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. <sup>7</sup> From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". <sup>8</sup> Up to 2015, category "Special purpose banks".

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Interest received (total) <sup>10</sup></b>														
1968	4.97	5.28	4.98	5.69	4.54	5.30	5.09	5.89	3.43	6.02	4.43	11.29	–	1.81
1969	5.52	6.02	5.62	6.26	6.79	6.41	5.48	6.11	5.23	6.48	4.78	11.91	–	2.68
1970	6.59	7.60	7.20	7.82	8.28	7.97	6.38	7.17	6.50	7.88	5.08	13.41	–	3.14
1971	6.40	6.62	6.24	6.99	6.67	6.67	6.28	7.06	6.17	7.58	5.31	13.11	–	4.00
1972	6.12	5.86	5.42	6.32	5.67	5.88	5.96	6.84	5.81	7.23	5.67	12.20	–	4.03
1973	7.57	8.30	7.74	8.72	8.36	8.76	7.20	8.07	7.41	8.76	6.10	13.43	–	4.55
1974	8.26	9.40	9.19	9.49	9.75	9.51	7.78	8.73	8.05	9.41	6.34	14.10	–	4.91
1975	7.21	7.28	7.37	7.37	6.76	6.94	7.00	7.79	6.91	8.00	6.65	12.90	–	4.76
1976	6.54	6.12	5.94	6.47	5.42	5.95	6.68	6.97	5.96	7.12	6.75	12.42	–	4.64
1977	6.41	6.01	5.85	6.35	5.39	5.59	6.64	6.67	5.80	6.79	6.73	11.88	–	4.70
1978	6.09	5.80	5.78	5.99	5.27	5.18	6.32	6.19	5.51	6.28	6.54	11.31	–	4.53
1979	6.47	6.73	6.65	6.88	6.50	6.45	6.40	6.48	6.06	6.67	6.40	11.22	–	4.73
1980	7.64	8.55	8.55	8.50	8.71	8.73	7.25	7.65	7.82	8.24	6.53	12.36	–	5.27
1981	8.72	10.03	10.02	9.87	10.78	10.45	8.22	8.70	9.58	9.58	6.97	13.50	–	5.72
1982	8.63	9.39	9.38	9.32	9.88	9.37	8.25	8.86	9.35	9.49	7.36	13.27	–	6.02
1983	7.61	7.77	7.92	7.76	7.66	6.97	7.53	7.79	7.81	7.93	7.38	11.72	–	5.74
1984	7.53	7.76	7.95	7.81	7.23	6.75	7.60	7.63	7.52	7.74	7.29	10.59	–	5.78
1985	7.18	7.20	7.21	7.30	7.05	6.35	7.14	7.39	7.07	7.43	7.13	10.09	–	5.69
1986	6.64	6.64	6.65	6.81	6.11	5.80	6.60	6.87	6.26	6.87	6.83	–	–	5.47
1987	6.23	6.14	6.07	6.37	5.41	5.66	6.23	6.44	5.76	6.42	6.55	–	–	5.27
1988	6.13	6.22	6.30	6.32	5.50	5.65	6.16	6.23	5.62	6.18	6.33	–	–	5.19
1989	6.62	7.05	7.12	7.02	6.64	7.24	6.70	6.57	6.40	6.71	6.24	–	–	5.44
1990	7.26	7.75	7.75	7.68	7.48	8.89	7.33	7.23	7.92	7.56	6.46	–	–	6.11
1991	7.71	8.12	7.87	8.23	7.92	9.59	7.69	7.84	8.11	8.15	6.85	–	–	6.55
1992	7.98	8.35	8.03	8.43	8.03	11.36	7.51	8.27	8.55	8.61	7.49	–	–	6.79
1993	7.47	7.58	7.30	7.62	8.42	9.78	6.87	7.95	7.76	8.17	7.49	–	6.02	6.76
1994	6.74	6.66	6.25	6.91	6.69	8.08	6.49	7.33	6.44	7.34	7.11	–	5.77	5.57
1995	6.54	6.38	6.07	6.66	5.84	6.69	6.32	7.08	5.61	7.10	6.90	–	5.63	5.90
1996	6.05	5.71	5.40	6.06	4.58	5.80	5.90	6.61	4.78	6.54	6.54	–	5.45	5.67
1997	5.75	5.34	4.94	5.82	3.98	5.49	5.70	6.28	4.64	6.20	6.39	–	5.30	5.30
1998	5.58	5.07	4.61	5.68	3.80	5.50	5.53	6.05	4.61	5.95	6.54	–	5.20	5.20
1999	5.33	5.00	4.85	5.45	3.49	–	5.28	5.71	4.11	5.60	6.04	–	5.17	5.11
2000	5.50	5.32	5.24	5.58	3.93	–	5.63	5.72	5.04	5.69	5.81	–	5.06	5.03
2001	5.39	5.12	4.91	5.68	4.25	–	5.47	5.75	4.91	5.76	5.73	–	5.13	4.95
2002	4.84	4.41	4.09	5.18	3.68	–	4.67	5.53	4.15	5.47	5.36	–	5.01	4.59
2003	4.40	3.82	3.42	4.74	3.06	–	4.26	5.20	3.42	5.12	5.09	–	4.94	4.12
2004	4.24	3.60	3.30	4.57	2.58	–	4.39	4.92	3.28	4.88	4.85	–	4.69	3.97
2005	4.37	3.98	3.79	4.64	2.63	–	4.69	4.75	3.05	4.72	4.88	–	4.36	4.05
2006	4.62	4.46	4.36	4.83	3.39	–	4.95	4.67	3.18	4.61	5.32	–	4.18	4.12
2007	5.11	4.78	4.65	5.23	4.27	–	5.66	4.81	3.56	4.77	7.09	–	4.23	4.45
2008	5.18	4.73	4.53	5.36	4.10	–	5.59	4.97	3.90	4.95	7.73	–	4.26	4.53
2009	3.87	3.24	2.93	4.07	2.23	–	3.82	4.37	2.85	4.41	5.38	–	4.15	3.75
2010	3.25	2.60	2.19	3.74	1.61	–	3.21	4.02	2.27	4.03	4.47	–	4.05	2.96
2011	3.31	2.02	1.56	3.78	1.77	–	5.39	3.96	2.14	3.93	4.96	–	3.94	3.05
2012	2.88	1.77	1.37	3.35	0.91	–	4.87	3.72	1.90	3.68	4.25	–	3.83	2.59
2013	2.61	1.70	1.29	3.09	1.16	–	3.49	3.40	1.75	3.40	3.91	–	3.61	2.80
2014	2.49	1.74	1.38	2.91	1.52	–	3.20	3.15	1.57	3.15	3.86	–	3.39	2.62
2015	2.33	1.66	1.33	2.71	1.16	–	3.04	2.90	1.46	2.84	4.07	–	3.18	2.42
2016	2.17	1.58	1.30	2.37	0.85	–	2.81	2.64	–	2.55	4.01	–	2.89	2.15
2017	2.00	1.54	1.26	2.25	0.73	–	2.74	2.42	–	2.33	3.35	–	2.63	1.78
2018	2.07	1.82	1.62	2.45	0.67	–	3.10	2.17	–	2.13	2.99	–	2.42	1.67
2019	1.91	1.58	1.41	2.09	0.67	–	3.23	2.03	–	2.00	2.80	–	2.34	1.52
2020	1.53	1.13	0.92	1.74	0.45	–	2.79	1.78	–	1.77	2.49	–	2.11	1.15

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

transfer agreements and partial profit transfer agreements (up to 1992 other income). Up to 1992 including guarantee commissions (included in commissions received from 1993).

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Interest paid <sup>11</sup></b>														
1968	3.15	3.06	2.59	3.58	3.20	2.98	4.14	3.07	2.38	3.11	3.70	4.26	–	1.17
1969	3.64	3.66	3.01	4.05	5.47	3.95	4.62	3.35	4.19	3.38	3.86	5.16	–	2.11
1970	4.70	5.34	4.53	5.78	7.17	5.84	5.69	4.42	5.66	4.36	4.09	7.27	–	2.59
1971	4.51	4.51	3.78	5.04	5.38	4.82	5.50	4.25	5.12	4.26	4.36	6.20	–	3.41
1972	4.20	3.80	3.12	4.37	4.12	3.98	5.15	3.89	4.62	3.93	4.72	5.09	–	3.46
1973	5.67	6.45	5.68	7.05	6.68	6.96	6.46	5.09	6.55	5.24	4.99	8.00	–	3.95
1974	6.13	6.92	6.12	7.30	8.32	7.16	7.00	5.54	7.04	5.74	5.31	8.14	–	4.29
1975	4.97	4.64	4.14	5.02	5.20	4.49	6.13	4.38	5.44	4.42	5.76	5.63	–	4.07
1976	4.46	3.84	3.30	4.32	4.15	3.82	5.82	3.73	4.73	3.74	5.94	4.59	–	3.96
1977	4.37	3.82	3.32	4.31	4.19	3.54	5.78	3.44	4.76	3.47	5.97	4.54	–	4.01
1978	4.11	3.73	3.46	4.04	4.07	3.14	5.43	3.00	4.48	3.08	5.81	4.04	–	3.82
1979	4.64	4.83	4.46	5.16	5.54	4.50	5.70	3.49	5.30	3.57	5.69	4.81	–	4.13
1980	5.86	6.71	6.44	6.85	7.65	6.69	6.67	4.72	7.09	4.95	5.85	6.57	–	4.73
1981	6.80	8.03	7.61	8.18	9.63	8.09	7.73	5.44	8.64	5.90	6.32	7.50	–	5.23
1982	6.51	7.05	6.65	7.18	8.66	6.83	7.53	5.39	7.99	5.74	6.66	7.01	–	5.49
1983	5.34	5.18	4.80	5.41	6.40	4.47	6.61	4.16	6.24	4.27	6.53	5.33	–	5.09
1984	5.38	5.35	4.99	5.64	6.12	4.48	6.68	4.18	6.19	4.34	6.43	5.23	–	5.12
1985	5.10	4.89	4.41	5.18	5.98	4.17	6.25	4.07	5.92	4.19	6.30	5.07	–	4.99
1986	4.62	4.18	3.65	4.55	5.12	3.64	5.76	3.68	5.08	3.74	6.04	–	–	4.78
1987	4.34	3.93	3.57	4.22	4.51	3.59	5.47	3.43	4.63	3.38	5.77	–	–	4.61
1988	4.30	4.11	3.90	4.28	4.66	3.77	5.44	3.29	4.61	3.22	5.58	–	–	4.53
1989	4.89	5.10	4.81	5.20	6.02	5.48	6.03	3.79	5.70	3.74	5.56	–	–	4.81
1990	5.54	5.79	5.43	5.87	6.85	7.13	6.72	4.56	7.26	4.61	5.76	–	–	4.89
1991	5.92	6.04	5.43	6.32	7.25	7.71	7.08	5.02	7.55	5.11	6.17	–	–	5.26
1992	6.17	6.21	5.56	6.43	7.23	9.44	6.86	5.39	7.77	5.53	6.77	–	–	5.66
1993	5.56	5.42	4.93	5.61	7.39	7.58	6.21	4.91	6.84	5.01	6.78	–	3.12	5.66
1994	4.83	4.50	4.00	4.78	5.93	5.85	5.73	4.18	5.15	4.19	6.42	–	3.00	4.64
1995	4.76	4.42	4.15	4.65	5.12	4.21	5.63	4.05	4.72	4.06	6.21	–	3.00	4.96
1996	4.38	3.91	3.69	4.15	3.90	3.41	5.21	3.70	4.02	3.63	5.88	–	2.93	4.76
1997	4.22	3.71	3.44	4.02	3.59	3.17	5.05	3.56	3.92	3.43	5.76	–	2.91	4.45
1998	4.19	3.61	3.33	3.99	3.40	3.20	4.91	3.54	3.86	3.40	5.92	–	2.97	4.37
1999	4.02	3.57	3.69	3.29	3.02	–	4.66	3.23	3.51	3.10	5.51	–	2.98	4.49
2000	4.33	4.15	4.30	3.85	3.40	–	5.07	3.39	4.26	3.24	5.35	–	3.02	4.46
2001	4.25	3.97	4.02	3.85	3.81	–	4.88	3.47	4.29	3.36	5.30	–	3.08	4.43
2002	3.62	3.07	2.99	3.25	3.13	–	4.08	3.15	3.49	2.98	4.97	–	3.01	4.01
2003	3.22	2.65	2.57	2.83	2.48	–	3.63	2.80	2.96	2.61	4.66	–	2.91	3.58
2004	3.04	2.35	2.31	2.48	1.90	–	3.74	2.57	2.79	2.37	4.41	–	2.76	3.47
2005	3.19	2.71	2.79	2.47	2.08	–	4.05	2.45	2.57	2.26	4.44	–	2.62	3.56
2006	3.46	3.14	3.26	2.74	2.83	–	4.34	2.44	2.75	2.30	4.89	–	2.68	3.65
2007	3.98	3.48	3.56	3.23	3.58	–	5.01	2.75	3.06	2.61	6.65	–	2.55	4.02
2008	4.08	3.52	3.54	3.47	3.37	–	4.87	2.97	3.32	2.89	7.34	–	2.58	4.09
2009	2.72	2.04	1.84	2.57	1.63	–	3.11	2.25	2.41	2.18	4.91	–	2.42	3.22
2010	2.10	1.45	1.24	2.05	0.78	–	2.52	1.82	1.79	1.69	4.02	–	2.36	2.45
2011	2.27	1.17	0.93	2.09	0.96	–	4.69	1.75	1.69	1.63	4.56	–	2.24	2.59
2012	1.88	0.92	0.69	1.84	0.50	–	4.24	1.59	1.42	1.47	3.83	–	2.21	2.14
2013	1.58	0.80	0.61	1.50	0.56	–	2.81	1.29	1.22	1.15	3.53	–	2.07	2.61
2014	1.39	0.77	0.60	1.30	0.78	–	2.47	1.06	1.16	0.94	3.38	–	1.95	2.18
2015	1.22	0.67	0.52	1.14	0.64	–	2.29	0.84	0.95	0.71	3.47	–	1.85	1.99
2016	1.08	0.61	0.52	0.85	0.42	–	2.04	0.68	–	0.55	3.47	–	1.73	1.73
2017	0.97	0.66	0.58	0.89	0.39	–	2.02	0.56	–	0.43	2.78	–	1.47	1.36
2018	0.99	0.82	0.77	0.98	0.42	–	2.43	0.44	–	0.33	2.25	–	1.29	1.28
2019	0.94	0.74	0.76	0.73	0.39	–	2.61	0.42	–	0.30	1.99	–	1.32	1.13
2020	0.65	0.41	0.37	0.52	0.19	–	2.17	0.30	–	0.21	1.65	–	1.07	0.77

For footnotes \* and 1–9, see p. 163. <sup>11</sup> Interest paid and similar expenses in banking business. As of 1993, including interest on participation rights capital and income bonds (up to 1992, ascribed in different ways to profit appropriation).

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

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

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

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

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

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

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

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

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

For footnotes \* and 1–9, see p. 163. <sup>13</sup> From 1993 including guarantee commissions (up to 1992 included in interest received from lending and money market transactions).

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

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

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

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

For footnotes \* and 1–9, see p. 163.

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

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

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

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

For footnotes \* and 1-9, see p. 163. <sup>14</sup> "Net interest income" and "Net commission income" less "General administrative spending".

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Result from the trading portfolio <sup>15</sup></b>														
1993	0.10	0.23	0.26	0.20	0.06	0.38	0.09	0.09	0.15	0.05	0.00	-	-	0.02
1994	0.01	0.01	-0.01	0.02	0.12	0.05	0.00	0.01	0.08	0.00	0.00	-	-	0.00
1995	0.06	0.11	0.12	0.10	0.05	0.16	0.05	0.05	0.12	0.03	0.00	-	-	0.01
1996	0.05	0.09	0.10	0.07	0.22	0.12	0.04	0.05	0.10	0.03	0.00	-	-	0.01
1997	0.05	0.10	0.13	0.06	0.13	0.19	0.05	0.06	0.10	0.02	0.00	-	-	0.02
1998	0.06	0.13	0.09	0.18	0.37	0.22	0.07	0.05	0.05	0.02	0.00	-	-	0.01
1999	0.06	0.15	0.17	0.07	0.41	-	0.03	0.03	0.12	0.01	-	-	-	0.00
2000	0.09	0.24	0.32	0.07	0.49	-	0.05	0.02	0.09	0.00	0.00	-	-	0.00
2001	0.07	0.20	0.30	-0.03	0.08	-	0.04	0.00	0.06	-0.01	0.00	-	-	0.00
2002	0.04	0.09	0.13	0.01	0.03	-	0.04	0.00	0.11	-0.01	0.00	-	-	0.00
2003	0.09	0.24	0.32	0.07	0.04	-	0.02	0.02	0.18	0.02	0.00	-	-	0.00
2004	0.02	0.02	0.04	-0.04	0.02	-	0.02	0.02	0.19	0.01	0.00	-	-	0.00
2005	0.15	0.41	0.56	-0.04	0.08	-	0.02	0.02	0.18	0.01	0.00	-	-	0.00
2006	0.06	0.11	0.15	-0.04	0.13	-	0.06	0.02	0.17	0.01	0.00	-	-	0.00
2007	-0.01	0.03	0.08	-0.13	0.09	-	-0.10	0.01	-0.19	0.01	0.00	-	-	0.00
2008	-0.22	-0.55	-0.69	-0.14	0.04	-	-0.09	-	-0.33	0.00	0.00	-	-	0.00
2009	0.08	0.18	0.22	0.08	0.05	-	0.06	0.02	0.33	0.01	0.00	-	-	0.00
2010	0.07	0.17	0.23	0.00	0.05	-	0.03	0.00	0.19	0.00	0.00	-	-	0.00
2011	0.05	0.13	0.15	0.05	0.05	-	-0.04	0.00	0.06	0.00	0.00	-	-	0.00
2012	0.07	0.14	0.16	0.04	0.03	-	0.05	0.00	0.28	0.00	-	-	-	0.00
2013	0.07	0.11	0.14	0.04	0.04	-	0.11	0.00	0.12	0.00	0.00	-	-	0.00
2014	0.04	0.09	0.10	0.04	0.03	-	0.01	0.00	0.16	0.00	0.00	-	-	0.00
2015	0.04	0.08	0.09	0.04	0.03	-	0.05	0.00	0.11	0.00	0.00	-	-	0.00
2016	0.04	0.04	0.04	0.04	0.03	-	0.11	0.00	-	0.00	-	-	-	0.04
2017	0.07	0.12	0.15	0.03	0.03	-	0.11	0.00	-	0.00	-	-	-	0.03
2018	0.04	0.07	0.09	0.03	0.01	-	0.08	-	-	-	-	-	-	0.03
2019	0.03	0.04	0.05	0.02	0.01	-	0.05	-	-	-	-	-	-	0.03
2020	0.04	0.07	0.07	0.06	0.01	-	0.05	-	-	-	-	-	-	0.03
<b>Operating result before the valuation of assets <sup>16</sup></b>														
1993	0.93	1.25	1.45	1.12	0.57	1.25	0.42	1.32	0.60	1.23	0.45	-	0.82	0.46
1994	0.91	1.01	0.96	1.08	0.36	1.00	0.44	1.51	0.94	1.28	0.45	-	1.01	0.42
1995	0.80	0.87	0.76	1.00	0.28	1.00	0.40	1.36	0.58	1.15	0.46	-	0.53	0.42
1996	0.76	0.84	0.69	0.99	0.25	1.15	0.43	1.27	0.50	1.09	0.44	-	0.45	0.46
1997	0.71	0.80	0.65	0.97	0.18	1.38	0.41	1.18	0.48	1.03	0.43	-	0.51	0.42
1998	0.66	0.72	0.47	1.02	0.27	1.73	0.46	1.03	0.45	0.89	0.44	-	0.52	0.45
1999	0.60	0.61	0.44	1.03	0.31	-	0.36	1.05	0.36	0.93	0.37	-	0.56	0.50
2000	0.54	0.54	0.40	0.88	0.35	-	0.34	0.90	0.53	0.82	0.33	-	0.73	0.45
2001	0.46	0.40	0.29	0.69	0.33	-	0.34	0.85	0.33	0.72	0.30	-	0.62	0.42
2002	0.54	0.54	0.39	0.92	0.40	-	0.34	0.98	0.48	0.85	0.26	-	0.65	0.47
2003	0.56	0.54	0.35	0.95	0.55	-	0.37	1.00	0.32	1.01	0.26	-	0.64	0.45
2004	0.56	0.51	0.30	1.15	0.55	-	0.38	1.04	0.36	1.04	0.30	-	0.63	0.39
2005	0.67	0.93	0.80	1.33	0.59	-	0.31	0.99	0.38	0.99	0.30	-	0.54	0.39
2006	0.63	0.73	0.57	1.26	0.68	-	0.40	0.98	0.28	1.26	0.29	-	0.32	0.40
2007	0.54	0.67	0.53	1.15	0.94	-	0.28	0.83	0.05	0.89	0.33	-	0.52	0.34
2008	0.35	0.08	-0.22	0.99	0.70	-	0.36	0.82	0.03	0.93	0.28	-	0.49	0.34
2009	0.55	0.51	0.40	0.77	0.66	-	0.43	0.90	0.52	0.92	0.31	-	0.52	0.42
2010	0.56	0.50	0.35	0.91	0.79	-	0.37	1.03	0.42	1.07	0.30	-	0.44	0.42
2011	0.50	0.46	0.30	1.04	0.74	-	0.30	1.03	0.27	1.06	0.08	-	0.47	0.36
2012	0.49	0.45	0.35	0.84	0.35	-	0.31	0.92	0.51	0.97	0.23	-	0.41	0.30
2013	0.43	0.38	0.25	0.85	0.54	-	0.33	0.86	0.37	1.01	0.09	-	0.33	0.03
2014	0.45	0.39	0.26	0.78	0.66	-	0.23	0.83	0.29	0.95	0.21	-	0.26	0.29
2015	0.44	0.36	0.20	0.84	0.33	-	0.28	0.82	0.26	0.91	0.29	-	0.23	0.26
2016	0.47	0.39	0.23	0.83	0.35	-	0.38	0.83	-	0.87	0.21	-	0.43	0.25
2017	0.42	0.30	0.13	0.67	0.29	-	0.27	0.83	-	0.86	0.16	-	0.42	0.23
2018	0.40	0.31	0.16	0.68	0.22	-	0.21	0.77	-	0.81	0.28	-	0.11	0.18
2019	0.33	0.21	-0.01	0.73	0.23	-	0.18	0.65	-	0.76	0.38	-	0.04	0.21
2020	0.36	0.28	0.10	0.75	0.22	-	0.20	0.62	-	0.71	0.39	-	0.09	0.23

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

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



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

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

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

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

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

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

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

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

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

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

For footnotes \* and 1–9, see p. 163. <sup>18</sup> "Partial operating result" plus "Net result from the trading portfolio", "Other operating result" and "Valuation gains/losses (excluding tangible fixed assets and long-term financial assets)".

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

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

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

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

\* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993 including East German credit institutions and in accordance with the new accounting rules. Until 2015, the bank category "Banks with special, development and other central support tasks" is divided into the bank categories "special purpose banks" and "Regional institutions of credit cooperatives". <sup>1</sup> Up to and including 1998 as a percentage of the business volume (Total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average); as of 1999, as a percentage of total assets on an annual average. In the following periods excluding total asset of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. <sup>2</sup> From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special,

development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and other commercial banks". From 2004 to 2017, Deutsche Postbank AG allocated to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG. <sup>3</sup> From 2018, DSK Hyp AG (formerly SEB AG) allocated to the category "Mortgage banks" (formerly allocated to the category "Regional banks and other commercial banks"). <sup>4</sup> From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". <sup>5</sup> From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". <sup>6</sup> The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". <sup>7</sup> From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". <sup>8</sup> The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. <sup>9</sup> Up to 2015, category "Special purpose banks".

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

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

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

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

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

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

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

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

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

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	586,935	10,681	29,168	18,487	1,478	1,633	155	-	-	12,159
1969	3,665	668,741	12,550	36,928	24,378	1,750	1,920	170	-	-	14,300
1970	3,559	744,997	14,047	49,116	35,069	1,820	2,016	196	-	-	15,867
1971	3,469	838,116	15,849	53,655	37,806	2,188	2,459	271	-	-	18,037
1972	3,365	961,905	18,543	58,916	40,373	2,742	3,062	320	-	-	21,285
1973	3,737	1,084,228	20,580	82,115	61,535	3,288	3,614	326	-	-	23,868
1974	3,665	1,188,248	25,309	98,125	72,816	3,633	3,951	318	-	-	28,942
1975	3,586	1,307,896	29,300	94,252	64,952	4,033	4,426	393	-	-	33,333
1976	3,513	1,479,418	30,825	96,850	66,025	4,210	4,726	516	-	-	35,035
1977	3,425	1,643,806	33,504	105,296	71,792	4,555	5,117	562	-	-	38,059
1978	3,378	1,841,904	36,577	112,153	75,576	5,020	5,659	639	-	-	41,597
1979	3,336	2,064,387	37,757	133,568	95,811	5,619	6,248	629	-	-	43,376
1980	3,303	2,253,355	40,222	172,146	131,924	6,485	7,187	702	-	-	46,707
1981	3,292	2,462,883	47,252	214,616	167,364	7,402	8,186	784	-	-	54,654
1982	3,275	2,657,480	56,280	229,233	172,953	8,004	8,778	774	-	-	64,284
1983	3,246	2,829,562	64,221	215,228	151,007	8,833	9,745	912	-	-	73,054
1984	3,228	3,006,203	64,578	226,296	161,718	9,338	10,301	963	-	-	73,916
1985 <sup>16</sup>	4,639	3,259,148	67,741	233,902	166,161	10,965	12,078	1,113	-	-	78,706
1986	4,564	3,482,978	70,478	231,294	160,816	12,072	13,381	1,309	-	-	82,550
1987	4,438	3,722,645	70,468	232,083	161,615	11,828	13,098	1,270	-	-	82,296
1988	4,327	3,964,977	72,522	243,020	170,498	12,948	14,295	1,347	-	-	85,470
1989	4,193	4,234,078	73,143	280,205	207,062	15,024	16,752	1,728	-	-	88,167
1990	4,012	4,675,228	80,474	339,679	259,205	18,036	19,918	1,882	-	-	98,510
1991	3,824	5,129,528	91,597	395,371	303,774	19,600	21,546	1,946	-	-	111,197
1992	3,617	5,571,856	100,952	444,754	343,802	22,391	24,735	2,344	-	-	123,343
1993	3,879	6,551,085	124,583	489,090	364,507	27,176	32,230	5,054	6,790	1,164	159,713
1994	3,710	7,296,540	139,509	492,067	352,558	27,974	33,219	5,245	489	1,351	169,323
1995	3,606	7,815,161	139,417	511,448	372,031	27,569	32,932	5,363	4,395	722	172,103
1996	3,492	8,780,093	146,751	531,098	384,347	29,394	35,997	6,603	4,130	1,038	181,313
1997	3,393	9,875,680	150,564	567,759	417,195	34,394	41,689	7,295	5,306	1,903	192,167
1998	3,201	11,043,124	153,424	616,634	463,210	37,821	46,864	9,043	7,079	4,697	203,021
1999	2,930	12,121,059	158,205	645,682	487,477	44,022	55,207	11,185	7,016	5,105	214,347
1999	2,930	6,197,399	80,889	330,132	249,243	22,508	28,227	5,719	3,587	2,610	109,594
2000	2,667	6,866,201	79,950	377,525	297,575	28,401	35,376	6,975	6,449	2,301	117,101
2001	2,452	7,246,646	82,416	390,400	307,984	25,479	32,682	7,203	5,370	3,743	117,008
2002	2,296	7,290,284	88,790	352,551	263,761	24,375	31,681	7,306	2,950	4,018	120,133
2003	2,155	7,206,090	85,118	317,029	231,911	24,310	32,434	8,124	6,449	4,050	119,927
2004	2,081	7,361,833	88,433	311,966	223,533	25,279	33,607	8,328	1,260	4,264	119,236
2005	2,014	7,714,428	91,508	337,344	245,836	27,759	36,942	9,183	11,421	1,957	132,645
2006	1,966	7,913,181	92,039	365,586	273,547	29,647	39,896	10,249	4,413	7,396	133,495
2007	1,928	8,351,810	94,818	427,091	332,273	31,459	43,604	12,145	- 1,143	3,558	128,692
2008	1,889	8,518,198	93,833	440,981	347,148	29,383	42,576	13,193	-18,718	5,695	110,193
2009	1,843	8,212,026	94,749	317,754	223,005	27,090	40,710	13,620	6,906	506	129,251
2010	1,821	8,300,354	95,420	270,077	174,657	28,262	42,002	13,740	5,712	- 664	128,730
2011	1,801	9,167,921	94,725	303,045	208,320	28,281	41,050	12,769	4,602	606	128,214
2012	1,776	9,542,656	95,504	274,706	179,202	27,493	39,950	12,457	7,149	1,616	131,762
2013	1,748	8,755,419	89,485	228,193	138,708	28,039	40,618	12,579	5,861	- 820	122,565
2014	1,715	8,452,585	93,398	210,822	117,424	29,297	42,639	13,342	3,624	-2,470	123,849
2015	1,679	8,605,560	95,887	200,861	104,974	30,461	44,542	14,081	3,734	-2,196	127,886
2016	1,611	8,355,020	91,146	181,543	90,397	29,746	43,201	13,455	3,046	4,065	128,003
2017	1,538	8,251,175	85,486	165,387	79,901	30,559	44,190	13,631	5,572	1,304	122,921
2018	1,484	8,118,298	87,202	167,777	80,575	29,522	43,124	13,602	3,470	390	120,584
2019	1,440	8,532,738	82,453	162,845	80,392	31,244	45,765	14,521	2,469	2,518	118,684
2020	1,408	9,206,853	81,075	140,647	59,572	32,137	46,684	14,547	3,513	3,731	120,456

\* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993 including East German credit institutions and in accordance with the new accounting rules. Until 2015, the bank category "Banks with special, development and other central support tasks" is divided into the bank categories "special purpose banks" and "Regional institutions of credit cooperatives". 1 Up to and including 1998 as a percentage of the business volume (Total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average); as of 1999, as a percentage of total assets on an annual

average. In the following periods excluding total asset of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion.

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings <sup>13</sup>	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
7,957	5,244	2,713	4,202	-	4,202	243	4,445	1,860	2,585	- 945	1,640	1968
9,396	6,206	3,190	4,904	-	4,904	744	4,160	1,594	2,566	- 828	1,738	1969
11,246	7,510	3,736	4,621	-	4,621	1,000	3,621	1,485	2,136	- 550	1,586	1970
13,237	8,885	4,352	4,800	-	4,800	86	4,714	1,970	2,744	- 837	1,907	1971
14,990	10,100	4,890	6,295	-	6,295	653	5,642	2,475	3,167	- 1,134	2,033	1972
17,327	11,887	5,440	6,541	-	6,541	1,697	4,844	2,262	2,582	- 792	1,790	1973
20,198	14,004	6,194	8,744	-	8,744	2,557	6,187	2,957	3,230	- 1,072	2,158	1974
22,114	15,157	6,957	11,219	-	11,219	1,877	9,342	4,752	4,590	- 1,816	2,774	1975
24,666	16,760	7,906	10,369	-	10,369	1,120	9,249	4,595	4,654	- 1,555	3,099	1976
26,376	17,870	8,506	11,683	-	11,683	533	11,150	6,059	5,091	- 1,929	3,162	1977
28,402	19,194	9,208	13,195	-	13,195	1,306	11,889	6,315	5,574	- 2,120	3,454	1978
30,687	20,656	10,031	12,689	-	12,689	2,380	10,309	5,340	4,969	- 1,783	3,186	1979
33,596	22,787	10,809	13,111	-	13,111	1,832	11,279	5,979	5,300	- 2,013	3,287	1980
36,128	24,298	11,830	18,526	-	18,526	5,747	12,779	7,468	5,311	- 1,950	3,361	1981
38,956	25,691	13,265	25,328	-	25,328	8,645	16,683	10,275	6,408	- 2,476	3,932	1982
42,181	27,613	14,568	30,873	-	30,873	11,484	19,389	12,301	7,088	- 3,052	4,036	1983
44,864	29,001	15,863	29,052	-	29,052	8,644	20,408	12,422	7,986	- 3,065	4,921	1984
49,524	31,675	17,849	29,182	-	29,182	8,257	20,925	12,833	8,092	- 2,969	5,123	1985 <sup>16</sup>
53,077	33,892	19,175	29,483	-	29,483	8,189	21,294	12,739	8,555	- 2,869	5,686	1986
55,796	35,803	19,993	26,500	-	26,500	7,050	19,450	11,550	7,900	- 2,446	5,454	1987
58,274	37,430	20,844	27,196	-	27,196	5,321	21,875	13,109	8,766	- 3,056	5,710	1988
60,788	38,680	22,108	27,379	-	27,379	8,240	19,139	10,497	8,642	- 2,552	6,090	1989
69,196	43,163	26,033	29,314	-	29,314	8,857	20,457	10,757	9,700	- 3,299	6,401	1990
76,363	47,428	28,935	34,834	-	34,834	7,554	27,280	15,131	12,149	- 5,057	7,092	1991
83,729	51,679	32,050	39,614	-	39,614	11,206	28,408	16,915	11,493	- 4,157	7,336	1992
98,995	59,443	39,552	60,718	- 23,948	36,770	1,539	35,231	18,489	16,742	- 6,167	10,575	1993
102,970	61,211	41,759	66,353	- 31,054	35,299	398	34,901	16,603	18,298	- 7,267	11,031	1994
109,631	65,133	44,498	62,472	- 20,317	42,155	2,475	39,680	19,573	20,107	- 8,012	12,095	1995
114,666	66,752	47,914	66,647	- 21,734	44,913	4,268	40,645	20,890	19,755	- 7,145	12,610	1996
121,566	69,424	52,142	70,601	- 25,025	45,576	3,810	41,766	20,271	21,495	- 7,485	14,010	1997
130,054	72,534	57,520	72,967	- 27,231	45,736	21,876	67,612	31,784	35,828	- 17,206	18,622	1998
142,140	77,666	64,474	72,207	- 22,355	49,852	6,392	43,460	18,436	25,025	- 8,164	16,859	1999
72,675	39,710	32,965	36,919	- 11,430	25,489	3,268	22,221	9,426	12,795	- 4,174	8,620	1999
80,201	43,248	36,953	36,900	- 15,944	20,956	101	21,057	7,367	13,690	- 3,839	9,854	2000
83,600	44,224	39,376	33,408	- 19,742	13,666	1,094	14,760	4,045	10,715	- 3,876	6,842	2001
80,867	42,767	38,100	39,266	- 31,536	7,730	3,933	11,663	4,271	7,392	- 2,327	5,067	2002
79,820	42,724	37,096	40,107	- 21,976	18,131	15,772	2,359	5,801	- 3,442	7,220	3,776	2003
78,211	42,352	35,859	41,025	- 17,529	23,496	12,550	10,946	5,904	5,042	- 844	4,197	2004
81,134	44,577	36,557	51,511	- 14,255	37,256	3,409	33,847	10,069	23,778	- 14,432	9,345	2005
83,673	47,069	36,604	49,822	- 14,319	35,503	7,624	27,879	5,605	22,274	- 11,739	10,534	2006
83,635	45,559	38,076	45,057	- 24,013	21,044	89	20,955	6,240	14,715	- 2,699	12,020	2007
80,790	43,005	37,785	29,403	- 37,067	- 7,664	16,920	- 24,584	1,601	- 26,185	21,574	- 4,610	2008
84,173	45,849	38,324	45,078	- 27,046	18,032	20,848	- 2,816	4,182	- 6,998	2,314	- 4,682	2009
82,167	43,073	39,094	46,563	- 15,396	31,167	12,718	18,449	5,501	12,948	- 13,625	- 677	2010
82,037	42,481	39,556	46,177	3,103	49,280	17,352	31,928	7,034	24,894	- 25,706	- 812	2011
84,774	44,607	40,167	46,988	- 4,334	42,654	11,852	30,802	8,762	22,040	- 22,237	- 197	2012
84,798	43,756	41,042	37,767	- 6,542	31,225	9,271	21,954	7,376	14,578	- 16,232	- 1,654	2013
85,756	43,979	41,777	38,093	- 6,583	31,510	6,510	25,000	7,596	17,404	- 15,454	1,950	2014
90,033	46,039	43,994	37,853	- 3,497	34,356	7,791	26,565	8,445	18,120	- 15,436	2,684	2015
88,653	44,615	44,038	39,350	- 8,754	30,596	2,812	27,784	7,875	19,909	- 15,395	4,514	2016
88,389	44,563	43,826	34,532	- 3,619	30,913	3,398	27,515	7,536	19,979	- 16,777	3,202	2017
88,135	44,282	43,853	32,449	- 6,763	25,686	6,831	18,855	6,692	12,163	- 13,116	- 953	2018
90,191	44,447	45,744	28,493	- 6,708	21,785	16,133	5,652	7,806	- 2,154	7,212	5,058	2019
87,023	44,210	42,813	33,433	- 13,333	20,100	5,822	14,278	8,388	5,890	- 1,302	4,588	2020

<sup>2</sup> Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and, as of 1993, profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements (up to 1992 other income). Up to 1992 including guarantee commissions (included in commissions received from 1993). <sup>3</sup> Interest paid and similar expenses in banking business. As of 1993, including interest on participation rights capital and income bonds (up to 1992, ascribed in different ways to profit appropriation). <sup>4</sup> From 1993 including guarantee commissions (up to 1992 included in

interest received from lending and money market transactions). <sup>5</sup> Up to 2009, net result from financial operations. Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as from income from reversals of write-downs and expenditure on write-downs of these assets, expenditure on the formation of provisions for contingent losses arising from the business mentioned and income from the reversal of these provisions (until 1992, included in "Other result"). For footnotes <sup>6-16</sup>, see p. 168 f.

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	300.1	1.82	4.97	3.15	0.25	0.28	0.03	-	-	2.07
1969	3,665	341.9	1.88	5.52	3.64	0.26	0.29	0.03	-	-	2.14
1970	3,559	380.9	1.89	6.59	4.70	0.24	0.27	0.03	-	-	2.13
1971	3,469	428.5	1.89	6.40	4.51	0.26	0.29	0.03	-	-	2.15
1972	3,365	491.8	1.92	6.12	4.20	0.29	0.33	0.04	-	-	2.21
1973	3,737	554.4	1.90	7.57	5.67	0.30	0.33	0.03	-	-	2.20
1974	3,665	607.5	2.13	8.26	6.13	0.31	0.33	0.02	-	-	2.44
1975	3,586	668.7	2.24	7.21	4.97	0.31	0.34	0.03	-	-	2.55
1976	3,513	756.4	2.08	6.54	4.46	0.29	0.32	0.03	-	-	2.37
1977	3,425	840.5	2.04	6.41	4.37	0.28	0.31	0.03	-	-	2.32
1978	3,378	941.8	1.98	6.09	4.11	0.27	0.31	0.04	-	-	2.25
1979	3,336	1,055.5	1.83	6.47	4.64	0.27	0.30	0.03	-	-	2.10
1980	3,303	1,152.1	1.78	7.64	5.86	0.29	0.32	0.03	-	-	2.07
1981	3,292	1,259.3	1.92	8.72	6.80	0.30	0.33	0.03	-	-	2.22
1982	3,275	1,358.7	2.12	8.63	6.51	0.30	0.33	0.03	-	-	2.42
1983	3,246	1,446.7	2.27	7.61	5.34	0.31	0.34	0.03	-	-	2.58
1984	3,228	1,537.0	2.15	7.53	5.38	0.31	0.34	0.03	-	-	2.46
1985 <sup>16</sup>	4,639	1,666.4	2.08	7.18	5.10	0.34	0.37	0.03	-	-	2.42
1986	4,564	1,780.8	2.02	6.64	4.62	0.35	0.39	0.04	-	-	2.37
1987	4,438	1,903.4	1.89	6.23	4.34	0.32	0.35	0.03	-	-	2.21
1988	4,327	2,027.3	1.83	6.13	4.30	0.33	0.36	0.03	-	-	2.16
1989	4,193	2,164.8	1.73	6.62	4.89	0.36	0.40	0.04	-	-	2.09
1990	4,012	2,390.4	1.72	7.26	5.54	0.39	0.43	0.04	-	-	2.11
1991	3,824	2,622.7	1.79	7.71	5.92	0.38	0.42	0.04	-	-	2.17
1992	3,617	2,848.8	1.81	7.98	6.17	0.40	0.44	0.04	-	-	2.21
1993	3,879	3,349.5	1.90	7.47	5.56	0.41	0.49	0.08	0.10	0.02	2.44
1994	3,710	3,730.7	1.91	6.74	4.83	0.38	0.46	0.07	0.01	0.02	2.32
1995	3,606	3,995.8	1.78	6.54	4.76	0.35	0.42	0.07	0.06	0.01	2.20
1996	3,492	4,489.2	1.67	6.05	4.38	0.33	0.41	0.08	0.05	0.01	2.07
1997	3,393	5,049.4	1.52	5.75	4.22	0.35	0.42	0.07	0.05	0.02	1.95
1998	3,201	5,646.3	1.39	5.58	4.19	0.34	0.42	0.08	0.06	0.04	1.84
1999	2,930	6,197.4	1.31	5.33	4.02	0.36	0.46	0.09	0.06	0.04	1.77
2000	2,667	6,866.2	1.16	5.50	4.33	0.41	0.52	0.10	0.09	0.03	1.71
2001	2,452	7,246.6	1.14	5.39	4.25	0.35	0.45	0.10	0.07	0.05	1.61
2002	2,296	7,290.3	1.22	4.84	3.62	0.33	0.43	0.10	0.04	0.06	1.65
2003	2,155	7,206.1	1.18	4.40	3.22	0.34	0.45	0.11	0.09	0.06	1.66
2004	2,081	7,361.8	1.20	4.24	3.04	0.34	0.46	0.11	0.02	0.06	1.62
2005	2,014	7,714.4	1.19	4.37	3.19	0.36	0.48	0.12	0.15	0.03	1.72
2006	1,966	7,913.2	1.16	4.62	3.46	0.37	0.50	0.13	0.06	0.09	1.69
2007	1,928	8,351.8	1.14	5.11	3.98	0.38	0.52	0.15	-0.01	0.04	1.54
2008	1,889	8,518.2	1.10	5.18	4.08	0.34	0.50	0.15	-0.22	0.07	1.29
2009	1,843	8,212.0	1.15	3.87	2.72	0.33	0.50	0.17	0.08	0.01	1.57
2010	1,821	8,300.4	1.15	3.25	2.10	0.34	0.51	0.17	0.07	-0.01	1.55
2011	1,801	9,167.9	1.03	3.31	2.27	0.31	0.45	0.14	0.05	0.01	1.40
2012	1,776	9,542.7	1.00	2.88	1.88	0.29	0.42	0.13	0.07	0.02	1.38
2013	1,748	8,755.4	1.02	2.61	1.58	0.32	0.46	0.14	0.07	-0.01	1.40
2014	1,715	8,452.6	1.10	2.49	1.39	0.35	0.50	0.16	0.04	-0.03	1.47
2015	1,679	8,605.6	1.11	2.33	1.22	0.35	0.52	0.16	0.04	-0.03	1.49
2016	1,611	8,355.0	1.09	2.17	1.08	0.36	0.52	0.16	0.04	0.05	1.53
2017	1,538	8,251.2	1.04	2.00	0.97	0.37	0.54	0.17	0.07	0.02	1.49
2018	1,484	8,118.3	1.07	2.07	0.99	0.36	0.53	0.17	0.04	-	1.49
2019	1,440	8,532.7	0.97	1.91	0.94	0.37	0.54	0.17	0.03	0.03	1.39
2020	1,408	9,206.9	0.88	1.53	0.65	0.35	0.51	0.16	0.04	0.04	1.31

For footnotes \* and 1-5, see p. 166 f. **6** Includes "Gross result on transactions in goods and subsidiary transactions" and the balance of income or depreciation and value adjustments on leased assets as well as other taxes including taxes on assets (up to 1992, included in "Other result"). **7** Net interest and commission income plus net result of the trading portfolio and "Other result". **8** Wages and salaries as well as social security costs and costs relating to pensions and other benefits. Up to 1992, including personnel expenses on transactions in goods and subsidiary transactions (as of 1993, included in

"Gross result for transactions in goods and subsidiary transactions"). **9** Including depreciation of and value adjustments to tangible and intangible assets, but excluding depreciation of and value adjustments to assets leased (from 1993 included in other operating expenses). Up to 1992, including non-operating expenditure on transactions in goods and subsidiary transactions (as of 1993, included in "Gross result on transactions in goods and subsidiary transactions") and "Other taxes" (as of 1993, included in "Other operating charges").



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

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

As a percentage of total assets 1

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

<sup>10</sup> Value readjustments to loans and advances, and provisions for contingent liabilities and for commitments less Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments. Up to 1992, included in "Other operating result". <sup>11</sup> From 1968 to 1992 "Partial operating result" (col. 3 + 6 - 12). <sup>12</sup> Difference between other and extraordinary income and charges. Up to 1992 "Other result" (including income and charges from columns 9, 10 and 16 and in parts from column 4). <sup>13</sup> Excluding taxes on assets. In part, including taxes paid

by legally dependent building and loan associations affiliated to "Landesbanken". <sup>14</sup> As of 1993, net income/loss for the financial year including withdrawals from and transfers to the fund for general banking risks. <sup>15</sup> Including profit or loss brought forward and, as of 1993, withdrawals from or transfers to the fund for general banking risk. <sup>16</sup> Status following extension of credit cooperatives' reporting requirements; full survey as of 1985.

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	311	129,635	2,877	6,841	3,964	960	1,030	70	-	-	3,837
1969	312	156,631	3,701	9,432	5,731	1,125	1,232	107	-	-	4,826
1970	296	183,066	4,140	13,917	9,777	1,104	1,215	111	-	-	5,244
1971	295	211,030	4,446	13,974	9,528	1,325	1,466	141	-	-	5,771
1972	296	245,002	5,045	14,364	9,319	1,595	1,779	184	-	-	6,640
1973	298	283,965	5,234	23,562	18,328	1,856	2,049	193	-	-	7,090
1974	284	300,496	7,464	28,242	20,778	1,989	2,164	175	-	-	9,453
1975	273	318,116	8,403	23,163	14,760	2,197	2,402	205	-	-	10,600
1976	264	377,545	8,606	23,091	14,485	2,293	2,531	238	-	-	10,899
1977	251	424,968	9,318	25,561	16,243	2,440	2,696	256	-	-	11,758
1978	249	485,744	10,064	28,180	18,116	2,708	2,996	288	-	-	12,772
1979	240	543,929	10,314	36,594	26,280	2,897	3,141	244	-	-	13,211
1980	235	586,209	10,780	50,119	39,339	3,305	3,593	288	-	-	14,085
1981	237	627,295	12,563	62,939	50,376	3,766	4,044	278	-	-	16,329
1982	234	657,658	15,414	61,766	46,352	4,098	4,378	280	-	-	19,512
1983	231	683,368	17,709	53,115	35,406	4,595	4,986	391	-	-	22,304
1984	231	729,974	17,614	56,654	39,040	4,973	5,397	424	-	-	22,587
1985	232	792,778	18,361	57,074	38,713	6,162	6,720	558	-	-	24,523
1986	307	889,245	21,850	59,010	37,160	6,957	7,789	832	-	-	28,807
1987	306	955,431	21,079	58,638	37,559	6,531	7,274	743	-	-	27,610
1988	310	1,035,650	21,825	64,408	42,583	7,162	7,974	812	-	-	28,987
1989	319	1,147,251	22,336	80,910	58,574	8,270	9,285	1,015	-	-	30,606
1990	331	1,281,516	25,083	99,350	74,267	8,834	9,900	1,066	-	-	33,917
1991	339	1,432,000	29,756	116,209	86,453	9,364	10,466	1,102	-	-	39,120
1992	329	1,574,496	33,731	131,508	97,777	10,477	11,700	1,223	-	-	44,208
1993	300	1,740,525	37,492	131,873	94,381	13,055	14,539	1,484	3,960	666	55,173
1994	294	1,897,624	40,822	126,292	85,470	12,483	14,058	1,575	189	600	54,094
1995	290	2,032,272	39,649	129,571	89,922	12,159	13,795	1,636	2,236	604	54,648
1996	277	2,351,504	42,311	134,317	92,006	13,710	15,765	2,055	2,132	830	58,983
1997	272	2,732,361	44,354	145,824	101,470	17,273	19,826	2,553	2,603	809	65,039
1998	258	3,143,441	45,727	159,303	113,576	19,341	22,932	3,591	4,237	1,397	70,702
1999	224	3,523,960	50,410	176,089	125,680	24,681	28,469	3,788	5,169	1,463	81,722
1999	224	1,801,772	25,774	90,033	64,259	12,619	14,556	1,937	2,643	748	41,784
2000	224	2,201,783	25,731	117,211	91,480	16,822	19,617	2,795	5,371	868	48,792
2001	213	2,362,579	27,231	120,978	93,747	15,227	18,588	3,361	4,719	1,245	48,422
2002	206	2,309,650	30,850	101,741	70,891	13,894	17,145	3,251	2,144	1,515	48,403
2003	193	2,251,587	26,334	85,993	59,659	13,250	16,612	3,362	5,363	1,633	46,580
2004	186	2,361,859	29,467	84,996	55,529	13,425	17,138	3,713	414	2,116	45,422
2005	179	2,563,063	32,585	102,082	69,497	15,370	19,375	4,005	10,542	472	58,969
2006	174	2,605,735	34,584	116,283	81,699	16,504	21,332	4,828	2,759	2,089	55,936
2007	173	2,935,195	38,076	140,346	102,270	17,757	24,205	6,448	884	712	57,429
2008	181	2,964,986	35,704	140,162	104,458	15,994	23,061	7,067	-16,343	2,506	37,861
2009	183	2,735,704	32,803	88,667	55,864	15,095	21,816	6,721	4,896	-725	52,069
2010	183	2,845,575	32,525	73,870	41,345	15,799	22,770	6,971	4,706	-1,165	51,865
2011	183	3,825,768	32,580	77,223	44,643	16,136	22,744	6,608	4,987	760	54,463
2012	183	4,132,098	34,935	73,017	38,082	15,424	21,857	6,433	5,605	540	56,504
2013	183	3,669,592	32,689	62,225	29,536	15,946	22,387	6,441	4,136	-861	51,910
2014	183	3,532,938	34,370	61,502	27,132	16,686	24,065	7,379	3,026	-2,335	51,747
2015	177	3,678,042	36,282	60,993	24,711	17,337	25,183	7,846	2,867	-2,320	54,166
2016	171	3,580,912	34,768	56,451	21,683	16,204	23,873	7,669	1,429	2,427	54,828
2017	172	3,532,639	30,887	54,373	23,486	16,027	23,832	7,805	4,074	-83	50,905
2018	167	3,404,697	34,140	62,134	27,994	14,514	22,145	7,631	2,462	-779	50,337
2019	165	3,591,261	30,191	56,760	26,569	15,154	23,252	8,098	1,560	1,959	48,864
2020	164	3,966,453	28,808	44,884	16,076	15,439	23,385	7,946	2,670	3,074	49,991

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
2,955	1,990	965	882	-	882	426	1,308	501	807	- 254	553	1968
3,550	2,396	1,154	1,276	-	1,276	81	1,357	499	858	- 183	675	1969
4,170	2,838	1,332	1,074	-	1,074	62	1,136	449	687	- 71	616	1970
4,810	3,245	1,565	961	-	961	467	1,428	524	904	- 174	730	1971
5,412	3,708	1,704	1,228	-	1,228	289	1,517	601	916	- 188	728	1972
6,018	4,230	1,788	1,072	-	1,072	209	1,281	555	726	- 151	575	1973
7,069	5,030	2,039	2,384	-	2,384	- 651	1,733	789	944	- 199	745	1974
7,882	5,522	2,360	2,718	-	2,718	- 443	2,275	1,110	1,165	- 200	965	1975
8,532	5,895	2,637	2,367	-	2,367	188	2,555	1,102	1,453	- 298	1,155	1976
9,115	6,340	2,775	2,643	-	2,643	277	2,920	1,442	1,478	- 417	1,061	1977
9,864	6,826	3,038	2,908	-	2,908	192	3,100	1,533	1,567	- 402	1,165	1978
10,653	7,325	3,328	2,558	-	2,558	- 88	2,470	1,287	1,183	- 226	957	1979
11,609	8,039	3,570	2,476	-	2,476	133	2,609	1,291	1,318	- 335	983	1980
12,337	8,519	3,818	3,992	-	3,992	- 1,270	2,722	1,498	1,224	- 151	1,073	1981
13,182	8,975	4,207	6,330	-	6,330	- 2,935	3,395	1,978	1,417	- 211	1,206	1982
14,406	9,739	4,667	7,898	-	7,898	- 3,873	4,025	2,475	1,550	- 586	964	1983
15,280	10,161	5,119	7,307	-	7,307	- 2,228	5,079	2,751	2,328	- 606	1,722	1984
16,569	10,852	5,717	7,954	-	7,954	- 1,672	6,282	3,459	2,823	- 910	1,913	1985
19,598	12,687	6,911	9,209	-	9,209	- 2,307	6,902	3,685	3,217	- 840	2,377	1986
20,651	13,327	7,324	6,959	-	6,959	- 1,347	5,612	2,944	2,668	- 425	2,243	1987
21,762	14,046	7,716	7,225	-	7,225	- 40	7,185	3,986	3,199	- 863	2,336	1988
22,905	14,585	8,320	7,701	-	7,701	- 282	7,419	4,090	3,329	- 810	2,519	1989
25,016	15,855	9,161	8,901	-	8,901	- 1,335	7,566	3,526	4,040	-1,093	2,947	1990
28,493	17,802	10,691	10,627	-	10,627	- 2,582	8,045	3,990	4,055	-1,130	2,925	1991
31,080	19,256	11,824	13,128	-	13,128	- 5,820	7,308	3,945	3,363	- 352	3,011	1992
33,360	20,618	12,742	21,813	-11,324	10,489	- 1,030	9,459	3,784	5,675	-1,331	4,344	1993
34,968	21,116	13,852	19,126	- 9,276	9,850	372	10,222	3,727	6,495	-1,833	4,662	1994
36,884	22,120	14,764	17,764	- 5,628	12,136	- 1,857	10,279	3,380	6,899	-1,726	5,173	1995
39,342	22,932	16,410	19,641	- 6,628	13,013	- 1,581	11,432	4,364	7,068	- 1,585	5,483	1996
43,082	24,191	18,891	21,957	- 8,199	13,758	- 2,863	10,895	3,406	7,489	-1,598	5,891	1997
47,941	25,937	22,004	22,761	- 7,882	14,879	18,371	33,250	14,802	18,448	-8,742	9,706	1998
60,361	30,943	29,418	21,362	- 8,105	13,257	162	13,419	3,704	9,715	-2,345	7,368	1999
30,862	15,821	15,041	10,922	- 4,144	6,778	83	6,861	1,894	4,967	-1,199	3,767	1999
36,806	18,562	18,244	11,986	- 4,012	7,974	- 1,563	6,411	695	5,716	-1,147	4,569	2000
38,909	19,155	19,754	9,513	- 6,167	3,346	905	4,251	446	3,805	-2,040	1,766	2001
35,897	17,414	18,483	12,506	- 9,034	3,472	- 2,563	909	869	40	769	812	2002
34,451	17,024	17,427	12,129	- 7,345	4,784	-10,472	- 5,688	302	- 5,990	5,661	- 329	2003
33,377	16,600	16,777	12,045	- 5,301	6,744	- 7,086	- 342	826	- 1,168	611	- 557	2004
35,259	17,889	17,370	23,710	- 3,906	19,804	- 1,856	17,948	5,180	12,768	-8,594	4,176	2005
36,939	19,402	17,537	18,997	- 4,092	14,905	- 4,761	10,144	1,904	8,240	-2,865	5,374	2006
37,623	19,454	18,169	19,806	- 4,879	14,927	3,799	18,726	3,450	15,276	-5,779	9,496	2007
35,444	16,868	18,576	2,417	-10,161	- 7,744	- 8,676	-16,420	- 461	-15,959	16,697	739	2008
38,241	18,904	19,337	13,828	- 8,442	5,386	-11,860	- 6,474	- 162	- 6,312	8,568	2,256	2009
37,580	17,407	20,173	14,285	- 4,434	9,851	- 6,512	3,339	1,104	2,235	- 241	1,994	2010
36,987	16,814	20,173	17,476	- 4,311	13,165	-10,992	2,173	1,259	914	754	1,668	2011
37,987	17,711	20,276	18,517	- 3,962	14,555	- 6,430	8,125	3,563	4,562	-1,568	2,994	2012
37,800	16,903	20,897	14,110	- 2,036	12,074	- 5,769	6,305	1,812	4,493	-2,794	1,699	2013
37,990	16,216	21,774	13,757	- 3,797	9,960	- 3,367	6,593	1,776	4,817	-2,812	2,005	2014
40,961	17,530	23,431	13,205	- 1,183	12,022	- 6,890	5,132	1,969	3,163	-1,870	1,293	2015
40,723	17,379	23,344	14,105	- 5,130	8,975	- 2,248	6,727	1,954	4,773	148	4,921	2016
40,400	17,160	23,240	10,505	- 540	9,965	- 3,536	6,429	1,885	4,544	-4,064	480	2017
39,899	16,558	23,341	10,438	- 1,992	8,446	- 4,918	3,528	906	2,622	-4,264	-1,642	2018
41,481	16,933	24,548	7,383	- 5,743	1,640	-15,611	-13,971	2,356	-16,327	18,097	1,770	2019
38,867	16,909	21,958	11,124	- 8,337	2,787	- 5,412	- 2,625	2,334	- 4,959	6,467	1,508	2020

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

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

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

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

For footnotes \*, 1-12, 14 and 15, see pp. 166 f. 17 From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and other commercial banks". From 2004 to 2017, Deutsche Postbank AG allocated to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger

between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG.

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

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

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

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

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	107	52,520	1,108	2,987	1,879	274	311	37	-	-	1,382
1969	111	63,759	1,410	3,990	2,580	324	364	40	-	-	1,734
1970	106	75,310	1,537	5,888	4,351	338	382	44	-	-	1,875
1971	111	87,682	1,706	6,128	4,422	421	472	51	-	-	2,127
1972	113	103,306	2,016	6,527	4,511	528	591	63	-	-	2,544
1973	115	120,312	2,006	10,493	8,487	627	703	76	-	-	2,633
1974	110	126,117	2,760	11,973	9,213	625	682	57	-	-	3,385
1975	105	133,991	3,151	9,881	6,730	682	756	74	-	-	3,833
1976	104	156,896	3,369	10,151	6,782	728	828	100	-	-	4,097
1977	102	180,028	3,675	11,441	7,766	761	881	120	-	-	4,436
1978	101	205,687	4,004	12,323	8,319	864	1,006	142	-	-	4,868
1979	95	230,868	3,970	15,879	11,909	940	1,045	105	-	-	4,910
1980	96	252,210	4,160	21,434	17,274	1,045	1,171	126	-	-	5,205
1981	96	274,597	4,654	27,111	22,457	1,262	1,368	106	-	-	5,916
1982	95	288,212	6,152	26,864	20,712	1,358	1,465	107	-	-	7,510
1983	93	300,396	7,059	23,299	16,240	1,464	1,620	156	-	-	8,523
1984	94	321,565	6,966	25,096	18,130	1,561	1,739	178	-	-	8,527
1985	96	349,606	7,405	25,524	18,119	2,056	2,315	259	-	-	9,461
1986	147	406,618	9,186	27,681	18,495	2,341	2,801	460	-	-	11,527
1987	154	437,887	9,413	27,869	18,456	2,205	2,664	459	-	-	11,618
1988	161	466,485	9,516	29,462	19,946	2,343	2,835	492	-	-	11,859
1989	168	517,704	9,407	36,354	26,947	2,705	3,298	593	-	-	12,112
1990	185	580,780	10,509	44,579	34,070	2,976	3,667	691	-	-	13,485
1991	193	643,701	12,304	52,965	40,661	3,209	3,927	718	-	-	15,513
1992	192	735,012	14,701	61,928	47,227	3,599	4,397	798	-	-	18,300
1993	190	865,041	17,436	65,938	48,502	4,332	5,327	995	1,716	488	23,972
1994	187	956,434	20,340	66,074	45,734	4,422	5,437	1,015	152	629	25,543
1995	190	1,019,846	20,489	67,893	47,404	4,448	5,471	1,023	1,058	621	26,616
1996	184	1,149,387	21,986	69,662	47,676	4,870	6,097	1,227	801	906	28,563
1997	181	1,277,328	22,914	74,305	51,391	6,088	7,623	1,535	713	1,074	30,789
1998	174	1,359,340	22,909	77,151	54,242	6,794	8,504	1,710	2,409	2,033	34,145
1999	192	1,024,601	22,046	55,802	33,756	9,122	10,964	1,842	704	2,050	33,922
1999	192	523,870	11,272	28,531	17,259	4,664	5,606	942	360	1,048	17,344
2000	193	659,720	11,377	36,799	25,422	6,550	8,291	1,741	442	1,151	19,520
2001	188	672,959	12,342	38,240	25,898	5,701	7,376	1,675	-192	1,035	18,886
2002	183	676,254	13,060	35,015	21,955	5,317	6,969	1,652	59	1,719	20,155
2003	170	689,268	13,134	32,665	19,531	4,885	6,272	1,387	451	1,382	19,852
2004	162	573,400	11,963	26,207	14,244	4,456	5,912	1,456	-210	1,197	17,406
2005	155	602,538	13,050	27,930	14,880	5,133	7,020	1,887	-249	1,316	19,250
2006	152	590,122	12,362	28,507	16,145	5,496	7,815	2,319	-238	1,153	18,773
2007	151	671,668	13,466	35,134	21,668	6,194	9,366	3,172	-901	1,072	19,831
2008	158	722,740	13,660	38,753	25,093	5,939	9,354	3,415	-983	1,206	19,822
2009	161	766,860	11,519	31,235	19,716	5,369	8,615	3,246	614	1,023	18,525
2010	161	751,218	12,664	28,097	15,433	5,442	9,068	3,626	-16	1,248	19,338
2011	161	778,662	13,160	29,469	16,309	5,416	9,199	3,783	392	1,759	20,727
2012	160	840,168	12,687	28,162	15,475	5,143	8,942	3,799	372	1,904	20,106
2013	160	822,706	13,161	25,462	12,301	5,119	9,200	4,081	295	1,153	19,728
2014	160	833,806	13,500	24,305	10,805	5,245	9,674	4,429	375	428	19,548
2015	154	884,457	13,832	23,939	10,107	5,469	10,492	5,023	353	1,348	21,002
2016	148	942,665	14,369	22,343	7,974	5,286	10,245	4,959	340	1,916	21,911
2017	149	1,048,189	14,237	23,545	9,308	5,712	10,779	5,067	350	1,516	21,815
2018	145	962,520	14,149	23,562	9,413	3,827	8,543	4,716	261	986	19,223
2019	142	1,013,378	13,784	21,153	7,369	4,864	9,456	4,592	252	1,892	20,792
2020	139	1,094,301	13,435	19,073	5,638	6,015	10,759	4,744	660	1,605	21,715

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

allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **20** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks".

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
976	676	300	406	-	406	37	443	191	252	- 90	162	1968
1,197	805	392	537	-	537	- 64	473	204	269	- 88	181	1969
1,440	977	463	435	-	435	10	445	194	251	- 18	233	1970
1,653	1,118	535	474	-	474	27	501	216	285	- 67	218	1971
1,899	1,271	628	645	-	645	- 91	554	247	307	- 65	242	1972
2,124	1,474	650	509	-	509	- 140	369	220	149	- 73	76	1973
2,400	1,679	721	985	-	985	- 432	553	247	306	- 54	252	1974
2,669	1,863	806	1,164	-	1,164	- 561	603	365	238	- 37	275	1975
2,913	2,018	895	1,184	-	1,184	- 485	699	325	374	- 43	331	1976
3,229	2,212	1,017	1,207	-	1,207	- 285	922	487	435	- 122	313	1977
3,508	2,394	1,114	1,360	-	1,360	- 329	1,031	551	480	- 108	372	1978
3,734	2,538	1,196	1,176	-	1,176	- 418	758	451	307	- 60	247	1979
4,180	2,791	1,389	1,025	-	1,025	- 71	954	457	497	- 130	367	1980
4,375	2,937	1,438	1,541	-	1,541	- 534	1,007	564	443	- 68	375	1981
4,698	3,087	1,611	2,812	-	2,812	- 1,631	1,181	697	484	- 88	396	1982
5,090	3,372	1,718	3,433	-	3,433	- 1,960	1,473	788	685	- 202	483	1983
5,434	3,541	1,893	3,093	-	3,093	- 1,355	1,738	914	824	- 171	653	1984
5,895	3,824	2,071	3,566	-	3,566	- 1,603	1,963	1,129	834	- 161	673	1985
7,798	4,901	2,897	3,729	-	3,729	- 1,307	2,422	1,391	1,031	- 233	798	1986
8,345	5,237	3,108	3,273	-	3,273	- 765	2,508	1,458	1,050	- 151	899	1987
8,814	5,508	3,306	3,045	-	3,045	- 369	2,676	1,509	1,167	- 166	1,001	1988
9,385	5,768	3,617	2,727	-	2,727	- 181	2,546	1,413	1,133	- 104	1,029	1989
10,441	6,386	4,055	3,044	-	3,044	- 417	2,627	1,451	1,176	- 290	886	1990
11,550	6,897	4,653	3,963	-	3,963	- 1,197	2,766	1,491	1,275	- 176	1,099	1991
12,937	7,694	5,243	5,363	-	5,363	- 3,456	1,907	1,746	161	1,003	1,164	1992
14,325	8,402	5,923	9,647	-4,614	5,033	- 570	4,463	1,944	2,519	- 273	2,246	1993
15,216	8,681	6,535	10,327	-4,864	5,463	- 519	4,944	1,960	2,984	- 550	2,434	1994
16,384	9,276	7,108	10,232	-3,566	6,666	- 1,013	5,653	2,457	3,196	- 277	2,919	1995
17,222	9,491	7,731	11,341	-4,667	6,674	- 1,141	5,533	2,375	3,158	- 91	3,067	1996
18,393	9,831	8,562	12,396	-4,582	7,814	- 1,305	6,509	2,282	4,227	- 1,135	3,092	1997
20,217	10,188	10,029	13,928	-5,060	8,868	1,184	10,052	3,127	6,925	-3,216	3,709	1998
23,380	11,127	12,253	10,542	-2,282	8,259	- 700	7,559	2,944	4,616	- 1,158	3,458	1999
11,954	5,689	6,265	5,390	-1,167	4,223	- 358	3,865	1,505	2,360	- 592	1,768	1999
13,696	6,296	7,400	5,824	-1,651	4,173	- 1,052	3,121	1,125	1,996	186	2,183	2000
14,248	6,399	7,849	4,638	-2,232	2,406	- 1,197	1,209	840	369	- 883	- 514	2001
13,954	6,229	7,725	6,201	-2,844	3,357	- 568	2,789	735	2,054	- 2,120	- 65	2002
13,279	5,990	7,289	6,573	-2,566	4,007	- 2,506	1,501	754	747	- 2,035	- 1,288	2003
10,816	5,051	5,765	6,590	-2,319	4,271	- 2,625	1,646	1,018	628	- 2,726	- 2,098	2004
11,242	5,247	5,995	8,008	-2,197	5,811	- 2,853	2,958	1,098	1,860	- 653	1,209	2005
11,335	5,383	5,952	7,438	-2,009	5,429	- 2,929	2,500	915	1,585	- 58	1,526	2006
12,127	5,658	6,469	7,704	-2,054	5,650	- 2,413	3,237	823	2,414	- 393	2,020	2007
12,637	5,858	6,779	7,185	-3,052	4,133	- 2,832	1,301	572	729	- 113	617	2008
12,624	5,997	6,627	5,901	-3,067	2,834	- 2,812	22	497	- 475	178	- 298	2009
12,538	5,441	7,097	6,800	-2,694	4,106	- 3,035	1,071	536	535	- 1,068	- 533	2010
12,647	5,612	7,035	8,080	-2,433	5,647	- 3,661	1,986	609	1,377	- 1,849	- 472	2011
13,059	5,786	7,273	7,047	- 940	6,107	- 3,394	2,713	593	2,120	- 2,547	- 427	2012
12,757	5,617	7,140	6,971	-1,076	5,895	- 3,402	2,493	690	1,803	- 2,017	- 214	2013
13,068	5,655	7,413	6,480	-1,042	5,438	- 2,808	2,630	672	1,958	- 2,066	- 108	2014
13,562	5,987	7,575	7,440	-1,267	6,173	- 3,937	2,236	802	1,434	- 1,633	- 199	2015
14,065	6,121	7,944	7,846	- 988	6,858	- 3,375	3,483	1,022	2,461	- 1,750	711	2016
14,795	6,538	8,257	7,020	-1,252	5,768	- 2,405	3,363	1,257	2,106	- 3,612	- 1,506	2017
12,702	5,781	6,921	6,521	-1,574	4,947	- 2,739	2,208	945	1,263	- 4,258	- 2,995	2018
13,391	5,998	7,393	7,401	- 997	6,404	- 3,131	3,273	1,294	1,979	- 3,794	- 1,815	2019
13,560	6,251	7,309	8,155	-2,846	5,309	- 1,997	3,312	1,329	1,983	- 884	1,099	2020

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	21	6,115	82	278	196	22	22	-	-	-	104
1969	22	8,556	113	581	468	34	43	9	-	-	147
1970	23	11,481	128	951	823	40	53	13	-	-	168
1971	24	14,070	181	938	757	58	70	12	-	-	239
1972	29	17,020	263	965	702	51	71	20	-	-	314
1973	36	22,657	382	1,895	1,513	74	101	27	-	-	456
1974	39	29,458	423	2,874	2,451	134	176	42	-	-	557
1975	46	30,560	478	2,066	1,588	104	144	40	-	-	582
1976	49	33,180	421	1,797	1,376	109	147	38	-	-	530
1977	50	32,332	390	1,743	1,353	142	184	42	-	-	532
1978	51	33,119	397	1,744	1,347	138	174	36	-	-	535
1979	53	36,529	353	2,375	2,022	183	215	32	-	-	536
1980	54	38,201	405	3,329	2,924	208	254	46	-	-	613
1981	56	45,958	528	4,953	4,425	187	230	43	-	-	715
1982	58	50,819	622	5,020	4,398	220	261	41	-	-	842
1983	58	57,206	719	4,380	3,661	233	251	18	-	-	952
1984	62	64,969	723	4,701	3,978	318	337	19	-	-	1,041
1985	63	73,159	784	5,158	4,374	370	395	25	-	-	1,154
1986	62	70,420	694	4,302	3,608	275	310	35	-	-	969
1987	58	66,192	596	3,581	2,985	182	216	34	-	-	778
1988	58	67,114	566	3,694	3,128	194	236	42	-	-	760
1989	60	74,662	465	4,958	4,493	184	227	43	-	-	649
1990	60	78,139	491	5,848	5,357	194	237	43	-	-	685
1991	59	81,066	547	6,424	5,877	215	253	38	-	-	762
1992	56	78,626	628	6,311	5,683	209	250	41	-	-	837
1993	34	43,427	444	3,655	3,211	114	132	18	28	-3	583
1994	33	44,914	342	3,005	2,663	106	122	16	52	1	501
1995	33	51,263	370	2,994	2,624	122	136	14	28	14	534
1996	31	53,757	368	2,464	2,096	125	138	13	120	3	616
1997	30	65,857	261	2,623	2,362	118	146	28	86	124	589
1998	26	68,061	275	2,588	2,313	105	147	42	252	108	740
1999	28	62,334	295	2,177	1,882	92	158	66	258	47	692
1999	28	31,871	151	1,113	962	47	81	34	132	24	354
2000	27	34,044	180	1,339	1,159	67	75	8	168	44	459
2001	21	36,462	162	1,551	1,389	72	78	6	29	15	278
2002	19	31,870	175	1,173	998	96	103	7	11	21	303
2003	19	28,343	165	867	702	142	149	7	11	18	336
2004	19	24,379	164	628	464	133	139	6	5	12	314
2005	19	21,152	116	557	441	161	166	5	16	2	295
2006	17	19,695	111	668	557	147	152	5	26	16	300
2007	17	22,829	156	974	818	198	205	7	21	15	390
2008	18	29,505	216	1,210	994	160	166	6	13	30	419
2009	18	37,823	224	842	618	161	166	5	20	114	519
2010	18	33,341	277	537	260	142	150	8	16	116	551
2011	18	36,933	299	652	353	129	146	17	19	58	505
2012	19	74,639	304	676	372	129	144	15	20	53	506
2013	19	48,425	293	563	270	129	144	15	20	72	514
2014	19	51,573	379	783	404	105	122	17	16	81	581
2015	19	56,709	299	660	361	106	122	16	18	64	487
2016	19	63,175	273	536	263	101	118	17	20	106	500
2017	19	84,135	281	612	331	110	124	14	23	113	527
2018	18	96,066	240	648	408	114	124	10	5	101	460
2019	19	102,807	281	687	406	136	146	10	6	99	522
2020	22	123,497	321	554	233	113	131	18	10	128	572

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



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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
57	31	26	47	-	47	3	50	21	29	- 5	24	1968
73	40	33	74	-	74	- 18	56	29	27	0	27	1969
110	60	50	58	-	58	- 7	51	25	26	0	26	1970
126	70	56	113	-	113	- 5	108	56	52	-16	36	1971
159	85	74	155	-	155	- 36	119	57	62	-17	45	1972
216	109	107	240	-	240	- 4	236	123	113	-19	94	1973
288	150	138	269	-	269	- 6	263	119	144	-17	127	1974
349	180	169	233	-	233	- 56	177	140	37	60	97	1975
384	203	181	146	-	146	179	325	209	116	- 1	115	1976
374	198	176	158	-	158	30	188	125	63	-17	46	1977
372	197	175	163	-	163	9	172	97	75	-19	56	1978
393	218	175	143	-	143	- 51	92	68	24	-18	6	1979
448	249	199	165	-	165	- 3	162	109	53	- 9	44	1980
517	285	232	198	-	198	18	216	122	94	- 9	85	1981
593	302	291	249	-	249	- 59	190	122	68	-11	57	1982
668	338	330	284	-	284	- 15	269	155	114	-18	96	1983
728	371	357	313	-	313	- 1	312	190	122	-35	87	1984
770	387	383	384	-	384	- 54	330	225	105	-81	24	1985
687	351	336	282	-	282	21	303	204	99	-51	48	1986
675	342	333	103	-	103	165	268	207	61	-20	41	1987
625	317	308	135	-	135	19	154	147	7	20	27	1988
660	326	334	- 11	-	- 11	- 44	- 55	96	- 151	86	- 65	1989
589	300	289	96	-	96	-109	- 13	92	- 105	11	- 94	1990
659	325	334	103	-	103	59	162	107	55	30	85	1991
629	295	334	208	-	208	26	234	124	110	7	117	1992
334	166	168	249	- 47	202	0	202	79	123	- 3	120	1993
341	169	172	160	- 17	143	- 6	137	45	92	- 6	86	1994
393	182	211	141	25	166	- 8	158	53	105	- 7	98	1995
483	174	309	133	3	136	- 10	126	67	59	- 7	52	1996
470	181	289	119	- 32	87	- 22	65	51	14	-	14	1997
559	157	402	181	- 54	127	22	149	55	94	- 7	87	1998
501	162	338	192	2	194	-	194	76	117	-10	106	1999
256	83	173	98	1	99	-	99	39	60	- 5	54	1999
340	84	256	119	- 9	110	- 1	109	13	96	- 8	87	2000
156	68	88	122	- 35	87	4	91	44	47	- 3	45	2001
175	78	97	128	- 71	57	- 6	51	38	13	-	15	2002
180	77	103	156	- 28	128	- 2	126	38	88	- 2	86	2003
179	76	103	135	- 35	100	- 21	79	26	53	-	53	2004
171	78	93	124	4	128	- 5	123	52	71	-	71	2005
166	83	83	134	- 10	124	-	124	53	71	-	71	2006
175	87	88	215	- 19	196	3	199	78	121	-	121	2007
213	93	120	206	- 68	138	- 26	112	63	49	-	49	2008
268	96	172	251	- 49	202	- 7	195	65	130	- 2	128	2009
288	93	195	263	- 26	237	- 8	229	80	149	-10	139	2010
233	107	126	272	9	281	-	281	87	194	-42	152	2011
246	111	135	260	12	272	2	274	85	189	-22	167	2012
251	112	139	263	- 2	261	-	261	86	175	-21	154	2013
239	111	128	342	- 38	304	-	304	111	193	-17	176	2014
298	121	177	189	- 1	188	-	188	85	103	-21	82	2015
280	124	156	220	-121	99	-	99	68	31	-20	11	2016
281	133	148	246	46	292	- 5	287	69	218	-19	199	2017
253	117	136	207	- 36	171	-	171	58	113	-28	85	2018
284	128	156	238	- 23	215	- 1	214	74	140	-31	109	2019
304	126	178	268	-221	47	-	47	45	2	7	9	2020

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

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

in DM million

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

For footnotes \*, 1-12, 14 and 15, see pp. 166 f. <sup>21</sup> The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks".

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

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

in DM million

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	-	-	962
1969	13	105,955	914	5,808	4,894	117	141	24	-	-	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	-	-	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	-	-	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	-	-	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	-	-	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	-	-	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	-	-	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	-	-	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	-	-	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	-	-	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	-	-	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	-	-	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	-	-	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	-	-	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	-	-	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	-	-	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	-	-	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	-	-	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	-	-	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	-	-	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	-	-	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	-	-	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	-	-	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	-	-	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	- 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
1999	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2000	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2001	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2002	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2003	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2004	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2005	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	- 148	12,045
2006	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2007	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	- 1,726	474	11,872
2008	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	- 1,514	652	13,476
2009	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2010	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2011	10	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	- 541	44	11,164
2012	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2013	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2014	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	- 37	9,165
2015	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2016	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2017	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2018	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2019	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2020	6	898,328	5,559	25,055	19,496	1,147	2,692	1,545	456	179	7,341

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings <sup>13</sup>	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
414	292	122	548	-	548	22	570	331	239	- 150	89	1968
505	346	159	526	-	526	14	540	215	325	- 223	102	1969
638	447	191	273	-	273	63	336	150	186	- 92	94	1970
731	509	222	428	-	428	38	466	231	235	- 114	121	1971
851	575	276	679	-	679	4	683	356	327	- 187	140	1972
990	670	320	570	-	570	- 178	392	209	183	- 93	90	1973
1,142	774	368	700	-	700	- 271	429	198	231	- 129	102	1974
1,270	850	420	973	-	973	- 210	763	408	355	- 206	149	1975
1,537	1,006	531	938	-	938	- 126	812	484	328	- 170	158	1976
1,570	1,052	518	1,111	-	1,111	- 12	1,099	621	478	- 253	225	1977
1,684	1,140	544	1,382	-	1,382	- 232	1,150	617	533	- 276	257	1978
1,798	1,228	570	1,028	-	1,028	- 10	1,018	498	520	- 254	266	1979
1,945	1,331	614	738	-	738	- 118	620	321	299	- 128	171	1980
1,947	1,322	625	532	-	532	- 20	512	266	246	- 101	145	1981
2,087	1,394	693	1,610	-	1,610	- 934	676	408	268	- 121	147	1982
2,265	1,499	766	2,711	-	2,711	- 1,641	1,070	693	377	- 140	237	1983
2,427	1,616	811	2,705	-	2,705	- 1,612	1,093	738	355	- 136	219	1984
2,576	1,738	838	2,780	-	2,780	- 1,563	1,217	796	421	- 138	283	1985
2,776	1,842	934	2,667	-	2,667	- 1,328	1,339	880	459	- 138	321	1986
2,919	1,942	977	2,352	-	2,352	- 1,108	1,244	747	497	- 147	350	1987
3,117	2,069	1,048	2,185	-	2,185	- 572	1,613	1,089	524	- 165	359	1988
3,308	2,171	1,137	2,043	-	2,043	- 297	1,746	1,016	730	- 356	374	1989
3,604	2,393	1,211	1,858	-	1,858	- 953	905	433	472	- 136	336	1990
3,873	2,468	1,405	2,213	-	2,213	- 777	1,436	766	670	- 343	327	1991
5,063	3,220	1,843	2,655	-	2,655	- 845	1,810	889	921	- 487	434	1992
5,524	3,401	2,123	5,017	- 2,252	2,765	- 166	2,599	1,328	1,271	- 768	503	1993
5,970	3,486	2,484	5,867	- 2,564	3,303	- 689	2,614	1,115	1,499	- 949	550	1994
6,583	3,888	2,695	5,818	- 2,103	3,715	- 392	3,323	1,542	1,781	- 1,150	631	1995
7,227	4,172	3,055	7,084	- 2,446	4,638	- 1,143	3,495	1,299	2,196	- 1,330	866	1996
8,057	4,434	3,623	7,858	- 2,784	5,074	- 330	4,744	2,180	2,564	- 1,703	861	1997
8,796	4,640	4,156	10,116	- 5,845	4,271	1,410	5,681	2,597	3,084	- 1,700	1,384	1998
11,588	5,912	5,676	9,568	- 2,945	6,622	- 278	6,345	2,807	3,538	- 1,872	1,666	1999
5,925	3,023	2,902	4,892	- 1,506	3,386	- 142	3,244	1,435	1,809	- 957	852	1999
6,479	3,364	3,115	5,103	- 1,756	3,347	- 504	2,843	1,371	1,472	- 629	843	2000
7,255	3,613	3,642	5,441	- 3,181	2,260	- 423	1,837	296	1,541	- 637	905	2001
7,210	3,579	3,631	5,648	- 7,746	- 2,098	3,400	1,302	399	903	- 129	774	2002
6,898	3,378	3,520	6,094	- 3,754	2,340	- 4,573	- 2,233	482	- 2,715	3,619	904	2003
6,660	3,342	3,318	5,787	- 799	4,988	- 4,516	472	835	- 363	1,161	798	2004
7,140	3,607	3,533	4,905	- 782	4,123	- 1,093	3,030	413	2,617	- 1,715	902	2005
7,646	4,204	3,442	6,626	1,373	7,999	- 1,985	6,014	878	5,136	- 3,835	1,301	2006
7,248	3,747	3,501	4,624	- 2,163	2,461	- 1,673	788	283	505	400	907	2007
7,364	3,659	3,705	6,112	- 8,547	- 2,435	- 3,616	- 6,051	629	- 6,680	6,809	129	2008
7,111	3,622	3,489	6,831	- 6,096	735	- 6,649	- 5,914	223	- 6,137	3,791	- 2,345	2009
6,689	3,261	3,428	5,538	- 2,270	3,268	- 4,197	- 929	- 101	- 828	690	- 138	2010
6,681	3,202	3,479	4,483	- 684	3,799	- 3,727	72	697	- 625	267	- 358	2011
6,305	3,127	3,178	4,267	- 118	4,149	- 1,853	2,296	667	1,629	- 1,954	- 325	2012
6,605	3,200	3,405	4,077	- 3,321	756	- 1,235	- 479	469	- 948	973	25	2013
6,498	3,261	3,237	2,667	- 1,580	1,087	- 1,455	- 368	511	- 879	1,406	527	2014
6,893	3,488	3,405	3,077	- 1,114	1,963	- 158	1,805	764	1,041	- 580	461	2015
6,412	2,889	3,523	3,677	- 3,725	- 48	- 499	- 547	505	- 1,052	182	- 870	2016
6,699	3,083	3,616	2,545	- 2,257	288	656	944	443	501	- 741	- 240	2017
5,538	2,789	2,749	1,695	- 2,625	- 930	- 91	- 1,021	603	- 1,624	- 128	- 1,752	2018
5,729	2,805	2,924	1,570	- 337	1,233	- 410	823	196	627	- 575	52	2019
5,574	2,773	2,801	1,767	- 643	1,124	- 586	538	185	353	- 527	- 174	2020

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

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

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

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

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
2,761	1,843	918	1,428	-	1,428	- 160	1,268	537	731	- 201	530	1968
3,204	2,171	1,033	1,425	-	1,425	- 418	1,007	422	585	- 129	456	1969
3,871	2,648	1,223	1,337	-	1,337	- 576	761	350	411	- 75	336	1970
4,631	3,212	1,419	1,338	-	1,338	- 208	1,130	552	578	- 163	415	1971
5,191	3,601	1,590	2,009	-	2,009	- 512	1,497	746	751	- 238	513	1972
5,945	4,205	1,740	2,083	-	2,083	- 834	1,249	636	613	- 178	435	1973
6,834	4,884	1,950	2,609	-	2,609	- 890	1,719	928	791	- 262	529	1974
7,304	5,147	2,157	3,831	-	3,831	- 596	3,235	1,813	1,422	- 600	822	1975
8,256	5,794	2,462	3,597	-	3,597	- 745	2,852	1,588	1,264	- 466	798	1976
8,738	6,061	2,677	4,213	-	4,213	- 589	3,624	2,155	1,469	- 542	927	1977
9,271	6,413	2,858	4,810	-	4,810	- 959	3,851	2,218	1,633	- 648	985	1978
10,023	6,852	3,171	4,780	-	4,780	-1,550	3,230	1,743	1,487	- 589	898	1979
10,911	7,524	3,387	4,978	-	4,978	-1,375	3,603	2,033	1,570	- 612	958	1980
11,800	7,998	3,802	7,323	-	7,323	-2,769	4,554	2,884	1,670	- 714	956	1981
12,620	8,339	4,281	9,154	-	9,154	-2,848	6,306	4,337	1,969	- 837	1,132	1982
13,392	8,830	4,562	10,715	-	10,715	-3,297	7,418	5,196	2,222	- 906	1,316	1983
14,054	9,152	4,902	10,354	-	10,354	-2,764	7,590	5,256	2,334	- 937	1,397	1984
14,946	9,677	5,269	10,142	-	10,142	-3,044	7,098	4,900	2,198	- 819	1,379	1985
15,881	10,283	5,598	9,829	-	9,829	-2,928	6,901	4,762	2,139	- 762	1,377	1986
16,876	11,045	5,831	9,180	-	9,180	-2,958	6,222	4,224	1,998	- 681	1,317	1987
17,680	11,542	6,138	9,382	-	9,382	-3,207	6,175	4,095	2,080	- 735	1,345	1988
18,409	11,864	6,545	9,046	-	9,046	-4,903	4,143	2,466	1,677	- 518	1,159	1989
19,731	12,776	6,955	9,314	-	9,314	-4,371	4,943	3,133	1,810	- 570	1,240	1990
21,782	14,231	7,551	11,072	-	11,072	-2,636	8,436	5,612	2,824	- 1,210	1,614	1991
22,991	15,040	7,951	12,141	-	12,141	-2,734	9,407	6,475	2,932	- 1,206	1,726	1992
28,638	17,728	10,910	16,537	- 5,690	10,847	- 10	10,837	7,006	3,831	- 1,562	2,269	1993
29,237	18,287	10,950	20,590	-10,007	10,583	- 876	9,707	5,661	4,046	- 1,621	2,425	1994
31,280	19,291	11,989	19,493	- 7,481	12,012	301	12,313	7,953	4,360	- 1,789	2,571	1995
32,435	19,788	12,647	19,493	- 7,167	12,326	222	12,548	8,193	4,355	- 1,862	2,493	1996
33,504	20,113	13,391	19,357	- 7,561	11,796	407	12,203	8,010	4,193	- 1,640	2,553	1997
35,247	21,118	14,129	17,754	- 5,889	11,865	152	12,017	7,619	4,398	- 1,820	2,578	1998
35,224	21,090	14,135	18,359	- 3,049	15,310	-4,739	10,571	6,311	4,260	- 1,707	2,552	1999
18,010	10,783	7,227	9,387	- 1,559	7,828	-2,423	5,405	3,227	2,178	- 873	1,305	1999
18,335	10,993	7,342	8,284	- 4,229	4,055	977	5,032	2,770	2,262	- 976	1,287	2000
18,688	11,076	7,612	8,058	- 4,980	3,078	571	3,649	1,633	2,016	- 829	1,188	2001
19,022	11,324	7,698	9,568	- 6,927	2,641	786	3,427	1,471	1,956	- 676	1,281	2002
19,349	11,725	7,624	9,806	- 5,247	4,559	197	4,756	3,011	1,745	- 580	1,164	2003
18,907	11,587	7,320	10,212	- 5,883	4,329	71	4,400	2,122	2,278	- 885	1,394	2004
19,146	11,841	7,305	9,880	- 4,947	4,933	- 6	4,927	2,285	2,642	- 1,125	1,516	2005
19,014	11,693	7,321	9,884	- 5,246	4,638	- 217	4,421	1,973	2,448	- 855	1,592	2006
19,373	11,338	8,035	8,499	- 4,376	4,123	- 364	3,759	1,574	2,185	- 819	1,367	2007
18,865	11,534	7,331	8,573	- 4,900	3,673	-1,512	2,161	1,016	1,145	- 143	1,003	2008
19,109	11,912	7,197	9,596	- 4,484	5,112	- 402	4,710	2,245	2,465	- 1,201	1,264	2009
18,665	11,546	7,119	11,042	- 3,493	7,549	- 963	6,586	2,513	4,073	- 2,555	1,518	2010
18,735	11,562	7,173	11,152	- 7,468	18,620	-1,824	16,796	2,747	14,049	-12,437	1,612	2011
19,256	12,068	7,188	10,072	660	10,732	-1,272	9,460	2,657	6,803	- 5,200	1,603	2012
19,410	12,085	7,325	9,491	130	9,621	-1,020	8,601	2,664	5,937	- 4,401	1,536	2013
19,891	12,606	7,285	9,232	1	9,233	- 593	8,640	2,794	5,846	- 4,288	1,558	2014
20,517	12,946	7,571	9,277	92	9,369	- 392	8,977	2,913	6,064	- 4,491	1,573	2015
20,110	12,587	7,523	9,549	1,062	10,611	- 386	10,225	2,939	7,286	- 5,728	1,558	2016
19,991	12,646	7,345	9,792	283	10,075	- 153	9,922	2,861	7,061	- 5,517	1,544	2017
20,930	13,012	7,918	9,703	- 704	8,999	- 786	8,213	2,694	5,519	- 4,070	1,449	2018
21,211	13,079	8,132	8,491	- 296	8,195	41	8,236	2,437	5,799	- 4,390	1,409	2019
20,630	12,832	7,798	8,784	- 1,960	6,824	- 88	6,736	2,513	4,223	- 2,923	1,300	2020

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

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

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

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

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



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

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

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

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	2,252	43,175	1,255	2,599	1,344	160	164	4	-	-	1,415
1969	2,222	49,484	1,536	3,208	1,672	179	185	6	-	-	1,715
1970	2,162	58,224	2,049	4,590	2,541	201	209	8	-	-	2,250
1971	2,105	68,544	2,279	5,201	2,922	237	245	8	-	-	2,516
1972	2,045	81,252	2,681	5,875	3,194	292	302	10	-	-	2,973
1973	2,445	101,633	3,578	8,899	5,321	363	377	14	-	-	3,941
1974	2,428	113,464	4,169	10,678	6,509	411	426	15	-	-	4,580
1975	2,408	126,510	4,532	10,124	5,592	446	468	22	-	-	4,978
1976	2,385	143,069	4,841	10,196	5,355	500	528	28	-	-	5,341
1977	2,342	162,366	5,391	11,026	5,635	555	587	32	-	-	5,946
1978	2,312	184,220	5,904	11,568	5,664	632	670	38	-	-	6,536
1979	2,293	212,340	6,574	14,166	7,592	761	805	44	-	-	7,335
1980	2,278	238,349	7,843	19,629	11,786	896	947	51	-	-	8,739
1981	2,268	266,029	9,794	25,484	15,690	991	1,059	68	-	-	10,785
1982	2,263	291,440	10,939	27,675	16,736	1,044	1,119	75	-	-	11,983
1983	2,250	314,632	11,505	24,939	13,434	1,184	1,263	79	-	-	12,689
1984	2,238	338,117	11,503	26,180	14,677	1,222	1,308	86	-	-	12,725
1985 <sup>16</sup>	3,655	402,107	13,041	29,893	16,852	1,424	1,529	105	-	-	14,465
1986	3,595	424,901	13,301	29,179	15,878	1,556	1,670	114	-	-	14,857
1987	3,473	451,136	13,693	28,961	15,268	1,675	1,798	123	-	-	15,368
1988	3,361	474,491	14,045	29,323	15,278	1,957	2,090	133	-	-	16,002
1989	3,221	497,789	14,749	33,387	18,638	2,255	2,415	160	-	-	17,004
1990	3,038	534,273	15,741	40,361	24,620	2,627	2,820	193	-	-	18,368
1991	2,862	575,708	17,487	46,925	29,438	2,951	3,171	220	-	-	20,438
1992	2,680	624,292	19,241	53,748	34,507	3,433	3,698	265	-	-	22,674
1993	2,774	716,971	22,662	58,603	35,941	4,145	4,442	297	326	864	27,997
1994	2,659	789,021	24,889	57,940	33,051	4,524	4,852	328	-29	762	30,146
1995	2,591	842,101	25,588	59,789	34,201	4,468	4,823	355	294	637	30,987
1996	2,506	901,801	26,247	58,946	32,699	4,735	5,129	394	266	562	31,810
1997	2,420	946,917	26,180	58,681	32,501	5,115	5,547	432	208	810	32,313
1998	2,248	989,676	25,297	58,919	33,622	5,472	6,016	544	185	1,083	32,037
1999	2,032	1,024,884	25,543	57,361	31,817	6,351	7,000	649	94	1,164	33,151
1999	2,032	524,015	13,060	29,328	16,268	3,247	3,579	332	48	595	16,950
2000	1,791	525,687	12,887	29,920	17,033	3,601	3,988	387	23	325	16,836
2001	1,619	534,337	12,855	30,783	17,928	3,107	3,460	353	-41	495	16,416
2002	1,488	548,026	13,648	29,958	16,310	3,124	3,491	367	-28	503	17,247
2003	1,392	556,946	13,987	28,514	14,527	3,401	3,802	401	138	1,027	18,553
2004	1,336	567,674	14,249	27,687	13,438	3,685	4,184	499	40	904	18,878
2005	1,292	578,641	14,230	27,287	13,057	3,886	4,499	613	51	891	19,058
2006	1,257	595,576	13,716	27,427	13,711	3,949	4,601	652	57	3,317	21,039
2007	1,232	614,428	13,219	29,281	16,062	4,138	4,809	671	52	1,122	18,531
2008	1,197	641,771	13,205	31,770	18,565	4,037	4,720	683	10	1,637	18,889
2009	1,157	676,780	15,062	29,842	14,780	3,893	4,665	772	52	574	19,581
2010	1,138	697,694	16,264	28,085	11,821	4,114	4,926	812	10	226	20,614
2011	1,121	711,046	16,331	27,929	11,598	4,091	4,937	846	11	497	20,930
2012	1,101	739,066	16,354	27,223	10,869	4,107	4,969	862	16	432	20,909
2013	1,078	750,899	16,881	25,539	8,658	4,182	5,083	901	10	417	21,490
2014	1,047	771,932	17,063	24,305	7,242	4,324	5,266	942	10	143	21,540
2015	1,021	798,178	17,077	22,705	5,628	4,564	5,570	1,006	5	132	21,778
2016	972	832,181	16,578	21,180	4,602	4,577	5,601	1,024	10	495	21,660
2017	915	868,255	16,475	20,250	3,775	4,957	6,071	1,114	10	437	21,879
2018	875	911,385	16,375	19,424	3,049	5,160	6,318	1,158	4	408	21,947
2019	841	957,859	16,251	19,151	2,900	5,456	6,718	1,262	6	407	22,120
2020	814	1,029,671	16,027	18,239	2,212	5,663	6,955	1,292	10	474	22,174

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
1,101	644	457	314	-	314	52	366	171	195	- 23	172	1968
1,275	750	525	440	-	440	- 47	393	186	207	- 17	190	1969
1,584	950	634	666	-	666	- 145	521	248	273	- 42	231	1970
1,919	1,174	745	597	-	597	20	617	292	325	- 67	258	1971
2,245	1,395	850	728	-	728	- 33	695	326	369	- 79	290	1972
2,885	1,829	1,056	1,056	-	1,056	- 187	869	434	435	- 88	347	1973
3,439	2,197	1,242	1,141	-	1,141	- 77	1,064	540	524	- 129	395	1974
3,794	2,458	1,336	1,184	-	1,184	133	1,317	672	645	- 200	445	1975
4,296	2,805	1,491	1,045	-	1,045	213	1,258	689	569	- 132	437	1976
4,719	3,059	1,660	1,227	-	1,227	233	1,460	873	587	- 126	461	1977
5,127	3,325	1,802	1,409	-	1,409	127	1,536	912	624	- 133	491	1978
5,644	3,639	2,005	1,691	-	1,691	- 120	1,571	933	638	- 118	520	1979
6,350	4,108	2,242	2,389	-	2,389	- 279	2,110	1,290	820	- 217	603	1980
7,078	4,590	2,488	3,707	-	3,707	- 1,095	2,612	1,761	851	- 220	631	1981
7,882	4,995	2,887	4,101	-	4,101	- 975	3,126	2,114	1,012	- 297	715	1982
8,643	5,398	3,245	4,046	-	4,046	- 752	3,294	2,268	1,026	- 311	715	1983
9,401	5,790	3,611	3,324	-	3,324	- 412	2,912	1,968	944	- 271	673	1984
11,400	6,975	4,425	3,065	-	3,065	- 192	2,873	1,957	916	- 198	718	1985 <sup>16</sup>
11,930	7,331	4,599	2,927	-	2,927	- 64	2,863	1,943	920	- 160	760	1986
12,352	7,636	4,716	3,016	-	3,016	- 6	3,010	2,066	944	- 169	775	1987
12,635	7,876	4,759	3,367	-	3,367	57	3,424	2,357	1,067	- 211	856	1988
12,976	8,100	4,876	4,028	-	4,028	- 1,344	2,684	1,706	978	- 148	830	1989
14,050	8,807	5,243	4,318	-	4,318	- 732	3,586	2,231	1,355	- 363	992	1990
15,068	9,428	5,640	5,370	-	5,370	- 239	5,131	3,096	2,035	- 743	1,292	1991
16,557	10,357	6,200	6,117	-	6,117	- 203	5,914	3,820	2,094	- 704	1,390	1992
19,183	11,599	7,584	8,814	- 2,284	6,530	- 77	6,453	4,014	2,439	- 814	1,625	1993
20,075	12,149	7,926	10,071	- 4,316	5,755	- 213	5,542	3,115	2,427	- 760	1,667	1994
21,302	12,819	8,483	9,685	- 2,983	6,702	139	6,841	4,237	2,604	- 810	1,794	1995
21,980	13,112	8,868	9,830	- 3,304	6,526	295	6,821	4,309	2,512	- 690	1,822	1996
22,544	13,349	9,195	9,769	- 3,864	5,905	287	6,192	3,781	2,411	- 593	1,818	1997
23,196	13,501	9,695	8,841	- 3,546	5,295	341	5,636	3,419	2,217	- 498	1,719	1998
23,615	13,808	9,807	9,537	- 4,000	5,537	- 628	4,909	2,736	2,173	- 401	1,772	1999
12,074	7,060	5,014	4,876	- 2,045	2,831	- 321	2,510	1,399	1,111	- 205	906	1999
12,547	7,252	5,295	4,289	- 2,445	1,844	250	2,094	1,096	998	85	1,084	2000
12,592	7,352	5,240	3,824	- 2,671	1,153	735	1,888	772	1,116	- 182	933	2001
12,615	7,442	5,173	4,632	- 3,687	945	1,572	2,517	801	1,716	- 768	947	2002
12,915	7,619	5,296	5,638	- 3,095	2,543	380	2,923	1,484	1,439	- 440	998	2003
12,963	7,677	5,286	5,915	- 3,042	2,873	104	2,977	1,458	1,519	- 437	1,082	2004
13,333	8,013	5,320	5,725	- 2,999	2,726	1,430	4,156	1,444	2,712	- 1,519	1,193	2005
13,536	8,250	5,286	7,503	- 4,249	3,254	360	3,614	829	2,785	- 1,556	1,229	2006
13,056	7,807	5,249	5,475	- 2,714	2,761	119	2,880	1,054	1,826	- 621	1,205	2007
12,909	7,874	5,035	5,980	- 3,615	2,365	- 326	2,039	571	1,468	- 423	1,044	2008
13,380	8,283	5,097	6,201	- 2,258	3,943	- 539	3,404	1,490	1,914	- 724	1,190	2009
13,134	7,940	5,194	7,480	- 2,316	5,164	- 375	4,789	1,620	3,169	- 1,796	1,373	2010
13,382	7,983	5,399	7,548	- 317	7,231	- 250	6,981	1,924	5,057	- 3,674	1,383	2011
13,774	8,210	5,564	7,135	263	7,398	13	7,411	1,989	5,422	- 4,001	1,421	2012
13,886	8,303	5,583	7,604	322	7,926	- 276	7,650	1,956	5,694	- 4,285	1,409	2013
14,201	8,538	5,663	7,339	- 198	7,141	- 153	6,988	2,077	4,911	- 3,480	1,431	2014
14,509	8,754	5,755	7,269	- 453	6,816	- 134	6,682	2,103	4,579	- 3,226	1,353	2015
14,423	8,649	5,774	7,237	103	7,340	361	7,701	2,104	5,597	- 4,246	1,351	2016
14,382	8,583	5,799	7,497	- 186	7,311	- 33	7,278	2,199	5,079	- 3,774	1,305	2017
14,520	8,564	5,956	7,427	- 926	6,501	- 172	6,329	2,078	4,251	- 2,978	1,273	2018
14,858	8,518	6,340	7,262	430	7,692	- 174	7,518	2,124	5,394	- 4,165	1,229	2019
14,899	8,533	6,366	7,275	- 745	6,530	- 192	6,338	2,020	4,318	- 3,119	1,199	2020

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

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

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

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

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

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

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

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

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

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

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

in DM million

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

For footnotes \*, 1-12, 14 and 15, see pp. 166 f. <sup>23</sup> The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other

commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form.

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

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

in DM million

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

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

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

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

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

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



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

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

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

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

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	17	54,949	353	994	641	12	60	48	-	-	365
1969	17	59,458	339	1,596	1,257	39	45	6	-	-	378
1970	17	65,931	364	2,071	1,707	49	69	20	-	-	413
1971	18	71,041	420	2,841	2,421	59	105	46	-	-	479
1972	18	78,415	444	3,157	2,713	86	118	32	-	-	530
1973	17	85,414	511	3,886	3,375	108	136	28	-	-	619
1974	17	89,191	552	4,379	3,827	106	137	31	-	-	658
1975	18	94,144	653	4,480	3,827	117	149	32	-	-	770
1976	18	103,489	702	4,799	4,097	100	134	34	-	-	802
1977	18	110,443	768	5,190	4,422	131	166	35	-	-	899
1978	17	117,598	838	5,334	4,496	128	162	34	-	-	966
1979	17	130,297	783	6,170	5,387	140	164	24	-	-	923
1980	16	142,163	772	7,491	6,719	164	193	29	-	-	936
1981	16	157,809	774	9,030	8,256	223	243	20	-	-	997
1982	16	176,678	939	10,636	9,697	224	245	21	-	-	1,163
1983	16	189,410	1,237	10,876	9,639	211	238	27	-	-	1,448
1984	16	201,298	1,323	11,625	10,302	235	261	26	-	-	1,558
1985	16	213,501	1,487	12,145	10,658	237	269	32	-	-	1,724
1986	16	231,062	1,595	12,632	11,037	237	279	42	-	-	1,832
1987	16	245,342	1,630	12,925	11,295	261	294	33	-	-	1,891
1988	16	257,560	1,714	13,359	11,645	279	318	39	-	-	1,993
1989	16	276,822	1,757	15,076	13,319	298	341	43	-	-	2,055
1990	17	378,292	4,624	23,123	18,499	1,300	1,348	48	-	-	5,924
1991	16	427,720	5,508	28,020	22,512	1,395	1,457	62	-	-	6,903
1992	16	491,697	5,549	33,395	27,846	1,464	1,554	90	-	-	7,013
1993	18	550,309	6,020	37,190	31,170	1,392	1,515	123	94	46	7,552
1994	17	673,763	6,294	37,524	31,230	1,492	1,640	148	21	182	7,989
1995	17	698,726	6,616	41,244	34,628	1,491	1,632	141	52	269	8,428
1996	17	747,641	6,749	42,372	35,623	1,379	1,606	227	79	428	8,635
1997	18	826,980	7,033	43,845	36,812	1,376	1,690	314	125	418	8,952
1998	18	907,364	7,521	47,167	39,646	1,198	1,596	398	113	424	9,256
1999	14	906,828	5,621	46,320	40,699	421	876	456	37	203	6,282
1999	14	463,654	2,874	23,683	20,809	215	448	233	19	104	3,212
2000	13	445,251	2,548	22,385	19,837	225	482	257	5	67	2,845
2001	13	481,621	2,534	23,850	21,316	248	509	261	- 1	122	2,903
2002	14	508,807	2,984	23,364	20,380	483	775	292	- 6	36	3,497
2003	14	531,247	2,893	21,904	19,011	492	835	343	16	181	3,582
2004	16	679,799	3,405	27,010	23,605	601	839	238	8	115	4,129
2005	16	707,171	3,481	28,663	25,182	633	900	267	- 1	134	4,247
2006	16	750,579	3,562	30,927	27,365	718	1,040	322	2	363	4,645
2007	16	807,794	3,454	35,945	32,491	781	1,218	437	- 5	178	4,408
2008	17	887,167	3,902	40,167	36,265	799	1,302	503	8	68	4,777
2009	18	894,261	4,748	33,547	28,799	873	1,304	431	1	28	5,650
2010	18	923,514	4,752	27,343	22,591	833	1,320	487	- 7	75	5,653
2011	18	927,186	4,234	28,284	24,050	766	1,223	457	- 10	195	5,185
2012	19	1,143,626	5,165	29,585	24,420	1,019	1,551	532	- 33	277	6,428
2013	20	1,037,399	1,964	29,076	27,112	1,142	1,538	396	7	3	3,116
2014	20	985,487	4,305	25,786	21,481	1,139	1,482	343	11	261	5,716
2015	20	1,028,351	4,437	24,861	20,424	992	1,341	349	12	159	5,600
2016	21	1,306,027	5,507	28,072	22,565	1,320	2,058	738	571	116	7,514
2017	20	1,265,735	5,279	22,474	17,195	1,276	1,967	691	423	1	6,979
2018	19	1,263,482	4,988	21,147	16,159	1,389	2,083	694	363	- 104	6,636
2019	19	1,333,352	5,121	20,216	15,095	1,607	2,348	741	427	- 212	6,943
2020	19	1,421,184	5,396	16,360	10,964	1,844	2,627	783	372	- 2	7,610

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
140	102	38	225	-	225	- 31	194	66	128	- 62	66	1968
170	115	55	208	-	208	- 37	171	48	123	- 66	57	1969
198	135	63	215	-	215	- 20	195	64	131	- 78	53	1970
224	165	59	255	-	255	- 39	216	78	138	- 76	62	1971
241	175	66	289	-	289	- 54	235	79	156	- 93	63	1972
273	205	68	346	-	346	- 123	223	90	133	- 71	62	1973
318	242	76	340	-	340	- 101	239	90	149	- 84	65	1974
334	239	95	436	-	436	- 129	307	126	181	- 99	82	1975
359	248	111	443	-	443	- 100	343	98	245	- 129	116	1976
409	265	144	490	-	490	- 110	380	126	254	- 151	103	1977
425	287	138	541	-	541	- 182	359	102	257	- 147	110	1978
447	306	141	476	-	476	- 110	366	103	263	- 144	119	1979
473	336	137	463	-	463	- 142	321	108	213	- 92	121	1980
468	342	126	529	-	529	- 160	369	143	226	- 115	111	1981
525	366	159	638	-	638	- 147	491	141	350	- 231	119	1982
558	393	165	890	-	890	- 297	593	234	359	- 225	134	1983
594	418	176	964	-	964	- 341	623	233	390	- 228	162	1984
657	453	204	1,067	-	1,067	- 418	649	230	419	- 282	137	1985
732	496	236	1,100	-	1,100	- 349	751	215	536	- 341	195	1986
767	512	255	1,124	-	1,124	- 450	674	234	440	- 286	154	1987
807	535	272	1,186	-	1,186	- 429	757	224	533	- 377	156	1988
853	562	291	1,202	-	1,202	- 460	742	232	510	- 336	174	1989
4,207	1,749	2,458	1,717	-	1,717	- 611	1,106	485	621	- 447	174	1990
4,475	1,925	2,550	2,428	-	2,428	-1,045	1,383	603	780	- 519	261	1991
4,993	2,040	2,953	2,020	-	2,020	- 790	1,230	580	650	- 535	115	1992
4,996	2,069	2,927	2,556	- 947	1,609	- 24	1,585	479	1,106	- 902	204	1993
5,175	2,109	3,066	2,814	-1,549	1,265	178	1,443	499	944	- 883	61	1994
5,480	2,673	2,807	2,948	-1,086	1,862	- 45	1,817	441	1,376	-1,108	268	1995
5,179	2,321	2,858	3,456	-1,546	1,910	-1,676	234	285	- 51	349	298	1996
5,478	2,749	2,729	3,474	-1,059	2,415	- 916	1,499	275	1,224	- 892	332	1997
5,165	2,371	2,794	4,091	-2,109	1,982	49	2,031	318	1,713	-1,160	553	1998
1,717	1,052	665	4,565	-2,136	2,429	- 196	2,234	227	2,007	-1,668	336	1999
878	538	340	2,334	-1,092	1,242	- 100	1,142	116	1,026	- 853	172	1999
846	516	330	1,999	- 655	1,344	- 9	1,335	87	1,248	-1,031	217	2000
883	527	356	2,020	- 725	1,295	- 354	941	86	855	- 681	174	2001
1,098	615	483	2,399	-1,075	1,324	- 153	1,171	90	1,081	- 872	208	2002
1,175	653	522	2,407	- 686	1,721	- 535	1,186	94	1,092	- 909	181	2003
1,463	830	633	2,666	- 310	2,356	- 277	2,079	95	1,984	-1,668	314	2004
1,496	855	641	2,751	- 65	2,686	- 71	2,615	99	2,516	-2,127	389	2005
1,638	959	679	3,007	- 608	2,399	55	2,454	69	2,385	-1,997	388	2006
1,683	955	728	2,725	-7,772	-5,047	- 575	-5,622	76	-5,698	4,777	- 921	2007
1,780	976	804	2,997	-4,717	-1,720	-1,694	-3,414	37	-3,451	- 898	-4,349	2008
1,865	1,006	859	3,785	-2,196	1,589	- 80	1,509	- 7	1,516	-4,369	-2,851	2009
1,797	1,027	770	3,856	- 460	3,396	76	3,472	79	3,393	-4,625	-1,232	2010
1,865	1,031	834	3,320	709	4,029	- 454	3,575	51	3,524	-4,363	- 839	2011
3,030	1,612	1,418	3,398	- 412	2,986	- 823	2,163	105	2,058	-3,730	-1,672	2012
2,773	1,450	1,323	343	- 815	- 472	- 744	-1,216	70	-1,286	- 669	-1,955	2013
2,859	1,458	1,401	2,857	-1,028	1,829	122	1,951	-140	2,091	-4,119	-2,028	2014
2,940	1,487	1,453	2,660	- 563	2,097	435	2,532	90	2,442	-4,393	-1,951	2015
4,250	2,009	2,241	3,264	- 973	2,291	- 28	2,263	86	2,177	-4,065	-1,888	2016
4,129	1,961	2,168	2,850	- 890	1,960	- 496	1,464	-178	1,642	-1,337	305	2017
4,352	2,214	2,138	2,284	- 197	2,087	- 755	1,332	146	1,186	- 894	292	2018
4,145	2,037	2,108	2,798	- 686	2,112	- 65	2,047	428	1,619	-1,387	232	2019
4,277	2,097	2,180	3,333	-1,209	2,124	77	2,201	538	1,663	-1,274	389	2020

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1985	42	52,786	1,387	3,998	2,611	596	683	87	-	-	1,983
1986	47	70,335	1,555	4,430	2,875	681	788	107	-	-	2,236
1987	51	83,156	1,770	4,979	3,209	624	741	117	-	-	2,394
1988	56	96,330	1,901	5,828	3,927	599	746	147	-	-	2,500
1989	65	109,357	1,836	7,936	6,100	721	917	196	-	-	2,557
1990	78	122,583	2,117	10,058	7,941	771	1,013	242	-	-	2,888
1991	83	135,295	2,415	12,213	9,798	926	1,167	241	-	-	3,341
1992	88	197,150	3,656	18,320	14,664	1,196	1,458	262	-	-	4,852
1993	86	211,200	4,222	16,339	12,117	1,373	1,713	340	601	187	6,383
1994	88	231,376	5,038	15,822	10,784	1,448	1,801	353	303	262	7,051
1995	88	227,312	5,020	14,300	9,280	1,490	1,823	333	238	332	7,080
1996	78	240,468	5,074	13,214	8,140	1,699	2,094	395	271	481	7,525
1997	76	255,458	5,609	13,923	8,314	2,020	2,455	435	22	440	8,091
1998	68	256,528	4,970	13,209	8,239	2,309	2,758	449	237	576	8,092
1999	60	253,890	5,197	13,004	7,808	2,548	3,123	575	- 23	579	8,301
1999	60	129,812	2,657	6,649	3,992	1,303	1,597	294	- 12	296	4,244
2000	55	126,022	2,517	7,105	4,588	1,262	2,049	787	- 116	454	4,117
2001	51	168,673	3,019	11,676	8,657	1,426	2,233	807	- 143	327	4,629
2002	49	284,168	3,430	15,964	12,534	1,186	1,929	743	108	561	5,285
2003	45	291,782	3,521	14,921	11,400	1,425	1,818	393	287	292	5,525
2004	42	313,299	3,931	15,124	11,193	1,724	2,167	443	- 85	262	5,832
2005	41	649,254	8,216	29,491	21,275	3,389	4,246	857	345	167	12,117
2006	44	679,356	8,678	32,318	23,640	3,694	4,867	1,173	325	188	12,885
2007	42	766,323	10,189	39,607	29,418	4,038	5,725	1,687	- 542	421	14,106
2008	44	732,683	10,163	39,246	29,083	3,777	5,911	2,134	- 3,392	345	10,893
2009	43	679,565	9,831	26,212	16,381	3,311	5,272	1,961	1,277	370	14,789
2010	42	666,637	9,104	22,602	13,498	3,331	5,236	1,905	371	28	12,834
2011	39	756,406	9,868	23,908	14,040	3,234	4,934	1,700	- 173	447	13,376
2012	37	803,313	8,502	20,365	11,863	2,885	4,501	1,616	1,215	415	13,017
2013	37	692,773	8,266	15,323	7,057	2,633	4,282	1,649	1,106	301	12,306
2014	35	680,177	8,347	14,546	6,199	3,025	4,966	1,941	343	- 45	11,670
2015	33	735,491	8,383	13,502	5,119	2,919	4,834	1,915	435	456	12,193
2016	34	762,620	8,950	13,098	4,148	3,157	5,057	1,900	718	402	13,227
2017	34	765,500	8,801	12,037	3,236	3,589	5,218	1,629	812	891	14,093
2018	33	763,177	9,252	12,327	3,075	3,042	4,711	1,669	436	- 340	12,390
2019	32	849,008	9,683	12,911	3,228	3,520	5,338	1,818	546	1,184	14,933
2020	33	973,433	9,348	11,326	1,978	4,639	6,755	2,116	539	650	15,176

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
1,275	739	536	708	-	708	- 217	491	267	224	- 57	167	1985
1,519	873	646	717	-	717	- 246	471	248	223	- 46	177	1986
1,743	994	749	651	-	651	- 189	462	268	194	- 29	165	1987
1,913	1,083	830	587	-	587	- 61	526	269	257	- 45	212	1988
2,141	1,155	986	416	-	416	- 90	326	212	114	48	162	1989
2,398	1,302	1,096	490	-	490	- 104	386	267	119	- 59	60	1990
2,755	1,456	1,299	586	-	586	- 202	384	243	141	- 34	107	1991
4,026	2,171	1,855	826	-	826	-1,518	- 692	308	- 1,000	1,213	213	1992
4,369	2,310	2,059	2,014	-1,184	830	- 164	666	153	513	27	540	1993
4,649	2,458	2,191	2,402	-1,442	960	- 214	746	339	407	- 109	298	1994
4,852	2,530	2,322	2,228	- 820	1,408	- 150	1,258	479	779	- 98	681	1995
5,010	2,573	2,437	2,515	- 755	1,760	- 369	1,391	646	745	- 108	637	1996
5,090	2,564	2,526	3,001	- 844	2,157	- 549	1,608	502	1,106	- 472	634	1997
5,160	2,505	2,655	2,932	- 720	2,212	- 80	2,132	693	1,439	- 518	921	1998
5,457	2,625	2,832	2,844	- 972	1,872	- 853	1,019	632	387	542	931	1999
2,790	1,342	1,448	1,454	- 497	957	- 436	521	323	198	277	476	1999
2,840	1,381	1,459	1,277	- 324	953	21	974	251	723	229	952	2000
3,216	1,474	1,742	1,413	- 422	991	- 266	725	349	376	134	510	2001
3,381	1,486	1,895	1,904	- 632	1,272	- 18	1,254	449	805	- 310	497	2002
3,325	1,443	1,882	2,200	- 799	1,401	- 837	564	274	290	390	680	2003
3,534	1,473	2,061	2,298	- 612	1,686	- 874	812	494	318	206	525	2004
7,291	3,416	3,875	4,826	-1,962	2,864	- 783	2,081	721	1,360	- 537	824	2005
7,672	3,711	3,961	5,213	-1,852	3,361	-1,287	2,074	517	1,557	- 511	1,045	2006
8,115	3,927	4,188	5,991	-2,204	3,787	-5,914	9,701	769	8,932	-3,885	5,046	2007
8,371	3,947	4,424	2,522	-2,887	- 365	-1,423	-1,788	363	- 2,151	2,508	358	2008
8,811	4,471	4,340	5,978	-2,953	3,025	-1,816	1,209	496	713	592	1,306	2009
7,618	3,432	4,186	5,216	-1,697	3,519	-1,439	2,080	550	1,530	- 34	1,496	2010
7,950	3,551	4,399	5,426	-2,084	3,342	-1,582	1,760	271	1,489	- 409	1,080	2011
8,097	3,643	4,454	4,920	- 285	4,635	-1,339	3,296	735	2,561	- 32	2,529	2012
8,230	3,773	4,457	4,076	- 474	3,602	-1,481	2,121	513	1,608	- 558	1,050	2013
7,920	3,516	4,404	3,750	- 439	3,311	-1,308	2,003	320	1,683	- 725	958	2014
8,503	3,992	4,511	3,690	- 479	3,211	-1,723	1,488	430	1,058	- 396	662	2015
9,072	4,329	4,743	4,155	-1,012	3,143	-1,604	1,539	636	903	2,646	3,549	2016
8,817	4,070	4,747	5,276	- 590	4,686	-1,819	2,867	808	2,059	- 565	1,494	2017
8,717	4,064	4,653	3,673	- 994	2,679	- 992	1,687	586	1,101	- 518	583	2018
9,612	4,611	5,001	5,321	- 164	5,157	-1,952	3,205	1,189	2,016	2,664	4,680	2019
9,525	4,585	4,940	5,651	-1,866	3,785	-1,256	2,529	1,175	1,354	853	2,207	2020

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

## 9. Credit institutions' charge items \*

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

Financial year	Charges						General administrative spending					
	Number of reporting institutions	total	Interest paid <sup>1</sup>	Commissions paid	Net loss from the trading portfolio <sup>2</sup>	Gross loss on transactions in goods and subsidiary transactions <sup>3</sup>	total <sup>4</sup>	Staff costs			Other administrative spending <sup>6</sup>	
								Wages and salaries	Social security costs and costs relating to pensions and other benefits			
									total	of which: Pensions <sup>5</sup>		
1	2	3	4	5	6	7	8	9	10	11	12	
1968	3,708	29,844	18,487	155	–	–	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	–	–	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	–	–	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	–	–	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	–	–	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	–	–	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	–	–	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	–	–	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	–	–	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	–	–	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	–	–	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	–	–	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	–	–	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	–	–	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	–	–	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	–	–	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	–	–	41,473	29,001	23,203	5,798	2,350	12,472
1985 <sup>14</sup>	4,639	249,035	166,161	1,113	–	–	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	–	–	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	–	–	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	–	–	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	–	–	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	–	–	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	–	–	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	–	–	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	–	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	–	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	–	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	–	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	–	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	–	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	–	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	–	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	–	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	–	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	–	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	–	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	–	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	–	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	–	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	–	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	–	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	–	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	–	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	–	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	–	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	–	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	–	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	–	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	–	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	–	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	–	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,033	80,392	14,521	56	–	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	211,175	59,572	14,547	126	–	82,554	44,210	34,730	9,480	3,554	38,344

\* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1990 including Deutsche Bundespost Postbank (from 1995: Deutsche Postbank AG). As of 1993 including East German credit institutions and in accordance with the new accounting rules. **1** As of 1993, interest on participation rights is only shown here. Discount deductions may not be offset against the corresponding discount income. **2** Up to 1992 included in column 15 and 16 as well as in table 10 ("Credit institutions' income items") column 15. Until 2009, result from financial operations. **3** As of 1993, expenditure on

transactions in goods and subsidiary transactions is only shown in net terms with corresponding income. Until 1992, expenditure on transactions in goods and subsidiary transactions is included in column 7 or in table 10 ("Credit institutions' income items") column 12. **4** As of 1993, excluding expenditure on transactions in goods and subsidiary transactions. **5** Until 1992 including costs relating to other benefits. **6** Spending item does not include depreciation of and value adjustments to tangible and intangible assets, shown net of depreciation of assets leased ("narrow definition"). All other tables are based on a broad definition of "other administrative spending".

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

## 9. Credit institutions' charge items \*

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

Depreciation of and value adjustments to tangible and intangible assets <sup>7</sup>		Other operating charges <sup>8</sup>	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments <sup>9</sup>	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets <sup>10</sup>	Charges incurred from loss transfers	Transfers to special reserves	Extra-ordinary charges <sup>11</sup>	Taxes on income and earnings <sup>12</sup>	Other taxes <sup>13</sup>	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Financial year
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
605	–	542	775	15	–	35	–	1,860	53	18	1968
686	–	562	1,627	24	3	100	–	1,594	53	15	1969
812	–	676	2,101	40	8	66	–	1,485	48	11	1970
948	–	690	1,416	47	8	66	–	1,970	70	20	1971
1,030	–	692	2,056	36	6	91	–	2,475	104	34	1972
1,101	–	1,489	3,730	236	13	91	–	2,262	91	30	1973
1,230	–	1,976	3,933	297	28	459	–	2,957	91	49	1974
1,404	–	1,351	3,604	128	16	79	–	4,752	105	165	1975
1,731	–	1,729	3,900	254	14	67	–	4,595	107	297	1976
1,775	–	1,857	2,624	178	12	79	–	6,059	127	305	1977
1,852	–	1,877	3,383	197	13	147	–	6,315	123	335	1978
1,925	–	1,776	5,276	120	18	134	–	5,340	126	232	1979
2,079	–	2,061	5,394	126	18	183	–	5,979	71	167	1980
2,320	–	2,530	9,100	157	75	456	–	7,468	78	104	1981
2,580	–	2,831	12,262	234	38	443	–	10,275	79	147	1982
2,979	–	3,411	14,320	293	59	137	–	12,301	67	173	1983
3,307	–	4,110	12,617	256	36	93	–	12,422	84	232	1984
3,802	–	4,716	13,884	313	84	102	–	12,833	113	305	1985 <sup>14</sup>
4,091	–	5,250	12,714	366	142	186	–	12,739	112	269	1986
4,438	–	5,648	11,707	266	140	352	–	11,550	103	181	1987
4,608	–	5,841	8,088	92	157	4,124	–	13,109	96	194	1988
4,846	–	6,470	16,740	212	706	1,016	–	10,497	158	80	1989
5,207	–	6,157	18,512	512	1,145	379	–	10,757	194	257	1990
5,883	–	7,153	15,319	358	612	498	–	15,131	163	431	1991
6,323	–	7,781	18,742	443	429	285	–	16,915	171	546	1992
8,950	397	4,232	25,387	326	744	651	1,003	18,489	2,196	737	1993
9,172	312	4,235	31,905	1,580	884	660	1,531	16,603	2,671	1,107	1994
9,964	382	5,899	23,497	521	987	173	1,235	19,573	2,344	1,411	1995
10,357	439	6,128	25,139	571	2,108	404	3,191	20,890	3,011	1,998	1996
10,845	478	6,803	28,811	596	910	609	4,271	20,271	2,136	1,855	1997
11,611	494	7,479	30,280	545	1,373	362	6,428	31,784	251	1,772	1998
11,958	792	6,617	30,566	1,119	1,017	8,584	3,260	18,436	377	1,741	1999
6,114	405	3,383	15,628	572	520	4,389	1,667	9,426	193	890	1999
6,390	423	4,536	18,039	1,756	756	61	2,289	7,367	184	1,112	2000
6,116	167	4,548	22,531	1,839	2,807	113	2,340	4,045	218	1,877	2001
6,133	143	4,567	34,548	3,418	4,572	64	2,131	4,271	196	3,269	2002
5,647	125	5,661	23,587	7,487	2,863	63	5,353	5,801	172	3,911	2003
4,999	112	4,001	19,697	1,403	1,429	37	8,900	5,904	179	4,108	2004
4,430	–	5,986	18,211	739	1,400	36	4,791	10,069	204	4,726	2005
3,976	17	5,037	18,236	2,671	796	49	2,822	5,605	195	4,941	2006
3,823	6	5,551	26,902	3,940	939	65	1,361	6,240	158	4,961	2007
3,849	164	5,868	39,587	15,290	3,318	30	1,938	1,601	215	3,571	2008
3,922	338	8,357	28,959	9,624	3,750	23	7,405	4,182	170	3,353	2009
3,937	453	11,549	18,416	4,045	3,941	–	10,433	5,501	282	3,203	2010
5,445	2,007	17,231	11,924	11,180	6,581	–	2,674	7,034	559	3,584	2011
5,797	1,958	15,291	11,700	7,095	628	–	2,406	8,762	207	4,280	2012
5,537	1,884	16,824	10,565	3,646	651	–	3,359	7,376	173	4,889	2013
5,538	1,790	16,400	10,540	3,464	609	–	1,478	7,596	179	3,864	2014
5,890	1,822	17,897	7,249	3,579	1,213	–	2,471	8,445	309	4,077	2015
6,568	2,325	13,764	12,743	3,720	914	–	1,800	7,875	297	4,725	2016
6,968	2,581	14,784	8,309	1,466	636	–	2,317	7,536	291	4,297	2017
7,355	2,861	15,209	10,027	1,723	497	–	1,700	6,692	222	5,690	2018
9,153	3,712	14,732	10,037	12,158	908	–	3,152	7,806	252	4,116	2019
8,465	3,996	12,231	14,974	2,839	328	–	3,972	8,388	249	2,930	2020

<sup>7</sup> Until 1992 excluding depreciation of and value adjustments to tangible and intangible assets and excluding depreciation of assets leased. <sup>8</sup> Until 1992 including depreciation of assets leased as well as extraordinary charges. <sup>9</sup> As of 1993, excluding write-downs and value adjustments on securities in the trading portfolio and on securities treated as fixed assets. Including premiums for credit insurance. <sup>10</sup> As of 1993, including "Write-downs of securities treated as fixed assets". <sup>11</sup> Until 1992 included in column 15.

Extraordinary charges (and income) are those incurred outside the ordinary business of the credit institution (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). <sup>12</sup> In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken; as of 1993 excluding taxes on assets. <sup>13</sup> If not included under "Other operating charges"; as of 1993, including property tax. <sup>14</sup> Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

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

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

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

Financial year	Income									
	Interest received				Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Commissions received <sup>6</sup>
	total	total	from lending and money market transactions <sup>1</sup>	from debt securities and Debt Register claims	total <sup>2</sup>	from shares and other variable yield securities <sup>3</sup>	from participating interests <sup>4</sup>	from shares in affiliated enterprises <sup>5</sup>		
1	2	3	4	5	6	7	8	9	10	
1968	32,429	28,654	25,398	3,256	514	293	221	–	10	1,633
1969	40,435	36,333	32,196	4,137	595	335	260	–	16	1,920
1970	53,034	48,420	43,876	4,544	696	381	315	–	13	2,016
1971	58,275	52,908	48,043	4,865	747	424	323	–	65	2,459
1972	64,240	58,101	52,646	5,455	815	419	396	–	81	3,062
1973	89,621	81,232	75,411	5,821	883	433	450	–	73	3,614
1974	106,261	97,228	90,446	6,782	897	426	471	–	67	3,951
1975	102,144	93,313	84,427	8,886	939	430	509	–	86	4,426
1976	106,717	95,656	85,252	10,404	1,194	489	705	–	149	4,726
1977	114,935	103,977	92,209	11,768	1,319	547	772	–	163	5,117
1978	122,458	110,534	97,615	12,919	1,619	659	960	–	187	5,659
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	–	183	6,248
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	–	138	7,187
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	–	144	8,186
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	–	118	8,778
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	–	186	9,745
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	–	213	10,301
1985 <sup>12</sup>	257,127	231,371	203,425	27,946	2,531	985	1,546	–	225	12,078
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	–	667	13,381
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	–	200	13,098
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	–	241	14,295
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	–	538	16,752
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	–	325	19,918
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	–	318	21,546
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	–	342	24,735
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850	32,230
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274	33,219
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267	32,932
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000	35,997
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186	41,689
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641	46,864
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279	55,207
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165	28,227
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382	35,376
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898	32,682
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078	31,681
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525	32,434
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219	33,607
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339	36,942
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893	39,896
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931	43,604
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138	42,576
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100	40,710
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115	42,002
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025	41,050
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220	39,950
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628	40,618
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114	42,639
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773	44,542
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730	43,201
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388	44,190
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387	43,124
2019	239,879	152,246	137,510	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	217,065	131,505	119,240	12,265	5,980	3,542	557	1,881	3,162	46,684

\* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992 excluding building and loan associations. As of 1990 including Deutsche Bundespost Postbank (from 1995: Deutsche Postbank AG). As of 1993 including East German credit institutions and in accordance with the new accounting rules. **1** Up to 1992 including guarantee commissions (from 1993 included in column 10). Discount

deductions may not be offset against the corresponding discount income. **2** From 1993 excluding interest received from debt securities and Debt Register claims. **3** From 1993 excluding income from shares in affiliated enterprises securitised in securities. **4** From 1993 including income from amounts paid up on cooperative society shares. Up to 1992 only shown here if the amounts paid up have been reported under "Participating interests".



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

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

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

Net profit from the trading portfolio <sup>7</sup>	Gross profit on transactions in goods and subsidiary transactions <sup>8</sup>	Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments <sup>9</sup>	Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets <sup>9</sup>	Other operating income <sup>10</sup>		Income from the release of special reserves	Extraordinary income <sup>9 11</sup>	Income from loss transfers	Financial year
				total	of which: from leasing business <sup>9</sup>				
11	12	13	14	15	16	17	18	19	
-	146	-	-	1,437	-	35	-	-	1968
-	162	-	-	1,373	-	36	-	-	1969
-	172	-	-	1,641	-	73	-	3	1970
-	182	-	-	1,816	-	97	-	1	1971
-	210	-	-	1,914	-	56	-	1	1972
-	316	-	-	3,436	-	65	-	2	1973
-	333	-	-	3,685	-	85	-	15	1974
-	356	-	-	2,791	-	225	-	8	1975
-	374	-	-	4,403	-	211	-	4	1976
-	386	-	-	3,823	-	150	-	-	1977
-	379	-	-	3,983	-	96	-	1	1978
-	429	-	-	4,497	-	66	-	1	1979
-	474	-	-	5,378	-	127	-	-	1980
-	523	-	-	5,789	-	209	-	10	1981
-	508	-	-	6,534	-	144	-	6	1982
-	520	-	-	5,688	-	502	-	13	1983
-	548	-	-	7,699	-	224	-	16	1984
-	872	-	-	9,901	-	135	-	14	1985 <sup>12</sup>
-	824	-	-	9,121	-	117	-	9	1986
-	809	-	-	10,046	-	176	-	13	1987
-	751	-	-	11,984	-	182	-	17	1988
-	722	-	-	12,232	-	2,943	-	549	1989
-	732	-	-	14,551	-	1,878	-	619	1990
-	760	-	-	14,853	-	681	-	205	1991
-	741	-	-	15,385	-	341	-	211	1992
6,827	667	1,439	818	7,322	464	342	707	55	1993
1,698	605	851	3,006	7,964	365	371	1,844	143	1994
4,602	570	3,180	857	8,777	1,594	413	465	117	1995
4,513	548	3,405	1,176	10,068	1,668	357	1,280	1,191	1996
5,931	507	3,786	2,284	10,813	1,841	829	1,007	311	1997
7,368	457	3,049	15,789	12,464	988	298	15,593	676	1998
8,072	432	8,211	6,100	12,459	1,021	331	2,685	213	1999
4,127	221	4,198	3,119	6,370	522	169	1,373	109	1999
6,819	201	2,095	2,347	7,243	536	1,860	1,723	145	2000
6,203	183	2,789	5,789	8,493	247	1,519	2,409	353	2001
3,834	170	3,012	12,087	8,754	243	904	3,601	795	2002
6,803	165	1,611	2,219	9,843	220	456	1,118	112	2003
2,158	160	2,168	1,076	8,396	239	49	1,717	485	2004
12,058	161	3,956	4,983	7,986	55	83	3,161	56	2005
4,908	172	3,917	2,311	12,473	34	27	948	369	2006
3,336	173	2,889	8,979	9,100	12	38	2,111	49	2007
1,044	177	2,520	1,793	11,765	496	121	3,608	1,705	2008
8,124	157	1,913	1,111	9,214	785	37	1,280	879	2009
6,401	170	3,020	1,638	11,450	871	-	6,085	1,181	2010
5,789	184	15,027	690	20,219	6,339	-	764	5,213	2011
7,359	187	7,366	1,405	18,885	5,145	-	694	458	2012
6,195	186	4,023	1,539	17,875	4,705	-	870	865	2013
3,998	190	3,957	1,735	15,709	4,498	-	796	374	2014
4,197	185	3,752	1,905	17,647	4,679	-	543	1,101	2015
3,253	185	3,989	3,446	20,266	5,545	-	4,862	39	2016
5,576	180	4,690	3,100	18,780	5,952	-	1,608	610	2017
3,478	176	3,264	876	18,506	6,308	-	1,173	730	2018
2,525	177	3,329	1,609	21,037	8,442	-	1,858	734	2019
3,639	181	1,641	1,350	20,026	9,099	-	2,307	590	2020

<sup>5</sup> Up to 1992 included in column 6 if the investment was held in shares. <sup>6</sup> From 1993 including guarantee commissions. <sup>7</sup> Up to 2009 net profit from financial operations. Up to 1992 included in column 15 or in column 15 and 16 of table 9 ("Credit institutions' charge items"). <sup>8</sup> Up to 1992 only (gross) "Profit on transactions in goods and subsidiary transactions". <sup>9</sup> Up to 1992 included in column 15. <sup>10</sup> Up to 1992 included in the

item "Other income" or "Income from the reversal of provisions". <sup>11</sup> Extraordinary charges and income are those incurred outside the ordinary business of the credit institution (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). <sup>12</sup> Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

## Explanatory notes

### Banking statistics

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

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

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

### Monthly balance sheet statistics

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

### Borrowers statistics

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

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

### Corpus of reporting credit institutions

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

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

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

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

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

### **Banks in Germany**

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

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

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

### **Building and loan associations**

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

### **Money market funds**

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

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

### **Multi-office banks**

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

## **■ Categories of banks**

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

### **Commercial banks**

#### **Big banks**

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

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

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

### **Branches of foreign banks**

#### **Landesbanken**

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

### Savings banks

### Regional institutions of credit Cooperatives

(until June 2016)

### Credit cooperatives

### Mortgage banks

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

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

### Banks majority-owned by foreign banks

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

### Foreign banks

(this category includes banks majority-owned by foreign banks (included in the other categories of banks) as well as the category "branches of foreign banks")

### Building and loan associations

(including the legally dependent building and loan association divisions of Landesbanken)

## ■ Classification by sector

From January 1999, the classification by sector generally follows the European System of Accounts (with the current version). Natural persons are classified as residents or non-residents according to their place of residence or normal abode, and corporations according to the location of their registered office or head office.

Domestic banks are enterprises domiciled in Germany which conduct banking business as defined in section 1 (1) of the Banking Act and which meet the MFI definitions, including branches of foreign banks.

Foreign banks are enterprises whose registered office or head office is located abroad, and which are deemed to be banks in the country concerned. They also include branches of foreign banks abroad.

The sector "households" comprises self-employed persons (for instance, sole proprietors, persons managing (small) businesses, members of the professions, farmers, rentiers), employees (wage and salary earners, civil servants, pensioners and unemployed persons) and other individuals (housewives, infants, schoolchildren, students and persons not indicating their occupation). Non-profit institutions include, inter alia, churches and charitable associations (excluding institutions and associations operated by them), foundations (excluding industrial foundations), political parties and trade unions.

Besides central, state and local government, government also includes social security funds. Foreign government also includes international organisations including supra-national banks.

For details, see Special Statistical Publication 1, Bankenstatistik Kundensystematik (available in German only).

## ■ Classification by maturity

The classification of assets and liabilities by maturity is based on the originally agreed maturity or period of notice and not on the residual maturity on the reporting date. Securitised assets and liabilities are classified on the basis of the maximum period to maturity under the terms of issue.

The maturity categories are defined as follows:

Short-term = overnight or with an agreed maturity or period of notice of up to and including 1 year (up to the end of 1998, liabilities repayable on demand or with a maturity or period of notice of less than 1 month are included in "sight liabilities").

Medium-term (from January 1999, only reported for unsecured lending) = with an agreed maturity or period of notice of more than 1 year up to and including 5 years (up to the end of 1998, of more than 1 year but less than 4 years).

Long-term (from January 1999, only reported for unsecured lending) = with an agreed maturity or period of notice of 5 years or more (up to the end of 1998, of 4 years or more).

## ■ Notes on the figures

The most recent figures are in all cases to be regarded as provisional. Subsequent revisions appearing in the follow-

ing update of the Statistical Series are therefore not specially marked.

Statistical breaks have been eliminated from the figures published. The figures have been adjusted for purely statistical changes without any underlying business transactions. These include, for instance, reclassifications owing to a change in the reporting method, changes in the corpus of reporting credit institutions (eg inclusion of additional banks, mergers or liquidations of banks, changes between categories of banks), value adjustments of foreign exchange positions, and corrections of errors. The statistical eliminations can be verified by comparing the absolute changes in the totals with the adjusted revisions.

To avoid the risk of indirectly publishing data relating to individual banks, revisions arising from valuation adjustments to receivables and securities portfolios, which the monetary financial institutions (MFIs) report separately for each reporting month, are, by contrast, not eliminated from the published figures on changes included in the statistics on the categories of banks; such valuation adjustments are revised each month only as an aggregate for all MFIs in Germany under "German contribution" in the table on the money stock and its counterparts (Table II.1 in the Statistical Section of the Monthly Report) and in the figures under "changes" in the table giving an overview of the assets and liabilities of MFIs in Germany (Table IV.1 in the Statistical Section of the Monthly Report).

# Explanatory notes and glossary of statistics of the banks' profit and loss accounts

## Explanatory notes of statistics of the banks' profit and loss accounts

The results from the profit and loss accounts are based on the published annual reports of the individual institutions in accordance with the provisions set forth in the German Commercial Code (*Handelsgesetzbuch*) and the Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute*). They differ in terms of their conception, structure and definitions from the International Financial Reporting Standards (IFRS)<sup>1</sup> for publicly traded banking groups. This means that – from a methodological viewpoint – business performance and certain balance sheet or individual profit and loss items are not comparable across the national and international accounting frameworks. For reasons of comparability within Germany, it is advisable to consider the individual accounts when analysing financial performance. The figures for balance sheet capital (total equity), total assets and other stock variables are not obtained from the annual reports but are taken as annual average values on the basis of the monthly balance sheet statistics reported for the institution as a whole.

The reporting group for statistics on banks' profit and loss accounts (profit and loss statistics) includes all banks that are both monetary financial institutions (MFIs) and conform to the definition of a CRR credit institution as defined in Article 4(1) number 1 of Regulation (EU) No 575/2013 and are domiciled in Germany. Branches of foreign banks that are exempted from the provisions of Section 53 of the German Banking Act (*Kreditwesengesetz*), banks in liquidation and banks with a financial year of less than 12 months (truncated financial year) are not included in this performance analysis.

As in the monthly balance sheet statistics, a series of reclassifications in the banking categories included in the banking statistics were also carried out in the profit and loss statistics in the 2018 reporting year. This means there is sometimes limited comparability with the prior-year figures for the affected banking groups. "DB Privat- und Firmenkundenbank AG" was created through the merger between "Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft", which had up to now been assigned

to the "regional banks and other commercial banks" category, and "Postbank AG", which had up to now been classified as a "big bank". "DB Privat- und Firmenkundenbank AG" has been assigned to the category of "big banks" as of this reporting year. "DSK Hyp AG" (formerly "SEB AG") is no longer assigned to the "regional banks and other commercial banks" category, and has instead been assigned to the "mortgage banks" category. Two banks have been reassigned from the "Landesbanken" category: "HSH Nordbank" now belongs to the "regional banks and other commercial banks" category and "Landesbank Berlin AG" has been assigned to the "savings banks" category. "Wüstenrot Bank Aktiengesellschaft Pfandbriefbank" no longer belongs to the "mortgage banks" category, and has instead been assigned to the "regional banks and other commercial banks" category.

At the launch of monetary union in 1999, the reporting group relevant for calculating the money supply and for monetary analysis was uniformly defined by the ECB for the euro area as a whole and designated as the monetary financial institutions (MFI) sector. Unlike the population of banks used for the Bundesbank analysis up to that point, building and loan associations are also included. Except where another time period is explicitly mentioned, the calculations with regard to the longer-term average cover the years since the launch of monetary union, i.e. from 1999 to 2020.

## Glossary of statistics of the banks' profit and loss accounts

Information on items of the balance sheet statistics may be found in Special Statistical Publication 1 "Banking statistics guidelines".

### Administrative spending

See "General administrative spending" and "Other administrative spending".

<sup>1</sup> IFRS-based financial statements are of relevance, for instance, to matters of macroprudential analysis and oversight, concentrating on systemically important banks and their international business activities (including their foreign subsidiaries). For details, see Deutsche Bundesbank, Finanzstabilitätsbericht 2013, November 2013.

**Affiliated enterprises**

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

**Average equity**

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

**Banks majority-owned by foreign banks**

Breakdown of legally independent banks that are majority-owned by foreign banks included in the categories "Big banks", "Regional banks and other commercial banks", "Mortgage banks" and "Building and loan associations". See "Banking statistics guidelines" (*Verzeichnis der rechtlich selbständigen Banken (MFIs) im Mehrbesitz ausländischer Banken*) <https://www.bundesbank.de/resource/blob/611454/72f1b0f25f4034cf1d1ff949fef737ac/mL/statso01-16-verzeichnisse-data.pdf>.

**Categories of banks**

For definitions of the individual categories of banks, see "Banking statistics guidelines" (*Verzeichnis der Banken (MFIs) in Deutschland nach Bankengruppen*) <https://www.bundesbank.de/resource/blob/611454/72f1b0f25f4034cf1d1ff949fef737ac/mL/statso01-16-verzeichnisse-data.pdf>.

**Cost-income ratio (CIR)**

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

**Credit institution as a whole**

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

**Current income from long-term equity investments**

This also includes the dividends from the amounts paid up on cooperative society shares.

**Differing financial years**

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

**Equity ratio**

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

**Extraordinary result in the narrower sense**

Balance of reported extraordinary income less reported extraordinary charges.

**Figures for the most recent date**

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

**General administrative spending**

Staff costs plus other administrative spending ("broad" definition).

**Gross earnings**

The sum of net interest income and net commission income.

**Income from operating banking business**

See "Operating income".

**Insolvency**

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

**Interbank transaction**

Transaction between credit institutions.

**Interest income (total)**

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

**Interest income in the narrower sense**

Interest received from lending and money market transactions, debt securities and Debt Register claims.

**Interest margin**

Net interest income in relation to average total assets.

### **Leasing**

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

### **Long-term equity investments**

Balance sheet statistics main template item HV11 100.

### **Long-term financial assets**

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

### **Net accumulated losses**

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

### **Net commission income**

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

### **Net income or loss for the financial year after tax**

Net income or loss for the financial year before tax less taxes on income and earnings.

### **Net income or loss for the financial year before tax**

Operating result plus other and extraordinary result.

### **Net income from traditional interest business**

See "Net interest income in the narrower sense".

### **Net interest income (total)**

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

### **Net interest income in the narrower sense**

Interest received from lending and money market transactions, debt securities and Debt Register claims less interest paid.

### **Net operating income or charges**

Operating income less general administrative spending.

### **Net retained profits**

Net income for the financial year plus withdrawals from reserves and participation rights capital less transfers to reserves and participation rights capital. See also "Withdraw-

als from or transfers to reserves and participation rights capital".

### **Operating banking business**

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

### **Operating expenditure**

General administrative spending less staff costs, including depreciation and write-downs of tangible fixed assets (excluding depreciation and write-downs of leased assets).

### **Operating income**

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

### **Operating result**

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

### **Operating result before (re-)measurement**

Partial operating result plus result from the trading portfolio as well as other operating result.

### **Other administrative spending ("broad" definition)**

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

### **Other administrative spending ("narrow" definition)**

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

### **Other and extraordinary result (extraordinary result in the broader sense)**

Extraordinary result in the narrower sense plus reversals of write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as income from the reversal of special reserves and income from loss transfers less write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as charges from loss transfers, transfers to special reserves (up to 2010)



and profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements.

#### **Partial operating result**

Net interest income and net commission income less general administrative spending.

#### **Participation certificate**

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

#### **Participation right**

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

#### **Profit and loss account by category of bank**

The profit and loss account is the comparison of the profit and loss balances (income and expenditure). The annual result of an enterprise is thus shown as either a net surplus (income) or deficit (loss) for the financial year. This applies to enterprises domiciled in Germany that conduct banking business pursuant to section 1 (1) of the Banking Act (*Kreditwesengesetz*) and are defined as monetary financial institutions (MFIs), excluding institutions in liquidation and institutions with a truncated financial year.

#### **(Re-)measurement gains/losses (excluding tangible fixed assets and long-term financial assets)**

Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions less write-downs of receivables and specific securities as well as transfers to loan loss provisions.

#### **Reserves, disclosed**

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

#### **Reserves, undisclosed**

Pursuant to section 340 f of the Commercial Code (*Handelsgesetzbuch*), credit institutions are allowed to accumulate additional undisclosed reserves for the total stock of claims and the securities in the liquidity reserve amounting to no more than 4% of these items. The difference between the book value and the actual market value of a balance sheet item (undervaluation of claims and assets or

overvaluation of liabilities) that cannot be seen by the users of financial accounts. This is based on the legal valuation and accounting rules.

#### **Result from the trading portfolio**

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

#### **Return**

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

#### **Return on equity (RoE)**

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

#### **Shares and other variable-yield securities**

Balance sheet statistics main template item HV11 090.

#### **Special reserves**

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

#### **Specific securities**

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

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

of their cost or current market value (principle of the lower of cost or market).

#### **Tangible fixed assets**

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

#### **Taxes on income and earnings**

This describes profit-related taxes (corporation tax, possibly also investment income tax, trade earnings tax, as well as comparable foreign taxes). In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken.

#### **Total assets, average**

Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution as a whole (balance sheet statistic main template item HV21 330). Not included are the foreign branches of savings banks and, as

of 2004, the foreign branches of regional institutions of credit cooperatives as well as those institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

#### **Trading result**

See also "Result from the trading portfolio".

#### **Truncated financial year**

Period of less than twelve months in a balance sheet.

#### **Withdrawals from or transfers to reserves and participation rights capital**

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

#### **Yield**

See also "Return".

## Translation of table header information

### I Banks (MFIs) in Germany

#### 1 Assets \*

€ million

Number of reporting institutions	Total assets (balance sheet total) <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and Treasury discount paper	Bills	Unsecuritised lending to banks (MFIs)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
								Total	Money market paper <sup>2</sup>	Bonds and debt securities
1	2	3	4	5	6	7	8	9	10	11

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets				Tangible assets	Other assets <sup>1</sup>			Memo item Rediscount credit (col 8 and Table I.2, col 23) <sup>5</sup>
			Total	of which		Total		of which: trading portfolio derivatives <sup>3</sup>	of which with group-affiliated <sup>4</sup> foreign banks		
				Fiduciary loans	Securities held on a fiduciary basis					Total	
12	13	14	15	16	17	18	19	20	21	22	

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Owing to the Act Modernising Accounting Law (Gesetz zur Modernisierung des Bilanzrechts) of 25 May 2009, derivative financial instruments in the trading portfolio (trading portfolio derivatives) within the meaning of section 340e (3) sentence 1 of the German Commercial Code (Handelsgesetzbuch) read in conjunction with section 35 (1) No 1a of the Credit Institution Accounting

Regulation (Verordnung über die Rechnungslegung der Kreditinstitute) are classified under "Other assets and liabilities" as of the December 2010 reporting date. **2** Excluding Treasury bills and Treasury discount paper. **3** That means derivative financial instruments in the trading portfolio. **4** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **5** Bill portfolios plus contingent liabilities arising from bills rediscounted.

#### 2 Liabilities \*

€ million

Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)				Securitised debts			Fiduciary liabilities			Value adjustments <sup>5</sup>	Provisions for liabilities and charges
	Total	Sight and time deposits <sup>1</sup>	Savings deposits <sup>2</sup>	Bank savings bonds <sup>3</sup>	Total <sup>4</sup>	of which		Total	of which			
						Debt securities in issue <sup>4</sup>	Money market paper in issue <sup>4</sup>		Fiduciary loans	Securities issued on a fiduciary basis		
1	2	3	4	5	6	7	8	9	10	11	12	13

### I Banks (MFIs) in Germany

#### 2 Liabilities (cont'd)

€ million

Sub-ordinated liabilities	Participation rights capital	Fund for general banking risks	Capital <sup>6</sup>			Other liabilities <sup>7</sup>				Total liabilities <sup>7</sup>	Volume of business <sup>7,10</sup>	Memo item Sureties
			Total	of which		Total	of which: trading portfolio derivatives <sup>8</sup>		of which with group-affiliated <sup>9</sup> foreign banks			
				Sub-scribed capital	Reserves <sup>6</sup>		Total	Total				
14	15	16	17	18	19	20	21	22	23	24	25	

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. **2** Excluding deposits under savings and loan contracts (see also footnote 1). **3** Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). **4** Excluding non-negotiable bearer debt securities and bearer money market

paper. **5** Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **6** Less published loss. **7** See Table I.1, footnote 1. **8** I.e. Derivative financial instruments in the trading portfolio. **9** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **10** Col 23 plus contingent liabilities arising from bills rediscounted.

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

€ million

Number of reporting credit institutions	Balance sheet total <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and Treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets	
1	2	3	4	5	6	7	8	9	10	11	12	
Tangible assets and others <sup>2</sup>											Other liabilities <sup>1</sup>	
<i>of which</i> Derivative financial instruments in the trading portfolio <sup>4</sup>											<i>of which</i> Derivative financial instruments in the trading portfolio <sup>4</sup>	
Total		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	Memo items Sureties	
13	14	15	16	17	18	19	20	21	22	23	24	25

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** See Table I.1, footnote 1. **2** Untaxed general value adjustments and individual country-

risk value adjustments; other individual value adjustments are deducted on the asset side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

### I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

Lending to domestic and foreign banks					Lending to domestic banks							
Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
						Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

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

Footnote to (b) By category of banks

**1** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

#### 5 Lending to non-banks (non-MFIs) \*

(a) Total

€ million

Lending to non-banks								Short-term lending			
Total including		excluding		Treasury bills and negotiable money market paper	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims <sup>1</sup>	Memo item Fiduciary loans	Total	
Treasury bills credits, securities portfolios, equalisation claims	Loans	Treasury bill credits	Loans								
1	2	3	4	5	6	7	8	9	10		

  

Medium and long-term lending									
Loans	Bills	Treasury bills and negotiable money market paper	Total including		Unsecured lendings			Securities	Equalisation claims
			including	excluding	Total	Medium-term	Long-term		
11	12	13	14	15	16	17	18	19	20

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the

classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including debt securities arising from the exchange of equalisation claims.

**I Banks (MFIs) in Germany**  
**5 Lending to non-banks (non-MFIs) \***  
**(b) By category of banks**

€ million

Lending to non-banks						Short-term lending			Medium and long-term lending		
Total	of which					Total	of which		Total	of which Loans	
	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
1	2	3	4	5	6	7	8	9	10	11	12

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1**

Excluding debt securities arising from the exchange of equalisation claims.

**2** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

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

**(a) Total**

**(b) By category of banks**

€ million

Lending to domestic non-banks						Short-term lending				Medium		
Total	of which					Total	to enterprises and households			to government		Total
	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans		Total	Loans	Bills	Total	of which Loans	
1	2	3	4	5	6	7	8	9	10	11	12	13

**and long-term lending**

to enterprises and households						to government						
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisation claims	Memo item Fiduciary loans
	Total	Medium-term	Long-term				Total	Medium-term	Long-term			
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

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

debt securities arising from the exchange of equalisation claims. **2** Including debt securities arising from the exchange of equalisation claims.

**Footnote to (b) By category of banks**

**1** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

# I Banks (MFIs) in Germany

## 7 Lending to domestic enterprises and households, housing loans \*

### (a) Total

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing Loans	Enterprises			Self-employed persons			
	Total	Mortgage loans secured by residential real estate	Other housing loans			Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
1	2	3	4	5	6	7	8	9	10	11	12	13

Lending to employees and other individuals													Lending to non-profits institutions			
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending				
		Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts												
		14	15	16									17	18	19	20

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

\* For the corpus of reporting credit institutions, the categories of banks, the

classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Excluding mortgage loans and housing loans, even in the form of instalment credit.

### (b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing Loans	Enterprises			Self-employed persons <sup>2</sup>			
	Total	Mortgage loans secured by residential real estate	Other housing loans			Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
1	2	3	4	5	6	7	8	9	10	11	12	13

Lending to employees and other individuals													Lending to non-profits institutions			
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending				
		Housing loans	Instalment credit <sup>2</sup>	Debit balances on wage, salary and pension accounts												
		14	15	16									17	18	19	20

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. <sup>1</sup> Including sole proprietors. <sup>2</sup> Excluding mortgage loans and housing loans, even in the form of instalment credit. <sup>3</sup> Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

# I Banks (MFIs) in Germany

## 8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity \*

(a) Total

(b) By category of banks

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	Manufacturing											Total
	1	2	3	4	5	6	7	8	9	10	11	
		Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products; leather and leather products	Manufacture of food products, beverages and tobacco	Electricity, gas and water supply; mining and quarrying	Construction
1	2	3	4	5	6	7	8	9	10	11	12	13

  

Total	Services sector (including the professions)											Total	
	14	15	16	17	18	19	20	21	22	23	24		25
	Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development <sup>1</sup>	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services
14	15	16	17	18	19	20	21	22	23	24	25	26	

Zeit = Period; Vj. = Quarter

Kredite insgesamt = Total lending

Kurzfristige Kredite = Short-term lending

Mittelfristige Kredite = Medium-term lending

Langfristige Kredite = Long-term lending

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Plus other business activities (except holding companies), representation of interests. **2** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

Footnote 2 on page 49 of the Statistical Series Banking Statistics  
Classification of lending by building and loan association by sector and industry estimated.

I Banks (MFIs) in Germany  
 9 Lending to domestic government, by debtor group \*  
 (a) Total

€ million

Lending to domestic government <sup>1</sup>		Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims)								
Total	of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds <sup>2</sup>				State government
		Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
1	2	3	4	5	6	7	8	9	10	11

Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) (cont'd)										
State government (cont'd)			Local government and local government association <sup>3</sup>				Social security funds			
Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
12	13	14	15	16	17	18	19	20	21	22

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

Excluding lending to the successor organisations of the Treuhand agency, as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations.

(b) By category of banks

€ million

Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) <sup>1</sup>												
Domestic government, total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations. **4** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".



## I Banks (MFIs) in Germany

### 10 Securities portfolios and participating interests \*

€ million

Securities Portfolios <sup>1</sup>						Domestic securities								
Total	Bonds and debt securities <sup>2</sup>					Shares, mutual fund shares and other securities	Total	Bank debt securities <sup>7</sup>			Public debt securities <sup>9</sup>		Corporate debt securities (non-MFIs) <sup>11</sup>	
	Total	of which						Total	Total	with an maturity of		Total		of which Issued by the Federal Government and its special funds <sup>9, 10</sup>
		Floating rate notes <sup>3</sup>	Zero coupon bonds <sup>4</sup>	Foreign currency bonds <sup>5, 6</sup>	up to and including 2 years <sup>8</sup>					more than 2 years				
1	2	3	4	5	6	7	8	9	10	11	12	13		

Domestic securities (cont'd)				Foreign securities				Participating interests				
Shares (including participation certificates)		Mutual fund shares, other securities		Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
Total	of which Issued by banks (MFIs)	Total	of which Issued by banks (MFIs)									
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

floating rate notes and foreign-currency-denominated zero coupon bonds. **6** Bonds denominated in non-euro currencies. **7** Excluding own issues. **8** Bank debt securities with maturities of up to 1 year are classified as money market paper, which is not included here. **9** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **10** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund. **11** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

## I Banks (MFIs) in Germany

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

€ million

Securities portfolios, total <sup>1</sup>	Domestic securities <sup>2</sup>							Foreign securities				
	Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## 12 Deposits and borrowing from banks (MFIs) \*

(a) Total

(b) By category of banks

€ million

Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic (excluding the Bundesbank) <sup>1</sup>					Memo item		
Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
						Short-term	Medium and long-term				
1	2	3	4	5	6	7	8	9	10	11	12

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including liabilities arising from monetary policy operations with the Bundesbank. **3** Own acceptances and promissory notes outstanding.

# I Banks (MFIs) in Germany

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

### (a) Total

€ million

Deposits and borrowing from domestic and foreign non-banks <sup>1</sup>												
Total	Sight deposits	Time deposits <sup>2</sup>					Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Fiduciary loans	Memo item		
		Total	for up to and including 1 year	for more than 1 year		Total				Liabilities arising from repos	Loans and advances to financial vehicle corporations	
				for up to and including 2 years	for 2 years and more <sup>2</sup>							Of which: With central counterparties <sup>5</sup>
1	2	3	4	5	6	7	8	9	10	11	12	13

Deposits and borrowing from domestic non-banks <sup>1</sup>												
Total	Sight deposits	Time deposits <sup>2</sup>					Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Fiduciary loans	Memo item		
		Total	for up to and including 1 year	for more than 1 year		Total				Liabilities arising from repos		
				for up to and including 2 years	for 2 years and more <sup>2</sup>							
14	15	16	17	18	19	20	21	22	23	24		

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 Including deposits under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts. 4 Including liabilities arising from non-negotiable bearer debt securities. 5 Within the meaning of § 1 section 31 KWG.

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

### (b) By category of banks

€ million

Deposits and borrowing from domestic and foreign non-banks <sup>1</sup>								Deposits and borrowing from domestic non-banks <sup>1</sup>				
Total	Sight deposits	Time deposits <sup>2</sup>			Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits <sup>2</sup>	Savings deposits and bank savings bonds <sup>3,4</sup>	Memo item Fiduciary loans
		Total	of which									
			for up to and including 1 year	for more than 2 years <sup>2</sup>								
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building and loan associations: including deposits under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts, see also footnote 2. 4 Including liabilities arising from non-negotiable bearer debt securities. 5 Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

# I Banks (MFIs) in Germany

## 14 Deposits and borrowing from domestic enterprises, households and government \*

### (a) Total

€ million

Deposits and borrowing <sup>1</sup>									
Total	Sight deposits	Time deposits <sup>2</sup>					Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Memo item Fiduciary loans
		Total	for up to and including 1 year	for more than 1 year					
				for up to and including 2 years	for more than 2 years <sup>2</sup>				
1	2	3	4	5	6	7	8	9	10

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts, see also footnote 2. 4 Including liabilities arising from non-negotiable bearer debt securities.

## 14 Deposits and borrowing from domestic enterprises, households and government \*

### (b) By category of banks

€ million

Deposits and borrowing from domestic enterprises and households <sup>1</sup>						Deposits and borrowing from domestic government <sup>1</sup>							
Total	of which					Total	Memo item Fiduciary loans	Time deposits <sup>2</sup>				Savings deposits and bank savings bonds <sup>3, 4</sup>	Memo item Fiduciary loans by domestic non-banks, total
	Sight deposits	Time deposits <sup>2</sup>			Savings deposits and bank savings bonds <sup>3, 4</sup>			Sight deposits	of which				
		Total	for up to and including 1 year	for more than 2 years <sup>2</sup>					for up to and including 1 year	for more than 2 years <sup>2</sup>			
1	2	3	4	5	6	7	8	9	10	11	12	13	

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

## I Banks (MFIs) in Germany

### 15 Deposits and borrowing from domestic enterprises and households, by creditor group \*

#### (a) Total

€ million

Deposits and borrowing <sup>1</sup>									
Total	Sight deposits	Time deposits <sup>2</sup>					Savings deposits <sup>3</sup>	Bank savings bonds <sup>4</sup>	Memo item Fiduciary loans
		Total	for up to and including 1 year	for more than 1 year					
				Total	for up to and including 2 years	for more than 2 years <sup>2</sup>			
1	2	3	4	5	6	7	8	9	10

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

Inländische Unternehmen (Nicht-MFIs) = Domestic enterprises (non-MFIs)

Inländische wirtschaftlich selbständige Privatpersonen = Domestic self-employed persons

Inländische wirtschaftlich unselbständige Privatpersonen = Domestic employees

Inländische sonstige Privatpersonen = Other domestic individuals

Inländische Organisationen ohne Erwerbszweck = Domestic non-profit institutions

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Excluding sole proprietors; see also footnote 6. **6** Including sole proprietors; see also footnote 5.

### 15 Deposits and borrowing from domestic enterprises and households, by creditor group \*

#### (b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) <sup>1, 2</sup>												
Domestic enterprises (non-MFIs) <sup>3</sup>						Domestic self-employed persons <sup>4</sup>					Domestic employees	
Total	Sight deposits	Time deposits <sup>2</sup>			Memo item Fiduciary loans	Total	Sight deposits	Time deposits <sup>2</sup>			Total	Sight deposits
		Total	of which					Total	of which			
			for up to and including 1 year	for more than 2 years <sup>2</sup>					for up to and including 1 year	for more than 2 years <sup>2</sup>		
1	2	3	4	5	6	7	8	9	10	11	12	13

Other domestic households													Domestic non-profit institutions				
Time deposits <sup>2</sup>		Total	Sight deposits	Time deposits <sup>2</sup>			Total	Sight deposits	of which		Total	Sight deposits	Total	of which			
Total	for up to and including 1 year			for more than 2 years <sup>2</sup>	Total	of which			Total	Sight deposits				Total	for up to and including 1 year	for more than 2 years <sup>2</sup>	
						for up to and including 1 year											for more than 2 years <sup>2</sup>
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28			

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations, including deposits under savings and loan contracts; see Table III.2. **3** Excluding sole proprietors; see also footnote 4. **4** Including sole proprietors; see also footnote 3. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing from domestic government <sup>1</sup>												
Total	Federal Government and its special funds <sup>2</sup>						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13

Local government and local government associations (including municipal special purpose associations)						Social security funds					
Total	Sight deposits	Time deposits <sup>4</sup>		Savings deposits and bank savings bonds <sup>3,5</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans
		for up to and including 1 year	for more than 1 year <sup>4</sup>					for up to and including 1 year	for more than 1 year		
14	15	16	17	18	19	20	21	22	23	24	25

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. **3** Including non-negotiable bearer debt securities. **4** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts. **5** Excluding deposits under savings and loan contracts see also footnote 4. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

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

€ million

Savings deposits <sup>1</sup>											
Total	By maturity		By group of savers and maturity								
	At 3 months' notice	At a period of notice of more than 3 months	Domestic households <sup>2</sup>			Domestic non-profit institutions		Domestic enterprises (non-MFIs) <sup>3</sup>		Domestic government	
			Total	At 3 months' notice	At a period of notice of more than 3 months	Total	of which At 3 months' notice	Total	of which At 3 months' notice	Total	of which At 3 months' notice
1	2	3	4	5	6	7	8	9	10	11	12

Bank savings bonds <sup>5</sup>											
Total	Memo item Special savings facilities of domestic non-banks <sup>4</sup>		sold to								
	of which At 3 months' notice	Total	of which At 3 months' notice	Total	domestic banks (MFIs)	domestic non-banks (non-MFIs)				Government	Non-residents
						Total	of which With maturities of more than 2 years	Households (including non-profit institutions) <sup>2</sup>	Enterprises <sup>3</sup>		
13	14	15	16	17	18	19	20	21	22	23	24

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

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

under savings and loan contracts, which are classified under time deposits. **2** Including sole proprietors; see also footnote 3. **3** Excluding sole proprietors; see also footnote 2. **4** Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. **5** Including non-negotiable bearer debt securities. **6** "Branches of foreign banks", "Landesbanken", "Mortgage banks", "Building and loan associations" and "Banks with special, development and other central support tasks".

## 18 Bearer debt securities outstanding, by maturity and by category of banks \*

(maximum maturity under the terms of issue)

€ million

Bearer debt securities outstanding issued by banks (MFIs) <sup>1</sup>							
Total	of which			Maturity of the bearer debt securities <sup>5</sup>			
	Floating rate notes <sup>2</sup>	Zero coupon bonds <sup>2,3</sup>	Foreign currency bonds <sup>4</sup>	Up to and including 1 year	More than 1 year		
					Total	Up to and including 2 years	More than 2 years
1	2	3	4	5	6	7	8

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

subordinated negotiable bearer debt securities; excluding non-negotiable (classified under bank savings bonds); registered debt securities are recorded under time deposits. **2** Including debt securities in foreign currencies. **3** Issue value when floated. **4** Securities denominated in non-euro currencies; including floating rate notes denominated in foreign currencies and zero coupon bonds. **5** According to terms of issue. **6** Including issues by building and loan associations, which are not shown under the categories of banks. **7** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

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

€ million

Assets vis-à-vis residents						Liabilities vis-à-vis residents					
Total	of which					Total	of which				
	US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies		US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies

Zeit = Period

Alle Bankengruppen gegenüber Inländern insgesamt = All categories of banks vis-à-vis residents, total

Darunter: gegenüber inländischen Nichtbanken (Nicht-MFIs) = of which: Vis-à-vis domestic non-banks (non-MFIs)

\* For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** "Branches of foreign banks", "Savings banks", "Credit cooperatives", "Mortgage banks", "Banks with special, development and other central support task" and "Building and loan associations".

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

€ million

All categories of banks	Commercial banks				Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	Memo item Foreign banks
	Total	Big banks <sup>1</sup>	Regional banks and other commercial banks <sup>2</sup>	Branches of foreign banks							

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

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

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

### 1 Loans, building loans

€ million

Unsecured lending to banks (MFIs), bank balances (including building loans to banks) <sup>1</sup>	Building loans to domestic households <sup>2</sup>										Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
	Total	by debtor group		by type and maturity						Other loans			
		Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts			Interim and bridging loans						
				Total	of which To employees and other individuals	Total	of which						
							Medium-term	Long-term					
1	2	3	4	5	6	7	8	9	10	11	12	13	

Stand am Jahres- bzw. Monatsende = End of year or month

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

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

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

€ million

Deposits and borrowing from banks (MFIs) <sup>1</sup>			Deposits and borrowing from domestic non-banks (non-MFIs)				Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities out-standing	<i>Memo items</i>			
Total	of which		Deposits under savings and loan contracts			Other <sup>2</sup>			Number of institutions	Balance sheet total <sup>3</sup>	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts
	Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic households	Other domestic non-banks							
1	2	3	4	5	6	7	8	9	10	11	12	13

Stand am Jahres- bzw. Monatsende = End of year or month

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

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