



Banking statistics

December 2022

Statistical Series

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Abbreviations and symbols

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	Data unknown, not to be published or not meaningful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

Discrepancies in the totals are due to rounding.

I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets ¹			Memo item Rediscount credit (col 8 and Table I.2, col 23) ⁵	Period
			Total	of which			Total	of which: trading portfolio derivatives ³			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated ⁴ foreign banks		
12	13	14	15	16	17	18	19	20	21	22	
End of year or month * 											
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
210,559	34,740	60,318	62,957	49,192	878	30,573	979,127	679,337	216,532	339	2021 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.
229,653	35,437	59,193	67,075	50,581	947	32,430	1,516,416	1,172,221	433,529	395	Apr.
231,029	35,439	59,065	66,327	50,852	935	32,864	1,477,859	1,114,356	475,334	339	May
226,619	35,572	59,305	65,562	50,553	892	33,012	1,623,202	1,310,125	577,198	352	June
225,799	35,693	60,540	65,470	49,756	949	33,348	1,431,103	1,095,563	462,741	367	July
225,466	35,777	60,036	65,790	49,699	937	33,531	1,689,974	1,329,332	552,537	326	Aug.
224,630	35,844	60,422	64,748	50,044	895	33,727	1,994,306	1,633,462	659,500	367	Sep.
223,038	35,953	71,460	65,370	49,856	909	33,855	1,952,544	1,593,160	680,552	329	Oct.
Changes * 											
+ 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
+ 1,837	+ 57	- 1	+ 718	+ 600	+ 22	+ 36	- 15,588	- 14,230	- 3,762	- 31	2021 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.
- 1,868	+ 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.
+ 631	- 19	- 77	+ 1,845	+ 187	+ 2	+ 183	+ 244,187	+ 217,391	+ 29,897	+ 73	Apr.
+ 1,468	+ 5	- 105	- 748	+ 271	- 12	+ 434	- 36,199	- 56,859	+ 42,336	- 56	May
- 4,494	+ 128	+ 192	- 765	- 299	- 43	+ 148	+ 180,342	+ 193,915	+ 100,557	+ 13	June
- 969	+ 117	+ 1,253	- 82	- 787	+ 57	+ 336	- 195,759	- 217,078	- 115,403	+ 15	July
- 333	+ 80	- 11	+ 320	- 57	- 12	+ 243	+ 257,907	+ 232,832	+ 89,003	- 42	Aug.
- 849	+ 62	+ 351	- 1,042	+ 345	- 42	+ 193	+ 302,407	+ 302,605	+ 105,776	+ 40	Sep.
- 1,568	+ 113	+ 11,065	+ 622	- 188	+ 14	+ 128	- 40,697	- 39,509	+ 21,878	- 38	Oct.

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.

I Banks (MFIs) in Germany

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
Commercial banks ⁶												
												End of year or month *
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 July	246	4,582,954	16,458	601,374	5,058	317	1,085,701	1,303,628	291,380	21,571	31,624	17,654
Aug.	246	4,855,821	5,407	618,587	6,941	277	1,125,075	1,317,291	283,538	21,685	31,630	17,794
Sep.	246	5,178,823	4,031	59,421	6,410	311	1,740,787	1,325,334	290,977	20,999	31,634	16,716
Oct.	244	5,157,302	3,772	27,324	7,125	287	1,767,923	1,330,081	292,520	19,308	42,617	17,428
												Changes *
2021	.	+ 30,271	+ 584	+ 5,721	- 5,105	+ 43	+ 126,213	+ 67,609	+ 1,153	+ 6,166	- 1,076	- 833
2022 July	.	- 183,744	- 7,072	+ 4,379	- 1,138	+ 14	- 20,069	+ 4,290	+ 15,065	- 1,749	- 103	+ 352
Aug.	.	+ 272,193	- 11,051	+ 18,830	+ 1,880	- 41	+ 38,884	+ 13,494	- 8,326	+ 114	+ 1	+ 140
Sep.	.	+ 314,640	- 1,376	- 559,169	- 547	+ 33	+ 609,952	+ 4,892	+ 9,973	- 697	- 16	- 1,078
Oct.	.	- 15,314	- 259	- 32,057	+ 719	- 24	+ 30,742	+ 5,747	+ 2,008	- 1,668	+ 10,999	+ 712
Big banks												
												End of year or month *
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 July	3	2,319,688	10,109	174,110	2,158	48	539,084	594,460	144,599	9,966	26,311	5,137
Aug.	3	2,498,992	3,053	172,680	3,034	43	571,387	596,961	138,296	10,106	26,331	5,232
Sep.	3	2,717,581	2,849	15,817	3,385	53	741,827	601,959	144,051	8,407	26,343	5,302
Oct.	3	2,685,131	2,707	5,332	4,472	44	742,693	604,017	140,783	7,701	26,344	5,483
												Changes *
2021	.	- 165,677	- 315	- 15,833	- 4,712	- 17	+ 13,271	+ 36,484	- 15,929	+ 1,487	- 867	+ 495
2022 July	.	- 105,622	- 6,342	+ 4,085	- 738	+ 2	- 8,947	+ 4,673	+ 13,736	+ 448	+ 6	- 4
Aug.	.	+ 175,953	- 7,056	- 1,430	+ 874	- 5	+ 29,897	+ 2,109	- 6,628	+ 137	+ 18	+ 95
Sep.	.	+ 213,591	- 204	- 156,863	+ 349	+ 10	+ 166,860	+ 4,379	+ 5,301	- 1,712	+ 10	+ 70
Oct.	.	- 29,381	- 142	- 10,470	+ 1,088	- 9	+ 3,353	+ 2,425	- 2,946	- 689	+ 3	+ 181
Regional banks and other commercial banks												
												End of year or month *
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 July	136	1,814,421	6,318	282,503	2,900	223	388,156	583,448	137,996	11,574	4,617	12,285
Aug.	136	1,896,045	2,321	289,619	3,907	217	399,280	590,333	136,356	11,549	4,603	12,322
Sep.	136	1,989,462	1,154	35,190	3,025	200	689,066	591,838	137,972	12,566	4,595	11,177
Oct.	135	1,980,316	1,036	18,570	2,653	185	689,552	594,595	143,034	11,580	15,577	11,708
												Changes *
2021	.	+ 173,319	+ 894	+ 3,428	- 393	+ 64	+ 110,061	+ 31,100	+ 16,635	+ 4,677	- 172	- 1,204
2022 July	.	- 67,888	- 730	+ 9,060	- 400	- 4	- 8,694	- 2,023	+ 1,555	- 2,200	- 109	+ 345
Aug.	.	+ 84,690	- 3,997	+ 8,732	+ 1,006	- 7	+ 13,362	+ 7,156	- 1,779	- 22	- 17	+ 37
Sep.	.	+ 92,981	- 1,167	- 254,429	- 896	- 18	+ 288,448	+ 1,011	+ 4,638	+ 1,019	- 26	+ 1,145
Oct.	.	- 10,632	- 118	- 16,604	- 369	- 15	+ 698	- 265	+ 5,184	- 980	+ 10,996	+ 531
Branches of foreign banks												
												End of year or month *
2021	109	457,820	33	135,106	-	118	194,223	109,045	8,713	38	694	312
2022 July	107	448,845	31	144,761	-	46	158,461	125,720	8,785	31	696	232
Aug.	107	460,784	33	156,288	-	17	154,408	129,997	8,886	30	696	240
Sep.	107	471,780	28	8,414	-	58	309,894	131,537	8,954	26	696	237
Oct.	106	491,855	29	3,422	-	58	335,678	131,469	8,703	27	696	237
												Changes *
2021	.	+ 22,629	+ 5	+ 18,126	-	4	+ 2,881	+ 25	+ 447	+ 2	- 37	- 124
2022 July	.	- 10,234	-	- 8,766	-	16	- 2,428	+ 1,640	- 226	+ 3	-	+ 11
Aug.	.	+ 11,550	+ 2	+ 11,528	-	29	- 4,375	+ 4,229	+ 81	- 1	-	+ 8
Sep.	.	+ 8,068	- 5	- 147,877	-	41	+ 154,644	- 498	+ 34	- 4	-	+ 3
Oct.	.	+ 24,699	+ 1	- 4,983	-	-	+ 26,691	+ 3,587	- 230	+ 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 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 ¹												Other liabilities ¹			Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio ⁴	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Total	of which Derivative financial instruments in the trading portfolio ⁴					
13	14	15	16	17	18	19	20	21	22	23	24	25				
End of year or month *													Commercial banks ⁶			
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			
1,208,189	981,967	1,277,318	1,743,615	161,398	17,654	3,574	20,754	46,423	197,723	1,114,495	963,361	131,017	2022 July			
1,427,596	1,177,545	1,302,918	1,777,365	159,930	17,794	3,644	21,419	46,321	198,190	1,328,240	1,164,918	133,311	Aug.			
1,682,203	1,442,669	1,346,095	1,788,148	164,307	16,716	3,705	21,649	47,828	198,813	1,591,562	1,420,953	136,433	Sep.			
1,648,917	1,409,195	1,376,124	1,783,629	163,803	17,428	4,146	22,172	47,688	198,596	1,543,716	1,390,959	134,585	Oct.			
Changes *																
- 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			
- 177,713	- 191,718	- 12,633	+ 5,975	+ 207	+ 352	- 53	+ 728	+ 113	- 785	- 177,648	- 187,601	+ 470	2022 July			
+ 218,268	+ 194,631	+ 23,488	+ 35,023	- 616	+ 140	+ 75	+ 763	+ 203	+ 271	+ 212,846	+ 201,374	+ 2,350	Aug.			
+ 252,673	+ 263,593	+ 37,384	+ 9,164	+ 4,377	- 1,078	+ 60	+ 211	+ 1,507	+ 623	+ 262,392	+ 255,890	+ 3,122	Sep.			
- 32,233	- 32,693	+ 32,615	- 3,122	- 504	+ 712	+ 441	+ 528	- 235	- 170	- 45,579	- 30,076	- 1,848	Oct.			
End of year or month *													Big banks			
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			
813,706	667,762	510,224	844,410	118,057	5,137	1,465	11,551	18,234	71,606	739,004	654,015	75,995	2022 July			
971,869	799,692	517,985	864,718	118,024	5,232	1,502	12,123	18,320	72,596	888,492	789,459	77,017	Aug.			
1,167,588	1,007,180	533,486	858,695	120,754	5,302	1,568	12,451	18,923	72,680	1,093,722	990,924	78,161	Sep.			
1,145,555	990,417	523,417	871,261	119,790	5,483	1,544	12,535	18,837	72,642	1,059,622	973,070	78,087	Oct.			
Changes *																
- 179,741	- 208,058	+ 63,195	- 24,303	+ 3,343	+ 495	+ 139	+ 596	- 884	- 6,795	- 201,463	- 201,296	+ 11,503	2021			
- 112,541	- 123,756	- 12,355	+ 12,952	+ 896	- 4	- 146	+ 724	+ 130	+ 95	- 107,914	- 125,049	+ 138	2022 July			
+ 157,942	+ 132,006	+ 6,356	+ 19,856	- 33	+ 95	+ 37	+ 572	+ 86	+ 40	+ 148,944	+ 135,626	+ 1,022	Aug.			
+ 195,391	+ 207,556	+ 13,575	- 6,632	+ 2,730	+ 70	+ 66	+ 328	+ 603	+ 84	+ 202,767	+ 201,769	+ 1,144	Sep.			
- 22,175	- 17,170	- 8,707	+ 12,958	- 964	+ 181	- 24	+ 84	- 86	- 38	- 32,785	- 18,276	- 74	Oct.			
End of year or month *													Regional banks and other commercial banks			
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910	2021			
384,401	.	512,596	731,758	42,934	12,285	1,618	7,385	27,526	110,731	367,588	.	20,014	2022 July			
445,538	.	524,813	739,298	41,498	12,322	1,639	7,536	27,337	110,208	431,394	.	20,160	Aug.			
502,679	.	542,099	756,358	43,144	11,177	1,599	7,414	28,239	110,753	488,679	.	21,340	Sep.			
491,826	.	564,806	736,518	43,613	11,708	2,053	7,648	28,187	110,706	475,077	.	20,715	Oct.			
Changes *																
+ 8,229	.	+ 87,981	+ 48,852	+ 2,533	- 1,204	+ 124	+ 691	+ 11,598	+ 10,742	+ 12,002	.	+ 2,793	2021			
- 64,688	.	+ 6,467	- 3,968	- 645	+ 345	+ 83	+ 9	- 19	- 1,030	- 69,130	.	- 462	2022 July			
+ 60,219	.	+ 11,797	+ 9,396	- 584	+ 37	+ 26	+ 249	+ 116	+ 231	+ 63,422	.	+ 202	Aug.			
+ 55,546	.	+ 15,769	+ 16,230	+ 1,646	- 1,145	- 40	- 122	+ 902	+ 545	+ 59,196	.	+ 1,180	Sep.			
- 9,690	.	+ 23,692	- 22,961	+ 469	+ 531	+ 454	+ 237	- 147	- 100	- 12,807	.	- 1,475	Oct.			
End of year or month *													Branches of foreign banks			
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786	2021			
10,082	.	254,498	167,447	407	232	491	1,818	663	15,386	7,903	.	35,008	2022 July			
10,189	.	260,120	173,349	408	240	503	1,760	664	15,386	8,354	.	36,134	Aug.			
11,936	.	270,510	173,095	409	237	538	1,784	666	15,380	9,161	.	36,932	Sep.			
11,536	.	287,901	175,850	400	237	549	1,989	664	15,248	9,017	.	35,783	Oct.			
Changes *																
+ 1,308	.	+ 19,683	+ 631	- 86	- 124	- 61	+ 107	- 30	+ 2,969	- 460	.	+ 3,314	2021			
- 484	.	- 6,745	- 3,009	- 44	+ 11	+ 10	- 5	+ 2	+ 150	- 604	.	+ 794	2022 July			
+ 107	.	+ 5,335	+ 5,771	+ 1	+ 8	+ 12	- 58	+ 1	-	+ 480	.	+ 1,126	Aug.			
+ 1,736	.	+ 8,040	- 434	+ 1	- 3	+ 34	+ 5	+ 2	- 6	+ 429	.	+ 798	Sep.			
- 368	.	+ 17,630	+ 6,881	- 9	-	+ 11	+ 207	- 2	- 32	+ 13	.	- 299	Oct.			

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

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
Landesbanken												
												End of year or month *
2021	6	804,834	506	80,816	28	16	160,763	375,128	83,522	5,607	8,792	10,548
2022 July	6	915,237	3,011	108,344	607	11	204,201	387,411	88,832	2,695	9,372	10,686
Aug.	6	944,646	268	124,506	110	13	202,742	391,209	86,614	2,712	9,393	10,721
Sep.	6	988,214	263	786	210	13	345,768	391,488	85,852	2,862	9,391	10,832
Oct.	6	989,110	306	14,212	184	12	336,968	390,668	86,153	2,726	9,364	10,859
												Changes *
2021	.	- 24,249	- 5	+ 33,115	- 875	+ 4	- 32,494	+ 8,638	- 15,052	+ 556	+ 1,098	+ 527
2022 July	.	- 1,882	+ 2,263	+ 381	+ 7	+ 3	+ 2,919	+ 967	- 1,078	- 172	+ 1,269	+ 1
Aug.	.	+ 28,980	- 2,743	+ 16,162	- 507	+ 2	- 1,891	+ 3,671	- 2,295	+ 17	+ 19	+ 35
Sep.	.	+ 42,647	- 5	- 123,720	+ 100	-	+ 142,465	+ 14	- 859	+ 149	- 5	+ 111
Oct.	.	+ 1,536	+ 43	+ 13,426	- 26	- 1	- 8,373	- 650	+ 361	- 136	- 25	+ 27
Savings banks												
												End of year or month *
2021	371	1,550,456	17,710	166,789	111	-	51,325	983,643	188,379	104,666	15,132	4,042
2022 July	364	1,575,875	13,869	150,634	69	-	53,739	1,023,203	188,260	106,754	15,332	4,254
Aug.	362	1,587,385	10,198	158,793	96	-	54,451	1,028,642	188,863	106,517	15,343	4,247
Sep.	362	1,585,493	9,422	32,834	64	-	175,956	1,032,155	189,694	105,901	15,386	4,150
Oct.	362	1,591,032	9,229	20,505	59	-	188,564	1,036,473	190,743	105,684	15,497	4,146
												Changes *
2021	.	+ 86,618	+ 1,495	+ 39,383	- 122	- 6	- 8,865	+ 50,778	- 6,060	+ 9,280	+ 197	+ 1,041
2022 July	.	+ 9,039	- 4,319	+ 377	- 50	-	+ 4,572	+ 7,077	- 216	+ 1,324	+ 42	- 9
Aug.	.	+ 11,496	- 3,671	+ 8,159	+ 27	-	+ 759	+ 5,383	- 598	- 237	+ 11	- 7
Sep.	.	- 1,916	- 776	- 125,959	- 32	-	+ 121,489	+ 3,510	+ 826	- 616	+ 43	- 97
Oct.	.	+ 5,567	- 193	- 12,328	- 5	-	+ 12,627	+ 4,322	+ 1,053	- 217	+ 111	- 4
Credit cooperatives												
												End of year or month *
2021	773	1,140,379	9,281	61,205	200	18	79,508	708,878	165,102	71,142	18,873	3,536
2022 July	764	1,166,597	8,780	57,357	-	17	76,160	738,875	166,086	72,525	19,371	3,540
Aug.	758	1,174,456	7,528	57,947	-	21	78,210	743,642	167,063	72,904	19,411	3,516
Sep.	748	1,175,644	6,824	19,803	17	28	114,512	746,721	166,883	73,258	19,490	3,462
Oct.	738	1,178,326	6,462	12,231	17	29	121,491	750,292	166,500	73,683	19,560	3,445
												Changes *
2021	.	+ 67,448	+ 131	+ 17,808	+ 200	± 0	- 2,872	+ 45,453	- 2,058	+ 6,872	+ 621	+ 447
2022 July	.	+ 8,047	- 355	- 346	-	-	+ 4,574	+ 4,405	- 195	- 53	+ 140	- 13
Aug.	.	+ 7,848	- 1,252	+ 590	-	+ 4	+ 2,040	+ 4,767	+ 976	+ 379	+ 40	- 24
Sep.	.	+ 1,174	- 704	- 38,144	+ 17	+ 7	+ 36,290	+ 3,078	- 181	+ 354	+ 79	- 54
Oct.	.	+ 2,694	- 362	- 7,572	-	+ 1	+ 6,988	+ 3,572	- 382	+ 425	+ 71	- 17
Mortgage banks												
												End of year or month *
2021	9	228,891	-	10,731	-	-	9,428	177,693	24,735	149	147	26
2022 July	9	233,243	-	13,476	-	-	10,235	181,727	22,076	149	143	93
Aug.	9	234,737	-	15,324	-	-	10,879	182,039	21,137	149	143	98
Sep.	9	234,916	-	4,773	-	-	20,829	182,421	21,400	145	143	100
Oct.	9	234,395	-	2,399	-	-	21,955	182,847	21,535	145	143	100
												Changes *
2021	.	+ 5,557	-	+ 3,989	-	-	- 1,144	+ 5,910	- 915	-	- 4	- 2
2022 July	.	+ 1,017	-	+ 1,191	-	-	- 986	+ 755	- 224	-	- 4	+ 13
Aug.	.	+ 1,497	-	+ 1,848	-	-	+ 647	+ 321	- 948	-	-	+ 5
Sep.	.	- 39	-	- 10,551	-	-	+ 9,954	+ 174	+ 249	- 4	-	+ 2
Oct.	.	- 257	-	- 2,374	-	-	+ 1,124	+ 674	+ 153	-	-	-

* 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 ¹												Other liabilities ¹			Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio ⁴	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Total	of which Derivative financial instruments in the trading portfolio ⁴					
13	14	15	16	17	18	19	20	21	22	23	24	25				
End of year or month *													Landesbanken			
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			
100,067	63,655	287,082	283,635	174,861	10,686	528	5,349	14,060	43,134	95,902	65,445	42,360	2022 July			
116,358	82,805	282,590	297,168	174,917	10,721	526	5,317	14,152	43,134	116,121	82,103	42,595	Aug.			
140,749	103,937	291,440	299,481	178,720	10,832	520	5,320	14,166	43,134	144,601	106,772	42,741	Sep.			
137,658	99,113	288,627	305,262	181,739	10,859	521	5,232	14,169	43,134	139,567	103,412	42,592	Oct.			
Changes *																
- 19,761	- 16,010	- 1,740	- 3,067	- 2,057	+ 527	+ 308	- 2,824	+ 906	+ 195	- 16,497	- 14,340	+ 2,703	2021			
- 8,442	- 12,133	+ 2,301	+ 9,640	+ 624	+ 1	- 31	+ 76	+ 58	-	- 14,551	- 11,375	+ 471	2022 July			
+ 16,510	+ 19,160	+ 4,873	+ 13,679	+ 56	+ 35	- 2	- 32	+ 92	-	+ 20,025	+ 16,651	+ 235	Aug.			
+ 24,397	+ 21,138	+ 8,375	+ 2,168	+ 3,803	+ 111	- 6	+ 3	+ 14	-	+ 28,179	+ 24,659	+ 146	Sep.			
- 3,110	- 4,843	- 2,524	+ 5,865	+ 3,019	+ 27	+ 1	- 88	+ 3	-	- 4,767	- 3,363	- 149	Oct.			
End of year or month *													Savings banks			
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			
19,761	16	206,981	1,163,852	15,210	4,254	755	16,324	3,760	137,151	27,588	13	31,179	2022 July			
20,235	10	206,927	1,173,389	15,691	4,247	746	16,166	3,793	137,209	29,217	7	31,125	Aug.			
19,931	7	204,555	1,172,662	15,683	4,150	746	16,041	3,822	137,348	30,486	5	31,199	Sep.			
20,132	7	205,311	1,176,240	15,949	4,146	755	15,983	3,858	137,355	31,435	7	31,258	Oct.			
Changes *																
- 503	- 3	+ 29,736	+ 52,642	- 684	+ 1,041	+ 730	- 495	- 35	+ 4,093	- 410	+ 6	+ 677	2021			
+ 241	+ 5	- 88	+ 9,345	- 6	- 9	+ 2	- 65	+ 42	+ 1,000	- 1,182	+ 2	+ 125	2022 July			
+ 474	+ 6	- 56	+ 9,534	+ 481	- 7	- 9	- 158	+ 33	+ 58	+ 1,620	- 6	- 54	Aug.			
- 304	- 3	- 2,295	- 738	- 8	- 97	-	- 125	+ 29	+ 139	+ 1,179	- 2	+ 74	Sep.			
+ 201	-	+ 757	+ 3,606	+ 266	- 4	+ 9	- 58	+ 36	+ 7	+ 948	+ 2	+ 59	Oct.			
End of year or month *													Credit cooperatives			
22,636	.	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	.	19,482	2021			
23,886	.	177,422	843,851	8,790	3,540	519	8,367	2,990	100,625	20,493	.	19,883	2022 July			
24,214	.	178,399	849,736	8,566	3,516	521	8,294	3,027	100,873	21,524	.	20,123	Aug.			
24,646	.	177,821	849,870	8,475	3,462	520	8,272	3,047	101,073	23,104	.	20,147	Sep.			
24,616	.	178,403	851,627	8,465	3,445	519	8,213	3,083	101,221	23,350	.	20,166	Oct.			
Changes *																
+ 846	.	+ 19,488	+ 42,150	- 786	+ 447	+ 58	+ 2	+ 363	+ 5,224	+ 502	.	+ 1,082	2021			
- 110	.	+ 771	+ 7,427	- 3	- 13	+ 2	- 73	+ 27	+ 383	- 474	.	+ 154	2022 July			
+ 328	.	+ 975	+ 5,882	- 224	- 24	+ 2	- 73	+ 37	+ 248	+ 1,025	.	+ 240	Aug.			
+ 432	.	- 588	+ 130	- 91	- 54	- 1	- 22	+ 20	+ 200	+ 1,580	.	+ 24	Sep.			
- 30	.	+ 594	+ 1,760	- 10	- 17	- 1	- 59	+ 36	+ 148	+ 243	.	+ 19	Oct.			
End of year or month *													Mortgage banks			
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2021			
5,344	.	62,017	53,522	100,248	93	254	1,575	908	10,357	4,269	.	790	2022 July			
4,968	.	62,028	53,556	101,633	98	264	1,576	908	10,359	4,315	.	730	Aug.			
5,105	.	60,921	53,530	102,420	100	262	1,552	908	10,413	4,810	.	724	Sep.			
5,271	.	60,031	53,383	102,789	100	262	1,560	908	10,409	4,953	.	747	Oct.			
Changes *																
- 2,277	.	+ 3,306	- 5,554	+ 8,300	- 2	+ 137	+ 649	- 188	+ 74	- 1,165	.	- 248	2021			
+ 272	.	+ 362	+ 504	+ 536	+ 13	- 14	+ 46	- 5	+ 11	- 436	.	+ 4	2022 July			
- 376	.	+ 12	+ 34	+ 1,385	+ 5	+ 10	+ 1	-	+ 2	+ 48	.	- 60	Aug.			
+ 137	.	- 1,107	- 26	+ 787	+ 2	- 2	- 24	-	+ 54	+ 277	.	- 6	Sep.			
+ 166	.	- 891	- 147	+ 369	-	-	+ 8	-	- 4	+ 408	.	+ 23	Oct.			

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.

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
Building and loan associations												End of year or month *
2021	18	253,225	-	2,910	-	.	27,096	177,310	30,729	11,462	268	466
2022 July	18	260,036	-	3,552	-	.	30,133	183,307	28,146	11,018	269	10
Aug.	18	258,934	-	2,443	-	.	29,809	184,028	28,071	10,509	269	9
Sep.	18	259,014	-	999	-	.	30,626	184,883	27,941	10,506	269	9
Oct.	18	259,607	-	550	-	.	31,048	185,251	28,142	10,506	269	8
Changes *												
2021	.	+ 8,302	-	+ 442	-	.	- 2,237	+ 9,551	- 299	+ 857	+ 17	- 419
2022 July	.	- 226	-	- 272	-	.	- 344	+ 958	- 29	- 221	-	- 211
Aug.	.	- 1,102	-	- 1,109	-	.	- 324	+ 721	- 75	- 509	-	- 1
Sep.	.	+ 80	-	- 1,444	-	.	+ 817	+ 855	- 130	- 3	-	-
Oct.	.	+ 593	-	- 449	-	.	+ 422	+ 368	+ 201	-	-	- 1
Banks with special, development and other central support tasks												End of year or month *
2021	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	11,392	20,023	29,597
2022 July	18	1,596,689	138	150,179	417	22	767,657	336,529	177,702	11,087	20,122	29,233
Aug.	18	1,634,199	181	149,541	- 114	15	769,284	352,226	176,709	10,990	19,624	29,405
Sep.	18	1,702,684	161	5,586	45	15	948,547	361,639	174,682	10,959	19,953	29,479
Oct.	18	1,688,632	200	9,755	- 189	-	932,391	365,176	174,994	10,986	19,963	29,384
Changes *												
2021	.	+ 24,624	+ 20	+ 10,491	- 58	+ 1	+ 38,797	- 507	- 12,661	+ 292	- 40	+ 1,626
2022 July	.	- 10,829	- 13	- 12,982	+ 24	- 2	+ 9,050	+ 4,401	- 1,456	- 98	+ 26	- 215
Aug.	.	+ 35,039	+ 43	- 2,253	- 531	- 7	+ 1,452	+ 14,499	- 988	- 97	- 2	+ 172
Sep.	.	+ 67,186	- 20	- 143,955	+ 159	-	+ 178,667	+ 8,785	- 2,084	- 32	+ 312	+ 74
Oct.	.	- 12,886	+ 39	+ 4,169	- 234	- 15	- 15,562	+ 3,984	+ 393	+ 28	+ 22	- 95
Memo item: Foreign banks												End of year or month *
2021	142	1,551,000	7,176	262,660	980	249	477,620	476,253	129,913	17,260	3,558	4,346
2022 July	141	2,192,875	7,305	328,994	2,517	164	570,945	542,855	124,859	16,826	3,587	7,057
Aug.	143	2,367,494	1,314	334,898	3,545	208	600,742	556,537	122,418	17,038	3,588	7,364
Sep.	143	2,532,534	1,215	36,978	2,566	231	941,623	559,927	123,849	16,274	3,590	5,899
Oct.	141	2,531,293	1,172	14,488	2,512	215	962,773	561,030	127,737	14,729	14,590	6,707
Changes *												
2021	.	+ 126,093	+ 357	- 14,930	- 799	+ 21	+ 72,546	+ 21,177	+ 12,230	+ 4,276	- 132	- 787
2022 July	.	- 40,281	- 84	+ 10,801	+ 1,121	- 28	- 6,392	+ 22,887	+ 10,578	+ 1,935	+ 18	+ 962
Aug.	.	+ 171,604	- 5,991	+ 5,905	+ 1,027	+ 44	+ 28,733	+ 13,120	- 2,664	+ 220	- 1	+ 307
Sep.	.	+ 161,273	- 99	- 297,923	- 993	+ 22	+ 338,682	+ 814	+ 4,335	- 765	- 1	- 1,465
Oct.	.	+ 2,202	- 43	- 22,465	- 52	- 16	+ 22,308	+ 1,733	+ 4,091	- 1,528	+ 11,004	+ 808

* 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 ¹												Other liabilities ¹			
Total	of which Derivative financial instruments in the trading portfolio ⁴	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Total	of which Derivative financial instruments in the trading portfolio ⁴	Memo item Sureties			
13	14	15	16	17	18	19	20	21	22	23	24	25	Period		
End of year or month *													Building and loan associations		
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021		
3,601	.	39,724	193,299	4,442	10	196	6,272	425	12,116	3,552	.	1	2022 July		
3,796	.	38,863	193,093	4,443	9	202	6,213	425	12,133	3,553	.	1	Aug.		
3,781	.	38,533	192,961	4,992	9	197	6,186	425	12,133	3,578	.	1	Sep.		
3,833	.	39,094	192,884	4,992	8	191	6,151	415	12,133	3,739	.	1	Oct.		
Changes *															
+ 390	.	+ 4,177	+ 2,996	+ 1,482	- 419	+ 28	+ 188	+ 29	+ 154	- 333	.	-	2021		
- 107	.	+ 60	- 189	+ 28	- 211	+ 1	+ 32	-	- 101	+ 154	.	+ 1	2022 July		
+ 195	.	- 861	- 206	+ 1	- 1	+ 6	- 59	-	+ 17	+ 1	.	-	Aug.		
- 15	.	- 330	- 132	+ 549	-	- 5	- 27	-	-	+ 25	.	-	Sep.		
+ 52	.	+ 561	- 77	-	- 1	- 6	- 35	- 10	-	+ 161	.	-	Oct.		
End of year or month *													Banks with special, development and other central support tasks		
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021		
103,603	.	431,879	163,600	773,329	29,233	987	9,697	7,423	85,330	95,211	.	33,746	2022 July		
126,338	.	443,734	158,957	774,385	29,405	997	9,993	8,702	85,626	122,400	.	34,413	Aug.		
151,618	.	457,433	169,981	796,998	29,479	999	9,825	8,865	85,636	143,468	.	34,808	Sep.		
145,972	.	451,838	174,741	784,496	29,384	1,003	10,574	8,854	85,630	142,112	.	34,747	Oct.		
Changes *															
- 13,337	.	+ 14,977	- 6,024	+ 42,168	+ 1,626	± 0	+ 463	- 1,301	+ 1,527	- 28,812	.	+ 2,645	2021		
- 9,564	.	+ 7,758	+ 653	+ 466	- 215	+ 3	- 43	+ 140	+ 45	- 19,636	.	- 144	2022 July		
+ 22,751	.	+ 14,175	- 7,163	+ 204	+ 172	+ 5	+ 198	+ 974	+ 8	+ 26,466	.	+ 611	Aug.		
+ 25,280	.	+ 13,310	+ 10,987	+ 22,613	+ 74	+ 2	- 168	+ 163	+ 10	+ 20,195	.	+ 395	Sep.		
- 5,615	.	- 5,024	+ 4,634	- 12,502	- 95	+ 4	+ 749	- 11	- 6	- 635	.	- 61	Oct.		
End of year or month *													Memo item: Foreign banks		
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		
587,766	498,866	737,719	698,294	43,341	7,057	1,379	8,460	23,588	95,688	577,349	496,239	74,056	2022 July		
719,842	631,338	754,479	722,926	42,971	7,364	1,395	8,523	23,691	95,916	710,229	631,578	75,645	Aug.		
840,382	749,133	786,690	730,328	43,719	5,899	1,437	8,487	24,582	96,114	835,278	745,382	77,886	Sep.		
825,340	724,091	817,941	725,405	42,292	6,707	1,962	8,857	24,486	95,934	807,709	726,068	75,952	Oct.		
Changes *															
+ 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		
- 82,079	- 94,158	+ 13,501	+ 20,516	+ 317	+ 962	+ 13	+ 381	+ 118	+ 8,314	- 84,403	- 93,562	+ 372	2022 July		
+ 130,904	+ 131,302	+ 15,397	+ 23,846	- 370	+ 307	+ 16	+ 63	+ 103	+ 179	+ 132,063	+ 134,823	+ 1,589	Aug.		
+ 118,666	+ 115,932	+ 28,266	+ 6,337	+ 748	- 1,465	+ 41	- 55	+ 891	+ 198	+ 126,312	+ 113,071	+ 2,241	Sep.		
- 13,638	- 23,649	+ 32,529	- 3,996	- 1,427	+ 808	+ 525	+ 375	- 96	- 133	- 26,383	- 18,630	- 1,934	Oct.		

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.

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	
Commercial banks ¹													End of year or month *
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 July	1,165,552	1,085,701	81	79,770	5,840	246,036	211,534	177,720	18,213	15,601	-	34,502	3,084
Aug.	1,205,847	1,125,075	85	80,687	5,736	258,234	223,242	192,282	16,561	14,399	-	34,992	3,155
Sep.	1,826,734	1,740,787	76	85,871	6,223	874,715	837,692	806,355	16,647	14,690	-	37,023	3,227
Oct.	1,853,562	1,767,923	66	85,573	6,078	891,334	855,642	824,060	16,582	15,000	-	35,692	3,429
Changes *													
2021	+ 126,223	+ 126,213	- 6	+ 16	- 564	+ 41,876	+ 41,351	+ 36,635	+ 1,538	+ 3,178	-	+ 525	- 74
2022 July	- 18,662	- 20,069	+ 36	+ 1,371	- 127	- 18,001	- 18,427	- 19,834	+ 905	+ 502	-	+ 426	- 15
Aug.	+ 39,777	+ 38,884	+ 3	+ 890	- 104	+ 15,056	+ 14,566	+ 14,670	- 352	+ 248	-	+ 490	+ 71
Sep.	+ 615,050	+ 609,952	- 10	+ 5,108	+ 487	+ 616,269	+ 614,238	+ 614,011	- 64	+ 291	-	+ 2,031	+ 72
Oct.	+ 30,499	+ 30,742	- 10	- 233	- 145	+ 16,620	+ 17,951	+ 17,706	- 65	+ 310	-	- 1,331	+ 202
Big banks													End of year or month *
2021	512,973	482,608	-	30,365	1,724	57,490	44,511	30,146	3,070	11,295	-	12,979	1,724
2022 July	569,028	539,084	-	29,944	1,602	85,250	71,866	58,264	2,137	11,465	-	13,384	1,602
Aug.	601,054	571,387	-	29,667	1,709	101,375	88,227	74,376	2,120	11,731	-	13,148	1,709
Sep.	771,669	741,827	-	29,842	1,833	273,613	260,638	246,684	1,982	11,972	-	12,975	1,833
Oct.	772,967	742,693	-	30,274	2,033	278,369	265,495	251,461	1,761	12,273	-	12,874	2,033
Changes *													
2021	+ 10,900	+ 13,271	-	- 2,371	- 240	- 9,527	- 7,779	- 11,467	+ 886	+ 2,802	-	- 1,748	- 240
2022 July	- 8,304	- 8,947	-	+ 643	+ 67	- 6,985	- 7,160	- 8,032	+ 370	+ 502	-	+ 175	+ 67
Aug.	+ 29,620	+ 29,897	-	- 277	+ 107	+ 16,125	+ 16,361	+ 16,112	- 17	+ 266	-	- 236	+ 107
Sep.	+ 166,998	+ 166,860	-	+ 138	+ 124	+ 172,238	+ 172,411	+ 172,308	- 138	+ 241	-	- 173	+ 124
Oct.	+ 3,828	+ 3,353	-	+ 475	+ 200	+ 4,756	+ 4,857	+ 4,777	- 221	+ 301	-	- 101	+ 200
Regional banks and other commercial banks													End of year or month *
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 July	436,447	388,156	81	48,210	4,238	101,969	81,846	67,771	10,188	3,887	-	20,123	1,482
Aug.	448,778	399,280	85	49,413	4,027	102,051	81,202	70,326	8,458	2,418	-	20,849	1,446
Sep.	743,565	689,066	76	54,423	4,390	401,166	378,113	367,056	8,596	2,461	-	23,053	1,394
Oct.	743,314	689,552	66	53,696	4,045	385,540	363,717	352,458	8,792	2,467	-	21,823	1,396
Changes *													
2021	+ 112,550	+ 110,061	- 6	+ 2,495	- 324	+ 34,955	+ 32,732	+ 31,037	+ 1,340	+ 355	-	+ 2,223	+ 166
2022 July	- 7,928	- 8,694	+ 36	+ 730	- 194	- 10,552	- 10,784	- 11,103	+ 323	- 4	-	+ 232	- 82
Aug.	+ 14,546	+ 13,362	+ 3	+ 1,181	- 211	+ 2,940	+ 2,214	+ 2,663	- 430	- 19	-	+ 726	- 36
Sep.	+ 293,416	+ 288,448	- 10	+ 4,978	+ 363	+ 298,965	+ 296,761	+ 296,730	- 12	+ 43	-	+ 2,204	- 52
Oct.	- 20	+ 698	- 10	- 708	- 345	- 15,654	- 14,424	- 14,626	+ 196	+ 6	-	- 1,230	+ 2
Branches of foreign banks													End of year or month *
2021	195,762	194,223	-	1,539	-	91,710	90,734	84,418	6,087	229	-	976	-
2022 July	160,077	158,461	-	1,616	-	58,817	57,822	51,685	5,888	249	-	995	-
Aug.	156,015	154,408	-	1,607	-	54,808	53,813	47,580	5,983	250	-	995	-
Sep.	311,500	309,894	-	1,606	-	199,936	198,941	192,615	6,069	257	-	995	-
Oct.	337,281	335,678	-	1,603	-	227,425	226,430	220,141	6,029	260	-	995	-
Changes *													
2021	+ 2,773	+ 2,881	-	- 108	-	+ 16,448	+ 16,398	+ 17,065	- 688	+ 21	-	+ 50	-
2022 July	- 2,430	- 2,428	-	- 2	-	- 464	- 483	- 699	+ 212	+ 4	-	+ 19	-
Aug.	- 4,389	- 4,375	-	- 14	-	- 4,009	- 4,009	- 4,105	+ 95	+ 1	-	-	-
Sep.	+ 154,636	+ 154,644	-	- 8	-	+ 145,066	+ 145,066	+ 144,973	+ 86	+ 7	-	-	-
Oct.	+ 26,691	+ 26,691	-	-	-	+ 27,518	+ 27,518	+ 27,555	- 40	+ 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** 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	
Landesbanken													End of year or month *
2021	207,478	160,763	-	46,715	2,785	108,861	97,958	23,977	6,555	67,426	-	10,903	2,760
2022 July	254,172	204,201	-	49,971	2,838	143,842	134,240	54,975	8,613	70,652	-	9,602	2,818
Aug.	251,474	202,742	-	48,732	2,831	148,517	139,218	59,411	8,945	70,862	-	9,299	2,811
Sep.	395,401	345,768	-	49,633	2,783	286,984	276,726	196,783	9,517	70,426	-	10,258	2,768
Oct.	387,300	336,968	-	50,332	2,787	283,288	273,050	192,105	10,018	70,927	-	10,238	2,772
Changes *													
2021	- 42,575	- 32,494	-	- 10,081	+ 484	- 24,709	- 22,364	- 26,265	+ 239	+ 3,662	-	- 2,345	+ 509
2022 July	+ 2,440	+ 2,919	-	- 479	- 14	- 4,857	- 4,502	- 4,841	- 357	+ 696	-	- 355	- 14
Aug.	- 3,156	+ 1,891	-	- 1,265	- 7	+ 4,675	+ 4,978	+ 4,436	+ 332	+ 210	-	- 303	- 7
Sep.	+ 143,339	+ 142,465	-	+ 874	- 48	+ 138,467	+ 137,508	+ 137,372	+ 572	- 436	-	+ 959	- 43
Oct.	- 7,657	- 8,373	-	+ 716	+ 4	- 3,696	- 3,676	- 4,678	+ 501	+ 501	-	- 20	+ 4
Savings banks													End of year or month *
2021	165,683	51,325	-	114,358	-	134,482	48,896	18,858	5,166	24,872	-	85,586	-
2022 July	169,960	53,739	-	116,221	-	139,288	51,996	20,747	6,452	24,797	-	87,292	-
Aug.	171,418	54,451	-	116,967	-	140,339	52,556	21,771	6,109	24,676	-	87,783	-
Sep.	295,025	175,956	-	119,069	-	263,665	173,762	142,933	6,163	24,666	-	89,903	-
Oct.	308,664	188,564	-	120,100	-	277,353	186,158	155,102	6,318	24,738	-	91,195	-
Changes *													
2021	- 11,759	- 8,865	-	- 2,894	- 5	- 10,391	- 7,453	- 5,517	- 2,143	+ 207	-	- 2,938	-
2022 July	+ 4,720	+ 4,572	-	+ 148	-	+ 4,843	+ 4,657	+ 4,761	+ 103	- 207	-	+ 186	-
Aug.	+ 1,505	+ 759	-	+ 746	-	+ 1,106	+ 615	+ 1,024	- 288	- 121	-	+ 491	-
Sep.	+ 123,591	+ 121,489	-	+ 2,102	-	+ 123,326	+ 121,206	+ 121,162	+ 48	- 4	-	+ 2,120	-
Oct.	+ 13,658	+ 12,627	-	+ 1,031	-	+ 13,688	+ 12,396	+ 12,169	+ 155	+ 72	-	+ 1,292	-
Credit cooperatives													End of year or month *
2021	192,839	79,508	-	113,331	-	148,588	77,074	55,338	3,261	18,475	-	71,514	-
2022 July	190,976	76,160	-	114,816	-	146,189	73,442	48,057	6,256	19,129	-	72,747	-
Aug.	193,893	78,210	-	115,683	-	149,133	75,564	49,384	6,624	19,556	-	73,569	-
Sep.	230,539	114,512	-	116,027	-	186,029	111,880	85,328	7,007	19,545	-	74,149	-
Oct.	237,604	121,491	-	116,113	-	193,237	118,813	91,771	7,289	19,753	-	74,424	-
Changes *													
2021	- 1,854	- 2,872	- 2	+ 1,020	- 1	+ 32	- 3,174	- 2,667	- 1,147	+ 640	- 2	+ 3,208	- 1
2022 July	+ 4,316	+ 4,574	-	- 258	-	+ 4,348	+ 4,687	+ 4,593	+ 151	- 57	-	- 339	-
Aug.	+ 2,907	+ 2,040	-	+ 867	-	+ 2,944	+ 2,122	+ 1,327	+ 368	+ 427	-	+ 822	-
Sep.	+ 36,634	+ 36,290	-	+ 344	-	+ 36,896	+ 36,316	+ 35,944	+ 383	+ 11	-	+ 580	-
Oct.	+ 7,067	+ 6,988	-	+ 79	-	+ 7,208	+ 6,933	+ 6,443	+ 282	+ 208	-	+ 275	-
Mortgage banks													End of year or month *
2021	16,979	9,428	-	7,551	-	8,686	4,795	4,030	250	515	-	3,891	-
2022 July	16,609	10,235	-	6,374	-	10,926	7,359	6,642	300	417	-	3,567	-
Aug.	17,459	10,879	-	6,580	-	11,235	7,581	6,873	300	408	-	3,654	-
Sep.	27,484	20,829	-	6,655	-	19,177	15,475	14,764	300	411	-	3,702	-
Oct.	28,709	21,955	-	6,754	-	18,651	14,850	14,139	300	411	-	3,801	-
Changes *													
2021	- 2,286	- 1,144	-	- 1,142	-	- 101	+ 310	+ 740	- 282	- 148	-	- 411	-
2022 July	- 1,076	- 986	-	- 90	-	- 1,228	- 1,107	- 1,109	-	+ 2	-	- 121	-
Aug.	+ 855	+ 647	-	+ 208	-	+ 309	+ 222	+ 231	-	- 9	-	+ 87	-
Sep.	+ 10,031	+ 9,954	-	+ 77	-	+ 7,942	+ 7,894	+ 7,891	-	+ 3	-	+ 48	-
Oct.	+ 1,221	+ 1,124	-	+ 97	-	- 526	- 625	- 625	-	-	-	+ 99	-

* 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	
Building and loan associations													End of year or month *
2021	42,766	27,096	.	15,670	–	32,707	24,068	2,134	94	21,840	.	8,639	–
2022 July	45,140	30,133	.	15,007	–	35,461	27,024	6,660	650	19,714	.	8,437	–
Aug.	44,785	29,809	.	14,976	–	35,025	26,574	6,191	680	19,703	.	8,451	–
Sep.	45,718	30,626	.	15,092	–	35,980	27,410	7,083	728	19,599	.	8,570	–
Oct.	46,338	31,048	.	15,290	–	36,644	27,823	7,603	757	19,463	.	8,821	–
Changes *													
2021	– 2,707	– 2,237	.	– 470	–	– 2,218	– 2,074	+ 550	– 25	– 2,599	.	– 144	–
2022 July	– 424	– 344	.	– 80	–	– 387	– 303	– 234	+ 20	– 89	.	– 84	–
Aug.	– 355	– 324	.	– 31	–	– 436	– 450	– 469	+ 30	– 11	.	+ 14	–
Sep.	+ 933	+ 817	.	+ 116	–	+ 955	+ 836	+ 892	+ 48	– 104	.	+ 119	–
Oct.	+ 620	+ 422	.	+ 198	–	+ 664	+ 413	+ 520	+ 29	– 136	.	+ 251	–
Banks with special, development and other central support tasks													End of year or month *
2021	813,246	722,298	–	90,948	4,834	706,266	673,218	101,708	50,584	520,926	–	33,048	4,087
2022 July	860,472	767,657	–	92,815	4,629	733,114	701,203	113,591	50,608	537,004	–	31,911	3,882
Aug.	861,928	769,284	–	92,644	4,638	738,265	707,283	117,261	50,399	539,623	–	30,982	3,887
Sep.	1,040,782	948,547	–	92,235	4,572	907,310	876,292	291,808	49,261	535,223	–	31,018	3,819
Oct.	1,024,872	932,391	–	92,481	4,542	890,040	858,938	270,812	50,218	537,908	–	31,102	3,790
Changes *													
2021	+ 31,933	+ 38,797	–	– 6,864	+ 1,061	+ 39,653	+ 39,671	+ 10,732	+ 3,128	+ 25,811	–	– 18	+ 1,057
2022 July	+ 9,618	+ 9,050	–	+ 568	– 24	+ 7,766	+ 7,439	+ 3,540	+ 86	+ 3,813	–	+ 327	– 25
Aug.	+ 1,346	+ 1,452	–	– 106	+ 9	+ 5,350	+ 6,279	+ 3,656	– 209	+ 2,832	–	– 929	+ 5
Sep.	+ 178,295	+ 178,667	–	– 372	– 66	+ 169,045	+ 169,009	+ 174,547	– 1,138	– 4,400	–	+ 36	– 68
Oct.	– 15,335	– 15,562	–	+ 227	– 30	– 17,270	– 17,354	– 20,996	+ 957	+ 2,685	–	+ 84	– 29
Memo item: Foreign banks													End of year or month *
2021	512,964	477,620	5	35,339	–	166,687	154,928	143,532	10,764	632	–	11,759	–
2022 July	603,353	570,945	–	32,408	136	164,273	152,753	140,928	11,166	659	–	11,520	–
Aug.	633,964	600,742	82	33,140	100	182,363	170,511	159,003	10,867	641	–	11,852	–
Sep.	979,494	941,623	74	37,797	103	521,680	507,734	495,983	11,097	654	–	13,946	–
Oct.	999,572	962,773	64	36,735	38	534,132	521,366	509,517	11,213	636	–	12,766	–
Changes *													
2021	+ 68,846	+ 72,546	– 14	– 3,686	– 9	+ 18,500	+ 20,154	+ 19,741	+ 534	– 121	–	– 1,654	– 9
2022 July	– 6,071	– 6,392	–	+ 321	– 5	– 15,361	– 14,921	– 15,610	+ 637	+ 52	–	– 440	–
Aug.	+ 29,519	+ 28,733	+ 82	+ 704	– 36	+ 18,040	+ 17,708	+ 18,025	– 299	– 18	–	+ 332	–
Sep.	+ 343,285	+ 338,682	– 9	+ 4,612	+ 3	+ 339,105	+ 337,011	+ 336,918	+ 80	+ 13	–	+ 2,094	–
Oct.	+ 21,269	+ 22,308	– 10	– 1,029	– 65	+ 12,453	+ 13,633	+ 13,535	+ 116	– 18	–	– 1,180	–

* 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 ¹	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	
	End of year or month *									
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
2021 Mar.	4,563,935	3,847,058	3,846,760	298	18,622	698,255	-	35,604	426,491	407,869
Apr.	4,549,376	3,843,231	3,842,944	287	18,602	687,543	-	35,815	414,186	395,584
May	4,555,744	3,850,422	3,850,175	247	16,480	688,842	-	36,078	407,889	391,409
June	4,564,350	3,857,417	3,857,155	262	16,317	690,616	-	36,251	407,846	391,529
July	4,592,538	3,887,993	3,887,715	278	19,213	685,332	-	36,270	419,724	400,511
Aug.	4,603,866	3,899,591	3,899,349	242	20,977	683,298	-	36,460	419,012	398,035
Sep.	4,625,763	3,911,350	3,911,081	269	19,560	694,853	-	36,374	419,522	399,962
Oct.	4,648,167	3,946,758	3,946,458	300	22,760	678,649	-	36,344	438,341	415,581
Nov.	4,682,215	3,972,168	3,971,864	304	19,909	690,138	-	36,485	434,337	414,428
Dec.	4,669,251	3,964,904	3,964,520	384	10,609	693,738	-	36,854	409,183	398,574
2022 Jan.	4,724,414	4,019,897	4,019,587	310	13,382	691,135	-	36,801	459,875	446,493
Feb.	4,750,027	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.	4,780,944	4,082,252	4,081,881	371	16,585	682,107	-	37,039	471,519	454,934
May	4,801,039	4,099,001	4,098,699	302	16,723	685,315	-	37,273	475,658	458,935
June	4,835,631	4,125,901	4,125,594	307	17,436	692,294	-	37,071	485,672	468,236
July	4,874,424	4,154,966	4,154,680	286	16,283	703,175	-	36,449	481,051	464,768
Aug.	4,907,543	4,199,318	4,199,077	241	17,336	690,889	-	36,494	502,379	485,043
Sep.	4,929,155	4,224,932	4,224,641	291	16,037	688,186	-	36,466	508,660	492,623
Oct.	4,945,228	4,241,050	4,240,788	262	16,724	687,454	-	36,449	503,185	486,461
	Changes *									
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
2021 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	+ 7,428	-	+ 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.	+ 11,416	+ 28,131	+ 28,061	+ 70	+ 2,927	- 19,642	-	+ 203	+ 13,392	+ 10,465
May	+ 23,801	+ 19,894	+ 19,962	+ 68	+ 163	+ 3,744	-	+ 234	+ 5,169	+ 5,006
June	+ 29,626	+ 22,827	+ 22,824	+ 3	+ 675	+ 6,124	-	+ 202	+ 8,657	+ 7,982
July	+ 31,392	+ 22,831	+ 22,853	- 22	- 1,178	+ 9,739	-	- 622	- 6,145	- 4,967
Aug.	+ 30,979	+ 42,810	+ 42,856	- 46	+ 1,032	- 12,863	-	+ 45	+ 20,728	+ 19,696
Sep.	+ 19,750	+ 21,357	+ 21,308	+ 49	- 1,333	- 274	-	- 28	+ 3,597	+ 4,930
Oct.	+ 18,546	+ 17,988	+ 18,017	- 29	+ 701	- 143	-	- 17	- 4,849	- 5,550

* 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

Medium and long-term lending										Period
Loans	Bills	Treasury bills and negotiable money market paper	Total		Unsecured lending			Securities	Equalisation claims ¹	
			including	excluding	Total	Medium-term	Long-term			
			Securities portfolios, equalisation claims							
11	12	13	14	15	16	17	18	19	20	
End of year or month *										
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
407,571	298	18,622	4,137,444	3,439,189	3,439,189	456,080	2,983,109	698,255	-	2021 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.
454,563	371	16,585	4,309,425	3,627,318	3,627,318	467,719	3,159,599	682,107	-	Apr.
458,633	302	16,723	4,325,381	3,640,066	3,640,066	467,199	3,172,867	685,315	-	May
467,929	307	17,436	4,349,959	3,657,665	3,657,665	470,359	3,187,306	692,294	-	June
464,482	286	16,283	4,393,373	3,690,198	3,690,198	479,265	3,210,933	703,175	-	July
484,802	241	17,336	4,405,164	3,714,275	3,714,275	488,641	3,225,634	690,889	-	Aug.
492,332	291	16,037	4,420,495	3,732,309	3,732,309	495,744	3,236,565	688,186	-	Sep.
486,199	262	16,724	4,442,043	3,754,589	3,754,589	503,255	3,251,334	687,454	-	Oct.
Changes *										
- 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
+ 13,328	- 24	- 4,198	+ 24,445	+ 17,192	+ 17,192	+ 7,116	+ 10,076	+ 7,253	-	2021 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.
+ 10,395	+ 70	+ 2,927	- 1,976	+ 17,666	+ 17,666	+ 1,436	+ 16,230	- 19,642	-	Apr.
+ 5,074	- 68	+ 163	+ 18,632	+ 14,888	+ 14,888	+ 200	+ 14,688	+ 3,744	-	May
+ 7,979	+ 3	+ 675	+ 20,969	+ 14,845	+ 14,845	+ 2,259	+ 12,586	+ 6,124	-	June
- 4,945	- 22	- 1,178	+ 37,537	+ 27,798	+ 27,798	+ 6,906	+ 20,892	+ 9,739	-	July
+ 19,742	- 46	+ 1,032	+ 10,251	+ 23,114	+ 23,114	+ 9,035	+ 14,079	- 12,863	-	Aug.
+ 4,881	+ 49	- 1,333	+ 16,153	+ 16,427	+ 16,427	+ 5,940	+ 10,487	- 274	-	Sep.
- 5,521	- 29	+ 701	+ 23,395	+ 23,538	+ 23,538	+ 7,942	+ 15,596	- 143	-	Oct.

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 ¹	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks ²												
End of year or month *												
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
2022 Apr.	1,504,620	1,285,904	311	8,738	209,667	3,786	306,964	297,915	311	1,197,656	223,840	764,149
May	1,512,644	1,291,480	253	9,074	211,837	3,880	312,790	303,463	253	1,199,854	222,010	766,007
June	1,521,734	1,294,926	258	8,853	217,697	3,852	310,059	300,948	258	1,211,675	224,621	769,357
July	1,542,103	1,303,628	236	7,748	230,491	3,444	307,320	299,336	236	1,234,783	228,127	776,165
Aug.	1,548,960	1,317,291	192	9,681	221,796	3,390	317,804	307,931	192	1,231,156	230,013	779,347
Sep.	1,558,084	1,325,334	235	9,453	223,062	3,326	321,172	311,484	235	1,236,912	232,181	781,669
Oct.	1,563,682	1,330,081	221	10,126	223,254	3,307	318,921	308,574	221	1,244,761	236,853	784,654
Changes *												
2021	+ 69,853	+ 67,609	+ 46	- 4,501	+ 6,699	+ 798	+ 35,528	+ 39,983	+ 46	+ 34,325	- 5,189	+ 32,815
2022 Apr.	- 2,465	+ 10,328	+ 73	+ 2,261	- 15,127	+ 95	+ 8,728	+ 6,394	+ 73	- 11,193	+ 1,571	+ 2,363
May	+ 10,188	+ 7,381	- 57	+ 352	+ 2,512	+ 94	+ 6,692	+ 6,397	- 57	+ 3,496	- 1,423	+ 2,407
June	+ 6,213	+ 1,190	+ 3	- 243	+ 5,263	- 28	- 3,803	- 3,563	+ 3	+ 10,016	+ 2,094	+ 2,659
July	+ 15,074	+ 4,290	- 23	- 1,119	+ 11,926	- 408	- 4,052	- 2,910	- 23	+ 19,126	+ 1,943	+ 5,257
Aug.	+ 6,227	+ 13,494	- 45	+ 1,925	- 9,147	- 54	+ 10,106	+ 8,226	- 45	- 3,879	+ 1,999	+ 3,269
Sep.	+ 8,555	+ 4,892	+ 42	- 258	+ 3,879	- 64	+ 782	+ 998	+ 42	+ 7,773	+ 1,976	+ 1,918
Oct.	+ 7,025	+ 5,747	- 14	+ 685	+ 607	- 19	- 1,778	- 2,449	- 14	+ 8,803	+ 4,922	+ 3,274
Big banks												
End of year or month *												
2021	676,326	576,573	53	1,784	97,916	2,547	132,001	130,164	53	544,325	47,500	398,909
2022 Apr.	697,824	595,682	53	4,173	97,916	2,775	150,930	146,704	53	546,894	47,355	401,623
May	697,235	592,738	47	4,069	100,381	2,868	146,948	142,832	47	550,287	47,045	402,861
June	702,538	588,890	46	3,719	109,883	2,839	141,428	137,663	46	561,110	47,203	404,024
July	721,287	594,460	48	3,000	123,779	2,831	143,314	140,266	48	577,973	47,652	406,542
Aug.	718,773	596,961	43	3,877	117,892	2,818	146,380	142,460	43	572,393	47,774	406,727
Sep.	728,013	601,959	53	4,406	121,595	2,765	149,867	145,408	53	578,146	48,021	408,530
Oct.	726,743	604,017	44	5,542	117,140	2,745	150,569	144,983	44	576,174	49,699	409,335
Changes *												
2021	+ 19,684	+ 36,484	- 17	- 4,302	- 12,481	+ 983	+ 12,826	+ 17,145	- 17	+ 6,858	- 1,794	+ 21,133
2022 Apr.	+ 5,248	+ 14,525	+ 6	+ 1,079	- 10,362	+ 84	+ 15,760	+ 14,675	+ 6	- 10,512	- 466	+ 316
May	+ 456	- 2,144	- 6	- 100	+ 2,706	+ 93	- 3,499	- 3,393	- 6	+ 3,955	- 194	+ 1,443
June	+ 3,946	- 4,834	- 1	- 356	+ 9,137	- 29	- 6,048	- 5,691	- 1	+ 9,994	- 28	+ 885
July	+ 17,478	+ 4,673	+ 2	- 721	+ 13,524	- 8	+ 1,402	+ 2,121	+ 2	+ 16,076	+ 306	+ 2,246
Aug.	- 3,236	+ 2,109	- 5	+ 875	- 6,215	- 13	+ 2,880	+ 2,010	- 5	- 6,116	+ 14	+ 85
Sep.	+ 8,189	+ 4,379	+ 10	+ 527	+ 3,273	- 53	+ 3,209	+ 2,672	+ 10	+ 4,980	+ 92	+ 1,615
Oct.	- 606	+ 2,425	- 9	+ 1,137	+ 4,159	- 20	+ 854	- 274	- 9	- 1,460	+ 1,777	+ 922
Regional banks and other commercial banks												
End of year or month *												
2021	659,138	545,769	153	2,379	110,837	1,111	94,852	92,320	153	564,286	136,954	316,495
2022 Apr.	681,778	572,468	179	3,639	105,492	1,007	111,292	107,474	179	570,486	140,937	324,057
May	686,755	577,316	170	4,037	105,232	1,008	118,034	113,827	170	568,721	138,298	325,191
June	690,357	584,349	182	4,173	101,653	1,009	122,083	117,728	182	568,274	140,086	326,535
July	687,850	583,448	142	3,882	100,378	609	117,217	113,193	142	570,633	140,685	329,570
Aug.	692,864	590,333	132	4,983	97,416	568	122,749	117,634	132	570,115	141,130	331,569
Sep.	691,102	591,838	124	4,108	95,032	557	120,794	116,562	124	570,308	143,001	332,275
Oct.	698,285	594,595	119	3,758	99,813	558	117,911	114,034	119	580,374	145,114	335,447
Changes *												
2021	+ 49,591	+ 31,100	+ 67	- 452	+ 18,876	- 186	+ 20,541	+ 20,926	+ 67	+ 29,050	- 2,103	+ 12,277
2022 Apr.	- 8,133	- 4,497	+ 31	+ 1,107	- 4,774	+ 11	- 6,364	- 7,502	+ 31	- 1,769	+ 1,185	+ 1,820
May	+ 5,938	+ 5,713	- 8	+ 404	- 171	+ 1	+ 7,031	+ 6,635	- 8	- 1,093	- 2,374	+ 1,452
June	+ 2,274	+ 5,926	+ 10	+ 131	- 3,793	+ 1	+ 3,622	+ 3,481	+ 10	- 1,348	+ 1,486	+ 959
July	- 3,839	- 2,023	- 41	- 294	- 1,481	- 400	- 5,266	- 4,931	- 41	+ 1,427	+ 709	+ 2,199
Aug.	+ 5,169	+ 7,156	- 11	+ 1,100	- 3,076	- 41	+ 5,377	+ 4,288	- 11	- 208	+ 674	+ 2,194
Sep.	+ 785	+ 1,011	- 9	- 895	+ 678	- 11	- 2,257	- 1,353	- 9	+ 3,042	+ 1,858	+ 506
Oct.	+ 4,273	- 265	- 5	- 346	+ 4,889	+ 1	- 3,153	- 2,802	- 5	+ 7,426	+ 827	+ 1,710

* 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".

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 ¹	Memo item <i>Fiduciary loans</i>	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
Branches of foreign banks												
End of year or month *												
2021	116,375	109,045	118	841	6,371	5	39,696	38,737	118	76,679	34,455	35,853
2022 Apr.	125,018	117,754	79	926	6,259	4	44,742	43,737	79	80,276	35,548	38,469
May	128,654	121,426	36	968	6,224	4	47,808	46,804	36	80,846	36,667	37,955
June	128,839	121,687	30	961	6,161	4	46,548	45,557	30	82,291	37,332	38,798
July	132,966	125,720	46	866	6,334	4	46,789	45,877	46	86,177	39,790	40,053
Aug.	137,323	129,997	17	821	6,488	4	48,675	47,837	17	88,648	41,109	41,051
Sep.	138,969	131,537	58	939	6,435	4	50,511	49,514	58	88,458	41,159	40,864
Oct.	138,654	131,469	58	826	6,301	4	50,441	49,557	58	88,213	42,040	39,872
Changes *												
2021	+ 578	+ 25	- 4	+ 253	+ 304	+ 1	+ 2,161	+ 1,912	- 4	- 1,583	- 1,292	- 595
2022 Apr.	+ 420	+ 300	+ 36	+ 75	+ 9	-	- 668	- 779	+ 36	+ 1,088	+ 852	+ 227
May	+ 3,794	+ 3,812	- 43	+ 48	- 23	-	+ 3,160	+ 3,155	- 43	+ 634	+ 1,145	- 488
June	- 7	+ 98	- 6	- 18	- 81	-	- 1,377	- 1,353	- 6	+ 1,370	+ 636	+ 815
July	+ 1,435	+ 1,640	+ 16	- 104	- 117	-	- 188	- 100	+ 16	+ 1,623	+ 928	+ 812
Aug.	+ 4,294	+ 4,229	- 29	- 50	+ 144	-	+ 1,849	+ 1,928	- 29	+ 2,445	+ 1,311	+ 990
Sep.	- 419	- 498	+ 41	+ 110	- 72	-	- 170	- 321	+ 41	- 249	+ 26	- 203
Oct.	+ 3,358	+ 3,587	-	- 106	- 123	-	+ 521	+ 627	-	+ 2,837	+ 2,318	+ 642
Landesbanken												
End of year or month *												
2021	417,586	375,128	16	1,746	40,696	7,515	41,515	39,753	16	376,071	74,337	261,038
2022 Apr.	423,183	382,002	12	2,980	38,189	7,528	49,144	46,152	12	374,039	73,992	261,858
May	423,069	381,288	8	3,460	38,313	7,540	48,446	44,978	8	374,623	74,448	261,862
June	428,490	385,646	8	4,230	38,606	7,576	55,891	51,653	8	372,599	72,485	261,508
July	429,585	387,411	11	4,523	37,640	7,591	53,429	48,895	11	376,156	74,318	264,198
Aug.	431,926	391,209	13	3,894	36,810	7,634	55,220	51,313	13	376,706	75,131	264,765
Sep.	430,792	391,488	13	2,797	36,494	7,788	53,711	50,901	13	377,081	75,878	264,709
Oct.	429,411	390,668	12	2,903	35,828	7,818	50,277	47,362	12	379,134	77,088	266,218
Changes *												
2021	+ 3,352	+ 8,638	+ 4	- 1,051	- 4,239	+ 45	- 13	+ 1,034	+ 4	+ 3,365	+ 8,925	- 1,321
2022 Apr.	+ 3,137	+ 4,002	- 3	+ 23	- 885	+ 27	+ 3,852	+ 3,832	- 3	- 715	- 1,298	+ 1,468
May	+ 562	- 110	- 4	+ 489	+ 187	+ 12	- 576	- 1,061	- 4	+ 1,138	+ 630	+ 321
June	+ 4,662	+ 3,710	-	+ 754	+ 198	+ 36	+ 7,232	+ 6,478	-	- 2,570	- 2,125	- 643
July	+ 206	+ 967	+ 3	+ 282	- 1,046	+ 15	- 2,611	- 2,896	+ 3	+ 2,817	+ 1,612	+ 2,251
Aug.	+ 2,153	+ 3,671	+ 2	- 642	- 878	+ 43	+ 1,685	+ 2,325	+ 2	+ 468	+ 797	+ 549
Sep.	- 1,470	+ 14	-	- 1,101	- 383	+ 154	- 1,658	- 557	-	+ 188	+ 703	- 132
Oct.	- 1,168	- 650	- 1	+ 108	- 625	+ 30	- 3,321	- 3,428	- 1	+ 2,153	+ 1,233	+ 1,545
Savings banks												
End of year or month *												
2021	1,162,441	983,643	-	662	178,136	4,037	47,518	46,856	-	1,114,923	61,722	875,065
2022 Apr.	1,184,472	1,005,260	-	758	178,454	4,201	51,140	50,382	-	1,133,332	62,308	892,570
May	1,190,634	1,011,195	-	583	178,856	4,311	50,908	50,325	-	1,139,726	62,740	898,130
June	1,194,069	1,016,123	-	583	177,363	4,258	52,162	51,579	-	1,141,907	62,851	901,693
July	1,202,065	1,023,203	-	443	178,419	4,249	52,476	52,033	-	1,149,589	63,172	907,998
Aug.	1,207,151	1,028,642	-	504	178,005	4,242	52,432	51,928	-	1,154,719	63,977	912,737
Sep.	1,208,745	1,032,155	-	276	176,314	4,145	53,056	52,780	-	1,155,689	65,221	914,154
Oct.	1,212,859	1,036,473	-	308	176,078	4,141	53,264	52,956	-	1,159,595	65,866	917,651
Changes *												
2021	+ 56,764	+ 50,778	- 6	- 15	+ 6,007	+ 1,056	+ 980	+ 1,001	- 6	+ 55,784	+ 2,632	+ 47,145
2022 Apr.	+ 6,232	+ 6,566	-	+ 4	- 338	+ 42	+ 220	+ 216	-	+ 6,012	+ 601	+ 5,749
May	+ 6,168	+ 5,936	-	- 175	+ 407	+ 110	- 231	- 56	-	+ 6,399	+ 432	+ 5,560
June	+ 3,423	+ 4,924	-	-	- 1,501	- 53	+ 1,253	+ 1,253	-	+ 2,170	+ 110	+ 3,561
July	+ 7,987	+ 7,077	-	- 140	+ 1,050	- 9	+ 313	+ 453	-	+ 7,674	+ 321	+ 6,303
Aug.	+ 5,025	+ 5,383	-	+ 61	- 419	- 7	- 45	- 106	-	+ 5,070	+ 750	+ 4,739
Sep.	+ 1,586	+ 3,510	-	- 228	- 1,696	- 97	+ 733	+ 961	-	+ 853	+ 479	+ 2,070
Oct.	+ 4,122	+ 4,322	-	+ 32	- 232	- 4	+ 209	+ 177	-	+ 3,913	+ 646	+ 3,499

* 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 ¹	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
Credit cooperatives												
End of year or month *												
2021	832,009	708,878	18	215	122,898	3,531	30,084	29,851	18	801,925	41,184	637,843
2022 Apr.	847,910	724,587	20	15	123,288	3,552	31,776	31,741	20	816,134	42,256	650,590
May	853,817	730,138	16	15	123,648	3,581	31,757	31,726	16	822,060	42,950	655,462
June	858,268	734,468	17	15	123,768	3,544	32,667	32,635	17	825,601	43,145	658,688
July	862,687	738,875	17	10	123,785	3,535	31,971	31,944	17	830,716	43,707	663,224
Aug.	867,947	743,642	21	22	124,262	3,511	32,203	32,160	21	835,744	44,096	667,386
Sep.	870,880	746,721	28	41	124,090	3,457	32,931	32,862	28	837,949	44,285	669,574
Oct.	874,408	750,292	29	36	124,051	3,440	32,958	32,893	29	841,450	44,626	672,773
Changes *												
2021	+ 49,449	+ 45,453	+ 2	+ 173	+ 3,821	+ 445	- 488	- 663	+ 2	+ 49,937	+ 2,580	+ 43,536
2022 Apr.	+ 4,669	+ 4,901	-	- 5	- 227	+ 12	+ 262	+ 267	-	+ 4,407	+ 343	+ 4,291
May	+ 5,909	+ 5,552	- 4	-	+ 361	+ 29	- 19	- 15	- 4	+ 5,928	+ 694	+ 4,873
June	+ 4,448	+ 4,329	+ 1	-	+ 118	- 37	+ 910	+ 909	+ 1	+ 3,538	+ 195	+ 3,225
July	+ 4,415	+ 4,405	-	- 5	+ 15	- 9	- 696	- 691	-	+ 5,111	+ 562	+ 4,534
Aug.	+ 5,259	+ 4,767	+ 4	+ 12	+ 476	- 24	+ 232	+ 216	+ 4	+ 5,027	+ 389	+ 4,162
Sep.	+ 2,931	+ 3,078	+ 7	+ 19	- 173	- 54	+ 728	+ 702	+ 7	+ 2,203	+ 189	+ 2,187
Oct.	+ 3,537	+ 3,572	+ 1	- 5	- 31	- 17	+ 27	+ 31	+ 1	+ 3,510	+ 341	+ 3,200
Mortgage banks												
End of year or month *												
2021	195,026	177,693	-	.	17,233	8	2,246	2,146	-	192,780	32,870	142,677
2022 Apr.	196,828	180,124	-	.	16,638	61	2,408	2,342	-	194,420	34,012	143,770
May	196,414	179,846	-	.	16,502	63	2,450	2,384	-	193,964	33,878	143,584
June	196,588	180,631	-	.	15,891	62	2,571	2,505	-	194,017	34,285	143,841
July	197,578	181,727	-	.	15,835	75	2,320	2,304	-	195,258	34,817	144,606
Aug.	196,745	182,039	-	.	14,690	80	2,545	2,529	-	194,200	35,456	144,054
Sep.	197,311	182,421	-	.	14,890	82	2,793	2,793	-	194,518	35,634	143,994
Oct.	197,773	182,847	-	.	14,901	82	2,820	2,795	-	194,953	35,863	144,189
Changes *												
2021	+ 6,137	+ 5,910	-	.	+ 127	- 2	- 614	- 714	-	+ 6,751	+ 3,053	+ 3,571
2022 Apr.	+ 218	+ 170	-	.	+ 48	+ 15	- 357	- 357	-	+ 575	+ 81	+ 446
May	- 208	- 91	-	.	- 117	+ 2	+ 44	+ 44	-	- 252	- 56	- 79
June	- 161	+ 472	-	.	- 633	- 1	+ 122	+ 122	-	- 283	+ 275	+ 75
July	+ 621	+ 755	-	.	- 84	+ 13	- 253	- 203	-	+ 874	+ 389	+ 569
Aug.	- 835	+ 321	-	.	- 1,156	+ 5	+ 227	+ 227	-	- 1,062	+ 640	- 546
Sep.	+ 342	+ 174	-	.	+ 184	+ 2	+ 247	+ 263	-	+ 95	+ 87	- 176
Oct.	+ 730	+ 674	-	.	+ 31	-	+ 29	+ 4	-	+ 701	+ 336	+ 334
Building and loan associations												
End of year or month *												
2021	203,831	177,310	.	.	26,521	466	965	965	.	202,866	4,803	171,542
2022 Apr.	205,416	180,442	.	.	24,974	232	1,097	1,097	.	204,319	4,586	174,759
May	205,992	181,371	.	.	24,621	225	1,203	1,203	.	204,789	4,539	175,629
June	206,676	182,349	.	.	24,327	221	1,170	1,170	.	205,506	4,515	176,664
July	207,464	183,307	.	.	24,157	10	1,275	1,275	.	206,189	4,427	177,605
Aug.	207,632	184,028	.	.	23,604	9	1,296	1,296	.	206,336	4,395	178,337
Sep.	208,238	184,883	.	.	23,355	9	1,349	1,349	.	206,889	4,361	179,173
Oct.	208,609	185,251	.	.	23,358	8	1,329	1,329	.	207,280	4,263	179,659
Changes *												
2021	+ 10,579	+ 9,551	.	.	+ 1,028	- 419	- 1	- 1	.	+ 10,580	- 630	+ 10,182
2022 Apr.	- 85	+ 666	.	.	- 751	- 54	+ 65	+ 65	.	- 150	- 72	+ 673
May	+ 576	+ 929	.	.	- 353	- 7	+ 106	+ 106	.	+ 470	- 47	+ 870
June	+ 684	+ 978	.	.	- 294	- 4	- 33	- 33	.	+ 717	- 24	+ 1,035
July	+ 788	+ 958	.	.	- 170	- 211	+ 105	+ 105	.	+ 683	- 88	+ 941
Aug.	+ 168	+ 721	.	.	- 553	- 1	+ 21	+ 21	.	+ 147	- 32	+ 732
Sep.	+ 606	+ 855	.	.	- 249	-	+ 53	+ 53	.	+ 553	- 34	+ 836
Oct.	+ 371	+ 368	.	.	+ 3	- 1	- 20	- 20	.	+ 391	- 98	+ 486

* 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 ¹	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
Banks with special, development and other central support tasks												
											End of year or month *	
2021	406,519	310,481	26	2,882	93,130	17,634	20,306	17,398	26	386,213	26,673	266,410
2022 Apr.	418,515	323,562	28	4,028	90,897	17,679	28,990	24,934	28	389,525	26,725	271,903
May	418,469	323,381	25	3,525	91,538	17,673	28,104	24,554	25	390,365	26,634	272,193
June	429,806	331,451	24	3,689	94,642	17,558	31,152	27,439	24	398,654	28,457	275,555
July	432,942	336,529	22	3,543	92,848	17,545	32,260	28,695	22	400,682	30,697	277,137
Aug.	447,182	352,226	15	3,219	91,722	17,628	40,879	37,645	15	406,303	35,573	279,008
Sep.	455,105	361,639	15	3,470	89,981	17,659	43,648	40,163	15	411,457	38,184	283,292
Oct.	458,486	365,176	-	3,326	89,984	17,653	43,616	40,290	-	414,870	38,696	286,190
											Changes *	
2021	- 6,069	- 507	+ 1	- 91	- 5,472	+ 205	+ 5	+ 95	+ 1	- 6,074	- 3,418	+ 2,816
2022 Apr.	- 290	+ 1,428	-	+ 644	- 2,362	+ 66	+ 622	- 22	-	- 912	+ 210	+ 1,240
May	+ 606	+ 365	- 3	+ 503	+ 747	- 6	- 847	- 341	- 3	+ 1,453	- 30	+ 736
June	+ 10,357	+ 7,221	- 1	+ 164	+ 2,973	- 115	+ 2,976	+ 2,813	- 1	+ 7,381	+ 1,734	+ 2,674
July	+ 2,301	+ 4,401	- 2	- 146	- 1,952	- 13	+ 1,049	+ 1,197	- 2	+ 1,252	+ 2,167	+ 1,037
Aug.	+ 12,982	+ 14,499	- 7	- 324	- 1,186	+ 83	+ 8,502	+ 8,833	- 7	+ 4,480	+ 4,492	+ 1,174
Sep.	+ 7,200	+ 8,785	-	+ 251	- 1,836	+ 31	+ 2,712	+ 2,461	-	+ 4,488	+ 2,540	+ 3,784
Oct.	+ 3,929	+ 3,984	- 15	- 144	+ 104	- 6	+ 5	+ 164	- 15	+ 3,924	+ 562	+ 3,258
Memo item: Foreign banks												
											End of year or month *	
2021	589,311	476,253	244	2,672	110,142	421	113,421	110,505	244	475,890	98,170	267,578
2022 Apr.	612,833	507,364	234	4,073	101,162	445	134,212	129,905	234	478,621	102,679	274,780
May	618,143	513,310	186	4,249	100,398	465	139,441	135,006	186	478,702	103,027	275,277
June	614,817	516,762	192	3,536	94,327	461	137,968	134,240	192	476,849	104,953	277,569
July	654,813	542,855	164	4,792	107,002	459	158,141	153,185	164	496,672	107,685	281,985
Aug.	666,524	556,537	126	5,955	103,906	458	168,539	162,458	126	497,985	109,771	284,308
Sep.	664,976	559,927	157	5,258	99,634	448	170,522	165,107	157	494,454	109,347	285,473
Oct.	669,424	561,030	151	5,229	103,014	445	166,113	160,733	151	503,311	113,410	286,887
											Changes *	
2021	+ 40,603	+ 21,177	+ 33	- 612	+ 20,005	+ 96	+ 11,025	+ 11,604	+ 33	+ 29,578	+ 29	+ 9,544
2022 Apr.	- 8,620	- 5,415	+ 73	+ 1,517	- 4,795	+ 13	- 7,357	- 8,947	+ 73	- 1,263	+ 2,243	+ 1,289
May	+ 6,365	+ 6,747	- 47	+ 188	- 523	+ 20	+ 5,678	+ 5,537	- 47	+ 687	+ 510	+ 700
June	- 4,799	+ 2,323	+ 3	- 728	- 6,397	- 4	- 2,073	- 1,348	+ 3	- 2,726	+ 1,690	+ 1,981
July	+ 36,170	+ 22,887	- 30	+ 1,245	+ 12,068	- 2	+ 19,314	+ 18,099	- 30	+ 16,856	+ 1,032	+ 3,756
Aug.	+ 10,959	+ 13,120	- 40	+ 1,157	- 3,278	- 1	+ 10,104	+ 8,987	- 40	+ 855	+ 1,968	+ 2,165
Sep.	- 1,191	+ 814	+ 30	- 724	- 1,311	- 10	- 359	+ 335	+ 30	- 832	- 456	+ 935
Oct.	+ 5,267	+ 1,733	- 6	- 20	+ 3,560	- 3	- 4,033	- 4,007	- 6	+ 9,300	+ 4,176	+ 1,564

* 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

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
	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		
Commercial banks ¹														
													End of year or month *	
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 July	1,082,757	993,754	125	1,793	87,085	3,402	149,731	141,925	141,705	125	7,806	6,108	933,026	
Aug.	1,088,039	1,000,995	90	2,603	84,351	3,347	152,978	145,072	144,883	90	7,906	5,402	935,061	
Sep.	1,093,984	1,007,084	141	2,888	83,871	3,286	157,450	148,948	148,731	141	8,502	5,690	936,534	
Oct.	1,102,295	1,011,947	132	3,860	86,356	3,268	157,321	147,527	147,364	132	9,794	5,965	944,974	
													Changes *	
2021	+ 30,459	+ 32,068	+ 14	- 1,596	- 27	+ 794	+ 4,151	+ 7,304	+ 7,284	+ 14	- 3,153	- 1,551	+ 26,308	
2022 July	+ 18,925	+ 5,979	+ 17	+ 274	+ 12,655	- 12	+ 686	+ 495	+ 493	+ 17	+ 191	- 98	+ 18,239	
Aug.	+ 5,321	+ 7,280	- 35	+ 810	- 2,734	- 55	+ 3,247	+ 3,147	+ 3,178	- 35	+ 100	- 706	+ 2,074	
Sep.	+ 4,848	+ 4,992	+ 51	+ 285	- 480	- 61	+ 3,232	+ 2,636	+ 2,608	+ 51	+ 596	+ 288	+ 1,616	
Oct.	+ 8,611	+ 5,163	- 9	+ 972	+ 2,485	- 18	+ 171	- 1,121	- 1,067	- 9	+ 1,292	+ 275	+ 8,440	
Big banks														
													End of year or month *	
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 July	527,122	468,526	48	740	57,808	2,831	66,576	63,630	63,582	48	2,946	2,206	460,546	
Aug.	527,819	470,337	43	780	56,659	2,818	67,852	65,029	64,981	43	2,823	2,048	459,967	
Sep.	533,212	473,461	53	1,597	58,101	2,765	70,093	66,365	66,312	53	3,728	2,131	463,119	
Oct.	533,032	473,130	44	1,905	57,953	2,745	69,601	65,310	65,266	44	4,291	2,386	463,431	
													Changes *	
2021	+ 19,978	+ 24,163	- 16	- 922	- 3,247	+ 983	+ 4,892	+ 6,451	+ 6,467	- 16	- 1,559	- 637	+ 15,086	
2022 July	+ 13,186	+ 1,992	+ 2	+ 261	+ 10,931	- 8	+ 336	+ 66	+ 79	+ 2	+ 270	- 6	+ 12,850	
Aug.	+ 697	+ 1,811	- 5	+ 40	- 1,149	- 13	+ 1,276	+ 1,399	+ 1,399	- 5	- 123	- 158	- 579	
Sep.	+ 5,393	+ 3,124	+ 10	+ 817	+ 1,442	- 53	+ 2,241	+ 1,336	+ 1,331	+ 10	+ 905	+ 83	+ 3,152	
Oct.	- 180	- 331	- 9	+ 308	- 148	- 20	- 492	- 1,055	- 1,046	- 9	+ 563	+ 255	+ 312	
Regional banks and other commercial banks														
													End of year or month *	
2021	443,656	412,039	39	375	31,203	680	44,309	40,244	40,170	39	4,065	3,725	399,347	
2022 July	455,965	429,018	31	1,053	25,863	567	49,313	44,788	44,662	31	4,525	3,567	406,652	
Aug.	456,384	430,249	30	1,823	24,282	525	49,297	44,545	44,421	30	4,752	3,023	407,087	
Sep.	456,358	432,626	30	1,291	22,411	517	50,772	46,379	46,273	30	4,393	3,178	405,586	
Oct.	464,901	437,871	30	1,955	25,045	519	51,734	46,597	46,536	30	5,137	3,213	413,167	
													Changes *	
2021	+ 10,386	+ 7,986	+ 34	- 674	+ 3,040	- 190	- 2,139	- 527	- 567	+ 34	- 1,612	- 932	+ 12,525	
2022 July	+ 4,126	+ 2,348	- 1	+ 13	+ 1,766	- 4	+ 196	+ 243	+ 244	- 1	- 47	- 60	+ 3,930	
Aug.	+ 458	+ 1,270	- 1	+ 770	- 1,581	- 42	- 16	- 243	- 241	- 1	+ 227	- 544	+ 474	
Sep.	+ 124	+ 2,527	-	- 532	- 1,871	- 8	+ 1,475	+ 1,834	+ 1,852	-	- 359	+ 155	- 1,351	
Oct.	+ 5,968	+ 2,670	-	+ 664	+ 2,634	+ 2	+ 531	- 213	- 168	-	+ 744	+ 35	+ 5,437	
Branches of foreign banks														
													End of year or month *	
2021	85,647	82,184	118	-	3,345	5	27,258	26,852	26,734	118	406	406	58,389	
2022 July	99,670	96,210	46	-	3,414	4	33,842	33,507	33,461	46	335	335	65,828	
Aug.	103,836	100,409	17	-	3,410	4	35,829	35,498	35,481	17	331	331	68,007	
Sep.	104,414	100,997	58	-	3,359	4	36,585	36,204	36,146	58	381	381	67,829	
Oct.	104,362	100,946	58	-	3,358	4	35,986	35,620	35,562	58	366	366	68,376	
													Changes *	
2021	+ 95	- 81	- 4	-	+ 180	+ 1	+ 1,398	+ 1,380	+ 1,384	- 4	+ 18	+ 18	- 1,303	
2022 July	+ 1,613	+ 1,639	+ 16	-	- 42	-	+ 154	+ 186	+ 170	+ 16	- 32	- 32	+ 1,459	
Aug.	+ 4,166	+ 4,199	- 29	-	- 4	-	+ 1,987	+ 1,991	+ 2,020	- 29	- 4	- 4	+ 2,179	
Sep.	- 669	- 659	+ 41	-	- 51	-	- 484	- 534	- 575	+ 41	+ 50	+ 50	- 185	
Oct.	+ 2,823	+ 2,824	-	-	- 1	-	+ 132	+ 147	+ 147	-	- 15	- 15	+ 2,691	

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

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

I Banks (MFIs) in Germany

and long-term lending													Period	
to enterprises and households						to government								
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans		
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
14	15	16	17	18	19	20	21	22	23	24	25	26		
End of year or month *													Commercial banks ¹	
840,916	792,318	152,875	639,443	48,598	3,211	63,027	27,084	1,967	25,117	35,943	-	21	2021	
878,983	819,394	157,588	661,806	59,589	3,381	54,043	26,547	1,897	24,650	27,496	-	21	2022 July	
883,306	824,202	158,570	665,632	59,104	3,326	51,755	26,508	1,921	24,587	25,247	-	21	Aug.	
885,735	826,013	158,183	667,830	59,722	3,265	50,799	26,650	1,931	24,719	24,149	-	21	Sep.	
891,173	831,793	161,685	670,108	59,380	3,252	53,801	26,825	1,931	24,894	26,976	-	16	Oct.	
Changes *														
+ 25,949	+ 24,601	- 1,918	+ 26,519	+ 1,348	+ 799	+ 359	+ 1,734	- 325	+ 2,059	- 1,375	-	-	5	2021
+ 17,819	+ 5,573	+ 1,056	+ 4,517	+ 12,246	- 12	+ 420	+ 11	+ 39	- 28	+ 409	-	-	-	2022 July
+ 4,362	+ 4,847	+ 1,008	+ 3,839	- 485	- 55	- 2,288	- 39	+ 24	- 63	- 2,249	-	-	-	Aug.
+ 2,572	+ 1,954	- 244	+ 2,198	+ 618	- 61	- 956	+ 142	+ 10	+ 132	- 1,098	-	-	-	Sep.
+ 5,438	+ 5,780	+ 3,502	+ 2,278	- 342	- 13	+ 3,002	+ 175	-	+ 175	+ 2,827	-	-	5	Oct.
End of year or month *													Big banks	
418,968	382,889	28,294	354,595	36,079	2,526	27,239	13,325	1,143	12,182	13,914	-	21	2021	
438,826	390,314	27,525	362,789	48,512	2,810	21,720	12,424	934	11,490	9,296	-	21	2022 July	
439,491	390,992	27,692	363,300	48,499	2,797	20,476	12,316	910	11,406	8,160	-	21	Aug.	
441,361	392,565	27,914	364,651	48,796	2,744	21,758	12,453	897	11,556	9,305	-	21	Sep.	
441,757	392,988	28,048	364,940	48,769	2,729	21,674	12,490	894	11,596	9,184	-	16	Oct.	
Changes *														
+ 19,397	+ 18,765	+ 3,653	+ 15,112	+ 632	+ 988	- 4,311	- 432	- 209	- 223	- 3,879	-	-	5	2021
+ 14,436	+ 1,988	+ 442	+ 1,546	+ 12,448	- 8	- 1,586	- 69	+ 30	- 99	- 1,517	-	-	-	2022 July
+ 665	+ 678	+ 167	+ 511	- 13	- 13	- 1,244	- 108	+ 24	- 84	- 1,136	-	-	-	Aug.
+ 1,870	+ 1,573	+ 222	+ 1,351	+ 297	- 53	+ 1,282	+ 137	- 13	+ 150	+ 1,145	-	-	-	Sep.
+ 396	+ 423	+ 134	+ 289	- 27	- 15	- 84	+ 37	- 3	+ 40	- 121	-	-	5	Oct.
End of year or month *													Regional banks and other commercial banks	
366,794	354,440	98,795	255,645	12,354	680	32,553	13,704	803	12,901	18,849	-	-	2021	
377,532	366,717	99,784	266,933	10,815	567	29,120	14,072	947	13,125	15,048	-	-	2022 July	
379,009	368,663	99,739	268,924	10,346	525	28,078	14,142	996	13,146	13,936	-	-	Aug.	
379,699	369,029	99,329	269,700	10,670	517	25,887	14,146	1,018	13,128	11,741	-	-	Sep.	
384,193	373,838	101,526	272,312	10,355	519	28,974	14,284	1,021	13,263	14,690	-	-	Oct.	
Changes *														
+ 7,933	+ 7,301	- 4,612	+ 11,913	+ 632	- 190	+ 4,592	+ 2,184	- 105	+ 2,289	+ 2,408	-	-	-	2021
+ 1,876	+ 2,080	-	+ 2,080	- 204	- 4	+ 2,054	+ 84	+ 10	+ 74	+ 1,970	-	-	-	2022 July
+ 1,516	+ 1,985	- 19	+ 2,004	- 469	- 42	- 1,042	+ 70	+ 49	+ 21	- 1,112	-	-	-	Aug.
+ 840	+ 516	- 260	+ 776	+ 324	- 8	- 2,191	+ 4	+ 22	- 18	- 2,195	-	-	-	Sep.
+ 2,350	+ 2,665	+ 1,187	+ 1,478	- 315	+ 2	+ 3,087	+ 138	+ 3	+ 135	+ 2,949	-	-	-	Oct.
End of year or month *													Branches of foreign banks	
55,154	54,989	25,786	29,203	165	5	3,235	55	21	34	3,180	-	-	2021	
62,625	62,363	30,279	32,084	262	4	3,203	51	16	35	3,152	-	-	2022 July	
64,806	64,547	31,139	33,408	259	4	3,201	50	15	35	3,151	-	-	Aug.	
64,675	64,419	30,940	33,479	256	4	3,154	51	16	35	3,103	-	-	Sep.	
65,223	64,967	32,111	32,856	256	4	3,153	51	16	35	3,102	-	-	Oct.	
Changes *														
- 1,381	- 1,465	- 959	- 506	+ 84	+ 1	+ 78	- 18	- 11	- 7	+ 96	-	-	-	2021
+ 1,507	+ 1,505	+ 614	+ 891	+ 2	-	- 48	- 4	- 1	- 3	- 44	-	-	-	2022 July
+ 2,181	+ 2,184	+ 860	+ 1,324	- 3	-	- 2	- 1	- 1	-	- 1	-	-	-	Aug.
- 138	- 135	- 206	+ 71	- 3	-	- 47	+ 1	+ 1	-	- 48	-	-	-	Sep.
+ 2,692	+ 2,692	+ 2,181	+ 511	-	-	- 1	-	-	-	- 1	-	-	-	Oct.

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 <i>Fiduciary loans</i>		Total	Total	of which		Total	of which Loans	
										Loans	Bills			
1	2	3	4	5	6	7	8	9	10	11	12	13		
Landesbanken													End of year or month *	
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 July	276,042	261,561	9	988	13,484	7,466	33,096	28,698	28,066	9	4,398	4,033	242,946	
Aug.	278,419	264,594	11	944	12,870	7,505	35,090	31,127	30,528	11	3,963	3,607	243,329	
Sep.	276,395	263,420	12	409	12,554	7,653	33,108	30,108	29,692	12	3,000	2,995	243,287	
Oct.	275,294	262,200	11	356	12,727	7,680	31,006	27,715	27,353	11	3,291	3,286	244,288	
Changes *														
2021	+ 314	+ 4,387	+ 6	- 793	- 3,286	+ 32	+ 3,312	+ 4,801	+ 4,704	+ 6	- 1,489	- 605	- 2,998	
2022 July	- 1,343	- 584	+ 3	- 132	- 630	+ 13	- 2,296	- 1,968	- 1,971	+ 3	- 328	- 196	+ 953	
Aug.	+ 2,377	+ 3,033	+ 2	- 44	- 614	+ 39	+ 1,994	+ 2,429	+ 2,462	+ 2	- 435	- 426	+ 383	
Sep.	- 2,024	- 1,174	+ 1	- 535	- 316	+ 148	- 1,982	- 1,019	- 836	+ 1	- 963	- 612	- 42	
Oct.	- 1,101	- 1,220	- 1	- 53	+ 173	+ 27	- 2,102	- 2,393	- 2,339	- 1	+ 291	+ 291	+ 1,001	
Savings banks													End of year or month *	
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 July	1,152,758	1,004,560	-	378	147,820	4,242	51,623	47,358	47,260	-	4,265	3,985	1,101,135	
Aug.	1,157,646	1,009,935	-	439	147,272	4,235	51,533	47,866	47,734	-	3,667	3,360	1,106,113	
Sep.	1,159,059	1,013,184	-	221	145,654	4,138	52,018	48,225	48,118	-	3,793	3,679	1,107,041	
Oct.	1,163,184	1,017,539	-	178	145,467	4,133	52,211	47,731	47,662	-	4,480	4,371	1,110,973	
Changes *														
2021	+ 55,673	+ 50,347	- 6	+ 76	+ 5,256	+ 1,056	+ 906	+ 981	+ 1,057	- 6	- 75	- 221	+ 54,767	
2022 July	+ 7,712	+ 6,918	-	- 185	+ 979	- 9	+ 265	+ 275	+ 265	-	+ 10	+ 185	+ 7,447	
Aug.	+ 4,833	+ 5,320	-	+ 61	- 548	- 7	- 90	+ 508	+ 474	-	- 598	- 625	+ 4,923	
Sep.	+ 1,413	+ 3,249	-	- 218	- 1,618	- 97	+ 595	+ 469	+ 494	-	+ 126	+ 319	+ 818	
Oct.	+ 4,125	+ 4,355	-	- 43	- 187	- 5	+ 193	- 494	- 456	-	+ 687	+ 692	+ 3,932	
Credit cooperatives													End of year or month *	
2021	782,834	697,355	18	215	85,246	3,526	29,667	29,260	29,227	18	407	207	753,167	
2022 July	813,625	726,557	17	10	87,041	3,530	31,565	31,324	31,297	17	241	241	782,060	
Aug.	818,790	731,255	21	20	87,494	3,506	31,822	31,616	31,575	21	206	206	786,968	
Sep.	822,008	734,238	28	37	87,705	3,452	32,521	32,267	32,219	28	254	237	789,487	
Oct.	825,796	737,671	29	32	88,064	3,435	32,544	32,231	32,187	29	313	296	793,252	
Changes *														
2021	+ 50,277	+ 44,624	+ 2	+ 173	+ 5,478	+ 445	- 536	- 658	- 633	+ 2	+ 122	- 78	+ 50,813	
2022 July	+ 4,410	+ 4,346	-	- 5	+ 69	- 11	- 696	- 743	- 738	-	+ 47	+ 47	+ 5,106	
Aug.	+ 5,165	+ 4,698	+ 4	+ 10	+ 453	- 24	+ 257	+ 292	+ 278	+ 4	- 35	- 35	+ 4,908	
Sep.	+ 3,218	+ 2,983	+ 7	+ 17	+ 211	- 54	+ 699	+ 651	+ 644	+ 7	+ 48	+ 31	+ 2,519	
Oct.	+ 3,788	+ 3,433	+ 1	- 5	+ 359	- 17	+ 23	- 36	- 32	+ 1	+ 59	+ 59	+ 3,765	
Mortgage banks													End of year or month *	
2021	129,789	123,079	-	100	6,610	8	1,710	1,572	1,572	-	138	38	128,079	
2022 July	130,741	124,746	-	16	5,979	75	1,735	1,683	1,683	-	52	36	129,006	
Aug.	130,791	124,743	-	16	6,032	80	1,841	1,789	1,789	-	52	36	128,950	
Sep.	131,016	124,934	-	-	6,082	82	1,879	1,845	1,845	-	34	34	129,137	
Oct.	131,514	125,312	-	25	6,177	82	1,770	1,743	1,718	-	27	27	129,744	
Changes *														
2021	+ 4,958	+ 4,211	-	+ 100	+ 647	- 2	- 519	- 584	- 584	-	+ 65	- 35	+ 5,477	
2022 July	+ 572	+ 653	-	- 50	- 31	+ 13	- 230	- 177	- 177	-	- 53	- 3	+ 802	
Aug.	+ 50	- 3	-	-	+ 53	+ 5	+ 106	+ 106	+ 106	-	-	-	+ 56	
Sep.	+ 225	+ 191	-	- 16	+ 50	+ 2	+ 38	+ 56	+ 56	-	- 18	- 2	+ 187	
Oct.	+ 498	+ 378	-	+ 25	+ 95	-	- 109	- 102	- 127	-	- 7	- 7	+ 607	

* 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		
End of year or month *													Landesbanken	
166,480	162,443	35,661	126,782	4,037	6,976	79,006	66,269	1,805	64,464	12,737	-	454	2021	
167,180	164,835	36,862	127,973	2,345	7,069	75,766	64,627	1,461	63,166	11,139	-	397	2022 July	
168,749	166,478	37,975	128,503	2,271	7,107	74,580	63,981	1,408	62,573	10,599	-	398	Aug.	
169,070	166,649	38,611	128,038	2,421	7,253	74,217	64,084	1,443	62,641	10,133	-	400	Sep.	
169,797	167,367	38,715	128,652	2,430	7,280	74,491	64,194	1,373	62,821	10,297	-	400	Oct.	
Changes *														
+ 3,727	+ 3,398	+ 3,568	- 170	+ 329	+ 72	- 6,725	- 3,110	- 772	- 2,338	- 3,615	-	-	40	2021
+ 998	+ 1,142	+ 294	+ 848	- 144	+ 27	- 45	+ 441	- 39	+ 480	- 486	-	-	14	2022 July
+ 1,569	+ 1,643	+ 1,113	+ 530	- 74	+ 38	- 1,186	- 646	- 53	- 593	- 540	-	+ 1	1	Aug.
+ 321	+ 171	+ 636	- 465	+ 150	+ 146	- 363	+ 103	+ 35	+ 68	- 466	-	+ 2	2	Sep.
+ 782	+ 773	+ 104	+ 669	+ 9	+ 27	+ 219	+ 55	- 70	+ 125	+ 164	-	-	-	Oct.
End of year or month *													Savings banks	
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	
1,035,759	925,712	57,611	868,101	110,047	4,191	65,376	27,603	2,039	25,564	37,773	-	51	2022 July	
1,040,671	930,963	58,364	872,599	109,708	4,185	65,442	27,878	2,099	25,779	37,564	-	50	Aug.	
1,042,649	933,634	58,972	874,662	109,015	4,089	64,392	27,753	2,588	25,165	36,639	-	49	Sep.	
1,046,314	937,625	59,616	878,009	108,689	4,084	64,659	27,881	2,590	25,291	36,778	-	49	Oct.	
Changes *														
+ 58,641	+ 49,979	+ 2,507	+ 47,472	+ 8,662	+ 1,065	- 3,874	- 468	- 18	- 450	- 3,406	-	-	9	2021
+ 7,590	+ 6,238	+ 296	+ 5,942	+ 1,352	- 9	- 143	+ 230	+ 9	+ 221	- 373	-	-	-	2022 July
+ 4,857	+ 5,196	+ 698	+ 4,498	- 339	- 6	+ 66	+ 275	+ 60	+ 215	- 209	-	-	1	Aug.
+ 1,868	+ 2,561	+ 348	+ 2,213	- 693	- 96	- 1,050	- 125	- 16	- 109	- 925	-	-	1	Sep.
+ 3,665	+ 3,991	+ 644	+ 3,347	- 326	- 5	+ 267	+ 128	+ 2	+ 126	+ 139	-	-	-	Oct.
End of year or month *													Credit cooperatives	
737,117	665,023	40,030	624,993	72,094	3,525	16,050	2,898	138	2,760	13,152	-	1	2021	
766,083	692,223	42,608	649,615	73,860	3,529	15,977	2,796	154	2,642	13,181	-	1	2022 July	
770,883	696,647	42,978	653,669	74,236	3,505	16,085	2,827	155	2,672	13,258	-	1	Aug.	
773,563	698,943	43,159	655,784	74,620	3,451	15,924	2,839	166	2,673	13,085	-	1	Sep.	
777,377	702,321	43,480	658,841	75,056	3,434	15,875	2,867	176	2,691	13,008	-	1	Oct.	
Changes *														
+ 52,407	+ 45,528	+ 2,666	+ 42,862	+ 6,879	+ 445	- 1,594	- 193	- 50	- 143	- 1,401	-	-	-	2021
+ 5,107	+ 5,040	+ 535	+ 4,505	+ 67	- 11	- 1	- 3	+ 14	- 17	+ 2	-	-	-	2022 July
+ 4,800	+ 4,424	+ 370	+ 4,054	+ 376	- 24	+ 108	+ 31	+ 1	+ 30	+ 77	-	-	-	Aug.
+ 2,680	+ 2,296	+ 181	+ 2,115	+ 384	- 54	- 161	+ 12	+ 11	+ 1	- 173	-	-	-	Sep.
+ 3,814	+ 3,378	+ 321	+ 3,057	+ 436	- 17	- 49	+ 28	+ 10	+ 18	- 77	-	-	-	Oct.
End of year or month *													Mortgage banks	
108,910	108,723	12,684	96,039	187	8	19,169	12,746	293	12,453	6,423	-	-	2021	
111,002	110,824	12,294	98,530	178	75	18,004	12,203	277	11,926	5,801	-	-	2022 July	
111,045	110,867	12,645	98,222	178	80	17,905	12,051	283	11,768	5,854	-	-	Aug.	
111,193	111,019	12,863	98,156	174	82	17,944	12,036	281	11,755	5,908	-	-	Sep.	
111,702	111,528	13,004	98,524	174	82	18,042	12,039	288	11,751	6,003	-	-	Oct.	
Changes *														
+ 5,885	+ 5,919	+ 1,576	+ 4,343	- 34	- 2	- 408	- 1,089	+ 107	- 1,196	+ 681	-	-	-	2021
+ 937	+ 937	+ 67	+ 870	-	+ 13	- 135	- 104	+ 3	- 107	- 31	-	-	-	2022 July
+ 43	+ 43	+ 351	- 308	-	+ 5	- 99	- 152	+ 6	- 158	+ 53	-	-	-	Aug.
+ 148	+ 152	+ 218	- 66	- 4	+ 2	+ 39	- 15	- 2	- 13	+ 54	-	-	-	Sep.
+ 509	+ 509	+ 141	+ 368	-	-	+ 98	+ 3	+ 7	- 4	+ 95	-	-	-	Oct.

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		
Building and loan associations													End of year or month *	
2021	193,041	175,837	.	-	17,204	465	950	950	950	.	-	-	192,091	
2022 July	197,928	181,865	.	-	16,063	10	1,263	1,263	1,263	.	-	-	196,665	
Aug.	198,144	182,590	.	-	15,554	9	1,284	1,284	1,284	.	-	-	196,860	
Sep.	198,926	183,440	.	-	15,486	9	1,336	1,336	1,336	.	-	-	197,590	
Oct.	199,304	183,817	.	-	15,487	8	1,316	1,316	1,316	.	-	-	197,988	
Changes *														
2021	+ 10,430	+ 9,462	.	-	+ 968	- 418	+ 4	+ 5	+ 5	.	- 1	- 1	+ 10,426	
2022 July	+ 743	+ 964	.	-	- 221	- 211	+ 105	+ 105	+ 105	.	-	-	+ 638	
Aug.	+ 216	+ 725	.	-	- 509	- 1	+ 21	+ 21	+ 21	.	-	-	+ 195	
Sep.	+ 782	+ 850	.	-	- 68	-	+ 52	+ 52	+ 52	.	-	-	+ 730	
Oct.	+ 378	+ 377	.	-	+ 1	- 1	- 20	- 20	- 20	.	-	-	+ 398	
Banks with special, development and other central support tasks													End of year or month *	
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 July	291,198	246,056	22	417	44,703	7,155	22,353	19,514	19,492	22	2,839	2,422	268,845	
Aug.	304,187	260,163	15	- 114	44,123	7,188	30,488	28,533	28,518	15	1,955	2,069	273,699	
Sep.	312,242	269,014	15	45	43,168	7,204	32,693	30,049	30,034	15	2,644	2,599	279,549	
Oct.	316,672	273,142	-	- 179	43,709	7,201	32,568	30,620	30,610	-	1,948	2,137	284,104	
Changes *														
2021	+ 114	+ 2,715	- 2	- 118	- 2,481	+ 377	+ 1,530	+ 1,913	+ 1,985	- 2	- 383	- 335	- 1,416	
2022 July	+ 5,063	+ 5,222	+ 1	+ 4	- 164	+ 45	+ 2,401	+ 2,104	+ 2,123	+ 1	+ 297	+ 273	+ 2,662	
Aug.	+ 12,950	+ 14,068	- 7	- 531	- 580	+ 33	+ 8,135	+ 9,019	+ 9,026	- 7	- 884	- 353	+ 4,815	
Sep.	+ 8,055	+ 8,851	-	+ 159	- 955	+ 16	+ 2,205	+ 1,516	+ 1,516	-	+ 689	+ 530	+ 5,850	
Oct.	+ 4,430	+ 4,128	- 15	- 224	+ 541	- 3	- 125	+ 571	+ 576	- 15	- 696	- 462	+ 4,555	
Memo item: Foreign banks													End of year or month *	
2021	394,985	356,533	.	.	38,010	421	58,907	55,984	55,834	129	2,923	2,631	336,078	
2022 July	419,833	388,147	.	.	30,962	459	73,764	69,783	69,723	53	3,981	3,317	346,069	
Aug.	425,794	395,002	.	.	29,401	458	77,342	73,216	73,185	25	4,126	2,766	348,452	
Sep.	426,624	398,294	.	.	27,307	448	79,215	75,265	75,193	64	3,950	2,999	347,409	
Oct.	434,817	402,665	.	.	30,137	445	79,403	74,392	74,324	62	5,011	3,064	355,414	
Changes *														
2021	+ 10,729	+ 9,425	.	.	+ 2,132	+ 96	- 1,007	+ 1,113	+ 1,112	- 1	- 2,120	- 1,291	+ 11,736	
2022 July	+ 6,331	+ 4,530	.	.	+ 1,709	- 2	+ 1,208	+ 1,102	+ 1,089	+ 12	+ 106	+ 27	+ 5,123	
Aug.	+ 5,961	+ 6,855	.	.	- 1,561	- 1	+ 3,578	+ 3,433	+ 3,462	- 28	+ 145	- 551	+ 2,383	
Sep.	- 267	+ 2,195	.	.	- 2,094	- 10	+ 633	+ 809	+ 768	+ 39	- 176	+ 233	- 900	
Oct.	+ 8,493	+ 4,671	.	.	+ 2,830	- 3	+ 488	- 573	- 569	- 2	+ 1,061	+ 65	+ 8,005	

* 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						Period	
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims		Memo item Fiduciary loans	Period
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of year or month *													
181,548	169,852	4,690	165,162	11,696	465	10,543	5,035	-	5,035	5,508	-	-	2021
186,842	175,600	4,319	171,281	11,242	10	9,823	5,002	-	5,002	4,821	-	-	2022 July
187,042	176,309	4,286	172,023	10,733	9	9,818	4,997	-	4,997	4,821	-	-	Aug.
187,940	177,210	4,251	172,959	10,730	9	9,650	4,894	-	4,894	4,756	-	-	Sep.
188,338	177,607	4,154	173,453	10,731	8	9,650	4,894	-	4,894	4,756	-	-	Oct.
Changes *													
+ 10,918	+ 10,045	- 638	+ 10,683	+ 873	- 418	- 492	- 587	-	- 587	+ 95	-	-	2021
+ 646	+ 867	- 88	+ 955	- 221	- 211	- 8	- 8	-	- 8	-	-	-	2022 July
+ 200	+ 709	- 33	+ 742	- 509	- 1	- 5	- 5	-	- 5	-	-	-	Aug.
+ 898	+ 901	- 35	+ 936	- 3	-	- 168	- 103	-	- 103	- 65	-	-	Sep.
+ 398	+ 397	- 97	+ 494	+ 1	- 1	-	-	-	-	-	-	-	Oct.
End of year or month *													
138,743	124,586	12,096	112,490	14,157	6,555	119,520	88,527	8,126	80,401	30,993	-	476	2021
147,637	133,947	16,401	117,546	13,690	6,618	121,208	90,195	7,685	82,510	31,013	-	537	2022 July
152,650	139,091	20,623	118,468	13,559	6,646	121,049	90,485	7,646	82,839	30,564	-	542	Aug.
158,943	145,377	23,481	121,896	13,566	6,655	120,606	91,004	7,429	83,575	29,602	-	549	Sep.
162,802	149,180	24,117	125,063	13,622	6,651	121,302	91,215	7,471	83,744	30,087	-	550	Oct.
Changes *													
+ 409	+ 654	- 2,135	+ 2,789	- 245	+ 350	- 1,825	+ 411	- 265	+ 676	- 2,236	-	+ 27	2021
+ 2,507	+ 2,667	+ 2,232	+ 435	- 160	+ 37	+ 155	+ 159	- 127	+ 286	- 4	-	+ 8	2022 July
+ 4,974	+ 5,105	+ 4,196	+ 909	- 131	+ 28	- 159	+ 290	- 39	+ 329	- 449	-	+ 5	Aug.
+ 6,293	+ 6,286	+ 2,858	+ 3,428	+ 7	+ 9	- 443	+ 519	- 217	+ 736	- 962	-	+ 7	Sep.
+ 3,859	+ 3,803	+ 636	+ 3,167	+ 56	- 4	+ 696	+ 211	+ 42	+ 169	+ 485	-	+ 1	Oct.
End of year or month *													
311,427	293,549	68,049	225,500	17,878	421	24,651	4,519	241	4,278	20,132	-	-	2021
327,540	311,144	73,857	237,287	16,396	459	18,529	3,963	213	3,750	14,566	-	-	2022 July
331,141	315,172	75,336	239,836	15,969	458	17,311	3,879	233	3,646	13,432	-	-	Aug.
332,606	316,166	75,086	241,080	16,440	448	14,803	3,936	230	3,706	10,867	-	-	Sep.
337,649	321,308	78,654	242,654	16,341	445	17,765	3,969	231	3,738	13,796	-	-	Oct.
Changes *													
+ 9,910	+ 9,653	+ 1,507	+ 8,146	+ 257	+ 96	+ 1,826	- 49	+ 55	- 104	+ 1,875	-	-	2021
+ 2,910	+ 3,404	+ 840	+ 2,564	- 494	- 2	+ 2,213	+ 10	+ 4	+ 6	+ 2,203	-	-	2022 July
+ 3,601	+ 4,028	+ 1,479	+ 2,549	- 427	- 1	- 1,218	- 84	+ 20	- 104	- 1,134	-	-	Aug.
+ 1,608	+ 1,137	- 107	+ 1,244	+ 471	- 10	- 2,508	+ 57	- 3	+ 60	- 2,565	-	-	Sep.
+ 5,043	+ 5,142	+ 3,568	+ 1,574	- 99	- 3	+ 2,962	+ 33	+ 1	+ 32	+ 2,929	-	-	Oct.

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		
Kreditbanken 3)													Stand am Quartalsende *)	
2021 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	
Juni	952 924	418 505	360 631	57 874	481 410	91 814	395 788	115 922	91 671	188 195	85 622	7 102	14 943	
Sept.	974 888	423 495	365 189	58 306	495 883	92 756	408 770	123 121	93 275	192 374	87 113	7 512	15 351	
Veränderungen im Vierteljahr *)														
2021 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	
2.Vj.	+ 17 415	+ 4 972	+ 4 656	+ 316	+ 12 085	+ 485	+ 11 780	+ 7 553	+ 2 885	+ 1 342	+ 305	+ 167	- 173	
3.Vj.	+ 18 689	+ 5 030	+ 4 898	+ 132	+ 12 482	+ 982	+ 11 789	+ 5 901	+ 1 697	+ 4 191	+ 693	+ 163	+ 79	
Großbanken													Stand am Quartalsende *)	
2021 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	
Juni	451 875	264 808	224 598	40 210	207 789	49 575	160 025	55 849	21 700	82 476	47 764	3 140	1 284	
Sept.	458 930	267 043	227 174	39 869	213 191	50 173	165 191	58 530	22 599	84 062	48 000	3 242	1 222	
Veränderungen im Vierteljahr *)														
2021 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	
2.Vj.	+ 7 628	+ 2 114	+ 2 151	- 37	+ 5 402	+ 139	+ 5 294	+ 5 092	- 414	+ 616	+ 108	+ 125	- 87	
3.Vj.	+ 7 055	+ 2 235	+ 2 576	- 341	+ 5 402	+ 598	+ 5 166	+ 2 681	+ 899	+ 1 586	+ 236	+ 102	- 62	
Regionalbanken und sonstige Kreditbanken													Stand am Quartalsende *)	
2021 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	
Juni	409 087	150 017	133 338	16 679	201 578	41 525	168 425	32 603	48 595	87 227	33 153	3 037	11 877	
Sept.	415 335	152 731	135 632	17 099	203 603	41 869	170 301	34 334	48 050	87 917	33 302	3 058	11 709	
Veränderungen im Vierteljahr *)														
2021 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	
2.Vj.	+ 4 911	+ 3 074	+ 2 764	+ 310	+ 1 525	+ 619	+ 1 266	- 72	+ 1 248	+ 90	+ 259	+ 34	- 70	
3.Vj.	+ 6 437	+ 2 754	+ 2 334	+ 420	+ 2 534	+ 384	+ 2 065	+ 1 731	- 369	+ 703	+ 469	+ 31	+ 162	
Zweigstellen ausländischer Banken													Stand am Quartalsende *)	
2021 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	
Juni	91 962	3 680	2 695	985	72 043	714	67 338	27 470	21 376	18 492	4 705	925	1 782	
Sept.	100 623	3 721	2 383	1 338	79 089	714	73 278	30 257	22 626	20 395	5 811	1 212	2 420	
Veränderungen im Vierteljahr *)														
2021 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	
2.Vj.	+ 4 876	- 216	- 259	+ 43	+ 5 158	- 273	+ 5 220	+ 2 533	+ 2 051	+ 636	- 62	+ 8	- 16	
3.Vj.	+ 5 197	+ 41	- 12	+ 53	+ 4 546	-	+ 4 558	+ 1 489	+ 1 167	+ 1 902	- 12	+ 30	- 21	

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

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

I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen														Kredite an Organisationen ohne Erwerbszweck					Zeit
langfristige Kredite	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	14	15					
		Kredite für den Wohnungsbau	Ratenkredite 2)	Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten											16	17	18	19	20	21	22	23	24	25	26
Stand am Quartalsende *)														Kreditbanken 3)					
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	119 676	2 782	17 221	49 642	397 731	1 735	431	262	155	1 318	2022	März					
63 577	469 721	326 252	119 880	2 857	17 686	48 702	403 333	1 793	439	294	159	1 340	2022	Juni					
64 250	477 248	330 289	122 927	2 990	17 992	49 407	409 849	1 757	450	247	152	1 358	2022	Sept.					
Veränderungen im Vierteljahr *)																			
+ 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	+ 625	+ 71	+ 323	- 1 030	+ 5 716	+ 22	- 29	+ 39	+ 7	- 24	2022	1.Vj.					
+ 311	+ 5 272	+ 4 479	+ 349	+ 75	+ 465	- 930	+ 5 737	+ 58	+ 8	+ 32	+ 4	+ 22	2022	2.Vj.					
+ 451	+ 6 243	+ 4 037	+ 1 789	+ 133	+ 295	+ 53	+ 5 895	- 36	+ 11	- 47	- 7	+ 18	2022	3.Vj.					
Stand am Quartalsende *)														Großbanken					
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					
43 340	243 423	215 099	19 176	1 524	4 428	4 066	234 929	663	134	132	33	498	2022	Juni					
43 536	245 090	216 739	19 157	1 648	4 467	4 059	236 564	649	131	126	34	489	2022	Sept.					
Veränderungen im Vierteljahr *)																			
+ 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.					
+ 70	+ 2 225	+ 1 980	+ 88	- 6	+ 184	- 58	+ 2 099	+ 1	- 5	+ 12	- 2	- 9	2022	2.Vj.					
+ 196	+ 1 667	+ 1 640	- 19	+ 124	+ 39	- 7	+ 1 635	- 14	- 3	- 6	+ 1	- 9	2022	3.Vj.					
Stand am Quartalsende *)														Regionalbanken und sonstige Kreditbanken					
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					
18 239	206 541	108 192	89 191	1 318	8 734	39 649	158 158	968	300	76	98	794	2022	Juni					
18 535	210 770	110 547	90 886	1 326	8 860	39 483	162 427	962	315	51	89	822	2022	Sept.					
Veränderungen im Vierteljahr *)																			
+ 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.					
+ 295	+ 3 332	+ 2 442	+ 830	+ 81	+ 94	- 813	+ 4 051	+ 54	+ 13	+ 15	+ 6	+ 33	2022	2.Vj.					
+ 276	+ 3 909	+ 2 355	+ 1 400	+ 8	+ 116	- 61	+ 3 854	- 6	+ 15	- 25	- 9	+ 28	2022	3.Vj.					
Stand am Quartalsende *)														Zweigstellen ausländischer Banken					
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	12 097	15	4 337	5 046	10 674	159	5	81	28	50	2022	März					
1 998	19 757	2 961	11 513	15	4 524	4 987	10 246	162	5	86	28	48	2022	Juni					
2 179	21 388	3 003	12 884	16	4 665	5 865	10 858	146	4	70	29	47	2022	Sept.					
Veränderungen im Vierteljahr *)																			
- 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	- 20	+ 1	- 25	- 71	+ 106	+ 63	-	+ 56	+ 1	+ 6	2022	1.Vj.					
- 54	- 285	+ 57	- 569	-	+ 187	- 59	- 413	+ 3	-	+ 5	-	- 2	2022	2.Vj.					
- 21	+ 667	+ 42	+ 408	+ 1	+ 140	+ 121	+ 406	- 16	- 1	- 16	+ 1	- 1	2022	3.Vj.					

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

I. Banken (MFIs) in Deutschland

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

Mio €

Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)													
Zeit	darunter:				Kredite an Unternehmen und Selbständige								
	Kredite für den Wohnungsbau			zusammen	darunter Kredite für den Wohnungsbau	Unternehmen				wirtschaftlich selbständige Privatpersonen 1)			
	insgesamt	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau			zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Landesbanken													
Stand am Quartalsende *)													
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
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	33 743	25 524	8 219	171 516	20 212	164 964	24 216	34 586	106 162	6 552	297	613
Juni	193 736	33 595	25 027	8 568	177 838	20 033	171 236	29 083	35 321	106 832	6 602	338	625
Sept.	196 353	33 673	25 007	8 666	180 442	20 122	173 844	28 721	37 309	107 814	6 598	322	629
Veränderungen im Vierteljahr *)													
2021 3.Vj.	+ 839	- 1 819	- 1 720	- 99	+ 774	- 1 844	+ 811	- 452	+ 493	+ 770	- 37	+ 26	- 38
4.Vj.	+ 5 338	+ 932	+ 351	+ 581	+ 5 284	+ 969	+ 5 260	+ 4 417	+ 1 460	- 617	+ 24	- 35	+ 14
2022 1.Vj.	+ 468	- 690	- 175	- 515	+ 495	- 649	+ 569	+ 538	+ 249	- 218	- 74	- 4	- 7
2.Vj.	+ 6 306	- 148	- 497	+ 349	+ 6 237	- 179	+ 6 187	+ 4 867	+ 730	+ 590	+ 50	+ 41	+ 12
3.Vj.	+ 2 617	+ 78	- 20	+ 98	+ 2 604	+ 89	+ 2 608	- 362	+ 1 988	+ 982	- 4	- 16	+ 4
Sparkassen													
Stand am Quartalsende *)													
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
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	949 860	553 359	367 030	186 329	526 799	177 984	330 640	33 213	42 124	255 303	196 159	6 409	6 349
Juni	966 469	565 366	371 065	194 301	535 675	182 521	336 774	34 189	42 766	259 819	198 901	6 410	6 421
Sept.	981 752	575 563	375 580	199 983	544 653	186 473	343 901	35 107	44 297	264 497	200 752	6 391	6 432
Veränderungen im Vierteljahr *)													
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
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.	+ 14 834	+ 8 408	+ 3 276	+ 5 132	+ 10 278	+ 3 759	+ 7 656	+ 3 018	+ 35	+ 4 603	+ 2 622	+ 315	+ 34
2.Vj.	+ 16 634	+ 11 892	+ 4 035	+ 7 857	+ 8 901	+ 4 517	+ 6 159	+ 1 001	+ 642	+ 4 516	+ 2 742	+ 1	+ 72
3.Vj.	+ 15 228	+ 10 197	+ 4 515	+ 5 682	+ 8 923	+ 3 952	+ 7 072	+ 1 038	+ 1 241	+ 4 793	+ 1 851	- 24	- 14
Kreditgenossenschaften													
Stand am Quartalsende *)													
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
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	420 107	391 663	28 444	354 906	113 982	186 833	19 830	22 831	144 172	168 073	6 531	7 375
Juni	719 235	430 169	401 293	28 876	362 954	117 901	192 411	20 624	23 945	147 842	170 543	6 733	7 432
Sept.	731 190	438 730	409 842	28 888	369 570	121 121	197 419	21 163	25 049	151 207	172 151	6 502	7 453
Veränderungen im Vierteljahr *)													
2021 3.Vj.	+ 12 655	+ 8 968	+ 8 195	+ 773	+ 5 742	+ 2 064	+ 4 407	+ 244	+ 934	+ 3 229	+ 1 335	- 303	+ 57
4.Vj.	+ 11 700	+ 8 397	+ 7 144	+ 1 253	+ 7 113	+ 3 574	+ 5 023	- 267	- 41	+ 5 331	+ 2 090	- 413	- 366
2022 1.Vj.	+ 10 502	+ 6 382	+ 6 023	+ 359	+ 6 945	+ 2 643	+ 4 985	+ 1 248	+ 839	+ 2 898	+ 1 960	+ 356	+ 3
2.Vj.	+ 14 466	+ 9 992	+ 9 560	+ 432	+ 8 128	+ 3 919	+ 5 658	+ 794	+ 1 114	+ 3 750	+ 2 470	+ 202	+ 57
3.Vj.	+ 11 955	+ 8 561	+ 8 549	+ 12	+ 6 616	+ 3 220	+ 5 008	+ 539	+ 1 104	+ 3 365	+ 1 608	- 231	+ 21
Realkreditinstitute													
Stand am Quartalsende *)													
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
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
Juni	111 744	65 246	62 407	2 839	79 685	33 429	70 654	1 858	12 005	56 791	9 031	1	176
Sept.	112 864	65 660	62 717	2 943	80 284	33 327	71 207	1 838	12 637	56 732	9 077	3	182
Veränderungen im Vierteljahr *)													
2021 3.Vj.	+ 982	+ 1 118	+ 1 008	+ 110	+ 183	+ 302	+ 122	- 306	+ 234	+ 194	+ 61	- 27	+ 3
4.Vj.	+ 1 412	- 39	- 56	+ 17	+ 568	- 890	+ 494	+ 65	+ 470	- 41	+ 74	- 2	+ 29
2022 1.Vj.	+ 1 531	+ 727	+ 731	- 4	+ 925	+ 114	+ 883	+ 377	- 61	+ 567	+ 42	-	+ 3
2.Vj.	- 78	+ 524	+ 448	+ 116	- 660	- 27	- 641	- 82	- 406	- 153	- 19	-	+ 7
3.Vj.	+ 1 120	+ 414	+ 310	+ 104	+ 599	- 102	+ 553	- 20	+ 632	- 59	+ 46	+ 2	+ 6

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

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

I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen														Kredite an Organisationen ohne Erwerbszweck				Zeit
langfristige Kredite	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	Debet-salden auf Lohn-, Gehalts-, Renten- und Pensionskonten	Ratenkredite 2)	Kredite für den Wohnungsbau			
		14	15	16												17	18	19	20	21	22	23	24	25	26
Stand am Quartalsende *)															Landesbanken			
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	13 216	361	131	483	591	13 911	844	315	109	12	723	2022	März				
5 639	15 060	13 252	381	135	509	611	13 940	838	310	113	11	714	2022	Juni				
5 647	15 025	13 209	385	130	525	626	13 874	886	342	136	47	703	2022	Sept.				
Veränderungen im Vierteljahr *)																		
- 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	- 46	- 5	+ 11	+ 42	- 13	- 59	+ 3	+ 5	+ 95	- 88	- 4	2022	1.Vj.				
- 3	+ 75	+ 36	+ 20	+ 4	+ 26	+ 20	+ 29	- 6	- 5	+ 4	- 1	- 9	2022	2.Vj.				
+ 8	- 35	- 43	+ 4	- 5	+ 16	+ 15	- 66	+ 48	+ 32	+ 23	+ 36	- 11	2022	3.Vj.				
Stand am Quartalsende *)															Sparkassen			
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	1 512	170	181	6 209	2022	März				
186 070	424 224	381 314	29 515	2 758	6 233	7 943	410 048	6 570	1 531	163	185	6 222	2022	Juni				
187 929	430 453	387 511	29 457	2 796	6 465	8 057	415 931	6 646	1 579	155	186	6 305	2022	Sept.				
Veränderungen im Vierteljahr *)																		
+ 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	+ 16	+ 25	- 17	+ 22	2022	1.Vj.				
+ 2 669	+ 7 723	+ 7 356	+ 159	+ 134	+ 208	+ 195	+ 7 320	+ 10	+ 19	- 7	+ 4	+ 13	2022	2.Vj.				
+ 1 889	+ 6 229	+ 6 197	- 58	+ 38	+ 227	+ 114	+ 5 888	+ 76	+ 48	- 8	+ 1	+ 83	2022	3.Vj.				
Stand am Quartalsende *)															Kreditgenossenschaften			
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	344 215	305 515	28 360	1 541	4 402	10 556	329 257	5 648	610	104	106	5 438	2022	März				
156 378	350 513	311 644	28 325	1 584	4 584	10 576	335 353	5 768	624	111	120	5 537	2022	Juni				
158 196	355 765	316 976	28 162	1 558	4 486	10 539	340 740	5 855	633	96	118	5 641	2022	Sept.				
Veränderungen im Vierteljahr *)																		
+ 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	+ 3 582	+ 3 725	- 296	+ 73	+ 54	- 5	+ 3 533	- 25	+ 14	- 35	+ 1	+ 9	2022	1.Vj.				
+ 2 211	+ 6 298	+ 6 059	+ 30	+ 43	+ 182	+ 20	+ 6 096	+ 40	+ 14	+ 7	+ 14	+ 19	2022	2.Vj.				
+ 1 818	+ 5 252	+ 5 332	- 163	- 26	- 98	- 37	+ 5 387	+ 87	+ 9	- 15	- 2	+ 104	2022	3.Vj.				
Stand am Quartalsende *)															Realkreditinstitute			
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				
8 854	31 950	31 753	24	-	1	46	31 903	109	64	-	-	109	2022	Juni				
8 892	32 472	32 272	24	-	4	44	32 424	108	61	-	-	108	2022	Sept.				
Veränderungen im Vierteljahr *)																		
+ 85	+ 798	+ 817	- 1	-	3	+ 2	+ 799	+ 1	- 1	-	-	1	2021	3.Vj.				
+ 47	+ 846	+ 852	+ 25	-	-	-	+ 870	- 2	- 1	-	-	2	2021	4.Vj.				
+ 39	+ 606	+ 612	- 3	-	+ 1	-	+ 606	-	+ 1	-	-	-	2022	1.Vj.				
- 19	+ 584	+ 593	-	-	-	+ 1	+ 584	-	- 2	-	-	-	2022	2.Vj.				
+ 38	+ 522	+ 519	-	-	+ 3	- 2	+ 521	- 1	- 3	-	-	-	2022	3.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	
Bausparkassen													Stand am Quartalsende *)
2021 Sept.	168 121	165 091	141 261	23 830	19 396	17 126	2 758	28	39	2 691	16 638	103	318
Dez.	170 805	167 768	143 871	23 897	19 614	17 326	2 786	27	39	2 720	16 828	98	300
2022 März	173 206	170 061	147 603	22 458	20 048	17 745	2 789	28	38	2 723	17 259	111	279
Juni	175 894	172 648	149 996	22 652	20 318	17 989	2 797	37	39	2 721	17 521	123	268
Sept.	178 549	175 148	152 177	22 971	20 654	18 236	2 917	127	36	2 754	17 737	131	261
Veränderungen im Vierteljahr *)													
2021 3.Vj.	+ 2 437	+ 2 381	+ 2 477	- 96	+ 253	+ 213	+ 41	- 1	- 2	+ 44	+ 212	- 2	- 19
4.Vj.	+ 2 684	+ 2 707	+ 2 610	+ 97	+ 218	+ 200	+ 28	- 1	-	+ 29	+ 190	- 5	- 18
2022 1.Vj.	+ 2 401	+ 2 303	+ 2 222	+ 81	+ 224	+ 209	+ 3	+ 1	- 1	+ 3	+ 221	+ 13	- 21
2.Vj.	+ 2 688	+ 2 587	+ 2 393	+ 194	+ 270	+ 244	+ 8	+ 9	+ 1	- 2	+ 262	+ 12	- 11
3.Vj.	+ 2 655	+ 2 500	+ 2 181	+ 319	+ 336	+ 247	+ 120	+ 90	- 3	+ 33	+ 216	+ 8	- 7
Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben													Stand am Quartalsende *)
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
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
Juni	148 666	45 837	42 408	3 429	126 882	30 829	120 240	17 043	13 588	89 609	6 642	43	46
Sept.	175 424	45 998	42 517	3 481	153 818	31 031	147 242	29 738	22 976	94 528	6 576	46	54
Veränderungen im Vierteljahr *)													
2021 3.Vj.	+ 1 057	+ 28	+ 10	+ 18	+ 1 243	+ 70	+ 1 141	+ 569	- 812	+ 1 384	+ 102	+ 3	- 2
4.Vj.	+ 1 406	- 395	- 416	+ 21	+ 1 506	- 265	+ 1 554	+ 1 032	+ 571	- 49	- 48	- 30	-
2022 1.Vj.	+ 5 860	- 26	- 34	+ 8	+ 5 868	+ 124	+ 5 837	+ 5 786	- 474	+ 525	+ 31	+ 6	- 1
2.Vj.	+ 7 571	+ 84	- 56	+ 140	+ 7 749	+ 181	+ 7 762	+ 875	+ 2 416	+ 4 471	- 13	- 1	- 15
3.Vj.	+ 26 719	+ 161	+ 109	+ 52	+ 26 897	+ 202	+ 26 963	+ 12 695	+ 9 362	+ 4 906	- 66	+ 3	+ 8
Nachrichtlich: Auslandsbanken													Stand am Quartalsende *)
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
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
Juni	374 198	132 962	124 197	8 765	186 661	24 554	157 813	54 770	46 587	56 456	28 848	2 472	5 020
Sept.	391 423	134 816	125 875	8 941	199 697	24 918	169 319	61 059	48 686	59 574	30 378	2 946	5 702
Veränderungen im Vierteljahr *)													
2021 3.Vj.	+ 2 149	+ 2 090	+ 2 136	- 46	- 940	+ 354	- 1 169	- 1 103	- 544	+ 478	+ 229	+ 121	+ 18
4.Vj.	+ 8 772	+ 2 120	+ 2 208	- 88	+ 6 320	+ 331	+ 6 015	+ 3 115	+ 3 536	- 636	+ 305	+ 61	+ 82
2022 1.Vj.	+ 14 059	+ 1 567	+ 1 859	- 292	+ 11 596	+ 42	+ 11 535	+ 7 543	+ 1 396	+ 2 596	+ 61	- 68	+ 13
2.Vj.	+ 10 627	+ 1 694	+ 1 636	+ 58	+ 7 992	- 177	+ 7 647	+ 4 171	+ 2 617	+ 859	+ 345	+ 131	+ 9
3.Vj.	+ 13 911	+ 1 894	+ 2 018	- 124	+ 10 686	+ 404	+ 10 274	+ 4 991	+ 2 166	+ 3 117	+ 412	+ 217	+ 23

* 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											
langfristige Kredite	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	14	15	16	17		18	19	20	21	22	23	24	25	26		
		Kredite für den Wohnungsbau	Ratenkredite 2)	Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten																								
Stand am Quartalsende *)													Bausparkassen															
16 217	148 642	147 884	301	–	835	4 465	143 342	83	81	–	–	83	2021	16 430	151 098	150 351	284	–	827	4 352	145 919	93	91	–	–	93	Sept.	
16 869	153 033	152 193	340	–	882	4 232	147 919	125	123	–	–	125	2022	17 130	155 442	154 527	366	–	998	4 100	150 344	134	132	–	–	134	März	
17 345	157 744	156 763	362	–	1 078	3 954	152 712	151	149	–	–	151	2022														Juni	
																												Sept.
Veränderungen im Vierteljahr *)																												
+ 233	+ 2 173	+ 2 157	– 6	–	+ 25	– 157	+ 2 305	+ 11	+ 11	–	–	+ 11	2021	+ 213	+ 2 456	+ 2 497	– 17	–	– 8	– 113	+ 2 577	+ 10	+ 10	–	–	+ 10	3.Vj.	
+ 229	+ 2 145	+ 2 062	+ 56	–	+ 55	– 120	+ 2 210	+ 32	+ 32	–	–	–	2022	+ 261	+ 2 409	+ 2 334	+ 26	–	+ 116	– 132	+ 2 425	+ 9	+ 9	–	–	+ 9	1.Vj.	
+ 215	+ 2 302	+ 2 236	– 19	–	+ 80	– 146	+ 2 368	+ 17	+ 17	–	–	–	2022															2.Vj.
																												3.Vj.
Stand am Quartalsende *)													Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben															
6 542	20 343	13 999	6 169	–	117	387	19 839	1 727	1 386	.	.	1 693	2021	6 524	20 240	13 882	6 075	–	227	340	19 673	1 730	1 373	.	.	1 679	Sept.	
6 550	20 220	13 728	6 246	–	191	606	19 423	1 742	1 377	.	.	1 680	2022	6 553	20 050	13 630	6 108	–	294	488	19 268	1 734	1 378	.	.	1 679	März	
6 476	19 891	13 597	6 008	–	260	405	19 226	1 715	1 370	.	.	1 666	2022															Juni
																												Sept.
Veränderungen im Vierteljahr *)																												
+ 101	– 177	– 39	– 127	–	– 12	– 69	– 96	– 9	– 3	.	.	– 15	2021	– 18	– 103	– 117	– 94	–	+ 110	– 47	– 166	+ 3	– 13	.	.	– 14	3.Vj.	
+ 26	– 20	– 154	+ 171	–	– 36	+ 266	– 250	+ 12	+ 4	.	.	+ 1	2022	+ 3	– 170	– 98	– 138	–	+ 103	– 118	– 155	+ 8	+ 1	.	.	– 1	1.Vj.	
– 77	– 159	– 33	– 100	–	– 34	– 83	– 42	– 19	– 8	.	.	– 13	2022															2.Vj.
																												3.Vj.
Stand am Quartalsende *)													Nachrichtlich: Auslandsbanken															
20 873	179 573	103 167	65 465	1 169	10 317	20 443	148 813	358	46	71	53	234	2021	21 035	182 077	104 964	65 920	1 185	10 412	20 427	151 238	377	48	86	50	241	Sept.	
21 151	184 492	106 489	66 607	1 203	10 566	20 205	153 721	425	48	124	54	247	2022	21 356	187 110	108 362	66 951	1 276	10 996	19 863	156 251	427	46	121	55	251	März	
21 730	191 321	109 854	69 332	1 291	11 148	20 643	159 530	405	44	104	55	246	2022															Juni
																												Sept.
Veränderungen im Vierteljahr *)																												
+ 90	+ 3 080	+ 1 737	+ 1 025	+ 73	+ 272	– 121	+ 2 929	+ 9	– 1	+ 3	– 1	+ 7	2021	+ 162	+ 2 433	+ 1 787	+ 414	+ 16	+ 75	– 23	+ 2 381	+ 19	+ 2	+ 15	– 3	+ 7	3.Vj.	
+ 116	+ 2 415	+ 1 525	+ 687	+ 18	+ 154	– 222	+ 2 483	+ 48	–	+ 38	+ 4	+ 6	2022	+ 205	+ 2 633	+ 1 873	+ 359	+ 73	+ 430	– 342	+ 2 545	+ 2	– 2	– 3	+ 1	+ 4	1.Vj.	
+ 172	+ 3 247	+ 1 492	+ 1 418	+ 15	+ 151	+ 23	+ 3 073	– 22	– 2	– 17	–	– 5	2022															2.Vj.
																												3.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; 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
Kredite insgesamt													
Stand am Quartalsende *)													
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
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	1 742 357	150 886	13 649	7 949	5 104	24 406	42 747	15 793	18 552	3 363	19 323	134 308	101 297
Juni	1 784 762	160 236	17 723	8 240	5 695	24 978	44 488	16 820	19 090	3 527	19 675	132 624	104 449
Sept.	1 845 304	163 573	17 769	8 461	5 134	25 171	46 827	17 180	19 347	3 657	20 027	147 505	108 867
Kurzfristige Kredite													
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
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	224 099	36 480	4 186	2 376	878	5 678	10 771	4 743	2 919	810	4 119	13 972	19 515
Juni	239 506	44 666	7 969	2 595	1 421	6 175	12 492	5 427	3 276	1 009	4 302	11 605	20 130
Sept.	260 722	46 223	7 217	2 747	867	6 295	14 052	5 505	3 666	1 162	4 712	24 390	21 078
Mittelfristige Kredite													
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
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
Juni	249 246	29 064	3 133	1 103	1 210	3 580	11 544	3 113	2 608	511	2 262	5 790	20 964
Sept.	265 941	30 521	3 815	1 122	1 191	3 421	12 367	3 239	2 607	479	2 280	6 019	23 120
Langfristige Kredite													
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
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	1 276 048	85 534	6 316	4 447	3 046	15 183	20 506	8 017	13 098	2 024	12 897	114 775	61 816
Juni	1 296 010	86 506	6 621	4 542	3 064	15 223	20 452	8 280	13 206	2 007	13 111	115 229	63 355
Sept.	1 318 641	86 829	6 737	4 592	3 076	15 455	20 408	8 436	13 074	2 016	13 035	117 096	64 669
Kredite insgesamt													
Veränderungen im Vierteljahr *)													
2021 3.Vj.	+ 12 728	+ 1 381	- 162	+ 75	- 28	- 189	+ 863	+ 575	+ 80	- 112	+ 279	+ 95	+ 1 952
4.Vj.	+ 34 906	+ 2 239	+ 344	+ 519	+ 191	+ 173	- 100	+ 396	- 74	- 104	+ 894	+ 5 869	+ 1 479
2022 1.Vj.	+ 41 972	+ 4 782	+ 1 029	+ 407	- 105	+ 587	+ 2 457	+ 1 222	+ 233	+ 21	+ 31	+ 6 257	+ 3 180
2.Vj.	+ 42 710	+ 9 350	+ 4 074	+ 291	+ 591	+ 572	+ 1 741	+ 1 027	+ 538	+ 164	+ 352	- 1 699	+ 3 152
3.Vj.	+ 58 457	+ 2 745	+ 6	+ 218	- 556	+ 123	+ 1 935	+ 285	+ 237	+ 140	+ 357	+ 15 018	+ 4 773
Kurzfristige Kredite													
2021 3.Vj.	- 1 309	+ 1 672	- 97	+ 188	+ 32	+ 209	+ 769	+ 234	+ 151	- 29	+ 215	- 394	+ 352
4.Vj.	+ 10 523	+ 1 121	+ 498	+ 564	+ 58	+ 186	- 661	+ 308	- 112	- 91	+ 371	+ 3 882	+ 986
2022 1.Vj.	+ 22 726	+ 4 919	+ 902	+ 302	+ 164	+ 676	+ 2 001	+ 175	+ 375	+ 120	+ 204	+ 4 916	+ 1 558
2.Vj.	+ 15 432	+ 8 186	+ 3 783	+ 219	+ 543	+ 497	+ 1 721	+ 684	+ 357	+ 199	+ 183	- 2 367	+ 615
3.Vj.	+ 19 786	+ 722	- 802	+ 142	- 569	-	+ 1 150	- 37	+ 320	+ 143	+ 375	+ 12 785	+ 863
Mittelfristige Kredite													
2021 3.Vj.	- 106	+ 102	+ 64	- 104	- 33	- 194	+ 335	+ 82	- 18	- 49	+ 19	+ 224	+ 484
4.Vj.	+ 8 008	+ 524	- 145	- 140	- 15	- 110	+ 515	- 5	+ 147	- 17	+ 294	+ 229	+ 3 535
2022 1.Vj.	+ 2 745	+ 534	- 5	-	- 81	+ 66	+ 900	- 63	- 195	- 55	- 33	+ 261	+ 676
2.Vj.	+ 7 331	+ 192	- 14	- 23	+ 30	+ 35	+ 74	+ 80	+ 73	- 18	- 45	+ 229	+ 998
3.Vj.	+ 16 118	+ 1 700	+ 692	+ 26	+ 1	- 109	+ 829	+ 166	+ 49	- 12	+ 58	+ 329	+ 2 606
Langfristige Kredite													
2021 3.Vj.	+ 14 143	- 393	- 129	- 9	- 27	- 204	- 241	+ 259	- 53	- 34	+ 45	+ 265	+ 1 116
4.Vj.	+ 16 375	+ 594	- 9	+ 95	+ 148	+ 97	+ 46	+ 93	- 109	+ 4	+ 229	+ 1 758	- 3 042
2022 1.Vj.	+ 16 501	- 671	+ 132	+ 105	- 188	- 155	- 444	+ 10	+ 53	- 44	- 140	+ 1 080	+ 946
2.Vj.	+ 19 947	+ 972	+ 305	+ 95	+ 18	+ 40	- 54	+ 263	+ 108	- 17	+ 214	+ 439	+ 1 539
3.Vj.	+ 22 553	+ 323	+ 116	+ 50	+ 12	+ 232	- 44	+ 156	- 132	+ 9	- 76	+ 1 904	+ 1 304

* 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		
Stand am Quartalsende *)													Kredite insgesamt	
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	2021	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	2021	Dez.
145 254	56 289	54 907	193 227	906 189	315 555	66 200	209 755	29 573	143 914	89 219	9 967	42 006	2022	März
153 414	56 996	56 397	200 243	920 403	322 751	68 040	211 500	29 562	146 666	89 829	9 944	42 111	2022	Juni
160 978	56 902	64 738	202 273	940 468	329 097	71 172	215 370	29 454	149 251	90 259	10 575	45 290	2022	Sept.
													Kurzfristige Kredite	
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	2021	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	2021	Dez.
39 261	3 615	4 082	38 019	69 155	15 294	13 974	10 481	1 165	18 640	4 416	1 456	3 729	2022	März
42 195	3 908	4 304	42 172	70 526	15 924	13 689	11 067	1 009	18 975	4 591	1 614	3 657	2022	Juni
45 261	3 606	4 161	42 231	73 772	15 849	14 947	11 181	980	19 423	4 538	1 934	4 920	2022	Sept.
													Mittelfristige Kredite	
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	2021	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	2021	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
22 328	4 310	13 256	53 686	99 848	24 054	17 068	26 622	2 099	17 755	4 593	2 786	4 871	2022	Juni
21 099	4 267	21 972	54 414	104 529	25 248	17 746	27 442	1 970	18 031	4 542	3 027	6 523	2022	Sept.
													Langfristige Kredite	
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	2021	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	2021	Dez.
84 003	48 433	39 151	102 114	740 222	277 484	36 768	172 090	26 271	108 227	80 299	5 801	33 282	2022	März
88 891	48 778	38 837	104 385	750 029	282 773	37 283	173 811	26 454	109 936	80 645	5 544	33 583	2022	Juni
94 618	49 029	38 605	105 628	762 167	288 000	38 479	176 747	26 504	111 797	81 179	5 614	33 847	2022	Sept.
Veränderungen im Vierteljahr *)													Kredite insgesamt	
+ 467	+ 51	- 1 663	+ 1 044	+ 9 401	+ 6 458	- 756	+ 1 678	- 81	+ 435	+ 948	- 89	+ 808	2021	3.Vj.
+ 3 662	- 198	- 626	+ 3 690	+ 18 791	+ 7 348	+ 4 216	+ 2 840	+ 84	+ 2 962	+ 1 008	+ 89	+ 244	2021	4.Vj.
+ 4 717	+ 385	- 1 134	+ 8 912	+ 14 873	+ 6 736	+ 2 353	+ 1 679	+ 312	+ 2 556	+ 452	+ 112	+ 673	2022	1.Vj.
+ 8 160	+ 707	+ 1 490	+ 7 141	+ 14 409	+ 7 446	+ 1 615	+ 1 835	- 11	+ 2 752	+ 690	- 23	+ 105	2022	2.Vj.
+ 7 823	+ 36	+ 8 475	+ 1 990	+ 17 597	+ 6 241	+ 3 122	+ 3 840	- 153	+ 2 460	+ 400	+ 536	+ 1 151	2022	3.Vj.
													Kurzfristige Kredite	
+ 573	- 198	- 339	- 258	- 2 717	+ 879	- 1 217	- 591	- 150	- 1 481	+ 115	- 114	- 158	2021	3.Vj.
+ 934	- 646	- 189	+ 1 001	+ 3 434	- 1 115	+ 2 468	+ 484	+ 39	+ 1 221	+ 388	- 65	+ 14	2021	4.Vj.
+ 2 856	+ 271	+ 185	+ 4 378	+ 3 643	+ 798	+ 940	+ 453	+ 217	+ 737	+ 173	+ 17	+ 308	2022	1.Vj.
+ 2 934	+ 293	+ 222	+ 4 153	+ 1 396	+ 630	- 260	+ 586	- 156	+ 335	+ 175	+ 158	- 72	2022	2.Vj.
+ 2 751	- 302	- 183	+ 52	+ 3 098	- 10	+ 1 268	+ 114	- 29	+ 433	- 53	+ 350	+ 1 025	2022	3.Vj.
													Mittelfristige Kredite	
- 629	+ 20	- 1 788	+ 694	+ 787	+ 835	- 548	+ 937	- 72	- 205	- 32	- 17	- 111	2021	3.Vj.
+ 1 573	- 135	+ 29	+ 521	+ 1 732	+ 1 300	+ 1 394	- 366	- 100	- 475	- 62	- 23	+ 64	2021	4.Vj.
+ 1 162	- 29	- 741	+ 1 172	- 290	- 319	+ 195	+ 131	+ 1	- 134	- 67	+ 62	- 159	2022	1.Vj.
+ 338	+ 69	+ 1 582	+ 887	+ 3 036	+ 1 277	+ 1 610	- 562	- 38	+ 708	+ 89	+ 76	- 124	2022	2.Vj.
- 755	+ 54	+ 8 892	+ 761	+ 2 531	+ 1 014	+ 628	+ 800	- 159	+ 196	- 81	+ 121	+ 12	2022	3.Vj.
													Langfristige Kredite	
+ 523	+ 229	+ 464	+ 608	+ 11 331	+ 4 744	+ 1 009	+ 1 332	+ 141	+ 2 121	+ 865	+ 42	+ 1 077	2021	3.Vj.
+ 1 155	+ 583	- 466	+ 2 168	+ 13 625	+ 7 163	+ 354	+ 2 722	+ 145	+ 2 216	+ 682	+ 177	+ 166	2021	4.Vj.
+ 699	+ 143	- 578	+ 3 362	+ 11 520	+ 6 257	+ 1 218	+ 1 095	+ 94	+ 1 953	+ 346	+ 33	+ 524	2022	1.Vj.
+ 4 888	+ 345	- 314	+ 2 101	+ 9 977	+ 5 539	+ 265	+ 1 811	+ 183	+ 1 709	+ 426	- 257	+ 301	2022	2.Vj.
+ 5 827	+ 284	- 234	+ 1 177	+ 11 968	+ 5 237	+ 1 226	+ 2 926	+ 35	+ 1 831	+ 534	+ 65	+ 114	2022	3.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	Maschi-nenbau; Fahr-zeugbau; Reparatur und Installation von Maschinen und Aus-rüstungen	Herstellung von Daten-verarbeiten-ges-geräten, 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
Kreditbanken 2)													
Stand am Quartalsende *)													
2021 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
Juni	481 410	66 554	10 267	3 122	2 314	8 071	21 442	8 231	5 485	1 406	6 216	42 304	15 231
Sept.	495 883	68 614	10 250	3 270	1 791	8 378	22 968	8 305	5 708	1 454	6 490	43 356	17 102
Veränderungen im Vierteljahr *)													
2021 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
2.Vj.	+ 12 085	+ 6 110	+ 3 178	+ 180	+ 481	+ 395	+ 1 006	+ 369	+ 275	+ 105	+ 121	- 557	+ 581
3.Vj.	+ 12 482	+ 1 468	- 57	+ 145	- 518	+ 237	+ 1 122	- 1	+ 203	+ 58	+ 279	+ 1 202	+ 2 206
Großbanken													
Stand am Quartalsende *)													
2021 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
Juni	207 789	35 133	4 266	1 572	1 019	4 505	10 756	5 397	2 912	971	3 735	11 639	4 765
Sept.	213 191	35 844	3 919	1 585	948	4 590	11 315	5 371	3 155	1 018	3 943	11 592	4 972
Veränderungen im Vierteljahr *)													
2021 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
2.Vj.	+ 5 402	+ 2 071	+ 364	+ 118	+ 35	+ 181	+ 547	+ 540	+ 110	+ 48	+ 128	- 115	+ 120
3.Vj.	+ 5 402	+ 711	- 347	+ 13	- 71	+ 85	+ 559	- 26	+ 243	+ 47	+ 208	- 47	+ 207
Regionalbanken und sonstige Kreditbanken													
Stand am Quartalsende *)													
2021 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
Juni	201 578	14 180	1 860	567	385	2 229	3 661	1 793	1 899	231	1 555	26 888	8 638
Sept.	203 603	14 061	1 842	536	355	2 262	3 815	1 729	1 782	224	1 516	27 114	10 049
Veränderungen im Vierteljahr *)													
2021 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
2.Vj.	+ 1 525	- 45	- 39	+ 6	+ 1	+ 70	+ 207	- 301	+ 62	- 5	- 46	+ 131	+ 428
3.Vj.	+ 2 534	+ 131	- 8	- 21	- 10	+ 83	+ 164	- 24	- 67	+ 13	+ 1	+ 351	+ 1 951
Zweigstellen ausländischer Banken													
Stand am Quartalsende *)													
2021 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
Juni	72 043	17 241	4 141	983	910	1 337	7 025	1 041	674	204	926	3 777	1 828
Sept.	79 089	18 709	4 489	1 149	488	1 526	7 838	1 205	771	212	1 031	4 650	2 081
Veränderungen im Vierteljahr *)													
2021 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
2.Vj.	+ 5 158	+ 4 084	+ 2 853	+ 56	+ 445	+ 144	+ 252	+ 130	+ 103	+ 62	+ 39	- 573	+ 33
3.Vj.	+ 4 546	+ 626	+ 298	+ 153	- 437	+ 69	+ 399	+ 49	+ 27	- 2	+ 70	+ 898	+ 48

* 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

Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aqua- kultur	Verkehr und Lagerei; Nachricht- übermittlung	Finanzierungs- instituten (ohne MFIs) und Versicherungs- unternehmen	Dienstleistungsgewerbe (einschl. freier Berufe)										Zeit
				zusammen	Wohnungs- unter- nehmen	Beteili- gungs- gesell- schaften	Sonstiges Grund- stücks- wesen	Gast- gewerbe	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		
Stand am Quartalsende *)													Kreditbanken 2)	
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	2021 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	
53 418	10 704	16 002	72 113	205 084	55 817	27 560	39 569	5 364	46 069	15 795	3 612	11 298	Juni	
53 817	10 679	16 076	73 160	213 079	56 376	30 228	40 559	5 308	46 940	15 903	4 148	13 617	Sept.	
Veränderungen im Vierteljahr *)														
+ 2 561	- 110	+ 209	+ 634	+ 3 944	+ 944	+ 2 000	+ 624	- 14	+ 177	+ 160	+ 23	+ 30	2021 4.Vj.	
+ 2 956	- 49	+ 44	+ 5 906	+ 2 979	+ 820	+ 866	- 593	+ 31	+ 753	+ 164	+ 176	+ 762	2022 1.Vj.	
+ 1 854	+ 27	- 221	+ 1 406	+ 2 885	+ 910	+ 1 308	+ 497	- 137	+ 185	+ 207	+ 16	- 101	2.Vj.	
+ 654	+ 105	+ 208	+ 1 027	+ 5 612	+ 539	+ 2 668	+ 960	- 101	+ 756	+ 78	+ 421	+ 291	3.Vj.	
Stand am Quartalsende *)													Großbanken	
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	2021 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	
22 777	1 321	6 484	27 310	98 360	17 398	11 947	27 468	2 505	25 004	8 365	1 398	4 275	Juni	
24 271	1 329	6 859	26 681	101 643	17 796	13 225	28 339	2 517	25 455	8 368	1 440	4 503	Sept.	
Veränderungen im Vierteljahr *)														
+ 2 112	+ 17	+ 338	+ 1 233	+ 2 692	+ 1 023	+ 1 229	+ 271	- 26	+ 273	+ 161	- 92	- 147	2021 4.Vj.	
+ 1 236	+ 4	- 232	+ 1 846	+ 390	- 440	- 224	- 151	- 67	+ 501	+ 116	+ 83	+ 572	2022 1.Vj.	
+ 462	- 15	+ 90	+ 1 689	+ 1 100	+ 391	+ 542	+ 603	- 56	- 212	+ 35	+ 13	- 216	2.Vj.	
+ 1 494	+ 8	+ 375	- 629	+ 3 283	+ 398	+ 1 278	+ 871	+ 12	+ 451	+ 3	+ 42	+ 228	3.Vj.	
Stand am Quartalsende *)													Regionalbanken und sonstige Kreditbanken	
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	2021 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	
23 346	5 732	7 326	30 264	85 204	33 474	7 861	10 758	2 505	17 260	6 717	1 683	4 946	Juni	
21 219	5 584	7 065	31 050	87 461	33 551	8 229	10 514	2 398	17 370	6 700	1 897	6 802	Sept.	
Veränderungen im Vierteljahr *)														
+ 339	- 87	- 163	- 138	- 471	- 653	- 722	+ 461	- 8	+ 143	+ 54	+ 66	+ 188	2021 4.Vj.	
+ 1 450	- 14	- 34	+ 2 688	+ 1 161	+ 290	+ 275	- 163	+ 88	+ 352	+ 88	+ 98	+ 133	2022 1.Vj.	
+ 841	- 11	- 12	- 567	+ 760	+ 513	+ 47	- 194	- 14	+ 231	+ 153	- 32	+ 56	2.Vj.	
- 1 057	- 8	- 22	+ 801	+ 387	+ 77	+ 368	- 244	- 107	+ 110	- 17	+ 214	- 14	3.Vj.	
Stand am Quartalsende *)													Zweigstellen ausländischer Banken	
6 384	3 677	2 152	13 608	17 214	3 535	4 415	1 642	391	4 003	797	452	1 979	2021 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	
7 295	3 651	2 192	14 539	21 520	4 945	7 752	1 343	354	3 805	713	531	2 077	Juni	
8 327	3 766	2 152	15 429	23 975	5 029	8 774	1 706	393	4 115	835	811	2 312	Sept.	
Veränderungen im Vierteljahr *)														
+ 110	- 40	+ 34	- 461	+ 1 723	+ 574	+ 1 493	- 108	+ 20	- 239	- 55	+ 49	- 11	2021 4.Vj.	
+ 270	- 39	+ 310	+ 1 372	+ 1 428	+ 970	+ 815	- 279	+ 10	- 100	- 40	- 5	+ 57	2022 1.Vj.	
+ 551	+ 53	- 299	+ 284	+ 1 025	+ 6	+ 719	+ 88	- 67	+ 166	+ 19	+ 35	+ 59	2.Vj.	
+ 217	+ 105	- 145	+ 855	+ 1 942	+ 64	+ 1 022	+ 333	- 6	+ 195	+ 92	+ 165	+ 77	3.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	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
Landesbanken													
												Stand am Quartalsende *)	
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
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
Juni	177 838	19 003	2 112	899	817	1 924	6 218	1 910	1 859	245	3 019	23 196	3 062
Sept.	180 442	19 521	2 190	883	776	1 875	6 594	1 950	1 898	284	3 071	23 876	3 331
												Veränderungen im Vierteljahr *)	
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
2.Vj.	+ 6 237	+ 1 730	+ 682	+ 63	+ 60	- 38	+ 458	+ 255	+ 101	+ 20	+ 129	- 641	+ 216
3.Vj.	+ 2 604	+ 518	+ 78	- 16	- 41	- 49	+ 376	+ 40	+ 39	+ 39	+ 52	+ 680	+ 269
Sparkassen													
												Stand am Quartalsende *)	
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
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	526 799	38 717	2 434	2 448	1 355	8 161	8 339	3 409	6 243	965	5 363	27 996	37 155
Juni	535 675	39 529	2 632	2 462	1 363	8 228	8 458	3 684	6 360	979	5 363	27 950	37 965
Sept.	544 653	39 976	2 760	2 516	1 337	8 189	8 598	3 778	6 400	990	5 408	28 148	38 810
												Veränderungen im Vierteljahr *)	
2021 4.Vj.	+ 7 618	- 203	+ 5	+ 68	+ 15	- 173	- 17	- 12	- 64	- 25	-	+ 127	+ 106
2022 1.Vj.	+ 10 278	+ 412	+ 44	+ 87	- 51	+ 122	- 48	+ 103	+ 91	+ 11	+ 53	+ 179	+ 801
2.Vj.	+ 8 901	+ 812	+ 198	+ 14	+ 8	+ 67	+ 119	+ 275	+ 117	+ 14	-	+ 46	+ 810
3.Vj.	+ 8 923	+ 447	+ 128	+ 54	- 26	- 39	+ 140	+ 94	+ 40	+ 11	+ 45	+ 198	+ 865
Kreditgenossenschaften													
												Stand am Quartalsende *)	
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
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	354 906	22 000	877	1 260	861	5 032	3 967	1 712	4 059	656	3 576	16 430	36 321
Juni	362 954	22 309	910	1 304	867	5 088	4 006	1 750	4 099	675	3 610	16 442	37 826
Sept.	369 570	22 662	952	1 321	890	5 110	4 068	1 795	4 140	697	3 689	16 495	39 074
												Veränderungen im Vierteljahr *)	
2021 4.Vj.	+ 7 113	- 111	+ 14	+ 11	+ 16	+ 70	- 37	- 166	- 102	+ 6	+ 77	+ 426	+ 792
2022 1.Vj.	+ 6 945	+ 398	- 8	+ 33	+ 37	+ 91	+ 60	+ 69	+ 68	+ 2	+ 46	- 74	+ 1 483
2.Vj.	+ 8 128	+ 309	+ 33	+ 44	+ 6	+ 56	+ 39	+ 38	+ 40	+ 19	+ 34	+ 12	+ 1 505
3.Vj.	+ 6 616	+ 353	+ 42	+ 17	+ 23	+ 22	+ 62	+ 45	+ 41	+ 22	+ 79	+ 53	+ 1 248
Realkreditinstitute													
												Stand am Quartalsende *)	
2021 Sept.	85 700	288	3	9	12	42	54	23	74	21	50	1 822	1 356
Dez.	79 420	293	3	9	16	43	54	23	74	20	51	1 823	1 257
2022 März	80 345	285	3	10	12	42	54	25	73	17	49	1 808	1 464
Juni	79 685	281	3	5	12	42	53	24	75	18	49	1 783	1 389
Sept.	80 284	279	3	5	13	41	52	24	75	17	49	1 753	1 479
												Veränderungen im Vierteljahr *)	
2021 4.Vj.	+ 568	+ 5	-	-	+ 4	+ 1	-	-	-	- 1	+ 1	+ 1	- 84
2022 1.Vj.	+ 925	- 8	-	+ 1	- 4	- 1	-	+ 2	- 1	- 3	- 2	- 15	+ 207
2.Vj.	- 660	- 4	-	- 5	-	-	- 1	- 1	+ 2	+ 1	-	- 25	- 75
3.Vj.	+ 599	- 2	-	-	+ 1	- 1	- 1	- 1	-	- 1	-	+ 30	+ 90

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

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

I. Banken (MFIs) in Deutschland

Handel; Instand- haltung und Reparatur von Kraftfahr- zeugen	Land- und Forstwirt- schaft, Fischerei und Aqua- kultur	Verkehr und Lagerei; Nachrich- tenüber- mittlung	Finan- zierungs- institu- tionen (ohne MFIs) und Versiche- rungs- unter- nehmen	Dienstleistungsgewerbe (einschl. freier Berufe)										Zeit
				zusammen	Wohn- nungs- unter- nehmen	Beteili- gungs- gesell- schaften	Sonstiges Grund- stücks- wesen	Gast- gewerbe	Informa- tion 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		
Stand am Quartalsende *)													Landesbanken	
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	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	
8 248	2 059	9 209	33 806	79 255	23 317	8 306	27 363	412	12 797	3 832	1 431	1 797	Juni	
8 718	2 073	8 927	32 596	81 400	23 608	8 157	27 973	410	13 177	3 867	1 422	2 786	Sept.	
Veränderungen im Vierteljahr *)														
+ 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.	
+ 434	+ 39	- 3	+ 3 281	+ 1 181	+ 582	- 527	+ 445	- 54	+ 649	+ 28	- 54	+ 112	2.Vj.	
+ 470	+ 14	- 282	- 1 210	+ 2 145	+ 291	- 149	+ 610	- 2	+ 380	+ 35	- 9	+ 989	3.Vj.	
Stand am Quartalsende *)													Sparkassen	
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	Dez.	
40 115	12 146	13 470	44 452	312 748	104 446	19 861	83 277	12 863	50 161	25 662	2 847	13 631	2022 März	
40 684	12 295	13 279	45 706	318 267	107 445	20 081	84 264	12 958	50 964	26 008	2 940	13 607	Juni	
41 583	12 292	13 189	47 348	323 307	109 904	20 048	85 734	12 932	51 837	26 276	2 956	13 620	Sept.	
Veränderungen im Vierteljahr *)														
+ 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	+ 6 370	+ 2 788	+ 530	+ 1 399	+ 201	+ 1 104	+ 256	+ 18	+ 74	2022 1.Vj.	
+ 569	+ 149	- 191	+ 1 254	+ 5 544	+ 2 999	+ 245	+ 987	+ 95	+ 803	+ 346	+ 93	- 24	2.Vj.	
+ 929	- 3	- 90	+ 1 622	+ 4 955	+ 2 374	- 43	+ 1 470	- 26	+ 863	+ 268	+ 36	+ 13	3.Vj.	
Stand am Quartalsende *)													Kreditgenossenschaften	
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	Dez.	
28 676	28 458	6 263	14 411	202 347	78 102	4 043	28 205	9 212	28 366	40 354	1 572	12 493	2022 März	
29 164	28 932	6 329	14 905	207 047	80 857	4 234	28 668	9 299	29 315	40 399	1 612	12 663	Juni	
29 952	28 819	6 262	15 559	210 747	83 576	4 313	29 017	9 299	29 753	40 439	1 660	12 690	Sept.	
Veränderungen im Vierteljahr *)														
+ 412	- 21	- 325	+ 851	+ 5 089	+ 2 628	+ 1 230	+ 348	+ 93	+ 333	+ 309	- 29	+ 177	2021 4.Vj.	
+ 446	+ 288	+ 71	+ 281	+ 4 052	+ 2 658	+ 88	+ 600	+ 84	+ 488	- 35	+ 16	+ 153	2022 1.Vj.	
+ 488	+ 474	+ 66	+ 494	+ 4 780	+ 2 755	+ 191	+ 463	+ 87	+ 949	+ 125	+ 40	+ 170	2.Vj.	
+ 788	- 113	- 67	+ 654	+ 3 700	+ 2 719	+ 79	+ 349	-	+ 438	+ 40	+ 48	+ 27	3.Vj.	
Stand am Quartalsende *)													Realkreditinstitute	
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	Dez.	
401	445	125	14 523	61 294	27 625	540	29 122	294	2 506	652	12	543	2022 März	
403	439	126	14 553	60 711	27 678	495	28 467	303	2 617	647	11	493	Juni	
404	432	113	14 417	61 407	27 843	498	28 925	307	2 672	643	11	508	Sept.	
Veränderungen im Vierteljahr *)														
- 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	-	- 36	2022 1.Vj.	
+ 2	- 6	+ 1	- 60	- 493	+ 53	- 45	- 565	+ 9	+ 111	- 5	- 1	- 50	2.Vj.	
+ 1	- 7	- 13	- 136	+ 696	+ 165	+ 3	+ 458	+ 4	+ 55	- 4	-	+ 15	3.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
Bausparkassen ²⁾													
Stand am Quartalsende *)													
2021 Sept.	19 396	-	-	-	-	-	-	-	-	-	-	-	6 520
Dez.	19 614	-	-	-	-	-	-	-	-	-	-	-	6 599
2022 März	20 048	-	-	-	-	-	-	-	-	-	-	-	6 749
Juni	20 318	-	-	-	-	-	-	-	-	-	-	-	6 853
Sept.	20 654	-	-	-	-	-	-	-	-	-	-	-	6 946
Veränderungen im Vierteljahr *)													
2021 4.Vj.	+ 218	-	-	-	-	-	-	-	-	-	-	-	+ 79
2022 1.Vj.	+ 224	-	-	-	-	-	-	-	-	-	-	-	+ 69
2.Vj.	+ 270	-	-	-	-	-	-	-	-	-	-	-	+ 104
3.Vj.	+ 336	-	-	-	-	-	-	-	-	-	-	-	+ 93
Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben													
Stand am Quartalsende *)													
2021 Sept.	111 759	11 021	1 368	403	280	1 521	4 266	784	1 080	202	1 117	17 312	1 981
Dez.	113 265	11 470	1 424	405	281	1 448	4 154	1 052	1 090	195	1 421	17 369	2 008
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
Juni	126 882	12 560	1 799	448	322	1 625	4 311	1 221	1 212	204	1 418	20 949	2 123
Sept.	153 818	12 521	1 614	466	327	1 578	4 547	1 328	1 126	215	1 320	33 877	2 125
Veränderungen im Vierteljahr *)													
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
2.Vj.	+ 7 749	+ 393	- 17	- 5	+ 36	+ 92	+ 120	+ 91	+ 3	+ 5	+ 68	- 442	+ 11
3.Vj.	+ 26 897	- 39	- 185	+ 18	+ 5	- 47	+ 236	+ 107	- 86	+ 11	- 98	+ 12 915	+ 2
Nachrichtlich: Auslandsbanken													
Stand am Quartalsende *)													
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
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
Juni	186 661	31 289	6 140	1 692	1 217	3 001	11 532	2 955	2 248	529	1 975	8 490	3 845
Sept.	199 697	33 466	6 612	1 922	759	3 283	12 744	3 099	2 359	556	2 132	9 299	4 193
Veränderungen im Vierteljahr *)													
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
2.Vj.	+ 7 992	+ 5 047	+ 3 049	+ 101	+ 476	+ 273	+ 757	- 38	+ 258	+ 76	+ 95	- 424	+ 95
3.Vj.	+ 10 686	+ 1 335	+ 422	+ 217	- 473	+ 162	+ 798	+ 29	+ 41	+ 17	+ 122	+ 859	+ 153

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

Dienstleistungen (ohne Beteiligungsgesellschaften). 2 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	26	
14	15	16	17	18	19	20	21	22	23	24	25	26	26	
Stand am Quartalsende *)													Bausparkassen 2)	
10 251	1 863	-	762	-	-	-	-	-	-	-	-	-	-	2021 Sept.
10 370	1 883	-	762	-	-	-	-	-	-	-	-	-	-	Dez.
10 608	1 929	-	762	-	-	-	-	-	-	-	-	-	-	2022 März
10 776	1 961	-	728	-	-	-	-	-	-	-	-	-	-	Juni
10 912	1 984	-	812	-	-	-	-	-	-	-	-	-	-	Sept.
Veränderungen im Vierteljahr *)														
+ 119	+ 20	-	-	-	-	-	-	-	-	-	-	-	-	2021 4.Vj.
+ 109	+ 46	-	-	-	-	-	-	-	-	-	-	-	-	2022 1.Vj.
+ 168	+ 32	-	34	-	-	-	-	-	-	-	-	-	-	2.Vj.
+ 136	+ 23	-	84	-	-	-	-	-	-	-	-	-	-	3.Vj.
Stand am Quartalsende *)													Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben	
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	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	
10 721	606	11 452	18 432	50 039	27 637	7 364	3 169	1 226	4 904	3 148	338	2 253	Juni	
15 592	623	20 171	18 381	50 528	27 790	7 928	3 162	1 198	4 872	3 131	378	2 069	Sept.	
Veränderungen im Vierteljahr *)														
+ 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.	
+ 4 645	- 8	+ 1 838	+ 800	+ 512	+ 147	+ 443	+ 8	- 11	+ 55	- 11	- 117	- 2	2.Vj.	
+ 4 845	+ 17	+ 8 719	- 51	+ 489	+ 153	+ 564	- 7	- 28	- 32	- 17	+ 40	- 184	3.Vj.	
Stand am Quartalsende *)													Nachrichtlich: Auslandsbanken	
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	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	
22 548	4 938	6 461	29 649	79 441	16 617	18 469	14 875	1 066	18 548	4 547	1 316	4 003	Juni	
25 210	5 070	6 824	31 344	84 291	17 029	19 993	15 881	1 124	19 430	4 773	1 652	4 409	Sept.	
Veränderungen im Vierteljahr *)														
+ 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.	
+ 1 294	+ 15	- 227	- 321	+ 2 513	+ 390	+ 754	+ 689	- 75	+ 753	+ 124	- 31	- 91	2.Vj.	
+ 1 907	+ 162	+ 258	+ 1 675	+ 4 337	+ 392	+ 1 524	+ 976	+ 13	+ 767	+ 196	+ 221	+ 248	3.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	
	End of year or month *										
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
2022 Mar.	389,519	144,357	245,162	16,347	13,684	215,131	14,934	435	4,146	10,353	85,761
Apr.	382,513	136,008	246,505	17,054	13,700	215,751	15,048	438	4,245	10,365	85,779
May	381,622	137,170	244,452	15,354	13,655	215,443	15,238	408	4,353	10,477	84,588
June	379,411	134,547	244,864	16,617	13,614	214,633	15,027	371	4,211	10,445	84,276
July	379,798	134,000	245,798	16,825	13,513	215,460	15,317	429	4,308	10,580	83,786
Aug.	374,383	130,976	243,407	14,680	13,512	215,215	15,391	471	4,445	10,475	82,633
Sep.	371,759	127,265	244,494	15,234	13,838	215,422	15,575	647	4,270	10,658	82,695
Oct.	377,673	131,676	245,997	16,082	13,829	216,086	16,122	977	4,376	10,769	81,871
	Changes *										
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
2022 Mar.	+ 5,189	+ 4,758	+ 431	+ 79	- 244	+ 596	+ 113	+ 117	+ 4	+ 8	- 384
Apr.	- 7,006	- 8,349	+ 1,343	+ 707	+ 16	+ 620	+ 114	+ 3	+ 99	+ 12	+ 18
May	- 911	+ 1,142	- 2,053	- 1,700	- 45	- 308	+ 190	- 30	+ 108	+ 112	- 1,191
June	- 2,211	- 2,623	+ 412	+ 1,263	- 41	- 810	- 211	- 37	- 142	- 32	- 312
July	+ 387	- 547	+ 934	+ 208	- 101	+ 827	+ 290	+ 58	+ 97	+ 135	- 490
Aug.	- 5,415	- 3,024	- 2,391	- 2,145	- 1	- 245	+ 74	+ 42	+ 137	- 105	- 1,153
Sep.	- 2,624	- 3,711	+ 1,087	+ 554	- 179	+ 712	+ 184	+ 176	- 175	+ 183	+ 62
Oct.	+ 5,859	+ 4,411	+ 1,448	+ 848	- 9	+ 609	+ 472	+ 330	+ 106	+ 36	- 824

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	
	End of year or month *										
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
2022 Mar.	2,710	1,804	81,247	144,151	13,087	7,644	123,420	316	115	90	111
Apr.	3,025	1,749	81,005	145,357	13,475	7,614	124,268	321	116	92	113
May	2,640	1,670	80,278	144,315	12,205	7,535	124,575	311	101	97	113
June	2,962	1,645	79,669	145,247	13,173	7,667	124,407	314	111	91	112
July	3,177	1,389	79,220	146,386	13,118	7,721	125,547	309	101	95	113
Aug.	2,883	1,268	78,482	145,090	11,235	7,710	126,145	293	91	89	113
Sep.	3,146	1,798	77,751	145,916	11,341	7,673	126,902	308	100	97	111
Oct.	2,573	1,778	77,520	147,688	12,423	7,579	127,686	316	109	96	111
	Changes *										
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
2022 Mar.	- 537	- 31	+ 184	+ 709	+ 496	- 212	+ 425	- 7	+ 3	- 5	- 5
Apr.	+ 315	- 55	- 242	+ 1,206	+ 388	- 30	+ 848	+ 5	+ 1	+ 2	+ 2
May	- 385	- 79	- 727	- 1,042	- 1,270	- 79	+ 307	- 10	- 15	+ 5	-
June	+ 322	- 25	- 609	+ 932	+ 968	+ 132	- 168	+ 3	+ 10	- 6	- 1
July	+ 215	- 256	- 449	+ 1,139	- 55	+ 54	+ 1,140	- 5	- 10	+ 4	+ 1
Aug.	- 294	- 121	- 738	- 1,296	- 1,883	- 11	+ 598	- 16	- 10	- 6	-
Sep.	+ 263	+ 25	- 226	+ 826	+ 106	- 37	+ 757	+ 15	+ 9	+ 8	- 2
Oct.	- 573	- 20	- 231	+ 1,792	+ 1,082	- 94	+ 804	+ 8	+ 9	- 1	-

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Excluding 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) ¹													
Domestic government total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks ⁴													
													End of year or month *
2021	33,481	6,397	1,967	25,117	332	169	11	152	9,408	8,161	23,609	16,765	132
2022 July	32,655	6,108	1,897	24,650	741	372	11	358	8,979	7,556	22,783	16,696	152
Aug.	31,910	5,402	1,921	24,587	535	314	11	210	8,864	7,438	22,371	16,899	140
Sep.	32,340	5,690	1,931	24,719	625	408	11	206	8,833	7,370	22,732	17,104	150
Oct.	32,790	5,965	1,931	24,894	582	366	12	204	8,769	7,218	23,296	17,433	143
													Changes *
2021	+ 183	- 1,551	- 325	+ 2,059	- 859	- 638	+ 2	- 223	- 277	- 217	+ 1,489	+ 2,501	- 170
2022 July	- 87	- 98	+ 39	- 28	+ 193	+ 58	-	+ 135	- 268	- 250	- 24	+ 86	+ 12
Aug.	- 745	- 706	+ 24	- 63	- 206	- 58	-	- 148	- 115	- 118	- 412	+ 203	- 12
Sep.	+ 430	+ 288	+ 10	+ 132	+ 90	+ 94	-	- 4	- 31	- 68	+ 361	+ 205	+ 10
Oct.	+ 450	+ 275	-	+ 175	- 43	- 42	+ 1	- 2	- 64	- 152	+ 564	+ 329	- 7
Big banks													
													End of year or month *
2021	15,591	2,266	1,143	12,182	237	113	-	124	5,939	5,401	9,375	6,618	40
2022 July	14,630	2,206	934	11,490	401	103	-	298	5,552	4,964	8,632	6,190	45
Aug.	14,364	2,048	910	11,406	233	80	-	153	5,448	4,870	8,638	6,345	45
Sep.	14,584	2,131	897	11,556	206	58	-	148	5,352	4,803	8,976	6,568	50
Oct.	14,876	2,386	894	11,596	212	65	-	147	5,236	4,624	9,376	6,788	52
													Changes *
2021	- 1,069	- 637	- 209	- 223	- 909	- 687	-	- 222	- 339	- 260	+ 181	+ 261	- 2
2022 July	- 75	- 6	+ 30	- 99	+ 124	- 10	-	+ 134	- 316	- 294	+ 111	+ 60	+ 6
Aug.	- 266	- 158	- 24	- 84	- 168	- 23	-	- 145	- 104	- 94	+ 6	+ 155	-
Sep.	+ 220	+ 83	- 13	+ 150	- 27	- 22	-	- 5	- 96	- 67	+ 338	+ 223	+ 5
Oct.	+ 292	+ 255	- 3	+ 40	+ 6	+ 7	-	- 1	- 116	- 179	+ 400	+ 220	+ 2
Regional banks and other commercial banks													
													End of year or month *
2021	17,429	3,725	803	12,901	48	12	8	28	3,133	2,755	14,164	10,118	84
2022 July	17,639	3,567	947	13,125	329	262	7	60	3,102	2,590	14,105	10,473	103
Aug.	17,165	3,023	996	13,146	298	233	8	57	3,089	2,566	13,687	10,521	91
Sep.	17,324	3,178	1,018	13,128	366	300	8	58	3,153	2,565	13,709	10,503	96
Oct.	17,497	3,213	1,021	13,263	332	266	9	57	3,202	2,592	13,876	10,612	87
													Changes *
2021	+ 1,252	- 932	- 105	+ 2,289	+ 7	+ 6	+ 2	- 1	+ 67	+ 48	+ 1,345	+ 2,242	- 167
2022 July	+ 24	- 60	+ 10	+ 74	+ 83	+ 82	-	+ 1	+ 49	+ 46	- 114	+ 27	+ 6
Aug.	- 474	- 544	+ 49	+ 21	- 31	- 29	+ 1	- 3	- 13	- 24	- 418	+ 48	- 12
Sep.	+ 159	+ 155	+ 22	- 18	+ 68	+ 67	-	+ 1	+ 64	- 1	+ 22	- 18	+ 5
Oct.	+ 173	+ 35	+ 3	+ 135	- 34	- 34	+ 1	- 1	+ 49	+ 27	+ 167	+ 109	- 9
Branches of foreign banks													
													End of year or month *
2021	461	406	21	34	47	44	3	-	336	5	70	29	8
2022 July	386	335	16	35	11	7	4	-	325	2	46	33	4
Aug.	381	331	15	35	4	1	3	-	327	2	46	33	4
Sep.	432	381	16	35	53	50	3	-	328	2	47	33	4
Oct.	417	366	16	35	38	35	3	-	331	2	44	33	4
													Changes *
2021	± 0	+ 18	- 11	- 7	+ 43	+ 43	-	-	- 5	- 5	- 37	- 2	- 1
2022 July	- 36	- 32	- 1	- 3	- 14	- 14	-	-	- 1	- 2	- 21	- 1	-
Aug.	- 5	- 4	- 1	-	- 7	- 6	-	1	-	2	-	-	-
Sep.	+ 51	+ 50	+ 1	-	+ 49	+ 49	-	-	+ 1	-	+ 1	-	-
Oct.	- 15	- 15	-	-	- 15	- 15	-	-	+ 3	-	- 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 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

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) ¹													
Period	Domestic government total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													
	End of year or month *												
2021	69,490	3,221	1,805	64,464	351	21	-	330	29,700	28,570	39,288	35,495	151
2022 July	68,660	4,033	1,461	63,166	246	17	-	229	27,992	26,960	40,279	35,911	143
Aug.	67,588	3,607	1,408	62,573	250	22	-	228	27,412	26,323	39,789	35,956	137
Sep.	67,079	2,995	1,443	62,641	258	25	-	233	26,911	26,132	39,766	36,211	144
Oct.	67,480	3,286	1,373	62,821	324	-	7	317	27,089	26,241	39,911	36,198	156
	Changes *												
2021	- 3,715	- 605	- 772	- 2,338	- 49	- 29	-	- 20	- 3,378	- 2,052	- 283	- 279	- 5
2022 July	+ 245	- 196	- 39	+ 480	+ 17	+ 17	-	-	- 32	+ 45	+ 274	+ 435	- 14
Aug.	- 1,072	- 426	- 53	- 593	+ 4	+ 5	-	- 1	- 580	- 637	- 490	+ 45	- 6
Sep.	- 509	- 612	+ 35	+ 68	+ 8	+ 3	-	+ 5	- 501	- 191	- 23	+ 255	+ 7
Oct.	+ 346	+ 291	- 70	+ 125	- 9	- 25	+ 7	+ 9	+ 178	+ 109	+ 165	+ 7	+ 12
Savings banks													
	End of year or month *												
2021	31,014	3,657	2,001	25,356	264	91	4	169	5,414	5,004	25,314	20,174	22
2022 July	31,588	3,985	2,039	25,564	167	23	2	142	5,159	4,755	26,248	20,660	14
Aug.	31,238	3,360	2,099	25,779	199	60	2	137	5,141	4,734	25,882	20,901	16
Sep.	31,432	3,679	2,588	25,165	265	131	2	132	5,108	4,179	26,045	20,847	14
Oct.	32,252	4,371	2,590	25,291	293	160	1	132	5,086	4,162	26,857	20,990	16
	Changes *												
2021	- 689	- 221	- 18	- 450	+ 12	- 49	- 5	+ 66	+ 53	+ 62	- 756	- 574	+ 2
2022 July	+ 415	+ 185	+ 9	+ 221	+ 14	+ 17	- 2	- 1	- 67	- 61	+ 469	+ 283	- 1
Aug.	- 350	- 625	+ 60	+ 215	+ 32	+ 37	-	- 5	- 18	- 21	- 366	+ 241	+ 2
Sep.	+ 194	+ 319	- 16	+ 109	+ 66	+ 71	-	- 5	- 33	- 50	+ 163	- 54	- 2
Oct.	+ 820	+ 692	+ 2	+ 126	+ 28	+ 29	- 1	-	- 22	- 17	+ 812	+ 143	+ 2
Credit cooperatives													
	End of year or month *												
2021	3,105	207	138	2,760	80	5	7	68	319	317	2,706	2,375	-
2022 July	3,037	241	154	2,642	78	5	17	56	322	314	2,637	2,272	-
Aug.	3,033	206	155	2,672	85	8	20	57	322	314	2,626	2,301	-
Sep.	3,076	237	166	2,673	90	10	23	57	315	306	2,671	2,310	-
Oct.	3,163	296	176	2,691	114	11	21	82	315	307	2,733	2,302	1
	Changes *												
2021	- 271	- 78	- 50	- 143	+ 4	- 3	+ 2	+ 5	- 24	- 24	- 250	- 123	- 1
2022 July	+ 44	+ 47	+ 14	- 17	+ 3	+ 1	+ 3	- 1	-	-	+ 41	- 16	-
Aug.	- 4	- 35	+ 1	+ 30	+ 7	+ 3	+ 3	+ 1	-	-	- 11	+ 29	-
Sep.	+ 43	+ 31	+ 11	+ 1	+ 5	+ 2	+ 3	-	- 7	- 8	+ 45	+ 9	-
Oct.	+ 87	+ 59	+ 10	+ 18	+ 24	+ 1	- 2	+ 25	-	+ 1	+ 62	- 8	+ 1
Mortgage banks													
	End of year or month *												
2021	12,784	38	293	12,453	245	-	5	240	4,823	4,823	7,716	7,390	-
2022 July	12,239	36	277	11,926	238	-	5	233	4,616	4,614	7,385	7,079	-
Aug.	12,087	36	283	11,768	239	-	5	234	4,466	4,464	7,382	7,070	-
Sep.	12,070	34	281	11,755	240	-	5	235	4,463	4,461	7,367	7,059	-
Oct.	12,066	27	288	11,751	240	-	5	235	4,463	4,461	7,363	7,055	-
	Changes *												
2021	- 1,124	- 35	+ 107	- 1,196	- 79	-	+ 2	- 81	- 516	- 516	- 528	- 599	- 1
2022 July	- 107	- 3	+ 3	- 107	+ 1	-	-	+ 1	- 102	- 102	- 6	- 6	-
Aug.	- 152	-	+ 6	- 158	+ 1	-	-	+ 1	- 150	- 150	- 3	- 9	-
Sep.	- 17	- 2	- 2	- 13	+ 1	-	-	+ 1	- 3	- 3	- 15	- 11	-
Oct.	- 4	- 7	+ 7	- 4	-	-	-	-	-	-	- 4	- 4	-

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

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) ¹													
Domestic government total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
Period	1	2	3	4	5	6	7	8	9	10	11	12	13
Building an loan associations												End of year or month *	
2021	5,035	–	–	5,035	25	–	–	25	4,301	4,301	709	709	–
2022 July	5,002	–	–	5,002	25	–	–	25	4,260	4,260	717	717	–
Aug.	4,997	–	–	4,997	25	–	–	25	4,260	4,260	712	712	–
Sep.	4,894	–	–	4,894	25	–	–	25	4,160	4,160	709	709	–
Oct.	4,894	–	–	4,894	25	–	–	25	4,160	4,160	709	709	–
Changes *													
2021	– 588	– 1	–	– 587	– 80	–	–	– 80	– 518	– 518	+ 10	+ 11	–
2022 July	– 8	–	–	– 8	–	–	–	–	– 10	– 10	+ 2	+ 2	–
Aug.	– 5	–	–	– 5	–	–	–	–	–	–	– 5	– 5	–
Sep.	– 103	–	–	– 103	–	–	–	–	– 100	– 100	– 3	– 3	–
Oct.	–	–	–	–	–	–	–	–	–	–	–	–	–
Banks with special, development and other central support tasks												End of year or month *	
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 July	92,617	2,422	7,685	82,510	13,822	12	4,273	9,537	32,458	30,761	46,337	42,212	–
Aug.	92,554	2,069	7,646	82,839	14,058	67	4,407	9,584	32,168	30,949	46,328	42,306	–
Sep.	93,603	2,599	7,429	83,575	14,072	73	4,229	9,770	32,905	31,143	46,626	42,662	–
Oct.	93,352	2,137	7,471	83,744	14,544	440	4,330	9,774	31,989	30,971	46,819	42,999	–
Changes *													
2021	+ 76	– 335	– 265	+ 676	+ 1,021	– 15	– 25	+ 1,061	– 418	– 1,233	– 527	+ 848	–
2022 July	+ 432	+ 273	– 127	+ 286	+ 62	– 35	+ 96	+ 1	– 11	– 71	+ 383	+ 356	– 2
Aug.	– 63	– 353	– 39	+ 329	+ 236	+ 55	+ 134	+ 47	– 290	+ 188	– 9	+ 94	–
Sep.	+ 1,049	+ 530	– 217	+ 736	+ 14	+ 6	– 178	+ 186	+ 737	+ 194	+ 298	+ 356	–
Oct.	– 251	– 462	+ 42	+ 169	+ 472	+ 367	+ 101	+ 4	– 916	– 172	+ 193	+ 337	–
Memo item: Foreign banks												End of year or month *	
2021	7,150	2,631	241	4,278	95	48	4	43	2,286	1,597	4,755	2,638	14
2022 July	7,280	3,317	213	3,750	326	243	5	78	2,334	1,667	4,599	2,004	21
Aug.	6,645	2,766	233	3,646	290	211	4	75	2,204	1,558	4,133	2,012	18
Sep.	6,935	2,999	230	3,706	381	305	4	72	2,230	1,553	4,293	2,080	31
Oct.	7,033	3,064	231	3,738	329	253	4	72	2,307	1,576	4,364	2,089	33
Changes *													
2021	– 1,340	– 1,291	+ 55	– 104	– 711	– 705	– 4	– 2	– 171	– 111	– 443	+ 9	– 15
2022 July	+ 37	+ 27	+ 4	+ 6	+ 82	+ 57	–	+ 25	– 37	– 16	– 9	– 3	+ 1
Aug.	– 635	– 551	+ 20	– 104	– 36	– 32	–	– 1	– 130	– 109	– 466	+ 8	– 3
Sep.	+ 290	+ 233	– 3	+ 60	+ 91	+ 94	–	– 3	+ 26	– 5	+ 160	+ 68	+ 13
Oct.	+ 98	+ 65	+ 1	+ 32	– 52	– 52	–	–	+ 77	+ 23	+ 71	+ 9	+ 2

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

I Banks (MFIs) in Germany

10 Securities portfolios and participating interests *

€ million

Period	Securities Portfolios 1						Domestic securities						
	Bonds and debt securities 2					Shares, mutual fund shares and other securities 6	Bank debt securities 7				Public debt securities 9		
	Total	Total	of which				Total	Total	with an maturity of		Total	of which issued by the Federal Government and its special funds 9,10	Corporate debt securities (non-MFIs) 11
			Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6				up to and including 2 years 8	more than 2 years			
1	2	3	4	5	6	7	8	9	10	11	12	13	
	End of year or month *												
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
2022 June	1,162,808	936,189	137,943	60,306	115,441	226,619	636,556	247,139	4,573	242,566	131,707	168	59,132
July	1,174,589	948,790	138,062	61,976	128,692	225,799	649,393	247,070	5,182	241,888	131,224	2,413	71,736
Aug.	1,162,510	937,044	135,963	60,183	128,367	225,466	645,166	247,328	5,720	241,608	127,907	1,006	71,296
Sep.	1,167,163	942,533	136,554	61,067	129,017	224,630	647,703	253,054	6,090	246,964	124,272	414	71,671
Oct.	1,169,470	946,432	135,465	61,414	129,489	223,038	651,735	253,632	6,282	247,350	127,905	2,594	71,191
	Changes *												
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
2022 June	+ 2,676	+ 7,170	+ 4,667	+ 5,217	- 357	- 4,494	- 6,964	- 1,759	+ 1,086	- 2,845	- 3,215	- 2,252	- 243
July	+ 10,382	+ 11,351	+ 27	+ 1,670	+ 12,882	- 969	+ 12,647	- 69	+ 609	- 678	- 483	+ 2,245	+ 12,414
Aug.	- 12,384	- 12,051	- 2,099	- 1,793	- 365	- 333	- 3,977	+ 508	+ 788	- 280	- 3,317	- 1,407	- 440
Sep.	+ 7,030	+ 7,879	+ 591	+ 884	+ 586	- 849	+ 2,537	+ 5,726	+ 370	+ 5,356	- 3,635	- 592	+ 375
Oct.	+ 2,942	+ 4,510	- 1,089	+ 347	+ 513	- 1,568	+ 4,032	+ 578	+ 192	+ 386	+ 3,633	+ 2,180	- 480

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					
	End of year or month *												
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
2022 June	13,748	83	184,830	6	526,252	221,491	276,720	28,041	94,877	16,404	62,381	9,063	6,843
July	13,261	142	186,102	6	525,196	222,701	276,059	26,436	96,233	17,720	62,534	8,954	6,840
Aug.	12,835	133	185,800	9	517,344	222,354	268,159	26,831	95,813	17,194	62,610	8,955	6,868
Sep.	13,190	123	185,516	6	519,460	223,926	269,610	25,924	96,266	17,186	63,024	8,955	6,913
Oct.	13,151	110	185,856	6	517,735	226,502	267,202	24,031	107,413	17,186	63,167	19,956	6,917
	Changes *												
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
2022 June	- 600	- 122	- 1,147	- 1	+ 9,640	- 1,113	+ 13,500	- 2,747	+ 320	-	+ 195	+ 96	+ 28
July	- 487	+ 59	+ 1,272	-	- 2,265	+ 958	- 1,469	- 1,754	+ 1,370	+ 1,316	+ 200	- 114	- 31
Aug.	- 426	- 9	- 302	+ 3	- 8,407	- 325	- 8,477	+ 395	+ 69	- 10	+ 76	+ 1	+ 1
Sep.	+ 355	- 10	- 284	- 3	+ 4,493	+ 1,521	+ 3,892	- 920	+ 413	- 8	+ 414	- 2	+ 7
Oct.	- 39	- 13	+ 340	-	- 1,090	+ 2,621	- 1,842	- 1,869	+ 11,178	-	+ 143	+ 11,004	+ 32

* 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	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
Commercial banks ⁶													End of year or month *
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 July	310,068	121,550	34,381	27,496	55,927	1,400	2,141	205	188,518	43,805	126,888	16,886	939
Aug.	301,875	118,981	34,551	25,247	55,688	1,114	2,179	202	182,894	43,839	120,865	17,129	1,061
Sep.	307,398	120,533	36,591	24,149	56,032	1,414	2,146	201	186,865	45,994	123,633	15,893	1,345
Oct.	308,286	121,702	35,292	26,976	55,790	1,297	2,147	200	186,584	47,961	122,959	14,731	933
Changes *													
2021	+ 7,073	+ 500	+ 573	- 1,375	+ 1,031	+ 334	- 54	- 9	+ 6,573	- 968	+ 1,646	+ 5,545	+ 350
2022 July	+ 13,415	+ 13,109	+ 390	+ 409	+ 12,545	- 302	+ 72	- 5	+ 306	+ 1,332	+ 488	- 1,422	- 92
Aug.	- 8,421	- 2,319	+ 420	- 2,249	- 239	- 286	+ 38	- 3	- 6,102	+ 8	- 6,475	+ 243	+ 122
Sep.	+ 8,063	+ 1,552	+ 2,040	- 1,098	+ 344	+ 300	- 33	- 1	+ 6,511	+ 2,083	+ 5,391	- 1,246	+ 283
Oct.	+ 1,366	+ 1,169	- 1,299	+ 2,827	- 242	- 117	+ 1	- 1	+ 197	+ 2,029	- 281	- 1,141	- 410
Big banks													End of year or month *
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 July	153,723	71,192	13,363	9,296	46,997	1,005	494	37	82,531	16,112	57,989	8,081	349
Aug.	147,559	69,807	13,126	8,160	46,982	988	521	30	77,752	16,052	53,133	8,219	348
Sep.	151,437	71,076	12,968	9,305	47,402	909	464	28	80,361	16,434	56,921	6,661	345
Oct.	147,414	70,827	12,878	9,184	47,396	910	431	28	76,587	17,038	53,217	5,988	344
Changes *													
2021	- 14,847	- 4,995	- 1,690	- 3,879	+ 570	+ 37	- 39	+ 6	- 9,852	- 513	- 10,822	+ 1,490	- 7
2022 July	+ 14,167	+ 11,106	+ 171	- 1,517	+ 12,733	- 331	+ 44	+ 6	+ 3,061	+ 452	+ 1,880	+ 742	- 13
Aug.	- 6,492	- 1,385	- 237	- 1,136	- 15	- 17	+ 27	- 7	- 5,107	- 60	- 5,181	+ 135	- 1
Sep.	+ 3,411	+ 1,269	- 158	+ 1,145	+ 420	- 79	- 57	- 2	+ 2,142	+ 346	+ 3,370	- 1,570	- 4
Oct.	- 3,684	- 249	- 90	- 121	- 6	+ 1	- 33	-	- 3,435	+ 646	- 3,424	- 658	+ 1
Regional banks and other commercial banks													End of year or month *
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 July	148,395	45,949	20,023	15,048	8,697	395	1,618	168	102,446	27,072	65,981	8,803	590
Aug.	146,221	44,769	20,430	13,936	8,474	126	1,631	172	101,452	27,175	64,657	8,908	712
Sep.	147,956	45,103	22,628	11,741	8,398	505	1,658	173	102,853	28,985	63,638	9,230	1,000
Oct.	153,003	46,522	21,419	14,690	8,163	387	1,691	172	106,481	30,350	66,801	8,741	589
Changes *													
2021	+ 21,605	+ 5,265	+ 2,213	+ 2,408	+ 379	+ 297	- 17	- 15	+ 16,340	- 416	+ 12,344	+ 4,055	+ 357
2022 July	- 633	+ 2,026	+ 200	+ 1,970	- 187	+ 29	+ 25	- 11	- 2,659	+ 901	- 1,317	- 2,164	- 79
Aug.	- 2,059	- 930	+ 657	- 1,112	- 223	- 269	+ 13	+ 4	- 1,129	+ 82	- 1,441	+ 108	+ 122
Sep.	+ 4,768	+ 334	+ 2,198	- 2,195	- 76	+ 379	+ 27	+ 1	+ 4,434	+ 1,781	+ 2,041	+ 324	+ 288
Oct.	+ 5,172	+ 1,419	- 1,209	+ 2,949	- 235	- 118	+ 33	- 1	+ 3,753	+ 1,382	+ 3,265	- 483	- 411
Branches of foreign banks													End of year or month *
2021	7,910	4,321	976	3,180	129	-	36	-	3,589	563	3,024	2	-
2022 July	7,950	4,409	995	3,152	233	-	29	-	3,541	621	2,918	2	-
Aug.	8,095	4,405	995	3,151	232	-	27	-	3,690	612	3,075	2	1
Sep.	8,005	4,354	995	3,103	232	-	24	-	3,651	575	3,074	2	-
Oct.	7,869	4,353	995	3,102	231	-	25	-	3,516	573	2,941	2	-
Changes *													
2021	+ 315	+ 230	+ 50	+ 96	+ 82	-	+ 2	-	+ 85	- 39	+ 124	± 0	-
2022 July	- 119	- 23	+ 19	- 44	- 1	-	+ 3	-	- 96	- 21	- 75	-	-
Aug.	+ 130	- 4	-	- 1	- 1	-	- 2	-	+ 134	- 14	+ 147	-	+ 1
Sep.	- 116	- 51	-	- 48	-	-	- 3	-	- 65	- 44	- 20	-	- 1
Oct.	- 122	- 1	-	- 1	- 1	-	+ 1	-	- 121	+ 1	- 122	-	-

* 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
Landesbanken													End of year or month *
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 July	87,376	23,051	9,534	11,139	586	824	802	166	64,325	39,998	23,424	900	3
Aug.	85,317	22,144	9,241	10,599	566	764	808	166	63,173	39,060	23,139	971	3
Sep.	85,902	22,787	10,204	10,133	655	858	771	166	63,115	39,000	23,048	1,063	4
Oct.	85,905	22,940	10,186	10,297	636	908	747	166	62,965	39,837	22,223	902	3
Changes *													
2021	- 14,208	- 5,621	- 2,382	- 3,615	+ 69	+ 1,167	- 850	- 10	- 8,587	- 7,701	- 1,135	+ 248	+ 1
2022 July	- 1,532	- 992	- 359	- 486	- 89	- 71	+ 13	-	- 540	- 120	- 306	- 114	-
Aug.	- 2,133	- 907	- 293	- 540	- 20	- 60	+ 6	-	- 1,226	- 964	- 333	+ 71	-
Sep.	+ 491	+ 643	+ 963	- 466	+ 89	+ 94	- 37	-	- 152	- 87	- 157	+ 91	+ 1
Oct.	+ 61	+ 153	- 18	+ 164	- 19	+ 50	- 24	-	- 92	+ 854	- 784	- 161	- 1
Savings banks													End of year or month *
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 July	294,457	234,929	87,109	37,773	6,576	337	84,774	18,360	59,528	28,929	27,316	3,155	128
Aug.	294,735	234,818	87,546	37,564	6,487	336	84,426	18,459	59,917	29,184	27,437	3,168	128
Sep.	295,150	235,324	89,670	36,639	6,447	330	84,093	18,145	59,826	29,166	27,327	3,206	127
Oct.	295,947	236,431	90,964	36,778	6,368	329	83,830	18,162	59,516	28,905	27,248	3,226	137
Changes *													
2021	+ 3,252	+ 2,433	- 2,823	- 3,406	- 261	+ 46	+ 6,878	+ 1,999	+ 819	+ 65	+ 397	+ 354	+ 3
2022 July	+ 1,197	+ 1,164	+ 186	- 373	+ 26	- 21	+ 1,231	+ 115	+ 33	- 32	+ 66	+ 15	- 16
Aug.	+ 273	- 111	+ 437	- 209	- 89	- 1	- 348	+ 99	+ 384	+ 255	+ 116	+ 13	-
Sep.	+ 410	+ 506	+ 2,124	- 925	- 40	- 6	- 333	- 314	- 96	- 18	- 115	+ 38	- 1
Oct.	+ 801	+ 1,107	+ 1,294	+ 139	- 79	- 1	- 263	+ 17	- 306	- 261	- 75	+ 20	+ 10
Credit cooperatives													End of year or month *
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 July	237,982	159,373	72,325	13,181	5,506	199	59,156	9,006	78,609	41,865	32,580	4,111	53
Aug.	239,324	160,646	73,145	13,258	5,469	196	59,549	9,029	78,678	41,910	32,638	4,082	48
Sep.	239,262	161,252	73,540	13,085	5,404	194	59,943	9,086	78,010	41,625	32,350	3,992	43
Oct.	239,114	161,784	73,713	13,008	5,243	181	60,555	9,084	77,330	41,343	32,124	3,820	43
Changes *													
2021	+ 4,894	+ 8,675	+ 3,231	- 1,401	+ 21	+ 3	+ 6,003	+ 818	- 3,781	- 2,124	- 1,705	+ 32	+ 16
2022 July	- 343	- 371	- 440	+ 2	+ 3	- 2	+ 6	+ 60	+ 28	+ 82	+ 63	- 112	- 5
Aug.	+ 1,341	+ 1,273	+ 820	+ 77	- 37	- 3	+ 393	+ 23	+ 68	+ 45	+ 57	- 29	- 5
Sep.	- 63	+ 606	+ 395	- 173	- 65	- 2	+ 394	+ 57	- 669	- 285	- 289	- 90	- 5
Oct.	- 147	+ 532	+ 173	- 77	- 161	- 13	+ 612	- 2	- 679	- 289	- 218	- 172	-
Mortgage banks													End of year or month *
2021	24,484	10,201	3,591	6,423	40	-	147	-	14,283	3,660	10,621	2	-
2022 July	21,922	9,446	3,467	5,801	31	-	147	-	12,476	2,620	9,854	2	-
Aug.	20,984	9,586	3,554	5,854	31	-	147	-	11,398	2,740	8,656	2	-
Sep.	21,302	9,684	3,602	5,908	31	-	143	-	11,618	2,810	8,806	2	-
Oct.	21,413	9,878	3,701	6,003	31	-	143	-	11,535	2,811	8,722	2	-
Changes *													
2021	- 1,180	+ 71	- 576	+ 681	- 34	-	-	-	- 1,251	- 731	- 520	-	-
2022 July	- 74	- 51	- 20	- 31	-	-	-	-	- 23	+ 30	- 53	-	-
Aug.	- 947	+ 140	+ 87	+ 53	-	-	-	-	- 1,087	+ 122	- 1,209	-	-
Sep.	+ 304	+ 98	+ 48	+ 54	-	-	- 4	-	+ 206	+ 72	+ 134	-	-
Oct.	+ 129	+ 194	+ 99	+ 95	-	-	-	-	- 65	- 1	- 64	-	-

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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 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
Building and loan associations													End of year or month *	
2021	42,191	25,843	8,639	5,508	234	-	11,462	-	16,348	7,031	9,317	-	-	
2022 July	39,164	24,500	8,437	4,821	224	-	11,018	-	14,664	6,570	8,094	-	-	
Aug.	38,580	24,005	8,451	4,821	224	-	10,509	-	14,575	6,525	8,050	-	-	
Sep.	38,447	24,056	8,570	4,756	224	-	10,506	-	14,391	6,522	7,869	-	-	
Oct.	38,648	24,308	8,821	4,756	225	-	10,506	-	14,340	6,469	7,871	-	-	
													Changes *	
2021	+ 558	+ 824	- 144	+ 95	+ 16	-	+ 857	-	- 266	- 326	+ 60	-	-	
2022 July	- 250	- 305	+ 84	-	-	-	- 221	-	+ 55	+ 4	+ 51	-	-	
Aug.	- 584	- 495	+ 14	-	-	-	- 509	-	- 89	- 45	- 44	-	-	
Sep.	- 133	+ 51	+ 119	- 65	-	-	- 3	-	- 184	- 3	- 181	-	-	
Oct.	+ 201	+ 252	+ 251	-	+ 1	-	-	-	- 51	- 53	+ 2	-	-	
Banks with special, development and other central support tasks													End of year or month *	
2021	183,978	78,098	32,913	30,993	3,087	10,807	270	28	105,880	57,889	47,704	287	-	
2022 July	183,620	76,544	31,817	31,013	2,886	10,501	299	28	107,076	58,914	47,903	254	5	
Aug.	181,695	74,986	30,840	30,564	2,831	10,425	298	28	106,709	59,096	47,374	238	1	
Sep.	179,702	74,067	30,877	29,602	2,878	10,394	288	28	105,635	58,809	46,577	248	1	
Oct.	180,157	74,692	30,955	30,087	2,898	10,436	288	28	105,465	59,176	46,055	233	1	
													Changes *	
2021	- 10,192	- 2,293	+ 190	- 2,236	- 573	+ 262	+ 66	- 2	- 7,899	- 4,911	- 2,954	- 34	-	
2022 July	- 2,031	+ 93	+ 258	- 4	- 71	- 91	+ 1	-	- 2,124	- 338	- 1,778	- 8	-	
Aug.	- 1,913	- 1,558	- 977	- 449	- 55	- 76	- 1	-	- 355	+ 254	- 589	- 16	- 4	
Sep.	- 2,042	- 919	+ 37	- 962	+ 47	- 31	- 10	-	- 1,123	- 241	- 891	+ 9	-	
Oct.	+ 531	+ 625	+ 78	+ 485	+ 20	+ 42	-	-	- 94	+ 342	- 422	- 14	-	
Memo item: Foreign banks													End of year or month *	
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 July	139,256	42,474	11,481	14,566	14,754	1,047	588	38	96,782	19,468	62,161	14,565	588	
Aug.	136,547	40,990	11,564	13,432	14,584	768	612	30	95,557	19,481	60,448	14,920	708	
Sep.	136,006	40,992	13,669	10,867	14,837	1,040	550	29	95,014	21,032	59,327	13,658	997	
Oct.	139,311	42,650	12,513	13,796	14,667	1,122	523	29	96,661	22,064	61,542	12,471	584	
													Changes *	
2021	+ 16,656	+ 462	- 1,625	+ 1,875	+ 246	+ 57	- 76	- 15	+ 16,194	- 2,135	+ 14,019	+ 3,944	+ 366	
2022 July	+ 12,452	+ 1,267	- 457	+ 2,203	- 165	- 369	+ 49	+ 6	+ 11,185	+ 791	+ 8,145	+ 2,333	- 84	
Aug.	- 2,668	- 1,234	+ 333	- 1,134	- 170	- 279	+ 24	- 8	- 1,434	- 14	- 1,903	+ 363	+ 120	
Sep.	+ 2,377	+ 2	+ 2,105	- 2,565	+ 253	+ 272	- 62	- 1	+ 2,375	+ 1,508	+ 1,841	- 1,263	+ 289	
Oct.	+ 3,516	+ 1,658	- 1,156	+ 2,929	- 170	+ 82	- 27	-	+ 1,858	+ 1,062	+ 2,379	- 1,170	- 413	

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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) *
(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
Commercial banks ⁴												
End of year or month *												
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 July	1,283,100	553,140	729,926	34	146,397	24,894	10,593	110,909	1	173,900	235,768	2,929
Aug.	1,308,710	564,203	744,474	33	149,721	27,678	11,011	111,032	2	173,525	233,658	2,919
Sep.	1,351,915	590,520	761,362	33	150,381	31,013	10,585	108,781	2	176,628	239,808	3,309
Oct.	1,381,926	612,148	769,743	35	149,674	28,429	11,608	109,633	4	176,156	248,086	2,842
Changes *												
2021	+ 171,378	+ 13,021	+158,358	- 1	+ 2,658	- 2,383	+ 4,605	+ 432	+ 4	+ 37,152	+ 69,006	+ 1,017
2022 July	- 12,618	- 27,365	+ 14,747	-	- 2,690	- 2,541	- 1,136	+ 987	-	- 2,743	+ 2,712	- 39
Aug.	+ 23,498	+ 9,361	+ 14,138	- 1	+ 3,934	+ 2,792	+ 418	+ 725	- 1	- 375	- 2,324	- 10
Sep.	+ 37,412	+ 23,980	+ 13,432	-	+ 658	+ 3,333	- 426	- 2,251	+ 2	+ 3,103	+ 5,769	+ 390
Oct.	+ 32,597	+ 23,069	+ 9,526	+ 2	- 704	- 2,581	+ 1,023	+ 852	+ 2	- 472	+ 8,325	- 467
Big banks												
End of year or month *												
2021	478,837	169,427	309,410	-	67,852	10,895	4,277	52,680	-	104,151	62,945	2,378
2022 July	510,462	196,932	313,530	-	73,874	15,184	5,895	52,795	-	103,856	85,188	2,682
Aug.	518,223	198,838	319,385	-	76,493	18,210	5,229	53,054	-	103,615	81,333	2,672
Sep.	533,724	206,130	327,594	-	76,347	18,405	6,167	51,775	-	103,576	88,984	2,622
Oct.	523,655	197,863	325,792	-	77,433	18,314	7,068	52,051	-	103,360	88,941	2,609
Changes *												
2021	+ 63,110	+ 13,487	+ 49,623	-	- 2,731	- 1,959	- 1,073	+ 301	-	+ 13,361	- 7,191	+ 1,015
2022 July	- 12,355	- 12,170	- 185	-	- 2,408	- 1,722	- 918	+ 232	-	- 656	- 4,227	- 7
Aug.	+ 6,356	+ 1,024	+ 5,332	-	+ 2,619	+ 3,026	- 666	+ 259	-	- 241	- 3,814	- 10
Sep.	+ 13,575	+ 6,181	+ 7,394	-	- 146	+ 195	+ 938	- 1,279	-	- 39	+ 7,681	- 50
Oct.	- 8,707	- 7,369	- 1,338	-	+ 1,086	- 91	+ 901	+ 276	-	- 216	- 178	- 13
Regional banks and other commercial banks												
End of year or month *												
2021	410,511	93,741	316,731	39	60,220	3,166	8,929	48,119	6	74,952	123,803	255
2022 July	517,512	215,654	301,824	34	59,937	7,195	3,595	49,146	1	66,999	150,580	243
Aug.	529,738	219,658	310,047	33	60,968	7,092	4,904	48,972	-	66,865	152,325	243
Sep.	547,048	231,775	315,240	33	61,095	9,574	3,443	48,076	2	68,057	150,824	683
Oct.	569,738	250,127	319,576	35	59,311	7,396	3,334	48,577	4	67,801	159,145	229
Changes *												
2021	+ 88,579	- 19,475	+108,055	- 1	+ 5,194	- 975	+ 6,652	- 487	+ 4	+ 24,094	+ 76,197	+ 1
2022 July	+ 6,480	- 5,397	+ 11,877	-	+ 386	- 87	- 203	+ 676	-	- 82	+ 6,939	- 32
Aug.	+ 11,806	+ 3,315	+ 8,492	- 1	+ 1,641	- 95	+ 1,309	+ 428	- 1	- 134	+ 1,490	- 42
Sep.	+ 15,793	+ 11,053	+ 4,740	-	+ 127	+ 2,482	- 1,461	- 896	+ 2	+ 1,192	- 1,912	+ 440
Oct.	+ 23,675	+ 18,936	+ 4,737	+ 2	- 1,781	- 2,175	- 109	+ 501	+ 2	- 256	+ 8,503	- 454
Branches of foreign banks												
End of year or month *												
2021	258,294	159,534	98,760	-	12,261	2,377	1,088	8,796	-	3,045	-	5
2022 July	255,126	140,554	114,572	-	12,586	2,515	1,103	8,968	-	3,045	-	4
Aug.	260,749	145,707	115,042	-	12,260	2,376	878	9,006	-	3,045	-	4
Sep.	271,143	152,615	118,528	-	12,939	3,034	975	8,930	-	4,995	-	4
Oct.	288,533	164,158	124,375	-	12,930	2,719	1,206	9,005	-	4,995	-	4
Changes *												
2021	+ 19,689	+ 19,009	+ 680	-	+ 195	+ 551	- 974	+ 618	-	- 303	-	+ 1
2022 July	- 6,743	- 9,798	+ 3,055	-	- 668	- 732	- 15	+ 79	-	- 2,005	-	-
Aug.	+ 5,336	+ 5,022	+ 314	-	- 326	- 139	- 225	+ 38	-	-	-	-
Sep.	+ 8,044	+ 6,746	+ 1,298	-	+ 677	+ 656	+ 97	- 76	-	+ 1,950	-	-
Oct.	+ 17,629	+ 11,502	+ 6,127	-	- 9	- 315	+ 231	+ 75	-	-	-	-

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liabilities arising from monetary policy operations with the Bundesbank. ³ Own acceptances and promissory notes outstanding. 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

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
Landesbanken												
	End of year or month *											
2021	255,022	41,934	213,088	–	159,787	20,960	8,427	130,400	–	54,667	9,717	2,447
2022 July	288,108	52,042	236,066	–	169,097	22,415	12,326	134,356	–	54,667	15,838	2,497
Aug.	283,669	49,928	233,741	–	171,473	21,471	15,370	134,632	–	54,669	15,905	2,496
Sep.	292,496	52,684	239,812	–	177,778	24,139	20,364	133,275	–	55,477	13,266	2,449
Oct.	289,718	51,432	238,286	–	179,066	24,511	20,492	134,063	–	55,465	12,196	2,445
	Changes *											
2021	– 1,639	– 3,630	+ 1,991	–	– 4,632	– 3,334	– 4,618	+ 3,320	–	+ 2,137	– 7	+ 474
2022 July	+ 2,309	– 5,642	+ 7,951	–	– 8	– 1,882	+ 1,033	+ 841	–	– 1,510	+ 166	– 15
Aug.	– 4,820	– 2,184	– 2,636	–	+ 2,376	– 944	+ 3,044	+ 276	–	+ 2	+ 56	– 1
Sep.	+ 8,352	+ 2,534	+ 5,818	–	+ 6,305	+ 2,668	+ 4,994	– 1,357	–	+ 808	– 2,650	– 47
Oct.	– 2,489	– 1,164	– 1,325	–	+ 1,288	+ 372	+ 128	+ 788	–	– 12	– 1,059	– 4
Savings banks												
	End of year or month *											
2021	199,794	2,745	197,049	–	128,069	2,663	5,736	119,670	–	71,587	6	3,947
2022 July	207,366	2,561	204,805	–	141,597	2,483	14,674	124,440	–	65,490	86	4,157
Aug.	207,316	2,899	204,417	–	141,712	2,827	13,394	125,491	–	65,397	160	4,151
Sep.	204,947	3,290	201,657	–	140,815	3,237	12,859	124,719	–	63,752	532	4,054
Oct.	205,709	3,225	202,484	–	141,642	3,139	12,582	125,921	–	63,716	84	4,050
	Changes *											
2021	+ 29,817	– 224	+ 30,041	–	+ 4,929	– 250	+ 1,546	+ 3,633	–	+ 24,944	– 4	+1,012
2022 July	– 76	– 3,144	+ 3,068	–	+ 481	– 3,028	+ 2,008	+ 1,501	–	– 601	– 7	– 11
Aug.	– 52	+ 338	– 390	–	+ 115	+ 344	+ 1,280	+ 1,051	–	+ 93	+ 74	– 6
Sep.	– 2,292	+ 390	– 2,682	–	– 817	+ 410	– 455	– 772	–	– 1,645	+ 372	– 97
Oct.	+ 763	– 65	+ 828	–	+ 827	– 98	– 277	+ 1,202	–	– 36	– 448	– 4
Credit cooperatives												
	End of year or month *											
2021	168,517	1,025	167,492	–	125,845	956	2,591	122,298	–	42,169	253	3,307
2022 July	177,766	1,475	176,291	–	137,735	1,406	5,867	130,462	–	39,488	254	3,315
Aug.	178,744	2,211	176,533	–	138,736	2,144	5,100	131,492	–	39,447	207	3,291
Sep.	178,164	3,248	174,916	–	139,097	3,179	4,868	131,050	–	38,509	199	3,241
Oct.	178,748	2,743	176,005	–	139,684	2,690	5,018	131,976	–	38,535	168	3,224
	Changes *											
2021	+ 19,502	+ 31	+ 19,471	–	+ 8,796	+ 71	– 1,556	+ 10,281	–	+ 10,767	– 274	+ 448
2022 July	+ 771	– 1,017	+ 1,788	–	+ 828	– 1,016	+ 326	+ 1,518	–	– 61	– 17	– 15
Aug.	+ 976	+ 736	+ 240	–	+ 1,001	+ 738	– 767	+ 1,030	–	– 41	– 47	– 24
Sep.	– 590	+ 1,037	– 1,627	–	+ 361	+ 1,035	– 232	– 442	–	– 938	– 9	– 50
Oct.	+ 596	– 505	+ 1,101	–	+ 587	– 489	+ 150	+ 926	–	+ 26	– 29	– 17
Mortgage banks												
	End of year or month *											
2021	60,960	2,081	58,879	–	34,863	1,680	4,588	28,595	–	24,192	1,904	8
2022 July	62,043	3,809	58,234	–	36,115	3,440	3,907	28,768	–	24,192	71	75
Aug.	62,054	3,825	58,229	–	35,988	3,425	3,961	28,602	–	24,191	92	80
Sep.	60,947	4,062	56,885	–	36,068	3,608	3,915	28,545	–	22,892	652	82
Oct.	60,057	3,832	56,225	–	35,284	3,416	3,248	28,620	–	22,891	84	82
	Changes *											
2021	+ 3,305	– 697	+ 4,002	–	+ 2,186	– 620	+ 2,840	– 34	–	+ 1,152	– 282	– 2
2022 July	+ 361	– 134	+ 495	–	+ 353	– 108	+ 446	+ 15	–	–	– 166	+ 13
Aug.	+ 12	+ 17	– 5	–	– 127	– 15	+ 54	– 166	–	– 1	+ 21	+ 5
Sep.	– 1,107	+ 237	– 1,344	–	+ 80	+ 183	– 46	– 57	–	– 1,299	+ 560	+ 2
Oct.	– 891	– 231	– 660	–	– 784	– 192	– 667	+ 75	–	– 1	– 568	–

* 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

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
Building and loan associations												End of year or month *
2021	33,103	1,720	31,383	.	32,783	1,716	4,043	27,024	.	230	3,395	454
2022 July	39,766	3,094	36,672	.	39,206	3,090	7,872	28,244	.	410	1,866	-
Aug.	38,905	2,828	36,077	.	37,791	2,823	6,537	28,431	.	960	1,069	-
Sep.	38,575	3,082	35,493	.	37,308	3,077	5,495	28,736	.	1,119	610	-
Oct.	39,136	2,777	36,359	.	37,661	2,768	5,555	29,338	.	1,320	414	-
Changes *												
2021	+ 4,177	- 105	+ 4,282	.	+ 4,414	- 91	- 1,298	+ 5,803	.	- 230	+ 715	- 415
2022 July	+ 60	- 435	+ 495	.	+ 157	- 435	- 239	+ 831	.	- 100	- 277	- 211
Aug.	- 861	- 266	- 595	.	- 1,415	- 267	- 1,335	+ 187	.	+ 550	- 797	-
Sep.	- 330	+ 254	- 584	.	- 483	+ 254	- 1,042	+ 305	.	+ 159	- 459	-
Oct.	+ 561	- 305	+ 866	.	+ 353	- 309	+ 60	+ 602	.	+ 201	- 196	-
Banks with special, development and other support tasks												End of year or month *
2021	388,020	100,914	287,106	-	292,818	72,709	8,304	211,805	-	48,943	3,243	3,561
2022 July	432,528	126,959	305,569	-	308,344	76,290	17,212	214,842	-	46,632	12,771	3,599
Aug.	444,525	121,007	323,518	-	323,262	75,439	34,785	213,038	-	46,639	28,829	3,578
Sep.	458,229	131,282	326,947	-	325,210	74,260	39,473	211,477	-	50,631	26,563	3,523
Oct.	452,626	119,552	333,074	-	327,698	66,001	49,480	212,217	-	50,227	25,908	3,495
Changes *												
2021	+ 15,253	+ 4,000	+ 11,253	-	+ 4,795	- 677	- 3,142	+ 8,614	-	+ 6,089	- 1,534	+ 759
2022 July	+ 7,784	+ 5,386	+ 2,398	-	+ 8,251	+ 3,270	+ 4,197	+ 784	-	- 3,502	+ 5,509	- 36
Aug.	+ 14,317	- 5,920	+ 20,237	-	+ 17,414	- 774	+ 17,633	+ 555	-	+ 7	+ 16,058	- 21
Sep.	+ 13,315	+ 10,116	+ 3,199	-	+ 1,948	- 1,179	+ 4,688	- 1,561	-	+ 3,992	- 2,266	- 55
Oct.	- 5,032	- 11,301	+ 6,269	-	+ 2,633	- 8,114	+ 10,007	+ 740	-	- 404	- 655	- 28
Memo item: Foreign banks												End of year or month *
2021	602,226	254,841	347,352	33	50,003	6,506	8,129	35,368	-	49,326	126,286	421
2022 July	742,397	363,521	378,843	33	50,340	10,449	3,257	36,634	-	47,664	158,270	459
Aug.	759,169	371,051	388,085	33	52,644	11,219	4,374	37,051	-	47,639	158,656	458
Sep.	791,400	393,917	397,452	31	52,950	13,593	3,004	36,353	-	50,779	161,231	448
Oct.	822,636	415,787	406,818	31	51,983	12,676	2,660	36,647	-	50,657	165,885	445
Changes *												
2021	+ 54,910	- 10,270	+ 65,185	- 5	+ 6,121	+ 147	+ 3,244	+ 2,730	-	+ 10,456	+ 62,802	+ 96
2022 July	+ 13,515	- 15,707	+ 29,222	-	+ 512	- 545	+ 106	+ 951	-	- 1,935	+ 7,432	- 2
Aug.	+ 15,409	+ 6,701	+ 8,708	-	+ 2,304	+ 770	+ 1,117	+ 417	-	- 25	+ 116	- 1
Sep.	+ 28,286	+ 21,646	+ 6,642	- 2	+ 304	+ 2,372	- 1,370	- 698	-	+ 3,140	+ 2,127	- 10
Oct.	+ 32,514	+ 22,406	+ 10,108	-	- 964	- 914	- 344	+ 294	-	- 122	+ 4,858	- 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 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

Deposits and borrowing from domestic non-banks 1											Period	
Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item			
		Total	for up to and including 1 year	for more than 1 year		Fiduciary loans			Liabilities arising from repos			
				Total	for up to and including 2 years					for 2 years and more 2		
14	15	16	17	18	19	20	21	22	23	24		
End of year or month *												
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	
3,925,807	2,575,160	761,229	175,370	585,859	46,875	538,984	562,329	27,089	34,397	902	2021 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.	
4,046,668	2,705,563	759,399	189,832	569,567	50,051	519,516	557,911	23,795	33,774	1,064	Apr.	
4,056,778	2,724,318	752,050	183,346	568,704	51,168	517,536	556,585	23,825	33,579	821	May	
4,051,786	2,714,424	758,759	194,699	564,060	48,981	515,079	554,792	23,811	33,437	709	June	
4,086,436	2,728,964	780,418	213,726	566,692	50,873	515,819	552,968	24,086	32,966	1,239	July	
4,134,320	2,766,826	791,961	226,814	565,147	50,425	514,722	550,566	24,967	33,002	1,400	Aug.	
4,149,884	2,755,635	823,101	263,786	559,315	45,526	513,789	545,236	25,912	33,198	1,041	Sep.	
4,168,346	2,748,726	849,340	290,086	559,254	45,554	513,700	542,172	28,108	33,594	1,574	Oct.	
Changes *												
+ 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	
+ 12,213	+ 17,694	- 4,838	+ 702	- 5,540	- 2,159	- 3,381	- 262	- 381	+ 78	+ 397	2021 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.	
+ 12,991	+ 9,514	+ 4,243	+ 6,405	- 2,162	+ 818	- 2,980	- 633	- 133	+ 5	- 507	Apr.	
+ 10,110	+ 18,755	- 7,349	- 6,486	- 863	+ 1,117	- 1,980	- 1,326	+ 30	- 195	- 243	May	
- 4,992	- 9,894	+ 6,704	+ 11,348	- 4,644	- 2,187	- 2,457	- 1,788	- 14	- 142	- 112	June	
+ 33,471	+ 14,299	+ 20,721	+ 18,497	+ 2,224	+ 1,638	+ 586	- 1,824	+ 275	- 471	+ 530	July	
+ 48,094	+ 37,777	+ 11,838	+ 13,088	- 1,250	- 363	- 887	- 2,402	+ 881	+ 36	+ 161	Aug.	
+ 15,564	- 11,361	+ 31,310	+ 36,987	- 5,677	- 4,899	- 778	- 5,330	+ 945	+ 196	- 359	Sep.	
+ 18,317	- 7,054	+ 26,239	+ 26,300	- 61	+ 28	- 89	- 3,064	+ 2,196	+ 396	+ 533	Oct.	

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

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	
Branches of foreign banks													
End of year or month *													
2021	175,501	123,587	51,376	28,253	17,414	427	111	-	147,299	107,358	39,422	519	-
2022 Apr.	179,341	129,982	48,895	27,632	16,531	366	98	-	148,565	112,761	35,356	448	-
May	176,115	131,190	44,466	23,520	16,483	364	95	-	146,319	115,113	30,763	443	-
June	169,078	124,257	44,362	20,995	16,384	365	94	-	142,223	111,603	30,177	443	-
July	167,482	121,922	45,113	20,468	17,006	356	91	-	140,555	109,576	30,548	431	-
Aug.	173,384	126,580	46,375	22,463	16,971	344	85	-	144,681	113,479	30,789	413	-
Sep.	173,128	124,476	48,245	25,307	16,170	326	81	-	144,189	112,059	31,739	391	-
Oct.	175,882	124,559	50,937	27,529	16,709	307	79	-	147,767	112,564	34,833	370	-
Changes *													
2021	+ 607	+ 5,175	- 4,604	- 4,461	- 95	- 1	+ 37	-	+ 313	+ 1,115	- 834	+ 32	-
2022 Apr.	- 1,347	- 3,581	+ 2,238	+ 2,934	- 471	+ 1	- 5	-	- 2,991	- 3,944	+ 955	- 2	-
May	- 3,052	+ 1,304	- 4,351	- 4,034	- 48	- 2	- 3	-	- 2,246	+ 2,352	- 4,593	- 5	-
June	- 7,321	- 7,059	- 262	- 2,683	- 99	+ 1	- 1	-	- 4,096	- 3,510	- 586	-	-
July	- 3,009	- 2,444	- 553	- 1,038	+ 212	- 9	- 3	-	- 2,407	- 2,078	- 317	- 12	-
Aug.	+ 5,771	+ 4,630	+ 1,159	+ 1,950	- 35	- 12	- 6	-	+ 4,126	+ 3,903	+ 241	- 18	-
Sep.	- 436	- 2,307	+ 1,893	+ 2,789	- 646	- 18	- 4	-	- 492	- 1,590	+ 1,120	- 22	-
Oct.	+ 6,880	+ 1,942	+ 4,959	+ 4,419	+ 539	- 19	- 2	-	+ 7,190	+ 2,135	+ 5,076	- 21	-
Landesbanken													
End of year or month *													
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
2022 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
May	271,770	154,875	111,248	41,069	65,789	5,626	21	7,950	242,354	134,345	102,431	5,578	7,950
June	276,999	158,113	113,251	43,088	65,519	5,605	30	7,989	245,203	134,414	105,222	5,567	7,989
July	286,778	152,949	128,199	57,423	65,923	5,588	42	8,010	251,028	129,674	115,794	5,560	8,010
Aug.	300,313	160,427	134,265	63,503	65,729	5,553	68	8,047	260,940	136,377	119,011	5,552	8,047
Sep.	302,629	151,414	145,614	74,766	65,723	5,503	98	8,200	265,043	131,109	128,402	5,532	8,200
Oct.	308,367	157,412	145,351	74,771	65,214	5,466	138	8,238	270,379	133,841	130,999	5,539	8,238
Changes *													
2021	- 3,098	+ 8,496	- 11,212	- 3,488	- 6,325	- 356	- 26	+ 60	- 3,717	+ 8,267	- 11,619	- 365	+ 60
2022 Apr.	- 3,898	- 5,765	+ 1,882	+ 1,952	- 531	- 20	+ 5	-	- 3,947	- 5,467	+ 1,535	- 15	-
May	- 7,314	- 2,456	- 4,845	- 5,422	- 5	- 17	+ 4	- 1	- 4,893	- 2,096	+ 2,785	- 12	- 1
June	+ 5,126	+ 3,196	+ 1,942	+ 1,983	- 295	- 21	+ 9	+ 39	+ 2,849	+ 69	+ 2,791	- 11	+ 39
July	+ 9,625	- 5,254	+ 14,884	+ 14,287	+ 388	- 17	+ 12	+ 21	+ 5,825	- 4,740	+ 10,572	- 7	+ 21
Aug.	+ 13,681	+ 7,486	+ 6,204	+ 6,024	-	- 35	+ 26	+ 37	+ 10,122	+ 6,703	+ 3,427	- 8	+ 37
Sep.	+ 2,171	- 9,042	+ 11,233	+ 11,169	- 28	- 50	+ 30	+ 153	+ 4,103	- 5,268	+ 9,391	- 20	+ 153
Oct.	+ 5,822	+ 6,008	- 189	+ 64	- 494	- 37	+ 40	+ 38	+ 5,336	+ 2,732	+ 2,597	+ 7	+ 38
Savings banks													
End of year or month *													
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
2022 Apr.	1,153,148	841,427	25,558	11,731	12,394	276,239	9,924	88	1,140,550	832,687	23,788	284,075	88
May	1,157,613	846,367	25,785	11,887	12,383	275,438	10,023	88	1,145,275	837,494	24,383	283,398	88
June	1,157,344	846,477	26,370	12,317	12,369	274,433	10,064	90	1,145,106	837,545	25,113	282,448	90
July	1,166,742	854,798	28,196	14,149	12,357	273,434	10,314	92	1,154,068	845,851	26,507	281,710	92
Aug.	1,176,308	865,248	28,034	14,095	12,275	272,420	10,606	91	1,164,152	856,350	26,791	281,011	91
Sep.	1,175,607	862,858	30,192	16,136	12,343	271,194	11,363	91	1,162,544	854,015	27,983	280,546	91
Oct.	1,179,216	865,015	31,587	17,644	12,314	269,876	12,738	91	1,166,434	856,135	29,688	280,611	91
Changes *													
2021	+ 52,654	+ 56,554	- 1,820	- 1,652	- 407	+ 30	- 2,110	+ 39	+ 52,372	+ 56,054	- 1,778	- 1,904	+ 39
2022 Apr.	+ 7,753	+ 8,284	+ 54	- 255	+ 192	- 540	- 45	+ 1	+ 7,922	+ 8,117	+ 372	- 567	+ 1
May	+ 4,488	+ 4,944	+ 246	+ 175	- 11	- 801	+ 99	-	+ 4,725	+ 4,807	+ 595	- 677	-
June	- 283	+ 104	+ 577	+ 419	- 11	- 1,005	+ 41	+ 2	- 169	+ 51	+ 730	- 950	+ 2
July	+ 9,375	+ 8,316	+ 1,808	+ 1,818	- 16	- 999	+ 250	+ 2	+ 8,962	+ 8,306	+ 1,394	- 738	+ 2
Aug.	+ 9,563	+ 10,447	- 162	- 56	- 80	- 1,014	+ 292	- 1	+ 10,084	+ 10,499	+ 284	- 699	- 1
Sep.	- 712	- 2,395	+ 2,152	+ 2,033	+ 70	- 1,226	+ 757	-	- 1,608	- 2,335	+ 1,192	- 465	-
Oct.	+ 3,637	+ 2,161	+ 1,419	+ 1,527	- 24	- 1,318	+ 1,375	-	+ 3,890	+ 2,120	+ 1,705	+ 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 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	
Credit cooperatives													
End of year or month *													
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
2022 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
May	838,683	610,118	45,864	28,582	11,767	178,772	3,929	219	831,569	604,538	45,674	181,357	181
June	838,909	609,994	46,604	28,966	11,830	178,353	3,958	214	831,826	604,434	46,416	180,976	178
July	846,367	617,881	46,582	28,766	11,804	177,825	4,079	216	839,183	612,221	46,391	180,571	178
Aug.	852,288	624,164	46,725	28,714	11,818	177,197	4,202	216	845,073	618,469	46,532	180,072	178
Sep.	852,445	624,365	47,294	29,193	11,840	176,442	4,344	212	845,227	618,662	47,097	179,468	174
Oct.	854,234	626,410	47,381	29,072	11,944	175,643	4,800	212	846,986	620,690	47,160	179,136	174
Changes *													
2021	+ 42,499	+ 44,699	+ 760	- 2,039	+ 1,163	- 2,873	- 87	- 8	+ 42,420	+ 44,490	+ 808	- 2,878	- 8
2022 Apr.	+ 5,835	+ 5,657	+ 536	+ 434	+ 13	- 354	- 4	+ 1	+ 5,781	+ 5,591	+ 541	- 351	+ 1
May	+ 3,007	+ 2,548	+ 875	+ 571	+ 111	- 467	+ 51	-	+ 3,034	+ 2,567	+ 870	- 403	-
June	+ 220	- 130	+ 740	+ 384	+ 63	- 419	+ 29	- 5	+ 257	- 104	+ 742	- 381	- 3
July	+ 7,454	+ 7,883	- 22	- 200	- 26	- 528	+ 121	+ 2	+ 7,357	+ 7,787	- 25	- 405	-
Aug.	+ 5,918	+ 6,280	+ 143	- 52	+ 14	- 628	+ 123	-	+ 5,890	+ 6,248	+ 141	- 499	-
Sep.	+ 153	+ 197	+ 569	+ 479	+ 22	- 755	+ 142	- 4	+ 154	+ 193	+ 565	- 604	- 4
Oct.	+ 1,792	+ 2,048	+ 87	- 121	+ 104	- 799	+ 456	-	+ 1,759	+ 2,028	+ 63	- 332	-
Mortgage banks													
End of year or month *													
2021	52,995	1,832	51,163	3,741	45,848	-	-	-	52,407	1,657	50,750	-	-
2022 Apr.	52,931	2,258	50,673	3,760	45,307	-	-	-	52,394	2,082	50,312	-	-
May	52,775	2,140	50,635	3,993	44,984	-	-	-	52,249	1,953	50,296	-	-
June	53,331	2,489	50,842	4,356	44,751	-	-	-	52,369	1,856	50,513	-	-
July	53,831	2,457	51,374	4,899	44,677	-	-	-	52,987	2,231	50,756	-	-
Aug.	53,865	2,686	51,179	4,897	44,462	-	-	-	53,030	2,179	50,851	-	-
Sep.	53,839	2,443	51,396	5,178	44,322	-	-	-	52,949	2,183	50,766	-	-
Oct.	53,692	2,711	50,981	5,021	44,161	-	-	-	52,766	2,386	50,380	-	-
Changes *													
2021	- 5,637	- 220	- 5,417	- 537	- 5,386	-	-	-	- 5,467	- 156	- 5,311	-	-
2022 Apr.	- 383	- 201	- 182	+ 107	- 235	-	-	-	- 229	- 30	- 199	-	-
May	- 156	- 118	- 38	+ 233	- 323	-	-	-	- 145	- 129	- 16	-	-
June	+ 556	+ 349	+ 207	+ 363	- 233	-	-	-	+ 120	- 97	+ 217	-	-
July	+ 500	- 32	+ 532	+ 543	- 74	-	-	-	+ 618	+ 375	+ 243	-	-
Aug.	+ 34	+ 229	- 195	- 2	- 215	-	-	-	+ 43	- 52	+ 95	-	-
Sep.	- 26	- 243	+ 217	+ 281	- 140	-	-	-	- 81	+ 4	- 85	-	-
Oct.	- 147	+ 268	- 415	- 157	- 161	-	-	-	- 183	+ 203	- 386	-	-
Building and loan associations													
End of year or month *													
2021	193,603	3,702	189,376	1,645	187,377	463	62	12	191,896	3,682	187,692	522	12
2022 Apr.	193,756	3,540	189,684	1,699	187,545	468	64	10	192,053	3,521	188,002	530	10
May	193,922	3,721	189,669	1,569	187,669	467	65	10	192,219	3,702	187,987	530	10
June	193,745	3,850	189,364	1,627	187,318	466	65	10	192,007	3,831	187,647	529	10
July	193,556	3,901	189,125	1,559	187,085	465	65	10	191,814	3,882	187,404	528	10
Aug.	193,350	3,784	189,035	1,521	187,054	465	66	9	191,614	3,765	187,320	529	9
Sep.	193,218	3,797	188,891	1,530	186,904	464	66	9	191,487	3,778	187,181	528	9
Oct.	193,131	3,873	188,727	1,408	186,888	461	70	8	191,403	3,854	187,020	529	8
Changes *													
2021	+ 3,025	+ 404	+ 2,612	+ 485	+ 2,077	+ 23	- 14	- 4	+ 3,006	+ 399	+ 2,598	+ 9	- 4
2022 Apr.	- 375	- 44	- 332	- 44	- 342	+ 1	-	- 1	- 372	- 45	- 328	+ 1	- 1
May	+ 166	+ 181	- 15	- 130	+ 124	- 1	+ 1	-	+ 166	+ 181	- 15	-	-
June	- 177	+ 129	- 305	+ 58	- 351	- 1	-	-	- 212	+ 129	- 340	- 1	-
July	- 189	+ 51	- 239	- 68	- 233	- 1	-	-	- 193	+ 51	- 243	- 1	-
Aug.	- 206	- 117	- 90	- 38	- 31	-	+ 1	- 1	- 200	- 117	- 84	+ 1	- 1
Sep.	- 132	+ 13	- 144	+ 9	- 150	- 1	-	-	- 127	+ 13	- 139	- 1	-
Oct.	- 87	+ 76	- 164	- 122	- 16	- 3	+ 4	- 1	- 84	+ 76	- 161	+ 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	
Banks with special, development and other central support tasks													
											End of year or month *		
2021	129,702	41,442	88,096	13,923	65,504	-	18,871	111,170	31,312	79,694	164	18,860	
2022 Apr.	150,317	54,895	95,258	19,694	65,700	-	18,668	117,835	35,137	82,534	164	18,657	
May	155,630	61,707	93,759	18,297	65,412	-	18,660	119,846	36,172	83,510	164	18,648	
June	164,709	67,050	97,495	25,073	65,314	-	18,538	122,325	36,079	86,082	164	18,526	
July	165,646	65,619	99,798	26,719	65,937	-	18,536	125,582	36,584	88,769	229	18,524	
Aug.	161,099	60,154	100,623	25,509	67,991	-	18,648	128,664	36,650	91,692	322	18,636	
Sep.	172,104	70,352	101,430	31,761	67,808	-	18,666	135,244	42,278	92,644	322	18,653	
Oct.	176,871	61,467	115,080	43,710	69,333	-	18,658	137,931	37,567	100,040	324	18,646	
											Changes *		
2021	- 7,510	+ 1,532	- 7,632	- 6,575	- 1,175	-	+ 460	- 4,640	+ 1,341	- 5,981	-	+ 459	
2022 Apr.	- 110	- 5,693	+ 5,583	+ 5,460	- 51	-	+ 71	- 439	- 891	+ 452	-	+ 71	
May	+ 5,468	+ 6,826	- 1,358	- 1,258	- 286	-	- 8	+ 2,011	+ 1,035	+ 976	-	- 9	
June	+ 8,916	+ 5,326	+ 3,590	+ 6,634	- 102	-	- 122	+ 2,479	- 93	+ 2,572	-	- 122	
July	+ 738	- 1,532	+ 2,205	+ 1,550	+ 621	-	- 2	+ 3,257	+ 505	+ 2,687	+ 65	- 2	
Aug.	- 7,067	- 5,628	- 1,532	- 1,307	- 206	-	+ 112	+ 818	+ 48	+ 677	+ 93	+ 112	
Sep.	+ 10,968	+ 10,233	+ 735	+ 6,183	- 186	-	+ 18	+ 6,580	+ 5,628	+ 952	-	+ 17	
Oct.	+ 4,641	- 9,065	+ 13,704	+ 12,001	+ 1,527	-	- 8	+ 2,542	- 4,856	+ 7,396	+ 2	- 7	
Memo item: Foreign banks													
											End of year or month *		
2021	656,797	479,775	153,594	55,177	86,464	20,503	2,925	-	558,310	429,684	105,546	23,080	12
2022 Apr.	699,209	517,863	158,092	61,369	86,613	20,577	2,677	-	571,374	444,591	103,864	22,919	10
May	700,057	527,137	149,782	54,027	85,941	20,526	2,612	122	573,148	453,580	96,765	22,803	10
June	693,162	517,560	152,618	54,690	85,443	20,410	2,574	141	570,987	451,126	97,208	22,653	10
July	715,935	528,643	164,405	65,067	85,381	20,295	2,592	136	570,450	447,095	100,792	22,563	10
Aug.	740,658	552,262	165,429	66,752	85,352	19,998	2,969	100	581,013	456,756	101,615	22,642	9
Sep.	748,929	549,840	178,825	81,008	84,707	17,204	3,060	103	583,653	452,538	111,148	19,967	9
Oct.	743,925	536,434	187,199	88,910	85,535	16,859	3,433	38	595,622	451,183	124,440	19,999	8
											Changes *		
2021	+ 25,706	+ 16,798	+ 8,299	- 12,887	+ 20,531	+ 1,394	- 785	- 9	+ 5,566	+ 9,168	- 4,218	+ 616	- 4
2022 Apr.	+ 8,312	+ 5,226	+ 3,096	+ 4,601	- 1,292	+ 48	- 58	-	+ 634	- 1,093	+ 1,732	- 5	- 1
May	+ 1,533	+ 9,695	- 8,046	- 7,147	- 608	- 51	- 65	+ 122	+ 1,774	+ 8,989	- 7,099	- 116	-
June	- 8,185	- 10,315	+ 2,284	+ 249	- 621	- 116	- 38	+ 19	- 2,161	- 2,454	+ 443	- 150	-
July	+ 20,620	+ 10,505	+ 10,212	+ 9,676	- 547	- 115	+ 18	- 5	- 1,276	- 4,082	+ 2,896	- 90	-
Aug.	+ 23,937	+ 23,204	+ 653	+ 1,460	- 101	- 297	+ 377	- 36	+ 10,563	+ 9,661	+ 823	+ 79	- 1
Sep.	+ 7,206	- 3,136	+ 13,045	+ 13,936	- 578	- 2,794	+ 91	+ 3	+ 2,640	- 4,388	+ 9,703	- 2,675	-
Oct.	- 4,077	- 12,855	+ 8,750	+ 8,157	+ 882	- 345	+ 373	- 65	+ 11,969	- 1,355	+ 13,292	+ 32	- 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	
Domestic enterprises and households										
									End of year or month *	
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
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.	3,802,932	2,619,405	607,641	118,994	488,647	25,058	463,589	555,480	20,406	8,188
May	3,801,169	2,632,921	593,698	107,217	486,481	25,259	461,222	554,166	20,384	7,996
June	3,796,920	2,629,674	594,523	110,113	484,410	25,636	458,774	552,376	20,347	8,016
July	3,828,105	2,650,934	605,871	120,719	485,152	26,285	458,867	550,587	20,713	7,550
Aug.	3,861,687	2,677,728	614,186	130,565	483,621	25,588	458,033	548,199	21,574	7,472
Sep.	3,876,874	2,669,029	642,503	159,235	483,268	25,541	457,727	542,887	22,455	7,494
Oct.	3,897,172	2,661,896	670,786	188,924	481,862	25,937	455,925	539,921	24,569	7,856
									Changes *	
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
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.	+ 10,275	+ 8,541	+ 2,501	+ 5,256	- 2,755	+ 202	- 2,957	- 627	- 140	- 60
May	- 1,408	+ 13,516	- 13,588	- 11,727	- 1,861	+ 201	- 2,062	- 1,314	- 22	- 192
June	- 4,249	- 3,247	+ 820	+ 2,891	- 2,071	+ 377	- 2,448	- 1,785	- 37	+ 20
July	+ 30,006	+ 21,019	+ 10,410	+ 10,076	+ 334	+ 395	- 61	- 1,789	+ 366	- 466
Aug.	+ 33,792	+ 26,709	+ 8,610	+ 9,846	- 1,236	- 612	- 624	- 2,388	+ 861	- 78
Sep.	+ 15,132	- 8,924	+ 28,487	+ 28,685	- 198	- 47	- 151	- 5,312	+ 881	+ 22
Oct.	+ 20,168	- 7,278	+ 28,298	+ 29,689	- 1,391	+ 396	- 1,787	- 2,966	+ 2,114	+ 362
Domestic government										
									End of year or month *	
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
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.	243,736	86,158	151,758	70,838	80,920	24,993	55,927	2,431	3,389	25,586
May	255,609	91,397	158,352	76,129	82,223	25,909	56,314	2,419	3,441	25,583
June	254,866	84,750	164,236	84,586	79,650	23,345	56,305	2,416	3,464	25,421
July	258,331	78,030	174,547	93,007	81,540	24,588	56,952	2,381	3,373	25,416
Aug.	272,633	89,098	177,775	96,249	81,526	24,837	56,689	2,367	3,393	25,530
Sep.	273,010	86,606	180,598	104,551	76,047	19,985	56,062	2,349	3,457	25,704
Oct.	271,174	86,830	178,554	101,162	77,392	19,617	57,775	2,251	3,539	25,738
									Changes *	
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
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.	+ 2,716	+ 973	+ 1,742	+ 1,149	+ 593	+ 616	- 23	- 6	+ 7	+ 65
May	+ 11,518	+ 5,239	+ 6,239	+ 5,241	+ 998	+ 916	+ 82	- 12	+ 52	- 3
June	- 743	- 6,647	+ 5,884	+ 8,457	- 2,573	- 2,564	- 9	- 3	+ 23	- 162
July	+ 3,465	- 6,720	+ 10,311	+ 8,421	+ 1,890	+ 1,243	+ 647	- 35	- 91	- 5
Aug.	+ 14,302	+ 11,068	+ 3,228	+ 3,242	- 14	+ 249	+ 263	- 14	+ 20	+ 114
Sep.	+ 432	- 2,437	+ 2,823	+ 8,302	- 5,479	- 4,852	- 627	- 18	+ 64	+ 174
Oct.	- 1,851	+ 224	- 2,059	- 3,389	+ 1,330	- 368	+ 1,698	- 98	+ 82	+ 34

* 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			Savings deposits and bank savings bonds 3, 4	
		Sight deposits	Time deposits 2						Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4				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	
Commercial banks 5													End of year or month *
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 July	1,406,983	1,080,688	219,779	73,274	125,566	106,516	64,791	17,833	45,018	28,495	8,092	1,940	6,152
Aug.	1,420,047	1,090,774	223,126	79,566	123,380	106,147	70,800	22,262	46,638	30,591	7,614	1,900	6,041
Sep.	1,426,075	1,083,605	239,596	96,483	123,138	102,874	71,315	20,005	49,432	33,298	7,420	1,878	6,071
Oct.	1,430,371	1,075,268	252,791	110,445	122,415	102,312	72,076	18,985	51,262	35,732	7,059	1,829	6,437
Changes *													
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 July	+ 7,709	+ 4,795	+ 3,330	+ 2,824	+ 185	- 416	- 64	- 2,780	+ 2,763	+ 2,296	- 279	- 47	- 492
Aug.	+ 15,098	+ 10,019	+ 5,448	+ 6,292	- 170	- 369	+ 6,239	+ 4,429	+ 1,850	+ 2,096	- 248	- 40	- 111
Sep.	+ 6,028	- 7,339	+ 16,640	+ 16,932	- 87	- 3,273	+ 515	- 2,257	+ 2,794	+ 2,707	- 194	- 22	+ 30
Oct.	+ 4,296	- 8,337	+ 13,195	+ 13,962	- 723	- 562	+ 761	- 1,020	+ 1,830	+ 2,434	- 361	- 49	+ 366
Big banks													End of year or month *
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 July	697,224	515,880	96,575	29,087	59,668	84,769	42,471	13,007	29,079	21,802	3,398	385	1,713
Aug.	707,935	524,644	99,185	31,678	59,744	84,106	49,033	17,610	31,043	23,708	3,363	380	1,817
Sep.	704,726	512,300	111,478	44,254	59,382	80,948	47,925	14,359	33,187	25,550	3,309	379	1,937
Oct.	709,520	512,340	116,973	51,155	57,962	80,207	49,093	14,017	34,697	27,564	3,173	379	2,127
Changes *													
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 July	+ 5,709	+ 3,606	+ 2,305	+ 2,567	- 251	- 202	- 99	- 3,187	+ 3,093	+ 2,588	- 54	- 5	+ 66
Aug.	+ 10,711	+ 8,764	+ 2,610	+ 2,591	+ 76	- 663	+ 6,562	+ 4,603	+ 1,964	+ 1,906	- 35	- 5	+ 104
Sep.	- 3,209	- 12,344	+ 12,293	+ 12,576	- 362	- 3,158	- 1,108	- 3,251	+ 2,144	+ 1,842	- 54	- 1	+ 120
Oct.	+ 4,794	+ 40	+ 5,495	+ 6,901	- 1,420	- 741	+ 1,168	- 342	+ 1,510	+ 2,014	- 136	-	+ 190
Regional banks and other commercial banks													End of year or month *
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 July	570,971	455,367	94,288	29,075	56,154	21,316	20,553	4,691	14,307	6,356	3,795	1,555	4,439
Aug.	569,139	452,772	94,739	31,668	54,014	21,628	20,059	4,531	14,008	6,510	3,386	1,520	4,224
Sep.	578,726	459,353	97,838	33,967	54,914	21,535	21,824	5,539	14,786	7,431	3,257	1,499	4,134
Oct.	574,606	450,459	102,412	38,460	55,025	21,735	21,461	4,873	15,138	7,830	3,061	1,450	4,310
Changes *													
2021	+ 39,368	+ 41,022	- 958	- 451	+ 1,156	- 696	- 7,955	- 781	- 6,914	- 2,910	- 2,770	- 260	- 477
2022 July	+ 4,457	+ 3,272	+ 1,387	+ 843	+ 180	- 202	- 15	+ 402	- 375	- 364	- 199	- 42	- 558
Aug.	+ 202	- 2,662	+ 2,552	+ 2,593	- 124	+ 312	- 264	- 160	- 69	+ 154	- 179	- 35	- 215
Sep.	+ 9,587	+ 6,581	+ 3,099	+ 2,299	+ 900	- 93	+ 1,765	+ 1,008	+ 778	+ 921	- 129	- 21	- 90
Oct.	- 7,732	- 10,524	+ 2,592	+ 2,530	+ 111	+ 200	- 363	- 666	+ 352	+ 399	- 196	- 49	+ 176
Branches of foreign banks													End of year or month *
2021	145,155	107,200	37,439	22,750	9,811	516	2,144	158	1,983	243	1,078	3	-
2022 July	138,788	109,441	28,916	15,112	9,744	431	1,767	135	1,632	337	899	-	-
Aug.	142,973	113,358	29,202	16,220	9,622	413	1,708	121	1,587	373	865	-	-
Sep.	142,623	111,952	30,280	18,262	8,842	391	1,566	107	1,459	317	854	-	-
Oct.	146,245	112,469	33,406	20,830	9,428	370	1,522	95	1,427	338	825	-	-
Changes *													
2021	+ 686	+ 1,070	- 416	- 295	- 282	+ 32	- 373	+ 45	- 418	- 317	- 154	-	-
2022 July	+ 138,788	+ 109,441	+ 28,916	+ 15,112	+ 9,744	+ 431	+ 1,767	+ 135	+ 1,632	+ 337	+ 899	-	-
Aug.	+ 142,973	+ 113,358	+ 29,202	+ 16,220	+ 9,622	+ 413	+ 1,708	+ 121	+ 1,587	+ 373	+ 865	-	-
Sep.	+ 142,623	+ 111,952	+ 30,280	+ 18,262	+ 8,842	+ 391	+ 1,566	+ 107	+ 1,459	+ 317	+ 854	-	-
Oct.	+ 146,245	+ 112,469	+ 33,406	+ 20,830	+ 9,428	+ 370	+ 1,522	+ 95	+ 1,427	+ 338	+ 825	-	-

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which		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	
Landesbanken													End of year or month *
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 July	197,841	120,470	71,829	15,590	55,489	5,542	53,187	9,204	43,965	31,979	8,308	18	8,010
Aug.	206,321	126,795	73,992	17,885	55,344	5,534	54,619	9,582	45,019	32,899	8,275	18	8,047
Sep.	209,459	121,659	82,286	26,358	55,117	5,514	55,584	9,450	46,116	33,834	8,395	18	8,200
Oct.	216,308	121,827	88,960	33,547	54,578	5,521	54,071	12,014	42,039	29,443	8,497	18	8,238
													Changes *
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 July	+ 880	- 3,595	+ 4,482	+ 4,142	+ 308	- 7	+ 4,945	- 1,145	+ 6,090	+ 5,861	+ 52	-	+ 21
Aug.	+ 8,690	+ 6,325	+ 2,373	+ 2,295	+ 65	- 8	+ 1,432	+ 378	+ 1,054	+ 920	- 33	-	+ 37
Sep.	+ 3,138	- 5,136	+ 8,294	+ 8,473	- 227	- 20	+ 965	- 132	+ 1,097	+ 935	+ 120	-	+ 153
Oct.	+ 6,864	+ 168	+ 6,689	+ 7,189	- 524	+ 7	- 1,528	+ 2,564	- 4,092	- 4,391	+ 87	-	+ 38
Savings banks													End of year or month *
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 July	1,108,901	811,881	18,236	7,266	10,555	278,784	45,167	33,970	8,271	5,373	1,624	2,926	92
Aug.	1,113,447	816,772	18,628	7,707	10,496	278,047	50,705	39,578	8,163	5,321	1,603	2,964	91
Sep.	1,113,348	816,078	19,764	8,764	10,561	277,506	49,196	37,937	8,219	5,338	1,608	3,040	91
Oct.	1,118,076	819,181	21,363	10,376	10,545	277,532	48,358	36,954	8,325	5,540	1,599	3,079	91
													Changes *
2021	+ 46,711	+ 50,536	- 2,291	- 1,583	- 506	- 1,534	+ 5,661	+ 5,518	+ 513	+ 51	- 22	- 370	+ 39
2022 July	+ 11,908	+ 11,118	+ 1,555	+ 1,558	- 12	- 765	- 2,946	- 2,812	- 161	- 156	- 3	+ 27	+ 2
Aug.	+ 4,546	+ 4,891	+ 392	+ 441	- 59	- 737	+ 5,538	+ 5,608	- 108	- 52	- 21	+ 38	- 1
Sep.	- 99	- 694	+ 1,136	+ 1,057	+ 65	- 541	- 1,509	- 1,641	+ 56	+ 17	+ 5	+ 76	-
Oct.	+ 4,728	+ 3,103	+ 1,599	+ 1,612	- 16	+ 26	- 838	- 983	+ 106	+ 202	- 9	+ 39	-
Credit cooperatives													End of year or month *
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 July	811,045	602,803	28,526	16,475	9,235	179,716	28,138	9,418	17,865	12,131	2,543	855	178
Aug.	816,446	608,362	28,870	16,723	9,263	179,214	28,627	10,107	17,662	11,828	2,531	858	178
Sep.	817,104	609,065	29,421	17,131	9,316	178,618	28,123	9,597	17,676	11,895	2,500	850	174
Oct.	820,533	611,403	30,841	18,284	9,409	178,289	26,453	9,287	16,319	10,599	2,511	847	174
													Changes *
2021	+ 37,549	+ 43,121	- 2,664	- 3,309	+ 327	- 2,908	+ 4,871	+ 1,369	+ 3,472	+ 1,301	+ 846	+ 30	- 8
2022 July	+ 8,627	+ 8,682	+ 244	+ 101	+ 89	- 299	- 1,270	- 895	- 269	- 305	- 114	- 106	-
Aug.	+ 5,401	+ 5,559	+ 344	+ 248	+ 28	- 502	+ 489	+ 689	- 203	- 303	- 12	+ 3	-
Sep.	+ 603	+ 648	+ 551	+ 408	+ 53	- 596	- 449	- 455	+ 14	+ 67	- 31	- 8	- 4
Oct.	+ 3,429	+ 2,338	+ 1,420	+ 1,153	+ 93	- 329	- 1,670	- 310	- 1,357	- 1,296	+ 11	- 3	-
Mortgage banks													End of year or month *
2021	47,514	1,650	45,864	1,428	43,512	-	4,893	7	4,886	2,211	2,025	-	-
2022 July	46,859	2,026	44,833	1,713	42,372	-	6,128	205	5,923	2,871	2,002	-	-
Aug.	46,729	1,976	44,753	1,806	42,183	-	6,301	203	6,098	3,072	1,970	-	-
Sep.	46,812	2,180	44,632	1,800	42,047	-	6,137	3	6,134	3,059	1,964	-	-
Oct.	46,981	2,385	44,596	1,893	41,893	-	5,785	1	5,784	2,841	1,955	-	-
													Changes *
2021	- 4,103	+ 68	- 4,171	+ 103	- 4,407	-	- 1,364	- 224	- 1,140	- 537	- 977	-	-
2022 July	+ 165	+ 174	- 9	+ 99	- 75	-	+ 453	+ 201	+ 252	+ 155	+ 1	-	-
Aug.	- 130	- 50	- 80	+ 93	- 189	-	- 173	- 2	+ 175	+ 201	- 32	-	-
Sep.	+ 83	+ 204	- 121	- 6	- 136	-	- 164	- 200	+ 36	- 13	- 6	-	-
Oct.	+ 169	+ 205	- 36	+ 93	- 154	-	- 352	- 2	- 350	- 218	- 9	-	-

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	
Building and loan associations													End of year or month *
2021	190,188	3,678	185,992	1,223	184,499	518	1,708	4	1,700	406	1,210	4	12
2022 July	190,074	3,877	185,672	1,188	184,137	525	1,740	5	1,732	313	1,296	3	10
Aug.	189,897	3,760	185,611	1,181	184,094	526	1,717	5	1,709	283	1,313	3	9
Sep.	189,755	3,774	185,456	1,142	183,980	525	1,732	4	1,725	335	1,278	3	9
Oct.	189,796	3,849	185,418	1,118	183,972	529	1,607	5	1,602	227	1,273	-	8
Changes *													
2021	+ 2,660	+ 396	+ 2,258	+ 210	+ 1,990	+ 6	+ 346	+ 3	+ 340	+ 271	+ 76	+ 3	- 4
2022 July	- 200	+ 50	- 249	- 8	- 237	- 1	+ 7	+ 1	+ 6	- 60	+ 10	-	-
Aug.	- 177	- 117	- 61	- 7	- 43	+ 1	- 23	-	- 23	- 30	+ 17	-	-
Sep.	- 142	+ 14	- 155	- 39	- 114	- 1	+ 15	- 1	+ 16	+ 52	- 35	-	-
Oct.	+ 41	+ 75	- 38	- 24	- 8	+ 4	- 125	+ 1	- 123	- 108	- 5	- 3	- 1
Banks with special, development and other central support tasks													End of year or month *
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 July	66,402	29,189	36,996	5,213	31,513	217	59,180	7,395	51,773	11,845	33,087	12	18,524
Aug.	68,800	29,289	39,206	5,697	33,273	305	59,864	7,361	52,486	12,255	33,383	17	18,636
Sep.	74,321	32,668	41,348	7,557	33,568	305	60,923	9,610	51,296	16,792	32,897	17	18,653
Oct.	75,107	27,983	46,817	13,261	33,113	307	62,824	9,584	53,223	16,780	34,881	17	18,646
Changes *													
2021	- 407	+ 1,994	- 2,401	- 319	- 2,016	-	- 4,233	- 653	- 3,580	- 4,567	+ 801	-	+ 459
2022 July	+ 468	- 208	+ 763	+ 623	+ 40	- 87	- 1,744	- 3,874	+ 2,133	+ 2,118	- 96	- 3	-
Aug.	+ 7,336	+ 6,220	+ 1,034	+ 2,126	- 401	+ 82	+ 3,227	+ 3,441	- 211	- 59	- 120	- 3	-
Sep.	+ 1,309	- 4,578	+ 8,561	+ 9,338	- 505	- 2,674	+ 1,331	+ 190	+ 1,142	+ 1,277	- 83	- 1	-
Oct.	+ 9,365	+ 138	+ 9,195	+ 8,166	+ 1,098	+ 32	+ 2,604	- 1,493	+ 4,097	+ 4,579	- 247	-	-
Memo item: Foreign banks													End of year or month *
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 July	545,711	438,571	84,923	29,328	48,532	22,217	24,739	8,524	15,869	9,652	3,379	346	-
Aug.	553,047	444,791	85,957	31,454	48,131	22,299	27,966	11,965	15,658	9,593	3,259	343	-
Sep.	554,356	440,383	94,348	40,777	47,471	19,625	29,297	12,155	16,800	10,870	3,176	342	-
Oct.	563,721	440,521	103,543	48,943	48,569	19,657	31,901	10,662	20,897	15,449	2,929	342	-
Changes *													
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 July	+ 468	- 208	+ 763	+ 623	+ 40	- 87	- 1,744	- 3,874	+ 2,133	+ 2,118	- 96	- 3	-
Aug.	+ 7,336	+ 6,220	+ 1,034	+ 2,126	- 401	+ 82	+ 3,227	+ 3,441	- 211	- 59	- 120	- 3	-
Sep.	+ 1,309	- 4,578	+ 8,561	+ 9,338	- 505	- 2,674	+ 1,331	+ 190	+ 1,142	+ 1,277	- 83	- 1	-
Oct.	+ 9,365	+ 138	+ 9,195	+ 8,166	+ 1,098	+ 32	+ 2,604	- 1,493	+ 4,097	+ 4,579	- 247	-	-

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	
Domestic enterprises (non-MFIs) 5										End of year or month *
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 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.	1,165,348	792,416	360,034	88,023	272,011	15,959	256,052	5,165	7,733	2,267
May	1,165,563	805,956	346,726	76,364	270,362	16,294	254,068	5,143	7,738	2,254
June	1,158,897	798,175	347,884	78,611	269,273	16,941	252,332	5,114	7,724	2,320
July	1,168,785	797,011	358,777	88,463	270,314	17,525	252,789	5,115	7,882	1,927
Aug.	1,205,418	826,933	365,364	96,097	269,267	16,830	252,437	5,073	8,048	1,899
Sep.	1,215,664	815,778	386,800	117,931	268,869	16,619	252,250	4,963	8,123	1,885
Oct.	1,232,756	809,269	410,405	143,026	267,379	16,672	250,707	4,855	8,227	1,909
										Changes *
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 Dec.	- 23,408	- 26,475	+ 3,263	+ 3,063	+ 200	+ 303	- 103	- 153	- 43	+ 11
2022 Jan.	+ 27,808	+ 30,770	- 2,628	- 2,090	- 538	+ 148	- 686	- 179	- 155	+ 24
Feb.	- 5,290	- 2,601	- 2,657	- 1,911	- 746	- 495	- 251	+ 12	- 44	- 112
Mar.	+ 6,637	+ 8,829	- 2,239	- 716	- 1,523	+ 48	- 1,571	+ 23	+ 24	+ 16
Apr.	- 6,550	- 9,638	+ 3,153	+ 5,362	- 2,209	+ 435	- 2,644	- 14	- 51	+ 10
May	- 495	+ 12,555	- 13,033	- 11,659	- 1,374	+ 335	- 1,709	- 22	+ 5	- 13
June	- 6,666	- 7,781	+ 1,153	+ 2,242	- 1,089	+ 647	- 1,736	- 24	- 14	+ 66
July	+ 8,754	- 1,385	+ 9,980	+ 9,297	+ 683	+ 380	+ 303	+ 1	+ 158	- 393
Aug.	+ 36,633	+ 29,922	+ 6,587	+ 7,634	- 1,047	+ 695	- 352	- 42	+ 166	- 28
Sep.	+ 10,191	- 11,380	+ 21,606	+ 21,849	- 243	- 211	- 32	+ 110	+ 75	- 14
Oct.	+ 16,962	- 6,654	+ 23,620	+ 25,095	- 1,475	+ 53	- 1,528	- 108	+ 104	+ 24
Domestic self-employed persons 6										End of year or month *
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 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
May	330,958	311,592	18,591	5,043	13,548	595	12,953	.	775	159
June	327,878	308,093	19,008	5,473	13,535	589	12,946	.	777	159
July	337,109	317,017	19,310	5,776	13,534	601	12,933	.	782	163
Aug.	340,673	320,027	19,814	6,271	13,543	586	12,957	.	832	157
Sep.	337,005	314,242	21,790	8,172	13,618	645	12,973	.	973	164
Oct.	341,387	317,117	23,119	9,406	13,713	715	12,998	.	1,151	179
										Changes *
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 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	.	-	-
May	+ 2,021	+ 2,005	-	- 39	- 39	- 11	- 28	.	+ 16	- 15
June	- 3,080	- 3,499	+ 417	+ 430	- 13	- 6	- 7	.	+ 2	-
July	+ 9,211	+ 8,904	+ 302	+ 303	- 1	+ 12	- 13	.	+ 5	+ 4
Aug.	+ 3,564	+ 3,010	+ 504	+ 495	+ 9	+ 15	+ 24	.	+ 50	- 6
Sep.	- 3,668	- 5,785	+ 1,976	+ 1,901	+ 75	+ 59	+ 16	.	+ 141	+ 7
Oct.	+ 4,382	+ 2,875	+ 1,329	+ 1,234	+ 95	+ 70	+ 25	.	+ 178	+ 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. 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	
Domestic employees										
										End of year or month *
2021	2,031,067	1,288,387	185,639	19,687	165,952	6,847	159,105	547,231	9,810	1,691
2022 Apr.	2,044,373	1,308,145	182,453	18,747	163,706	5,877	157,829	544,372	9,403	1,576
May	2,042,224	1,307,972	181,808	18,433	163,375	5,721	157,654	543,091	9,353	1,541
June	2,047,868	1,316,181	180,952	18,424	162,528	5,448	157,080	541,397	9,338	1,545
July	2,058,438	1,328,192	181,021	18,848	162,173	5,494	156,679	539,741	9,484	1,596
Aug.	2,052,449	1,323,212	181,723	19,606	162,117	5,542	156,575	537,447	10,067	1,681
Sep.	2,058,687	1,329,942	185,757	23,593	162,164	5,678	156,486	532,318	10,670	1,784
Oct.	2,060,310	1,329,691	188,776	26,445	162,331	5,918	156,413	529,537	12,306	1,975
										Changes *
2021	+ 69,124	+ 73,673	- 4,730	- 4,568	- 162	- 1,749	+ 1,587	+ 1,508	- 1,327	- 144
2022 Apr.	+ 10,259	+ 11,351	- 413	+ 39	- 452	- 174	- 278	- 609	- 70	- 17
May	- 2,154	- 178	- 645	- 314	- 331	- 156	- 175	- 1,281	- 50	- 35
June	+ 5,644	+ 8,209	- 856	- 9	- 847	- 273	- 574	- 1,694	- 15	+ 4
July	+ 11,155	+ 12,541	+ 124	+ 474	- 350	- 4	- 346	- 1,656	+ 146	+ 51
Aug.	- 5,989	- 5,065	+ 787	+ 758	+ 29	+ 133	- 104	- 2,294	+ 583	+ 85
Sep.	+ 6,238	+ 6,730	+ 4,034	+ 3,987	+ 47	+ 136	- 89	- 5,129	+ 603	+ 103
Oct.	+ 1,623	- 251	+ 3,019	+ 2,852	+ 167	+ 240	- 73	- 2,781	+ 1,636	+ 191
Other domestic individuals										
										End of year or month *
2021	200,309	165,411	33,918	3,058	30,860	1,200	29,660	.	980	4,167
2022 Apr.	198,617	162,810	34,893	3,263	31,630	1,094	30,536	.	914	4,171
May	196,240	160,750	34,581	3,104	31,477	1,059	30,418	.	909	4,042
June	196,011	160,666	34,440	3,173	31,267	1,036	30,231	.	905	3,992
July	197,771	162,411	34,420	3,187	31,233	1,019	30,214	.	940	3,864
Aug.	195,605	160,518	34,115	3,277	30,838	1,016	29,822	.	972	3,735
Sep.	196,929	161,492	34,420	3,691	30,729	1,029	29,700	.	1,017	3,661
Oct.	196,077	160,326	34,589	3,930	30,659	1,070	29,589	.	1,162	3,793
										Changes *
2021	- 2,243	- 639	- 1,341	- 1,017	- 324	- 175	- 149	.	- 263	- 474
2022 Apr.	+ 819	+ 820	+ 3	+ 50	- 47	- 62	+ 15	.	- 4	- 53
May	- 1,337	- 1,070	- 262	- 109	- 153	- 35	- 118	.	- 5	- 129
June	- 229	- 84	- 141	+ 69	- 210	- 23	- 187	.	- 4	- 50
July	+ 1,150	+ 1,215	- 100	- 11	- 89	- 17	- 72	.	+ 35	- 128
Aug.	- 1,956	- 1,893	- 95	+ 90	- 185	- 3	- 182	.	+ 32	- 129
Sep.	+ 1,324	+ 974	+ 305	+ 414	- 109	+ 13	- 122	.	+ 45	- 74
Oct.	- 852	- 1,166	+ 169	+ 239	- 70	+ 41	- 111	.	+ 145	+ 132
Domestic non-profit institutions										
										End of year or month *
2021	64,538	44,676	12,025	4,256	7,769	1,431	6,338	6,165	1,672	-
2022 Apr.	65,657	46,447	11,670	3,957	7,713	1,522	6,191	5,943	1,597	-
May	66,184	46,651	11,992	4,273	7,719	1,590	6,129	5,932	1,609	-
June	66,266	46,559	12,239	4,432	7,807	1,622	6,185	5,865	1,603	-
July	66,002	46,303	12,343	4,445	7,898	1,646	6,252	5,731	1,625	-
Aug.	67,542	47,038	13,170	5,314	7,856	1,614	6,242	5,679	1,655	-
Sep.	68,589	47,575	13,736	5,848	7,888	1,570	6,318	5,606	1,672	-
Oct.	66,642	45,493	13,897	6,117	7,780	1,562	6,218	5,529	1,723	-
										Changes *
2021	+ 1,734	+ 3,516	- 1,433	- 1,458	+ 25	+ 106	- 81	- 129	- 220	-
2022 Apr.	- 277	+ 2	- 260	- 221	- 39	- 11	- 28	- 4	- 15	-
May	+ 557	+ 204	+ 352	+ 316	+ 36	+ 68	- 32	- 11	+ 12	-
June	+ 82	- 92	+ 247	+ 159	+ 88	+ 32	+ 56	- 67	- 6	-
July	- 264	- 256	+ 104	+ 13	+ 91	+ 24	+ 67	- 134	+ 22	-
Aug.	+ 1,540	+ 735	+ 827	+ 869	- 42	- 32	- 10	- 52	+ 30	-
Sep.	+ 1,047	+ 537	+ 566	+ 534	+ 32	- 44	+ 76	- 73	+ 17	-
Oct.	- 1,947	- 2,082	+ 161	+ 269	- 108	- 8	- 100	- 77	+ 51	-

* 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			for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5													
												End of month *	
2022 Aug.	575,704	396,358	179,346	58,469	107,124	372	119,086	114,276	4,810	3,474	924	532,529	502,529
Sep.	580,465	390,417	190,048	69,479	107,124	365	118,443	112,031	6,412	5,036	915	537,251	503,908
Oct.	585,987	385,488	200,499	80,517	106,689	394	118,964	111,731	7,233	5,839	899	536,970	502,073
Big banks													
2022 Aug.	313,355	222,955	90,400	25,299	58,356	4	64,735	62,754	1,981	1,827	33	214,191	210,414
Sep.	308,833	210,809	98,024	33,209	58,008	4	64,634	61,499	3,135	2,954	33	217,985	211,419
Oct.	313,079	211,233	101,846	38,449	56,592	4	65,133	61,551	3,582	3,390	32	218,492	211,068
Regional banks and other commercial banks													
2022 Aug.	181,051	112,991	68,060	18,677	43,679	368	44,545	42,353	2,192	1,470	563	273,982	254,267
Sep.	190,835	120,341	70,494	20,191	44,743	361	44,287	41,893	2,394	1,662	557	274,554	254,473
Oct.	188,120	113,852	74,268	23,739	45,056	390	44,425	41,707	2,718	1,978	548	273,944	253,365
Branches of foreign banks													
2022 Aug.	81,298	60,412	20,886	14,493	5,089	-	9,806	9,169	637	177	328	44,356	37,848
Sep.	80,797	59,267	21,530	16,079	4,373	-	9,522	8,639	883	420	325	44,712	38,016
Oct.	84,788	60,403	24,385	18,329	5,041	-	9,406	8,473	933	471	319	44,534	37,640
Landesbanken													
2022 Aug.	169,908	98,922	70,986	16,534	53,711	227	6,620	6,037	583	580	1	16,741	16,631
Sep.	171,948	92,994	78,954	24,740	53,426	232	6,608	5,895	713	711	1	16,871	16,554
Oct.	180,081	94,397	85,684	31,912	52,962	235	6,657	5,859	798	793	2	16,874	16,322
Savings banks													
2022 Aug.	190,869	174,913	15,956	5,347	10,234	87	103,957	103,220	737	663	56	469,685	468,264
Sep.	188,549	171,795	16,754	6,094	10,287	86	102,749	101,857	892	811	62	473,095	471,551
Oct.	190,520	173,022	17,498	6,874	10,264	86	104,230	103,088	1,142	1,050	62	474,544	472,657
Commercial banks 5													
												Changes *	
2022 Aug.	+ 18,492	+ 14,070	+ 4,422	+ 5,041	+ 107	- 57	+ 436	+ 169	+ 267	+ 296	- 13	- 2,607	- 3,053
Sep.	+ 4,761	- 6,111	+ 10,872	+ 11,025	+ 155	- 7	- 643	- 2,245	+ 1,602	+ 1,562	- 9	+ 4,722	+ 1,379
Oct.	+ 5,522	- 4,929	+ 10,451	+ 11,038	- 435	+ 29	+ 521	- 300	+ 821	+ 803	- 16	- 281	- 1,835
Big banks													
2022 Aug.	+ 13	+ 11	+ 2	+ 2	+ 0	-	+ 0	- 0	+ 0	+ 0	- 0	- 2	- 2
Sep.	- 5	- 12	+ 8	+ 8	- 0	-	- 0	- 1	+ 1	+ 1	-	+ 4	+ 1
Oct.	+ 4	+ 0	+ 4	+ 5	- 1	-	+ 0	+ 0	+ 0	+ 0	- 0	+ 1	- 0
Regional banks and other commercial banks													
2022 Aug.	+ 1,253	- 970	+ 2,223	+ 2,156	+ 31	- 57	+ 356	+ 295	+ 61	+ 55	- 3	- 891	- 1,085
Sep.	+ 9,784	+ 7,350	+ 2,434	+ 1,514	+ 1,064	- 7	- 258	- 460	+ 202	+ 192	- 6	+ 572	+ 206
Oct.	- 6,327	- 8,119	+ 1,792	+ 1,585	+ 313	+ 29	+ 138	- 186	+ 324	+ 316	- 9	- 610	- 1,108
Branches of foreign banks													
2022 Aug.	+ 4,004	+ 3,800	+ 204	+ 994	- 30	-	- 11	- 30	+ 19	+ 20	- 6	+ 174	+ 122
Sep.	- 501	- 1,315	+ 814	+ 1,601	- 561	-	- 284	- 530	+ 246	+ 243	- 3	+ 356	+ 168
Oct.	+ 7,603	+ 2,766	+ 4,837	+ 4,213	+ 668	-	- 116	- 166	+ 50	+ 51	- 6	- 178	- 376
Landesbanken													
2022 Aug.	+ 8	+ 7	+ 2	+ 2	+ 0	+ 0	- 0	- 0	+ 0	+ 0	+ 0	- 0	- 0
Sep.	+ 2	- 6	+ 8	+ 8	- 0	+ 0	- 0	- 0	+ 0	+ 0	-	+ 0	- 0
Oct.	+ 8	+ 1	+ 7	+ 7	- 0	+ 0	+ 0	- 0	+ 0	+ 0	+ 0	+ 0	- 0
Savings banks													
2022 Aug.	+ 5,385	+ 5,172	+ 213	+ 269	- 70	- 1	+ 1,336	+ 1,235	+ 101	+ 98	+ 2	- 1,395	- 1,463
Sep.	- 2,320	- 3,118	+ 798	+ 747	+ 53	- 1	- 1,208	- 1,363	+ 155	+ 148	+ 6	+ 3,410	+ 3,287
Oct.	+ 1,971	+ 1,227	+ 744	+ 780	- 23	-	+ 1,481	+ 1,231	+ 250	+ 239	-	+ 1,449	+ 1,106

* 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
End of month *													Commercial banks 5
30,000	13,621	11,725	72,076	67,093	4,983	2,081	2,169	14,505	10,518	3,987	1,921	1,438	2022 Aug.
33,343	17,070	11,569	72,408	67,070	5,338	2,455	2,136	14,634	10,179	4,455	2,443	1,394	Sep.
34,897	18,771	11,357	71,597	66,158	5,439	2,576	2,098	14,541	9,818	4,723	2,742	1,372	Oct.
Big banks													
3,777	2,826	492	21,872	21,564	308	240	39	9,676	6,957	2,719	1,486	824	2022 Aug.
6,566	5,623	486	22,462	21,819	643	571	39	9,864	6,754	3,110	1,897	816	Sep.
7,424	6,463	489	22,669	21,972	697	623	39	9,940	6,516	3,424	2,230	810	Oct.
Regional banks and other commercial banks													
19,715	9,476	7,648	43,731	40,057	3,674	1,634	1,654	4,202	3,104	1,098	411	470	2022 Aug.
20,081	9,928	7,546	43,392	39,699	3,693	1,665	1,632	4,123	2,947	1,176	521	436	Sep.
20,579	10,562	7,391	42,426	38,703	3,723	1,700	1,610	3,956	2,832	1,124	481	420	Oct.
Branches of foreign banks													
6,508	1,319	3,585	6,473	5,472	1,001	207	476	627	457	170	24	144	2022 Aug.
6,696	1,519	3,537	6,554	5,552	1,002	219	465	647	478	169	25	142	Sep.
6,894	1,746	3,477	6,502	5,483	1,019	253	449	645	470	175	31	142	Oct.
Landesbanken													
110	100	-	3,546	3,523	23	21	-	3,972	1,682	2,290	650	1,632	2022 Aug.
317	306	-	3,556	3,504	52	50	-	4,962	2,712	2,250	551	1,690	Sep.
552	541	-	3,579	3,512	67	65	-	3,596	1,737	1,859	236	1,614	Oct.
Savings banks													
1,421	1,349	45	52,386	52,265	121	116	5	18,503	18,110	393	232	156	2022 Aug.
1,544	1,462	46	53,031	52,884	147	138	7	18,418	17,991	427	259	159	Sep.
1,887	1,793	54	52,849	52,667	182	174	7	18,401	17,747	654	485	158	Oct.
Changes *													Commercial banks 5
+ 446	+ 587	- 211	- 1,217	- 1,289	+ 72	+ 95	- 41	+ 363	+ 122	+ 241	+ 273	- 12	2022 Aug.
+ 3,343	+ 3,449	- 156	+ 332	- 23	+ 355	+ 374	- 33	+ 129	- 339	+ 468	+ 522	- 44	Sep.
+ 1,554	+ 1,701	- 212	- 811	- 912	+ 101	+ 121	- 38	- 93	- 361	+ 268	+ 299	- 22	Oct.
Big banks													
+ 200	+ 226	- 12	- 406	- 393	- 13	- 1	- 11	+ 344	+ 103	+ 241	+ 254	- 3	2022 Aug.
+ 2,789	+ 2,797	- 6	+ 590	+ 255	+ 335	+ 331	-	+ 188	- 203	+ 391	+ 411	- 8	Sep.
+ 858	+ 840	+ 3	+ 207	+ 153	+ 54	+ 52	-	+ 76	- 238	+ 314	+ 333	- 6	Oct.
Regional banks and other commercial banks													
+ 194	+ 285	- 128	- 837	- 913	+ 76	+ 79	- 15	+ 9	+ 11	- 2	+ 18	- 9	2022 Aug.
+ 366	+ 452	- 102	- 339	- 358	+ 19	+ 31	- 22	- 79	- 157	+ 78	+ 110	- 34	Sep.
+ 498	+ 634	- 155	- 966	- 996	+ 30	+ 35	- 22	- 167	- 115	- 52	- 40	- 16	Oct.
Branches of foreign banks													
+ 52	+ 76	- 71	+ 26	+ 17	+ 9	+ 17	- 15	+ 10	+ 8	+ 2	+ 1	-	2022 Aug.
+ 188	+ 200	- 48	+ 81	+ 80	+ 1	+ 12	- 11	+ 20	+ 21	- 1	+ 1	- 2	Sep.
+ 198	+ 227	- 60	- 52	- 69	+ 17	+ 34	- 16	- 2	- 8	+ 6	+ 6	-	Oct.
Landesbanken													
+ 15	+ 10	- 1	- 109	- 82	- 27	- 1	- 28	+ 510	- 13	+ 523	+ 508	+ 13	2022 Aug.
+ 207	+ 206	-	+ 10	- 19	+ 29	+ 29	-	+ 990	+ 1,030	- 40	- 99	+ 58	Sep.
+ 235	+ 235	-	+ 23	+ 8	+ 15	+ 15	-	- 1,366	- 975	- 391	- 315	- 76	Oct.
Savings banks													
+ 68	+ 60	+ 9	- 409	- 414	+ 5	+ 8	- 1	+ 366	+ 361	+ 5	+ 6	+ 1	2022 Aug.
+ 123	+ 113	+ 1	+ 645	+ 619	+ 26	+ 22	+ 2	- 85	- 119	+ 34	+ 27	+ 3	Sep.
+ 343	+ 331	+ 8	- 182	- 217	+ 35	+ 36	-	- 17	- 244	+ 227	+ 226	- 1	Oct.

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

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

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2														
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees			
Period	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits	
			Total	of which					Total	of which	Total			of which
				for up to and including 1 year	for more than 2 years 2										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		
Credit cooperatives												End of month *		
2022 Aug.	142,377	126,268	16,109	8,977	5,771	37	97,944	96,124	1,820	1,447	234	337,742	332,281	
Sep.	142,959	126,645	16,314	9,175	5,712	36	95,966	94,073	1,893	1,506	238	340,035	334,284	
Oct.	143,866	127,094	16,772	9,648	5,690	36	98,086	96,064	2,022	1,602	249	341,220	334,722	
Mortgage banks														
2022 Aug.	42,031	1,127	40,904	894	39,729	-	48	15	33	.	.	3,167	789	
Sep.	41,973	1,243	40,730	869	39,580	-	57	24	33	.	.	3,310	866	
Oct.	41,654	1,113	40,541	875	39,416	-	43	12	31	.	.	3,762	1,202	
Building and loan associations														
2022 Aug.	3,731	328	3,403	191	3,129	9	12,146	315	11,831	98	11,723	145,001	2,648	
Sep.	3,610	280	3,330	164	3,084	9	12,162	316	11,846	98	11,738	145,064	2,706	
Oct.	3,744	418	3,326	148	3,096	8	12,194	317	11,877	98	11,769	145,023	2,641	
Banks with special, development and other central support tasks														
2022 Aug.	67,677	29,017	38,660	5,685	32,739	1,167	40	40	-	-	-	70	70	
Sep.	73,074	32,404	40,670	7,410	33,037	1,157	47	46	1	1	-	73	73	
Oct.	73,822	27,737	46,085	13,052	32,590	1,150	62	46	16	16	-	74	74	
Memo item: Foreign banks														
2022 Aug.	233,297	167,919	65,378	24,056	38,619	-	42,552	40,469	2,083	1,183	651	214,728	199,811	
Sep.	233,667	163,844	69,823	29,355	38,095	-	42,509	39,683	2,826	1,918	645	218,281	200,639	
Oct.	243,370	165,729	77,641	36,020	39,360	-	42,608	39,393	3,215	2,302	635	218,703	200,211	
Credit cooperatives												Changes *		
2022 Aug.	+ 4,240	+ 4,157	+ 83	+ 75	- 17	-	+ 1,758	+ 1,757	+ 1	- 4	+ 1	- 305	- 488	
Sep.	+ 527	+ 322	+ 205	+ 198	- 59	-	- 1,978	- 2,051	+ 73	+ 59	+ 4	+ 2,293	+ 2,003	
Oct.	+ 907	+ 449	+ 458	+ 473	- 22	-	+ 2,120	+ 1,991	+ 129	+ 96	+ 11	+ 1,185	+ 438	
Mortgage banks														
2022 Aug.	- 151	- 60	- 91	+ 106	- 216	-	- 6	- 5	- 1	.	.	+ 41	+ 13	
Sep.	- 58	+ 116	- 174	- 25	- 149	-	+ 9	+ 9	-	.	.	+ 143	+ 77	
Oct.	- 319	- 130	- 189	+ 6	- 164	-	- 14	- 12	- 2	.	.	+ 452	+ 336	
Building and loan associations														
2022 Aug.	- 111	- 90	- 21	- 1	- 20	-	- 4	- 35	+ 31	- 1	+ 32	+ 50	+ 3	
Sep.	- 121	- 48	- 73	- 27	- 45	-	+ 16	+ 1	+ 15	-	+ 15	+ 63	+ 58	
Oct.	+ 134	+ 138	- 4	- 16	+ 12	-	+ 32	+ 1	+ 31	-	+ 31	- 41	- 65	
Banks with special, development and other central support tasks														
2022 Aug.	+ 264	+ 40	+ 224	+ 474	- 216	+ 27	+ 24	+ 24	-	-	-	+ 1	+ 1	
Sep.	+ 5,397	+ 3,387	+ 2,010	+ 1,725	+ 298	- 10	+ 7	+ 6	+ 1	+ 1	-	+ 3	+ 3	
Oct.	+ 603	- 4,812	+ 5,415	+ 5,642	- 447	- 7	+ 15	-	+ 15	+ 15	-	+ 1	+ 1	
Memo item: Foreign banks														
2022 Aug.	+ 7,745	+ 7,210	+ 535	+ 1,545	- 260	-	+ 315	- 26	+ 341	+ 347	- 9	- 91	- 211	
Sep.	+ 370	- 4,245	+ 4,615	+ 5,314	- 369	-	- 43	- 786	+ 743	+ 735	- 6	+ 3,553	+ 828	
Oct.	+ 9,703	+ 1,885	+ 7,818	+ 6,665	+ 1,265	-	+ 99	- 290	+ 389	+ 384	- 10	+ 422	- 428	

* 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							
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													
Credit Cooperatives													
5,461	3,473	1,602	37,805	37,101	704	340	316	21,364	16,588	4,776	2,486	1,340	2022 Aug.
5,751	3,662	1,656	38,215	37,493	722	346	322	21,311	16,570	4,741	2,442	1,388	Sep.
6,498	4,181	1,748	38,234	37,439	795	400	331	20,838	16,084	4,754	2,453	1,391	Oct.
Mortgage banks													
2,378	650	1,376	651	45	606	247	254	832	-	832	6	805	2022 Aug.
2,444	684	1,378	641	47	594	237	261	831	-	831	1	809	Sep.
2,560	755	1,387	687	58	629	253	261	835	-	835	2	812	Oct.
Building and loan associations													
142,353	413	141,827	28,146	468	27,678	472	27,078	347	1	346	7	337	2022 Aug.
142,358	409	141,837	28,037	471	27,566	464	26,974	357	1	356	7	347	Sep.
142,382	404	141,867	27,948	472	27,476	461	26,892	358	1	357	7	348	Oct.
Banks with special, development and other central support tasks													
-	-	-	23	23	-	-	-	685	139	546	12	534	2022 Aug.
-	-	-	24	23	1	1	-	798	122	676	145	531	Sep.
-	-	-	21	20	1	1	-	821	106	715	192	523	Oct.
Memo item: Foreign banks													
14,917	4,974	7,075	37,016	34,203	2,813	1,148	1,166	3,155	2,389	766	93	620	2022 Aug.
17,642	7,749	6,997	37,017	33,873	3,144	1,487	1,147	3,257	2,344	913	268	587	Sep.
18,492	8,710	6,864	36,191	32,982	3,209	1,565	1,125	3,192	2,206	986	346	585	Oct.
Changes *													
Credit Cooperatives													
+ 183	+ 103	+ 33	- 109	- 115	+ 6	+ 2	-	+ 319	+ 248	+ 71	+ 72	+ 11	2022 Aug.
+ 290	+ 189	+ 54	+ 410	+ 392	+ 18	+ 6	+ 6	- 53	- 18	- 35	- 44	+ 48	Sep.
+ 747	+ 519	+ 92	+ 19	- 54	+ 73	+ 54	+ 9	- 473	- 486	+ 13	+ 11	+ 3	Oct.
Mortgage banks													
+ 28	+ 1	+ 10	- 28	+ 2	- 30	- 12	+ 2	+ 14	-	+ 14	-	+ 14	2022 Aug.
+ 66	+ 34	+ 2	- 10	+ 2	- 12	- 10	+ 7	- 1	-	- 1	- 5	+ 4	Sep.
+ 116	+ 71	+ 9	+ 46	+ 11	+ 35	+ 16	-	+ 4	-	+ 4	+ 1	+ 3	Oct.
Building and loan associations													
+ 47	- 3	+ 56	- 116	+ 5	- 121	- 2	- 114	+ 3	-	+ 3	-	+ 3	2022 Aug.
+ 5	- 4	+ 10	- 109	+ 3	- 112	- 8	- 104	+ 10	-	+ 10	-	+ 10	Sep.
+ 24	- 5	+ 30	- 89	+ 1	- 90	- 3	- 82	+ 1	-	+ 1	-	+ 1	Oct.
Banks with special, development and other central support tasks													
-	-	-	-	-	-	-	-	- 13	+ 17	- 30	+ 10	- 40	2022 Aug.
-	-	-	+ 1	-	+ 1	+ 1	-	+ 113	- 17	+ 130	+ 133	- 3	Sep.
-	-	-	- 3	- 3	-	-	-	+ 23	- 16	+ 39	+ 47	- 8	Oct.
Memo item: Foreign banks													
+ 120	+ 188	- 112	- 671	- 701	+ 30	+ 35	- 19	- 44	- 52	+ 8	+ 11	- 1	2022 Aug.
+ 2,725	+ 2,775	- 78	+ 1	- 330	+ 331	+ 339	- 19	+ 102	- 45	+ 147	+ 175	- 33	Sep.
+ 850	+ 961	- 133	- 826	- 891	+ 65	+ 78	- 22	- 65	- 138	+ 73	+ 78	- 2	Oct.

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 ¹													
Period	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	
All categories of banks													
												End of month *	
2022 Aug.	272,633	44,049	5,601	4,342	34,032	74	11,539	65,704	16,004	38,136	11,061	503	13,988
Sep.	273,010	43,308	6,749	8,301	28,185	73	11,555	71,187	19,377	40,488	10,783	539	14,146
Oct.	271,174	44,944	6,182	8,515	30,180	67	11,549	67,160	19,353	36,775	10,510	522	14,186
Commercial banks ⁶													
2022 Aug.	70,800	1,711	985	327	382	17	53	12,562	4,575	6,572	1,285	130	97
Sep.	71,315	2,839	2,101	369	352	17	52	13,043	4,323	7,341	1,249	130	95
Oct.	72,076	2,071	1,371	339	344	17	47	13,796	3,984	8,491	1,196	125	94
Big banks													
2022 Aug.	49,033	939	650	136	140	13	53	10,035	3,429	5,864	663	79	97
Sep.	47,925	868	582	136	137	13	52	10,566	3,173	6,660	654	79	95
Oct.	49,093	793	522	121	137	13	47	11,451	2,812	7,909	651	79	94
Regional banks and other commercial banks													
2022 Aug.	20,059	760	329	190	237	4	-	2,467	1,107	698	611	51	-
Sep.	21,824	1,955	1,508	232	211	4	-	2,453	1,137	681	584	51	-
Oct.	21,461	1,271	843	217	207	4	-	2,318	1,156	582	534	46	-
Branches of foreign banks													
2022 Aug.	1,708	12	6	1	5	-	-	60	39	10	11	-	-
Sep.	1,566	16	11	1	4	-	-	24	13	-	11	-	-
Oct.	1,522	7	6	1	-	-	-	27	16	-	11	-	-
Landesbanken													
2022 Aug.	54,619	305	87	60	158	-	-	25,328	5,039	17,683	2,593	13	7,820
Sep.	55,584	306	40	97	169	-	-	26,503	5,551	18,347	2,592	13	7,968
Oct.	54,071	718	186	323	209	-	-	22,897	5,849	14,420	2,615	13	8,003
All categories of banks													
												Changes *	
2022 Aug.	+ 14,302	+ 1	- 104	+ 96	+ 8	+ 1	+ 25	+ 30	- 1,151	+ 1,358	- 167	- 10	+ 89
Sep.	+ 432	- 741	+ 1,148	+ 3,959	- 5,847	- 1	+ 16	+ 5,483	+ 3,373	+ 2,352	- 278	+ 36	+ 158
Oct.	- 1,851	+ 1,596	- 567	+ 199	+ 1,970	- 6	- 6	- 3,987	- 24	- 3,698	- 248	- 17	+ 40
Commercial banks ⁶													
2022 Aug.	+ 6,239	- 127	- 116	+ 3	- 14	-	-	1	- 467	- 762	+ 346	- 51	- 1
Sep.	+ 515	+ 1,128	+ 1,116	+ 42	- 30	-	-	1	+ 481	- 252	+ 769	- 36	- 2
Oct.	+ 761	- 768	- 730	- 30	- 8	-	-	5	+ 753	- 339	+ 1,150	- 53	- 1
Big banks													
2022 Aug.	+ 6,562	+ 18	+ 24	- 7	+ 1	-	-	1	- 52	- 719	+ 671	- 4	- 1
Sep.	- 1,108	- 71	- 68	-	- 3	-	-	1	+ 531	- 256	+ 796	- 9	- 2
Oct.	+ 1,168	- 75	- 60	- 15	-	-	-	5	+ 885	- 361	+ 1,249	- 3	- 1
Regional banks and other commercial banks													
2022 Aug.	- 264	- 144	- 139	+ 10	- 15	-	-	-	417	- 45	- 325	- 47	-
Sep.	+ 1,765	+ 1,195	+ 1,179	+ 42	- 26	-	-	-	14	+ 30	- 17	- 27	-
Oct.	- 363	- 684	- 665	- 15	- 4	-	-	-	135	+ 19	- 99	- 50	- 5
Branches of foreign banks													
2022 Aug.	- 59	- 1	- 1	-	-	-	-	2	+ 2	-	-	-	-
Sep.	- 142	+ 4	+ 5	-	- 1	-	-	-	36	+ 26	- 10	-	-
Oct.	- 44	- 9	- 5	-	- 4	-	-	+ 3	+ 3	-	-	-	-
Landesbanken													
2022 Aug.	+ 1,432	- 19	- 9	-	- 10	-	-	+ 870	- 263	+ 1,143	- 10	-	+ 33
Sep.	+ 965	+ 1	- 47	+ 37	+ 11	-	-	+ 1,175	+ 512	+ 664	- 1	-	+ 148
Oct.	- 1,528	+ 372	+ 146	+ 211	+ 15	-	-	- 3,566	+ 298	- 3,912	+ 48	-	+ 35

* 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	
End of month *												All categories of banks
76,185	48,868	9,083	13,798	4,436	3	86,695	18,625	44,688	22,635	747	-	2022 Aug.
72,051	44,962	9,491	13,151	4,447	3	86,464	15,518	46,271	23,928	747	-	Sep.
70,059	42,676	9,577	13,349	4,457	3	89,011	18,619	46,295	23,353	744	-	Oct.
												Commercial banks 6
11,686	3,946	2,248	4,120	1,372	-	44,841	12,756	21,444	10,260	381	-	2022 Aug.
10,420	3,464	2,275	3,331	1,350	-	45,013	10,117	23,313	11,202	381	-	Sep.
9,978	3,293	2,120	3,259	1,306	-	46,231	10,337	24,782	10,731	381	-	Oct.
												Big banks
5,661	1,785	1,784	1,961	131	-	32,398	11,746	15,924	4,571	157	-	2022 Aug.
4,576	1,474	1,783	1,189	130	-	31,915	9,130	16,971	5,657	157	-	Sep.
4,363	1,400	1,647	1,186	130	-	32,486	9,283	17,887	5,159	157	-	Oct.
												Regional banks and other commercial banks
5,329	2,085	375	1,628	1,241	-	11,503	1,010	5,247	5,022	224	-	2022 Aug.
5,137	1,908	392	1,617	1,220	-	12,279	986	6,126	4,943	224	-	Sep.
4,922	1,820	363	1,563	1,176	-	12,950	1,054	6,668	5,004	224	-	Oct.
												Branches of foreign banks
696	76	89	531	-	-	940	-	273	667	-	-	2022 Aug.
707	82	100	525	-	-	819	1	216	602	-	-	Sep.
693	73	110	510	-	-	795	-	227	568	-	-	Oct.
												Landesbanken
6,549	1,807	1,382	3,355	5	.	22,437	2,649	13,774	6,014	-	-	2022 Aug.
6,914	1,777	1,726	3,406	5	.	21,861	2,082	13,664	6,115	-	-	Sep.
7,099	1,834	1,739	3,521	5	.	23,357	4,145	12,961	6,251	-	-	Oct.
Changes *												All categories of banks
+ 9,146	+ 7,647	+ 1,397	+ 96	+ 6	-	+ 5,125	+ 4,676	+ 391	+ 49	+ 9	-	2022 Aug.
- 4,134	- 3,906	+ 408	- 647	+ 11	-	- 176	- 3,052	+ 1,583	+ 1,293	-	-	Sep.
- 2,007	- 2,286	+ 86	+ 183	+ 10	-	+ 2,547	+ 3,101	+ 24	- 575	- 3	-	Oct.
												Commercial banks 6
+ 609	+ 564	+ 207	- 125	- 37	-	+ 6,224	+ 4,743	+ 1,540	- 56	- 3	-	2022 Aug.
- 1,266	- 482	+ 27	- 789	- 22	-	+ 172	- 2,639	+ 1,869	+ 942	-	-	Sep.
- 442	- 171	- 155	- 72	- 44	-	+ 1,218	+ 220	+ 1,469	- 471	-	-	Oct.
												Big banks
+ 499	+ 353	+ 217	- 69	- 2	-	+ 6,097	+ 4,945	+ 1,025	+ 130	- 3	-	2022 Aug.
- 1,085	- 311	- 1	- 772	- 1	-	- 483	- 2,616	+ 1,047	+ 1,086	-	-	Sep.
- 213	- 74	- 136	- 3	-	-	+ 571	+ 153	+ 916	- 498	-	-	Oct.
												Regional banks and other commercial banks
+ 0	+ 0	- 0	- 0	- 0	-	+ 0	- 0	+ 0	- 0	-	-	2022 Aug.
- 0	- 0	+ 0	- 0	- 0	-	+ 1	- 0	+ 1	- 0	-	-	Sep.
- 0	- 0	- 0	- 0	- 0	-	+ 1	+ 0	+ 1	+ 0	-	-	Oct.
												Branches of foreign banks
- 24	- 12	- 4	- 8	-	-	- 36	- 3	+ 40	- 73	-	-	2022 Aug.
+ 11	+ 6	+ 11	- 6	-	-	- 121	+ 1	- 57	- 65	-	-	Sep.
- 14	- 9	+ 10	- 15	-	-	- 24	- 1	+ 11	- 34	-	-	Oct.
												Landesbanken
+ 1,003	+ 22	+ 858	+ 123	-	.	- 422	+ 628	- 1,081	+ 31	-	-	2022 Aug.
+ 365	+ 30	+ 344	+ 51	-	.	- 576	- 567	- 110	+ 101	-	-	Sep.
+ 170	+ 57	+ 13	+ 100	-	.	+ 1,496	+ 2,063	- 703	+ 136	-	-	Oct.

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

Deposits and borrowing from domestic government 1													
Period	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	
Savings banks													
												End of month *	
2022 Aug.	50,705	198	189	.	-	4	4,641	2,043	1,547	747	304	-	
Sep.	49,196	236	227	.	-	5	5,290	2,439	1,802	709	340	-	
Oct.	48,358	206	197	.	-	5	5,595	2,787	1,846	634	328	-	
Credit cooperatives													
2022 Aug.	28,627	1,279	424	513	285	57	132	8,339	1,174	5,695	1,414	56	-
Sep.	28,123	1,183	451	389	287	56	129	8,824	1,487	5,957	1,324	56	-
Oct.	26,453	1,165	422	406	287	50	129	7,697	1,622	4,770	1,249	56	-
Mortgage banks													
2022 Aug.	6,301	202	-	20	182	-	-	2,283	203	1,585	495	-	-
Sep.	6,137	207	-	24	183	-	-	1,936	1	1,485	450	-	-
Oct.	5,785	212	-	28	184	-	-	1,681	1	1,215	465	-	-
Building and loan associations													
2022 Aug.	1,717	.	-	-	-	.	-	419	.	280	.	-	-
Sep.	1,732	.	-	-	-	.	-	424	.	333	.	-	-
Oct.	1,607	.	-	-	-	.	-	304	.	223	.	-	-
Banks with special, development and other central support tasks													
2022 Aug.	59,864	40,354	3,916	3,413	33,025	-	11,350	12,132	2,970	4,774	4,388	-	6,071
Sep.	60,923	38,537	3,930	7,413	27,194	-	11,369	15,167	5,576	5,223	4,368	-	6,083
Oct.	62,824	40,572	4,006	7,410	29,156	-	11,368	15,190	5,110	5,810	4,270	-	6,089
Savings banks													
												Changes *	
2022 Aug.	+ 5,538	+ 38	+ 30	.	-	.	-	+ 33	+ 165	- 94	- 28	- 10	-
Sep.	- 1,509	+ 38	+ 38	.	-	.	+ 1	+ 649	+ 396	+ 255	- 38	+ 36	-
Oct.	- 838	- 30	- 30	.	-	.	-	+ 305	+ 348	+ 44	- 75	- 12	-
Credit cooperatives													
2022 Aug.	+ 489	+ 71	- 56	+ 88	+ 38	+ 1	-	- 643	- 135	- 408	- 100	-	-
Sep.	- 449	- 96	+ 27	- 124	+ 2	- 1	- 3	+ 485	+ 313	+ 262	- 90	-	-
Oct.	- 1,670	- 18	- 29	+ 17	-	- 6	-	- 1,127	+ 135	- 1,187	- 75	-	-
Mortgage banks													
2022 Aug.	+ 173	-	-	-	-	-	-	+ 249	- 1	+ 250	-	-	-
Sep.	- 164	+ 5	-	+ 4	+ 1	-	-	- 347	- 202	- 100	- 45	-	-
Oct.	- 352	+ 5	-	+ 4	+ 1	-	-	- 255	-	- 270	+ 15	-	-
Building and loan associations													
2022 Aug.	- 23	.	-	-	-	.	-	- 30	.	- 30	.	-	-
Sep.	+ 15	.	-	-	-	.	-	+ 5	.	+ 53	.	-	-
Oct.	- 125	.	-	-	-	.	-	- 120	.	- 110	.	-	-
Banks with special, development and other central support tasks													
2022 Aug.	+ 454	+ 38	+ 47	- 3	- 6	-	+ 26	+ 18	- 155	+ 151	+ 22	-	+ 57
Sep.	+ 1,059	+ 1,817	+ 14	+ 4,000	- 5,831	-	+ 19	+ 3,035	+ 2,606	+ 449	- 20	-	+ 12
Oct.	+ 1,901	+ 2,035	+ 76	- 3	+ 1,962	-	- 1	+ 23	- 466	+ 587	- 98	-	+ 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. 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	
End of month *												
												Savings banks
41,256	35,334	2,318	1,252	2,352	–	4,610	2,012	1,447	843	308	–	2022 Aug.
38,596	32,570	2,370	1,264	2,392	–	5,074	2,701	1,157	908	308	–	Sep.
37,222	30,993	2,520	1,268	2,441	–	5,335	2,977	1,165	883	310	–	Oct.
												Credit cooperatives
13,685	7,759	2,930	2,294	702	–	5,324	750	2,690	1,841	43	–	2022 Aug.
13,055	7,125	2,949	2,286	695	–	5,061	534	2,600	1,884	43	–	Sep.
12,554	6,533	3,031	2,292	698	–	5,037	710	2,392	1,892	43	–	Oct.
												Mortgage banks
941	–	92	849	–	–	2,875	–	1,375	1,500	–	–	2022 Aug.
1,009	2	159	848	–	–	2,985	–	1,391	1,594	–	–	Sep.
996	–	153	843	–	–	2,896	–	1,445	1,451	–	–	Oct.
												Building and loan associations
1,263	5	3	1,252	3	–	35	–	–	35	–	–	2022 Aug.
1,273	4	2	1,264	3	–	35	–	–	35	–	–	Sep.
1,268	5	4	1,259	–	–	35	–	–	35	–	–	Oct.
												Banks with special, development and other central support tasks
805	17	110	676	2	3	6,573	458	3,958	2,142	15	–	2022 Aug.
784	20	10	752	2	3	6,435	84	4,146	2,190	15	–	Sep.
942	18	10	907	7	3	6,120	450	3,550	2,110	10	–	Oct.
Changes *												
												Savings banks
+ 6,026	+ 5,844	+ 156	– 13	+ 39	–	– 559	– 431	– 122	– 15	+ 9	–	2022 Aug.
– 2,660	– 2,764	+ 52	+ 12	+ 40	–	+ 464	+ 689	– 290	+ 65	–	–	Sep.
– 1,374	– 1,577	+ 150	+ 4	+ 49	–	+ 261	+ 276	+ 8	– 25	+ 2	–	Oct.
												Credit cooperatives
+ 1,354	+ 1,221	+ 76	+ 53	+ 4	–	– 293	– 341	– 59	+ 109	– 2	–	2022 Aug.
– 630	– 634	+ 19	– 8	– 7	–	– 208	– 161	– 90	+ 43	–	–	Sep.
– 501	– 592	+ 82	+ 6	+ 3	–	– 24	+ 176	– 208	+ 8	–	–	Oct.
												Mortgage banks
– 10	– 1	– 10	+ 1	–	–	– 66	–	– 39	– 27	–	–	2022 Aug.
+ 68	+ 2	+ 67	– 1	–	–	+ 110	–	+ 16	+ 94	–	–	Sep.
– 13	– 2	– 6	– 5	–	–	– 89	–	+ 54	– 143	–	–	Oct.
												Building and loan associations
+ 7	–	–	+ 7	–	–	–	–	–	–	–	–	2022 Aug.
+ 10	– 1	– 1	+ 12	–	–	–	–	–	–	–	–	Sep.
– 5	+ 1	+ 2	– 5	– 3	–	–	–	–	–	–	–	Oct.
												Banks with special, development and other central support tasks
+ 157	– 3	+ 110	+ 50	–	–	+ 241	+ 77	+ 152	+ 7	+ 5	–	2022 Aug.
– 21	+ 3	– 100	+ 76	–	–	– 138	– 374	+ 188	+ 48	–	–	Sep.
+ 158	– 2	–	+ 155	+ 5	–	– 315	+ 366	– 596	– 80	– 5	–	Oct.

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
All categories of banks												
												End of year or month *
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
2022 Apr.	563,657	540,541	23,116	544,372	522,814	21,558	5,943	5,245	5,165	4,915	2,431	2,280
May	562,272	539,278	22,994	543,091	521,638	21,453	5,932	5,245	5,143	4,898	2,419	2,263
June	560,432	537,607	22,825	541,397	520,088	21,309	5,865	5,187	5,114	4,871	2,416	2,270
July	558,578	535,911	22,667	539,741	518,493	21,248	5,731	5,139	5,115	4,876	2,381	2,239
Aug.	556,118	533,511	22,607	537,447	516,240	21,207	5,679	5,094	5,073	4,836	2,367	2,228
Sep.	550,714	528,149	22,565	532,318	511,140	21,178	5,606	5,031	4,963	4,736	2,349	2,209
Oct.	547,586	524,794	22,792	529,537	508,125	21,412	5,529	4,960	4,855	4,633	2,251	2,110
												Changes *
2021	+ 284	+ 3,592	- 3,308	+ 1,508	+ 4,556	- 3,048	- 129	- 58	- 510	- 464	- 201	- 137
2022 Apr.	- 662	- 454	- 208	- 609	- 397	- 212	- 4	- 10	- 14	- 13	- 6	- 10
May	- 1,385	- 1,263	- 122	- 1,281	- 1,176	- 105	- 11	-	- 22	- 17	- 12	- 17
June	- 1,835	- 1,666	- 169	- 1,694	- 1,550	- 144	- 67	- 58	- 24	- 22	- 3	+ 7
July	- 1,854	- 1,696	- 158	- 1,656	- 1,595	- 61	- 134	- 48	+ 1	+ 5	- 35	- 31
Aug.	- 2,460	- 2,400	- 60	- 2,294	- 2,253	- 41	- 52	- 45	- 42	- 40	- 14	- 11
Sep.	- 5,404	- 5,362	- 42	- 5,129	- 5,100	- 29	- 73	- 63	- 110	- 100	- 18	- 19
Oct.	- 3,128	- 3,355	+ 227	- 2,781	- 3,015	+ 234	- 77	- 71	- 108	- 103	- 98	- 99
Big banks												
												End of year or month *
2021	86,668	83,653	3,015	83,236	80,554	2,682	510	453	295	295	404	402
2022 Apr.	86,716	83,836	2,880	83,336	80,776	2,560	501	444	329	329	388	386
May	86,682	83,825	2,857	83,322	80,781	2,541	498	442	328	328	392	390
June	86,399	83,586	2,813	83,071	80,569	2,502	495	439	320	320	390	390
July	86,178	83,398	2,780	82,878	80,406	2,472	491	435	317	317	385	385
Aug.	85,496	82,779	2,717	82,276	79,863	2,413	487	431	265	265	380	380
Sep.	82,284	79,585	2,699	79,147	76,758	2,389	478	423	245	245	379	379
Oct.	81,522	78,780	2,742	78,452	76,028	2,424	460	405	217	217	379	379
												Changes *
2021	+ 3,120	+ 3,648	- 528	+ 3,207	+ 3,693	- 486	+ 48	+ 51	- 34	- 34	+ 31	+ 32
2022 Apr.	+ 268	+ 300	- 32	+ 276	+ 306	- 30	- 1	- 1	- 2	- 2	+ 1	+ 1
May	- 34	- 11	- 23	- 14	+ 5	- 19	- 3	- 2	- 1	- 1	+ 4	+ 4
June	- 278	- 234	- 44	- 251	- 212	- 39	- 3	- 3	- 3	- 3	- 2	-
July	- 221	- 188	- 33	- 193	- 163	- 30	- 4	- 4	- 3	- 3	- 5	- 5
Aug.	- 682	- 619	- 63	- 602	- 543	- 59	- 4	- 4	- 52	- 52	- 5	- 5
Sep.	- 3,212	- 3,194	- 18	- 3,129	- 3,105	- 24	- 9	- 8	- 20	- 20	- 1	- 1
Oct.	- 762	- 805	+ 43	- 695	- 730	+ 35	- 18	- 18	- 28	- 28	-	-
Regional banks and other commercial banks												
												End of year or month *
2021	15,120	14,421	699	14,556	13,863	693	74	73	263	262	68	68
2022 Apr.	14,986	14,367	619	14,456	13,841	615	69	68	242	242	62	62
May	14,923	14,305	618	14,401	13,787	614	70	69	234	234	62	62
June	14,811	14,194	617	14,298	13,685	613	62	61	235	235	62	62
July	14,732	14,113	619	14,221	13,606	615	59	58	237	237	62	62
Aug.	14,643	14,020	623	14,139	13,520	619	58	57	235	235	62	62
Sep.	14,501	13,867	634	14,004	13,374	630	58	57	231	231	60	60
Oct.	14,311	13,670	641	13,850	13,213	637	56	55	201	201	58	58
												Changes *
2021	+ 341	+ 452	- 111	+ 399	+ 503	- 104	- 10	- 8	- 56	- 54	+ 2	+ 2
2022 Apr.	- 18	- 18	-	- 10	- 10	-	- 3	- 3	+ 1	+ 1	- 5	- 5
May	- 63	- 62	-	- 55	- 54	-	+ 1	+ 1	- 8	- 8	-	-
June	- 112	- 111	-	- 103	- 102	-	- 8	- 8	+ 1	+ 1	-	-
July	- 79	- 81	+ 2	- 77	- 79	+ 2	- 3	- 3	+ 2	+ 2	-	-
Aug.	- 89	- 93	+ 4	- 82	- 86	+ 4	- 1	- 1	- 86	- 86	-	-
Sep.	- 142	- 153	+ 11	- 135	- 146	+ 11	-	-	- 4	- 4	- 2	- 2
Oct.	- 190	- 197	+ 7	- 154	- 161	+ 7	- 2	- 2	- 30	- 30	- 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 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 ⁵									
Non-residents		Memo item Special savings facilities of domestic non-banks ⁴		Sold to									
				domestic non-banks (non-MFIs)									
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institu- tions ²)	Enterprises ³	Government	Non- residents		
13	14	15	16	17	18	19	20	21	22	23	24	Period	
End of year or month [*]												All categories of banks	
5,882	5,402	283,767	268,996	35,009	10,195	24,538	19,507	13,248	7,974	3,316	276	2021	
5,746	5,287	275,605	261,950	35,212	11,205	23,795	18,871	12,673	7,733	3,389	212	2022 Apr.	
5,687	5,234	275,669	262,176	35,507	11,470	23,825	18,822	12,646	7,738	3,441	212	May	
5,640	5,191	272,737	259,377	36,082	12,031	23,811	18,793	12,623	7,724	3,464	240	June	
5,610	5,164	272,861	259,545	36,893	12,567	24,086	18,884	12,831	7,882	3,373	240	July	
5,552	5,113	270,374	257,086	38,139	12,903	24,967	19,232	13,526	8,048	3,393	269	Aug.	
5,478	5,033	266,026	252,746	39,048	12,856	25,912	19,387	14,332	8,123	3,457	280	Sep.	
5,414	4,966	265,948	252,353	41,413	13,011	28,108	19,805	16,342	8,227	3,539	294	Oct.	
Changes [*]													
- 384	- 305	- 21,787	- 18,543	- 5,603	- 381	- 3,507	- 2,335	- 1,868	- 1,252	- 387	- 1,715	2021	
- 29	- 24	- 3,294	- 3,098	- 118	+ 21	- 133	- 90	- 89	- 51	+ 7	- 6	2022 Apr.	
- 59	- 53	+ 64	+ 226	+ 295	+ 265	+ 30	- 49	- 27	+ 5	+ 52	-	May	
- 47	- 43	- 2,932	- 2,799	+ 575	+ 561	- 14	- 29	- 23	- 14	+ 23	+ 28	June	
- 30	- 27	+ 124	+ 168	+ 811	+ 536	+ 275	+ 91	+ 208	+ 158	- 91	-	July	
- 58	- 51	- 2,342	- 2,314	+ 1,246	+ 336	+ 881	+ 348	+ 695	+ 166	+ 20	+ 29	Aug.	
- 74	- 80	- 4,348	- 4,340	+ 909	- 47	+ 945	+ 155	+ 806	+ 75	+ 64	+ 11	Sep.	
- 64	- 67	- 78	- 393	+ 2,411	+ 201	+ 2,196	+ 418	+ 2,010	+ 104	+ 82	+ 14	Oct.	
End of year or month [*]												Big banks	
2,223	1,949	46,409	43,686	1,186	-	1,186	1,186	10	1,176	-	-	2021	
2,162	1,901	43,334	40,732	1,085	-	1,085	1,085	8	1,077	-	-	2022 Apr.	
2,142	1,884	44,878	42,296	1,085	-	1,085	1,085	8	1,077	-	-	May	
2,123	1,868	43,234	40,692	1,085	-	1,085	1,085	8	1,077	-	-	June	
2,107	1,855	44,667	42,155	1,083	-	1,083	1,083	6	1,077	-	-	July	
2,088	1,840	43,034	40,581	1,078	-	1,078	1,078	6	1,072	-	-	Aug.	
2,035	1,780	39,837	37,409	1,078	-	1,078	1,078	6	1,072	-	-	Sep.	
2,014	1,751	40,856	38,394	1,078	-	1,078	1,078	6	1,072	-	-	Oct.	
Changes [*]													
- 132	- 94	- 5,851	- 5,366	- 329	-	- 29	- 29	- 9	- 20	-	- 300	2021	
- 6	- 4	- 2,462	- 2,432	+ 1	-	+ 1	+ 1	-	+ 1	-	-	2022 Apr.	
- 20	- 17	+ 1,544	+ 1,564	-	-	-	-	-	-	-	-	May	
- 19	- 16	- 1,644	- 1,604	-	-	-	-	-	-	-	-	June	
- 16	- 13	+ 1,433	+ 1,463	- 2	-	- 2	- 2	- 2	-	-	-	July	
- 19	- 15	- 1,633	- 1,574	- 5	-	- 5	- 5	-	- 5	-	-	Aug.	
- 53	- 60	- 3,197	- 3,172	-	-	-	-	-	-	-	-	Sep.	
- 21	- 29	+ 1,019	+ 985	-	-	-	-	-	-	-	-	Oct.	
End of year or month [*]												Regional banks and other commercial banks	
159	155	4,879	4,660	10,039	804	9,134	5,303	5,857	1,652	1,625	101	2021	
157	154	4,883	4,679	9,235	464	8,671	4,954	5,572	1,539	1,560	100	2022 Apr.	
156	153	4,848	4,650	9,087	438	8,548	4,878	5,469	1,530	1,549	101	May	
154	151	4,805	4,616	8,873	312	8,458	4,834	5,381	1,542	1,535	103	June	
153	150	4,760	4,574	8,823	430	8,292	4,710	5,302	1,497	1,493	101	July	
149	146	4,707	4,522	9,140	386	8,654	4,861	5,651	1,545	1,458	100	Aug.	
148	145	4,664	4,479	9,070	285	8,681	4,844	5,718	1,524	1,439	104	Sep.	
146	143	4,618	4,429	9,444	324	9,020	4,841	6,144	1,484	1,392	100	Oct.	
Changes [*]													
+ 6	+ 9	- 297	- 132	- 1,069	+ 267	- 1,291	- 595	- 755	- 274	- 262	- 45	2021	
- 1	- 1	- 9	- 7	- 220	- 129	- 90	- 62	- 58	- 31	- 1	- 1	2022 Apr.	
- 1	- 1	- 35	- 29	- 148	- 26	- 123	- 76	- 103	- 9	- 11	+ 1	May	
- 2	- 2	- 43	- 34	- 214	- 126	- 90	- 44	- 88	+ 12	- 14	+ 2	June	
- 1	- 1	- 45	- 42	- 50	+ 118	- 166	- 124	- 79	- 45	- 42	- 2	July	
- 4	- 4	- 53	- 52	+ 317	- 44	+ 362	+ 151	+ 349	+ 48	- 35	- 1	Aug.	
- 1	- 1	- 43	- 43	- 70	- 101	+ 27	- 17	+ 67	- 21	- 19	+ 4	Sep.	
- 2	- 2	- 46	- 50	+ 374	+ 39	+ 339	- 3	+ 426	- 40	- 47	- 4	Oct.	

⁴ Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. ⁵ 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
Savings banks												
												End of year or month *
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
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
May	275,438	259,892	15,546	268,248	253,253	14,995	2,397	2,183	1,244	1,170	1,543	1,432
June	274,433	258,988	15,445	267,293	252,393	14,900	2,390	2,177	1,213	1,140	1,546	1,438
July	273,434	258,047	15,387	266,359	251,502	14,857	2,368	2,160	1,208	1,137	1,520	1,419
Aug.	272,420	257,048	15,372	265,397	250,544	14,853	2,359	2,154	1,201	1,131	1,512	1,415
Sep.	271,194	255,862	15,332	264,244	249,419	14,825	2,341	2,139	1,163	1,102	1,505	1,407
Oct.	269,876	254,465	15,411	263,079	248,166	14,913	2,322	2,125	1,134	1,075	1,419	1,321
												Changes *
2021	+ 30	+ 1,793	- 1,763	+ 639	+ 2,265	- 1,626	- 117	- 73	- 174	- 151	- 154	- 112
2022 Apr.	- 540	- 381	- 159	- 510	- 360	- 150	- 4	+ 1	- 4	- 4	- 6	- 5
May	- 801	- 729	- 72	- 736	- 673	- 63	- 12	- 8	- 11	- 9	- 18	- 18
June	- 1,005	- 904	- 101	- 955	- 860	- 95	- 7	- 6	- 31	- 30	+ 3	+ 6
July	- 999	- 941	- 58	- 934	- 891	- 43	- 22	- 17	- 5	- 3	- 26	- 19
Aug.	- 1,014	- 999	- 15	- 962	- 958	- 4	- 9	- 6	- 7	- 6	- 8	- 4
Sep.	- 1,226	- 1,186	- 40	- 1,153	- 1,125	- 28	- 18	- 15	- 38	- 29	- 7	- 8
Oct.	- 1,318	- 1,397	+ 79	- 1,165	- 1,253	+ 88	- 19	- 14	- 29	- 27	- 86	- 86
Credit cooperatives												
												End of year or month *
2021	181,261	176,796	4,465	173,049	169,315	3,734	3,037	2,607	3,416	3,193	423	386
2022 Apr.	179,239	175,291	3,948	171,375	168,097	3,278	2,877	2,457	3,279	3,106	399	361
May	178,772	174,851	3,921	170,917	167,662	3,255	2,881	2,467	3,277	3,107	401	358
June	178,353	174,455	3,898	170,548	167,302	3,246	2,835	2,429	3,286	3,117	397	359
July	177,825	173,997	3,828	170,125	166,870	3,255	2,730	2,405	3,293	3,126	393	352
Aug.	177,197	173,356	3,841	169,518	166,245	3,273	2,693	2,372	3,316	3,151	392	350
Sep.	176,442	172,596	3,846	168,860	165,575	3,285	2,660	2,345	3,268	3,104	384	342
Oct.	175,643	171,699	3,944	168,145	164,757	3,388	2,621	2,307	3,248	3,087	377	334
												Changes *
2021	- 2,873	- 1,976	- 897	- 2,503	- 1,680	- 823	- 11	+ 11	- 220	- 199	- 61	- 40
2022 Apr.	- 354	- 337	- 17	- 351	- 320	- 31	+ 6	- 5	- 7	- 5	+ 4	- 1
May	- 467	- 440	- 27	- 458	- 435	- 23	+ 4	+ 10	- 2	+ 1	+ 2	- 3
June	- 419	- 396	- 23	- 369	- 360	- 9	- 46	- 38	+ 9	+ 10	- 4	+ 1
July	- 528	- 458	- 70	- 423	- 432	+ 9	- 105	- 24	+ 7	+ 9	- 4	- 7
Aug.	- 628	- 641	+ 13	- 607	- 625	+ 18	- 37	- 33	+ 23	+ 25	- 1	- 2
Sep.	- 755	- 760	+ 5	- 658	- 670	+ 12	- 33	- 27	- 48	- 47	- 8	- 8
Oct.	- 799	- 897	+ 98	- 715	- 818	+ 103	- 39	- 38	- 20	- 17	- 7	- 8
All remaining banks 6												
												End of year or month *
2021	6,702	6,648	54	6,408	6,357	51	104	102	73	73	25	25
2022 Apr.	6,477	6,426	51	6,221	6,174	47	87	85	60	59	21	21
May	6,457	6,405	52	6,203	6,155	48	86	84	60	59	21	21
June	6,436	6,384	52	6,187	6,139	48	83	81	60	59	21	21
July	6,409	6,356	53	6,158	6,109	49	83	81	60	59	21	21
Aug.	6,362	6,308	54	6,117	6,068	49	82	80	56	54	21	21
Sep.	6,293	6,239	54	6,063	6,014	49	69	67	56	54	21	21
Oct.	6,234	6,180	54	6,011	5,961	50	70	68	55	53	18	18
												Changes *
2021	- 334	- 325	- 9	- 234	- 225	- 9	- 39	- 39	- 26	- 26	- 19	- 19
2022 Apr.	- 18	- 18	-	- 14	- 13	- 1	- 2	- 2	- 2	- 3	-	-
May	- 20	- 21	+ 1	- 18	- 19	+ 1	- 1	- 1	-	-	-	-
June	- 21	- 21	-	- 16	- 16	-	- 3	- 3	-	-	-	-
July	- 27	- 28	+ 1	- 29	- 30	+ 1	-	-	-	-	-	-
Aug.	- 47	- 48	+ 1	- 41	- 41	-	- 1	- 1	- 4	- 5	-	-
Sep.	- 69	- 69	-	- 54	- 54	-	- 13	- 13	-	-	-	-
Oct.	- 59	- 59	-	- 52	- 53	+ 1	+ 1	+ 1	- 1	- 1	- 3	- 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 ⁵										
Non-residents		Memo item Special savings facilities of domestic non-banks ⁴		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 institu- tions ²)	Enterprises ³	Government	Non- residents			
13	14	15	16	17	18	19	20	21	22	23	24	Period		
End of year or month *												Savings banks		
2,072	1,912	140,335	130,385	18,621	8,490	10,062	9,050	5,066	3,799	1,197	69	2021		
2,030	1,875	137,199	127,831	18,855	8,925	9,866	8,859	4,840	3,751	1,275	64	2022 Apr.		
2,006	1,854	136,253	127,012	19,273	9,244	9,966	8,859	4,882	3,756	1,328	63	May		
1,991	1,840	135,380	126,214	19,386	9,317	10,006	8,849	4,923	3,730	1,353	63	June		
1,979	1,829	134,476	125,345	20,036	9,717	10,255	8,958	5,074	3,775	1,406	64	July		
1,951	1,804	134,090	124,958	20,708	10,097	10,542	8,991	5,295	3,795	1,452	69	Aug.		
1,941	1,795	133,462	124,340	21,494	10,126	11,293	9,102	5,882	3,876	1,535	75	Sep.		
1,922	1,778	132,794	123,514	22,994	10,251	12,657	9,380	6,991	4,006	1,660	86	Oct.		
Changes *														
- 164	- 136	- 8,515	- 6,768	- 3,073	- 963	- 2,098	- 1,766	- 911	- 971	- 216	- 12	2021		
- 16	- 13	- 746	- 612	+ 59	+ 104	- 43	- 20	- 34	- 16	+ 7	- 2	2022 Apr.		
- 24	- 21	- 946	- 819	+ 418	+ 319	+ 100	-	+ 42	+ 5	+ 53	- 1	May		
- 15	- 14	- 873	- 798	+ 113	+ 73	+ 40	- 10	+ 41	- 26	+ 25	-	June		
- 12	- 11	- 904	- 869	+ 650	+ 400	+ 249	+ 109	+ 151	+ 45	+ 53	+ 1	July		
- 28	- 25	- 241	- 242	+ 672	+ 380	+ 287	+ 33	+ 221	+ 20	+ 46	+ 5	Aug.		
- 10	- 9	- 628	- 618	+ 786	+ 29	+ 751	+ 111	+ 587	+ 81	+ 83	+ 6	Sep.		
- 19	- 17	- 668	- 826	+ 1,500	+ 125	+ 1,364	+ 278	+ 1,109	+ 130	+ 125	+ 11	Oct.		
End of year or month *												Credit cooperatives		
1,336	1,295	88,959	87,087	4,621	760	3,812	3,644	2,142	1,188	482	49	2021		
1,309	1,270	87,036	85,560	5,543	1,665	3,830	3,650	2,089	1,199	542	48	2022 Apr.		
1,296	1,257	86,547	85,079	5,652	1,723	3,881	3,678	2,120	1,209	552	48	May		
1,287	1,248	86,180	84,721	5,834	1,851	3,910	3,704	2,137	1,209	564	73	June		
1,284	1,244	85,839	84,356	5,961	1,857	4,030	3,749	2,262	1,306	462	74	July		
1,278	1,238	85,449	83,935	6,093	1,841	4,153	3,822	2,368	1,319	466	99	Aug.		
1,270	1,230	85,000	83,459	6,256	1,862	4,296	3,885	2,496	1,334	466	98	Sep.		
1,252	1,214	84,658	82,998	6,690	1,840	4,745	4,020	2,933	1,342	470	105	Oct.		
Changes *														
- 78	- 68	- 7,062	- 6,217	+ 177	+ 264	- 83	+ 62	- 195	+ 21	+ 91	- 4	2021		
- 6	- 6	- 73	- 44	+ 32	+ 36	- 3	- 10	+ 1	- 5	+ 1	- 1	2022 Apr.		
- 13	- 13	- 489	- 481	+ 109	+ 58	+ 51	+ 28	+ 31	+ 10	+ 10	-	May		
- 9	- 9	- 367	- 358	+ 182	+ 128	+ 29	+ 26	+ 17	-	+ 12	+ 25	June		
- 3	- 4	- 341	- 365	+ 127	+ 6	+ 120	+ 45	+ 125	+ 97	- 102	+ 1	July		
- 6	- 6	- 390	- 421	+ 132	- 16	+ 123	+ 73	+ 106	+ 13	+ 4	+ 25	Aug.		
- 8	- 8	- 449	- 476	+ 163	+ 21	+ 143	+ 63	+ 128	+ 15	-	- 1	Sep.		
- 18	- 16	- 342	- 461	+ 480	+ 24	+ 449	+ 135	+ 437	+ 8	+ 4	+ 7	Oct.		
End of year or month *												All remaining banks ⁶		
92	91	3,185	3,178	542	141	344	324	173	159	12	57	2021		
88	87	3,153	3,148	494	151	343	323	164	167	12	-	2022 Apr.		
87	86	3,143	3,139	410	65	345	322	167	166	12	-	May		
85	84	3,138	3,134	904	551	352	321	174	166	12	1	June		
87	86	3,119	3,115	990	563	426	384	187	227	12	1	July		
86	85	3,094	3,090	1,120	579	540	480	206	317	17	1	Aug.		
84	83	3,063	3,059	1,150	583	564	478	230	317	17	3	Sep.		
80	80	3,022	3,018	1,207	596	608	486	268	323	17	3	Oct.		
Changes *														
- 16	- 16	- 62	- 60	- 1,309	+ 51	- 6	- 7	+ 2	- 8	-	- 1,354	2021		
-	-	- 4	- 3	+ 10	+ 10	+ 2	+ 1	+ 2	-	-	-	2022 Apr.		
- 1	- 1	- 10	- 9	- 84	- 86	+ 2	- 1	+ 3	- 1	-	-	May		
- 2	- 2	- 5	- 5	+ 494	+ 486	+ 7	- 1	+ 7	-	-	+ 1	June		
+ 2	+ 2	- 19	- 19	+ 86	+ 12	+ 74	+ 63	+ 13	+ 61	-	-	July		
- 1	- 1	- 25	- 25	+ 130	+ 16	+ 114	+ 96	+ 19	+ 90	+ 5	-	Aug.		
- 2	- 2	- 31	- 31	+ 30	+ 4	+ 24	- 2	+ 24	-	-	+ 2	Sep.		
- 4	- 3	- 41	- 41	+ 57	+ 13	+ 44	+ 8	+ 38	+ 6	-	-	Oct.		

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".

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	
All categories of banks 6									
									End of year or month *
2021	1,208,202	106,759	13,546	331,416	106,826	1,101,376	18,031	1,083,345	
2022 July	1,274,330	98,033	16,215	344,848	115,352	1,158,978	17,737	1,141,241	
Aug.	1,276,505	96,814	16,723	336,825	109,866	1,166,639	21,561	1,145,078	
Sep.	1,309,376	96,099	16,913	353,140	128,796	1,180,580	23,076	1,157,504	
Oct.	1,299,858	95,476	15,553	335,722	111,549	1,188,309	25,125	1,163,184	
									Changes *
2021	+ 53,785	- 10,305	+ 804	+ 17,637	+ 12,572	+ 41,213	- 5,940	+ 47,153	
2022 July	+ 1,878	+ 278	- 23	- 8,470	- 9,001	+ 10,879	+ 937	+ 9,942	
Aug.	+ 2,175	- 1,219	+ 508	- 8,023	- 5,486	+ 7,661	+ 3,824	+ 3,837	
Sep.	+ 32,871	- 715	+ 190	+ 16,315	+ 18,930	+ 13,941	+ 1,515	+ 12,426	
Oct.	- 9,518	- 623	- 1,360	- 17,418	- 17,247	+ 7,729	+ 2,049	+ 5,680	
Commercial banks 7									
									End of year or month *
2021	169,425	25,668	5,877	17,556	3,849	165,576	2,973	162,603	
2022 July	181,522	23,350	7,865	19,571	5,065	176,457	3,109	173,348	
Aug.	179,864	23,215	7,674	20,235	5,243	174,621	3,117	171,504	
Sep.	184,872	22,752	7,740	20,595	5,508	179,364	3,105	176,259	
Oct.	184,210	21,971	7,219	21,004	4,202	180,008	3,327	176,681	
									Changes *
2021	+ 4,849	+ 1,258	+ 75	+ 2,810	+ 1,450	+ 3,399	+ 749	+ 2,650	
2022 July	+ 139	- 213	- 44	+ 132	- 991	+ 1,130	+ 207	+ 923	
Aug.	- 501	+ 66	- 191	+ 826	+ 178	- 679	+ 8	- 687	
Sep.	+ 5,008	- 463	+ 66	+ 360	+ 265	+ 4,743	- 12	+ 4,755	
Oct.	- 662	- 781	- 521	+ 409	- 1,306	+ 644	+ 222	+ 422	
Landesbanken									
									End of year or month *
2021	181,656	27,979	3,795	5,812	5,508	176,148	5,073	171,075	
2022 July	184,752	26,698	5,179	4,001	5,093	179,659	6,133	173,526	
Aug.	184,845	26,667	5,988	3,727	4,901	179,944	6,905	173,039	
Sep.	188,682	26,792	5,812	4,682	5,919	182,763	7,086	175,677	
Oct.	191,712	26,649	5,224	5,337	6,203	185,509	8,104	177,405	
									Changes *
2021	- 1,221	- 2,355	- 309	+ 337	+ 2,311	- 3,532	+ 749	- 4,281	
2022 July	+ 689	+ 44	+ 34	- 247	- 124	+ 813	+ 423	+ 390	
Aug.	+ 93	- 31	+ 809	- 274	- 192	+ 285	+ 772	- 487	
Sep.	+ 3,837	+ 125	- 176	+ 955	+ 1,018	+ 2,819	+ 181	+ 2,638	
Oct.	+ 3,030	- 143	- 588	+ 655	+ 284	+ 2,746	+ 1,018	+ 1,728	
Savings banks									
									End of year or month *
2021	16,180	3,445	82	-	183	15,997	6	15,991	
2022 July	15,693	3,496	69	-	146	15,547	-	15,547	
Aug.	16,174	3,521	68	-	155	16,019	109	15,910	
Sep.	16,166	3,503	59	-	163	16,003	150	15,853	
Oct.	16,431	3,489	58	-	113	16,318	253	16,065	
									Changes *
2021	- 812	- 256	- 9	-	+ 84	- 896	- 63	- 833	
2022 July	- 6	- 2	- 1	-	+ 8	- 14	-	- 14	
Aug.	+ 481	+ 25	- 1	-	+ 9	+ 472	+ 109	+ 363	
Sep.	- 8	- 18	- 9	-	+ 8	- 16	+ 41	- 57	
Oct.	+ 265	- 14	- 1	-	- 50	+ 315	+ 103	+ 212	

* 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	
Credit cooperatives								
								End of year or month *
2021	9,596	2,172	–	–	8	9,588	–	9,588
2022 July	8,917	2,014	–	–	8	8,909	–	8,909
Aug.	8,693	1,806	–	–	8	8,685	–	8,685
Sep.	8,601	1,788	–	–	3	8,598	–	8,598
Oct.	8,593	1,802	–	–	3	8,590	3	8,587
								Changes *
2021	–	786	+	193	–	–	+	793
2022 July	–	3	+	34	–	–	–	3
Aug.	–	224	–	208	–	–	–	224
Sep.	–	92	–	18	–	–	–	87
Oct.	–	8	+	14	–	–	–	8
								End of year or month *
2021	97,884	4,801	2,231	11,873	2,209	95,675	857	94,818
2022 July	100,821	4,613	1,126	12,437	1,095	99,726	974	98,752
Aug.	102,206	4,473	1,000	12,433	969	101,237	1,008	100,229
Sep.	102,993	4,475	1,288	12,707	1,256	101,737	1,402	100,335
Oct.	103,362	4,507	1,060	12,547	1,028	102,334	1,478	100,856
								Changes *
2021	+	8,196	–	864	+	1,083	+	3,227
2022 July	+	536	+	36	–	28	+	335
Aug.	+	1,385	–	140	–	126	–	4
Sep.	+	787	+	2	+	288	+	274
Oct.	+	369	+	32	–	228	–	160
Banks with special, development and other central support tasks								
								End of year or month *
2021	729,219	42,674	1,561	296,175	95,069	634,150	9,122	625,028
2022 July	778,057	37,842	1,976	308,839	103,945	674,112	7,521	666,591
Aug.	780,154	37,112	1,993	300,430	98,590	681,564	10,422	671,142
Sep.	802,944	36,749	2,014	315,156	115,947	686,997	11,333	675,664
Oct.	790,432	37,017	1,992	296,834	100,000	690,432	11,960	678,472
								Changes *
2021	+	42,077	–	8,281	–	36	+	11,263
2022 July	+	495	+	379	+	16	–	8,690
Aug.	+	940	–	931	+	17	–	8,571
Sep.	+	22,790	–	363	+	21	+	14,726
Oct.	–	12,512	+	268	–	22	–	18,322

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	
All categories of banks vis-à-vis residents, total												
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	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 June	91,235	55,259	2,627	7,454	11,837	14,058	122,776	90,005	3,122	6,011	9,839	13,799
July	93,359	56,098	2,626	7,448	12,363	14,824	125,940	91,979	3,304	6,086	9,615	14,956
Aug.	91,382	55,016	2,403	7,589	11,733	14,641	124,296	90,817	2,789	6,230	9,884	14,576
Sep.	93,590	57,562	2,374	7,577	12,011	14,066	128,056	94,061	3,062	6,193	10,350	14,390
Oct.	90,486	53,842	2,467	7,205	12,977	13,995	125,957	92,483	2,835	6,143	9,643	14,853
of which: vis-à-vis domestic non-banks (non-MFIs)												
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	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 June	28,671	18,432	1,494	3,821	3,151	1,773	94,605	68,620	2,964	3,988	6,940	12,093
July	27,920	17,496	1,412	3,956	3,226	1,830	97,020	69,891	3,124	4,029	6,914	13,062
Aug.	28,048	17,845	1,232	4,014	3,074	1,883	96,847	70,554	2,663	3,880	7,320	12,430
Sep.	28,330	18,503	1,193	3,945	3,118	1,571	100,843	73,726	2,905	4,048	7,567	12,597
Oct.	27,323	17,325	1,262	3,737	3,468	1,531	99,511	72,556	2,689	3,983	7,355	12,928
Big banks												
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	13,900	9,581	76	636	2,363	1,244	38,183	28,546	519	1,146	2,236	5,736
2022 June	11,309	7,450	239	751	1,921	948	34,353	25,319	486	1,177	2,154	5,217
July	10,600	6,658	189	636	2,061	1,056	35,913	26,921	662	1,180	2,062	5,088
Aug.	10,715	6,609	66	1,006	2,074	960	34,221	25,523	497	1,554	1,963	4,684
Sep.	11,181	7,389	61	681	2,211	839	35,597	26,694	536	1,371	2,352	4,644
Oct.	10,742	6,781	157	652	2,404	748	34,519	25,539	463	1,313	2,135	5,069
Regional banks and other commercial banks												
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	7,350	5,783	66	271	652	578	22,957	16,383	332	1,036	3,218	1,988
2022 June	8,905	6,998	142	413	511	841	28,923	21,257	1,045	1,226	3,275	2,120
July	9,654	7,463	56	428	781	926	30,291	22,142	728	1,252	3,303	2,866
Aug.	8,748	7,037	43	297	547	824	29,722	21,226	781	1,198	3,504	3,013
Sep.	9,583	7,606	46	423	628	880	31,606	22,665	976	1,248	3,374	3,343
Oct.	9,096	6,446	71	341	1,314	924	30,911	22,863	489	1,251	3,170	3,138
Landesbanken												
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	9,692	4,311	1,022	1,773	2,014	572	14,149	9,830	359	655	1,122	2,183
2022 June	10,086	5,047	925	1,698	1,877	539	18,037	12,640	471	1,034	1,336	2,556
July	10,048	4,978	944	1,722	1,908	496	17,859	11,954	726	1,088	1,352	2,739
Aug.	9,680	4,748	918	1,715	1,800	499	17,790	12,369	443	974	1,364	2,640
Sep.	9,819	4,792	924	1,751	1,801	551	17,700	12,527	442	995	1,438	2,298
Oct.	9,516	4,616	865	1,682	1,870	483	17,585	12,132	608	1,021	1,323	2,501
All other categories of banks ¹												
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	57,010	32,297	1,331	4,608	8,095	10,679	36,408	27,304	811	2,206	2,914	3,173
2022 June	60,935	35,764	1,321	4,592	7,528	11,730	41,463	30,789	1,120	2,574	3,074	3,906
July	63,057	36,999	1,437	4,662	7,613	12,346	41,877	30,962	1,188	2,566	2,898	4,263
Aug.	62,239	36,622	1,376	4,571	7,312	12,358	42,563	31,699	1,068	2,504	3,053	4,239
Sep.	63,007	37,775	1,343	4,722	7,371	11,796	43,153	32,175	1,108	2,579	3,186	4,105
Oct.	61,132	35,999	1,374	4,530	7,389	11,840	42,942	31,949	1,275	2,558	3,015	4,145

* 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".

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			Branches of foreign 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								
		1	2	3									4	5	6	7	8	9	10	11	12
Interest rate swaps												
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 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
May	57,483,292	49,821,805	35,741,085	14,043,316	37,404	4,478,799	290,155	100,634	340,220	65,067	2,386,612	15,534,546
June	55,998,216	48,297,008	34,186,496	14,069,561	40,951	4,486,326	297,669	104,458	340,589	64,810	2,407,356	15,725,682
July	57,566,281	49,678,759	33,611,525	16,024,588	42,646	4,635,878	296,389	107,485	345,329	65,780	2,436,661	20,297,328
Aug.	55,653,367	47,784,157	33,388,785	14,351,476	43,896	4,607,322	297,413	109,008	349,366	68,965	2,437,136	18,682,754
Sep.	56,304,803	48,272,475	32,695,827	15,532,463	44,185	4,747,569	304,559	113,190	350,472	70,525	2,446,013	19,956,498
Oct.	56,500,775	48,452,213	34,351,477	14,052,668	48,068	4,731,855	308,135	114,797	353,269	71,492	2,469,014	18,541,335
Currency swaps												
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 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
May	1,732,604	1,614,136	.	288,912	.	71,107	1,075	-	3,904	-	42,382	9,813
June	1,975,169	1,856,744	1,579,592	277,152	.	71,231	799	-	3,744	-	42,651	12,649
July	1,871,971	1,753,747	.	314,189	.	71,276	695	-	3,791	-	42,462	311,318
Aug.	1,945,463	1,826,452	.	322,506	.	71,533	792	-	3,997	-	42,689	319,641
Sep.	1,829,487	1,708,314	.	353,633	.	72,409	814	-	3,992	-	43,958	350,750
Oct.	1,837,564	1,718,649	.	330,684	.	70,872	659	-	3,772	-	43,612	327,683
Interest rate/Currency swaps (combined)												
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 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
May	2,788,581	2,540,258	.	1,073,504	.	35,862	361	195	4,883	-	207,022	1,269,948
June	2,891,141	2,642,403	1,519,317	1,123,042	44	36,184	362	195	5,222	-	206,775	1,322,666
July	2,944,923	2,690,757	.	1,148,104	.	36,270	369	195	5,386	-	211,946	1,353,377
Aug.	2,985,739	2,733,147	.	1,145,321	.	35,746	368	195	5,489	-	210,794	1,359,364
Sep.	3,052,051	2,800,641	.	1,185,656	.	34,182	366	195	5,518	-	211,149	1,403,620
Oct.	2,999,919	2,752,643	.	1,132,326	.	33,812	357	195	5,440	-	207,472	1,348,213

* 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 ¹							
Period	Total savings deposits at the beginning of year or month ²	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month ²	
	1	2	3	4	5	6	
All categories of banks							
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
2022 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	10,893	-	1,193	61	563,657
May	563,657	10,063	11,508	-	1,445	60	562,272
June	562,272	9,122	11,017	-	1,895	55	560,432
July	560,432	8,872	10,789	-	1,917	63	558,578
Aug.	558,578	9,006	11,528	-	2,522	62	556,118
Sep.	556,118	8,649	14,118	-	5,469	65	550,714
Oct.	550,714	8,847	12,051	-	3,204	76	547,586
Commercial banks ³							
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
2022 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
May	102,068	2,261	2,363	-	102	3	101,969
June	101,969	2,014	2,411	-	397	3	101,575
July	101,575	1,852	2,164	-	312	3	101,266
Aug.	101,266	1,781	2,567	-	786	3	100,483
Sep.	100,483	1,735	5,112	-	3,377	5	97,111
Oct.	97,111	1,728	2,702	-	974	3	96,140
of which: Big banks							
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
2022 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
May	86,716	1,974	2,011	-	37	3	86,682
June	86,682	1,744	2,029	-	285	2	86,399
July	86,399	1,615	1,839	-	224	3	86,178
Aug.	86,178	1,536	2,221	-	685	3	85,496
Sep.	85,496	1,507	4,724	-	3,217	5	82,284
Oct.	82,284	1,495	2,260	-	765	3	81,522
Regional banks and other commercial banks							
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
2022 Feb.	15,120	305	343	-	38	-	15,082
Mar.	15,082	299	377	-	78	-	15,004
Apr.	15,004	262	280	-	18	-	14,986
May	14,986	283	346	-	63	-	14,923
June	14,923	266	379	-	113	1	14,811
July	14,811	235	314	-	79	-	14,732
Aug.	14,732	243	332	-	89	-	14,643
Sep.	14,643	222	364	-	142	-	14,501
Oct.	14,501	230	420	-	190	-	14,311

* 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 ¹							
Period	Total savings deposits at the beginning of year or month ²	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month ²	
	1	2	3	4	5	6	
Savings banks							
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
2022 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
May	276,239	4,098	4,951	-	853	52	275,438
June	275,438	3,689	4,743	-	1,054	49	274,433
July	274,433	3,620	4,676	-	1,056	57	273,434
Aug.	273,434	3,715	4,784	-	1,069	55	272,420
Sep.	272,420	3,563	4,846	-	1,283	57	271,194
Oct.	271,194	3,633	5,020	-	1,387	69	269,876
Credit cooperatives							
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
2022 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
May	179,239	3,616	4,088	-	472	5	178,772
June	178,772	3,335	3,757	-	422	3	178,353
July	178,353	3,319	3,850	-	531	3	177,825
Aug.	177,825	3,427	4,059	-	632	4	177,197
Sep.	177,197	3,275	4,033	-	758	3	176,442
Oct.	176,442	3,408	4,211	-	803	4	175,643
All remaining bank groups ⁴							
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
2022 Feb.	6,225	95	137	-	42	-	6,183
Mar.	6,183	96	149	-	53	-	6,130
Apr.	6,130	92	111	-	19	-	6,111
May	6,111	88	106	-	18	-	6,093
June	6,093	84	106	-	22	-	6,071
July	6,071	81	99	-	18	-	6,053
Aug.	6,053	83	118	-	35	-	6,018
Sep.	6,018	76	127	-	51	-	5,967
Oct.	5,967	78	118	-	40	-	5,927

⁴ "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)

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		Foreign non-banks								
				Total	Short-term						Medium and long-term			
16	17	18	18	20	21	22	23	24	25	26	27	28		
End of year or month *													All foreign branches	
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	
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 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.	
1,075,731	655,626	453,630	201,996	420,127	10,474	8,702	1,772	409,653	88,592	53,259	566,432	526,799	Apr.	
1,059,107	633,031	437,290	195,741	426,076	10,473	8,736	1,737	415,603	90,394	52,900	556,786	512,385	May	
1,035,793	629,972	447,907	182,065	405,821	10,738	8,927	1,811	395,083	84,090	53,406	567,685	521,865	June	
1,045,444	634,646	458,710	175,936	410,798	10,574	8,764	1,810	400,224	81,266	53,949	507,918	452,578	July	
1,050,732	639,764	470,647	169,117	410,968	11,319	9,501	1,818	399,649	88,057	54,555	541,907	500,534	Aug.	
1,072,464	661,883	480,086	181,797	410,581	11,316	9,461	1,855	399,265	89,590	55,364	672,125	629,058	Sep.	
Changes *														
- 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	
+ 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.	
- 15,203	- 10,993	- 9,197	- 1,796	- 4,210	- 228	- 299	+ 71	- 3,982	+ 5,305	+ 915	+ 108,817	+ 107,959	Apr.	
- 10,375	- 16,533	- 12,464	- 4,069	+ 6,158	- 1	+ 34	- 35	+ 6,159	+ 2,735	- 359	- 13,331	- 14,414	May	
- 26,868	- 6,407	+ 10,617	- 17,024	- 20,461	+ 265	+ 191	+ 74	- 20,726	- 7,992	+ 506	+ 10,899	+ 9,480	June	
+ 6,627	+ 1,942	+ 10,803	- 8,861	+ 4,685	- 164	- 163	- 1	+ 4,849	- 3,874	+ 543	- 59,767	- 69,287	July	
+ 3,444	+ 3,377	+ 11,937	- 8,560	+ 67	+ 745	+ 737	+ 8	- 678	+ 5,993	+ 606	+ 39,904	+ 47,956	Aug.	
+ 19,297	+ 19,798	+ 9,439	+ 10,359	- 501	- 3	- 40	+ 37	- 498	+ 292	+ 809	+ 130,218	+ 128,524	Sep.	
End of year or month *													Foreign branches in EU countries 7	
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	
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 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.	
276,435	102,403	92,478	9,925	174,032	3,917	3,893	24	170,115	408	6,218	29,099	18,572	Apr.	
275,097	98,561	89,341	9,220	176,536	4,057	4,034	23	172,479	420	6,200	29,681	18,841	May	
266,817	97,871	88,425	9,446	168,946	3,900	3,877	23	165,046	380	6,239	31,342	20,412	June	
270,912	96,986	87,302	9,684	173,926	3,737	3,714	23	170,189	391	6,253	36,727	18,542	July	
270,112	95,659	86,043	9,616	174,453	4,018	3,995	23	170,435	392	6,458	32,883	22,813	Aug.	
271,046	98,944	86,543	12,401	172,102	4,040	4,016	24	168,062	342	6,807	36,651	25,902	Sep.	
Changes *														
+ 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	
+ 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.	
- 11,825	- 2,843	- 2,664	- 179	- 8,982	+ 221	+ 221	-	- 9,203	+ 1	+ 24	+ 1,854	+ 1,711	Apr.	
- 1,173	- 3,698	- 3,058	- 640	+ 2,525	+ 140	+ 141	-	+ 2,385	+ 12	+ 18	+ 582	+ 269	May	
- 8,358	- 779	- 916	+ 137	- 7,579	- 157	- 157	-	- 7,422	- 40	+ 39	+ 1,661	+ 1,571	June	
+ 3,992	- 955	- 1,123	+ 168	+ 4,947	- 163	- 163	-	+ 5,110	+ 11	+ 14	+ 5,385	- 1,870	July	
- 820	- 1,367	- 1,259	- 108	+ 547	+ 281	+ 281	-	+ 266	+ 1	+ 205	- 3,844	+ 4,271	Aug.	
+ 872	+ 3,212	+ 500	+ 2,712	- 2,340	+ 22	+ 21	+ 1	- 2,362	- 50	+ 349	+ 3,768	+ 3,089	Sep.	

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		
of which: in Luxembourg															End of year or month *	
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	
2022 May	14	14	146,112	86,985	86,967	72,836	14,131	18	47,302	44,919	8,919	36,000	2,383	11,825	265	
June	14	14	142,521	86,960	86,943	74,733	12,210	17	43,707	43,439	7,910	35,529	268	11,854	302	
July	15	15	144,481	89,024	89,007	76,075	12,932	17	43,314	42,991	6,692	36,299	323	12,143	309	
Aug.	15	15	143,044	88,801	88,784	76,623	12,161	17	43,190	42,841	6,577	36,264	349	11,053	654	
Sep.	15	15	144,975	97,279	97,262	83,638	13,624	17	42,700	42,312	5,787	36,525	388	4,996	821	
Changes *																
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	
2022 June	-	-	- 3,591	- 142	- 141	+ 1,897	- 2,038	- 1	- 4,163	- 2,044	- 1,009	- 1,035	- 2,119	+ 29	+ 33	
July	+ 1	+ 1	+ 1,960	+ 1,959	+ 1,959	+ 1,342	+ 617	-	- 779	- 831	- 1,218	+ 387	+ 52	+ 289	+ 4	
Aug.	-	-	- 1,437	- 278	- 278	+ 548	- 826	-	- 426	- 449	- 115	- 334	+ 23	- 1,090	+ 342	
Sep.	± 0	-	+ 1,931	+ 8,385	+ 8,385	+ 7,015	+ 1,370	-	- 919	- 954	- 790	- 164	+ 35	- 6,057	+ 158	
of which: in France															End of year or month *	
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	-
2022 May	21	21	16,629	.	.	.	.	.	.	9,515	58	9,457	.	4,407	-
June	21	21	17,129	.	.	.	.	.	.	9,725	77	9,648	.	4,064	-
July	21	21	16,302	.	.	.	.	.	.	9,279	62	9,217	.	4,048	-
Aug.	21	21	16,492	.	.	.	.	.	.	9,183	66	9,117	.	4,079	-
Sep.	21	21	16,994	.	.	.	.	.	.	9,591	93	9,498	.	4,027	-
Changes *																
2020	± 0	± 0	+ 121	.	.	.	.	.	.	- 512	+ 29	- 541	.	+ 418	-
2021	+ 2	+ 2	- 1,013	.	.	.	.	.	.	- 1,206	- 62	- 1,144	.	+ 552	-
2022 June	-	-	+ 500	.	.	.	.	.	.	+ 201	+ 19	+ 182	.	- 343	-
July	± 0	-	- 827	.	.	.	.	.	.	- 455	- 15	- 440	.	- 16	-
Aug.	-	-	+ 190	.	.	.	.	.	.	- 100	+ 4	- 104	.	+ 31	-
Sep.	± 0	-	+ 502	.	.	.	.	.	.	+ 401	+ 27	+ 374	.	- 52	-
Foreign branches in non-EU countries 8															End of year or month *	
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	
2022 May	22	72	1,447,789	405,181	392,198	249,612	142,586	12,983	434,231	360,150	3,743	356,407	74,081	608,377	493,716	
June	22	72	1,436,196	376,214	362,927	219,815	143,112	13,287	437,830	365,713	3,785	361,928	72,117	622,152	501,656	
July	22	72	1,374,294	359,859	346,059	206,814	139,245	13,800	439,788	369,647	3,853	365,794	70,141	574,647	433,617	
Aug.	20	70	1,425,406	356,076	341,985	207,256	134,729	14,091	451,600	380,324	4,161	376,163	71,276	617,730	477,604	
Sep.	20	71	1,574,697	382,709	369,358	223,523	145,835	13,351	445,615	372,137	4,377	367,760	73,478	746,373	603,849	
Changes *																
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	
2022 June	-	-	- 13,277	- 31,203	- 31,493	- 29,797	- 1,696	+ 290	- 3,565	- 801	+ 42	- 843	- 2,764	+ 12,091	+ 5,884	
July	± 0	-	- 62,949	- 18,514	- 19,020	- 13,001	- 6,019	+ 506	- 4,474	- 1,734	+ 68	- 1,802	- 2,740	- 48,552	- 69,527	
Aug.	- 2	- 2	+ 56,231	- 4,983	- 5,266	+ 442	- 5,708	+ 283	+ 7,834	+ 7,064	+ 308	+ 6,756	+ 770	+ 42,287	+ 42,863	
Sep.	± 0	+ 1	+ 148,053	+ 24,997	+ 25,749	+ 16,267	+ 9,482	- 752	- 11,571	- 13,203	+ 216	- 13,419	+ 1,632	+ 127,405	+ 125,347	

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

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

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

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period	
from banks (MFIs)			from non-banks (non-MFIs)					Total			of which: trading portfolio derivatives			
Total	German banks	Foreign banks	Total	German non-banks		Medium and long-term	Foreign non-banks							
16	17	18	19	20	21	22	23	24	25	26	27	28		
End of year or month *													of which: in Luxembourg	
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	
142,011	31,064	25,133	5,931	110,947	3,625	3,602	23	107,322	-	819	3,282	264	2022 May	
138,496	30,377	24,582	5,795	108,119	3,451	3,428	23	104,668	-	820	3,205	301	June	
140,489	29,961	22,435	7,526	110,528	3,306	3,283	23	107,222	-	819	3,173	309	July	
138,937	28,357	22,227	6,130	110,580	3,551	3,528	23	107,029	-	821	3,286	653	Aug.	
140,273	31,208	22,499	8,709	109,065	3,563	3,539	24	105,502	-	1,132	3,570	820	Sep.	
Changes *													of which: in Luxembourg	
- 8,634	- 8,341	- 1,458	- 6,883	- 293	- 2,360	- 978	- 1,382	+ 2,067	-	- 143	+ 655	-	2020	
+ 12,130	+ 5,112	+ 3,740	+ 1,372	+ 7,018	- 99	- 81	- 18	+ 7,117	-	+ 286	- 345	+ 9	2021	
- 3,608	- 774	- 551	- 223	- 2,834	- 174	- 174	-	- 2,660	-	+ 1	- 77	+ 37	2022 June	
+ 1,924	- 481	- 2,147	+ 1,666	+ 2,405	- 145	- 145	-	+ 2,550	-	- 1	- 32	+ 8	July	
- 1,594	- 1,642	- 208	- 1,434	+ 48	+ 245	+ 245	-	- 197	-	+ 2	+ 113	+ 344	Aug.	
+ 1,264	+ 2,784	+ 272	+ 2,512	- 1,520	+ 12	+ 11	+ 1	- 1,532	-	+ 311	+ 284	+ 167	Sep.	
End of year or month *													of which: in France	
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	
12,954	10,076	9,625	451	2,878	95	.	.	2,783	.	1,207	2,468	-	2022 May	
13,153	10,355	9,867	488	2,798	95	.	.	2,703	.	1,221	2,755	-	June	
12,695	9,703	9,233	470	2,992	90	.	.	2,902	.	1,230	2,377	-	July	
12,860	9,866	9,332	534	2,994	69	.	.	2,925	.	1,324	2,308	-	Aug.	
13,159	10,129	9,648	481	3,030	74	.	.	2,956	.	1,343	2,492	-	Sep.	
Changes *													of which: in France	
- 128	- 851	- 740	- 111	+ 723	+ 61	.	.	+ 662	.	+ 73	+ 177	- 1	2020	
- 1,384	- 638	- 547	- 91	- 746	- 45	.	.	- 701	.	- 4	+ 374	-	2021	
+ 199	+ 279	+ 242	+ 37	- 80	-	.	.	- 80	.	+ 14	+ 287	-	2022 June	
- 458	- 652	- 634	- 18	+ 194	- 5	.	.	+ 199	.	+ 9	- 378	-	July	
+ 165	+ 163	+ 99	+ 64	+ 2	- 21	.	.	+ 23	.	+ 94	- 69	-	Aug.	
+ 299	+ 263	+ 316	- 53	+ 36	+ 5	.	.	+ 31	.	+ 19	+ 184	-	Sep.	
End of year or month *													Foreign branches in non-EU countries 8	
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	
784,010	534,470	347,949	186,521	249,540	6,416	4,702	1,714	243,124	89,974	46,700	527,105	493,544	2022 May	
768,976	532,101	359,482	172,619	236,875	6,838	5,050	1,788	230,037	83,710	47,167	536,343	501,453	June	
774,532	537,660	371,408	166,252	236,872	6,837	5,050	1,787	230,035	80,875	47,696	471,191	434,036	July	
780,620	544,105	384,604	159,501	236,515	7,301	5,506	1,795	229,214	87,665	48,097	509,024	477,721	Aug.	
801,418	562,939	393,543	169,396	238,479	7,276	5,445	1,831	231,203	89,248	48,557	635,474	603,156	Sep.	
Changes *													of which: in France	
- 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	
- 18,510	- 5,628	+ 11,533	- 17,161	- 12,882	+ 422	+ 348	+ 74	- 13,304	- 7,952	+ 467	+ 9,238	+ 7,909	2022 June	
+ 2,635	+ 2,897	+ 11,926	- 9,029	- 262	- 1	-	- 1	- 261	- 3,885	+ 529	- 65,152	- 67,417	July	
+ 4,264	+ 4,744	+ 13,196	- 8,452	- 480	+ 464	+ 456	+ 8	- 944	+ 5,992	+ 401	+ 43,748	+ 43,685	Aug.	
+ 18,425	+ 16,586	+ 8,939	+ 7,647	+ 1,839	- 25	- 61	+ 36	+ 1,864	+ 342	+ 460	+ 126,450	+ 125,435	Sep.	

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		
				Balances and loans				Money market paper, securities 2 3	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives		
1	2	3	Total	Total	German banks	Foreign banks	Total		Total	to German non-banks	to foreign non-banks				13	14	15
of which: in the United Kingdom															End of year or month *	
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	
2022 June	19	19	820,422	211,269	205,312	148,443	56,869	5,957	221,058	176,359	2,560	173,799	44,699	388,095	375,406	
July	19	19	817,705	210,220	204,095	148,448	55,647	6,125	217,088	173,935	2,779	171,156	43,153	390,397	375,811	
Aug.	18	18	773,425	193,703	187,578	135,342	52,236	6,125	215,391	173,835	2,789	171,046	41,556	364,331	346,938	
Sep.	18	18	816,738	186,124	180,459	131,896	48,563	5,665	220,875	178,577	2,960	175,617	42,298	409,739	393,283	
2022 Sep.	18	18	929,077	195,801	190,342	137,918	52,424	5,459	216,651	172,303	3,228	169,075	44,348	516,625	500,879	
Changes *																
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	
2022 June	-	-	- 2,822	- 1,627	- 1,795	+ 5	- 1,800	+ 168	- 6,684	- 4,531	+ 219	- 4,750	- 2,153	+ 2,197	- 574	
July	± 0	-	- 44,535	- 17,301	- 17,300	-13,106	- 4,194	- 1	- 4,757	- 2,702	+ 10	- 2,712	- 2,055	- 26,321	- 29,690	
Aug.	- 1	- 1	+ 44,210	+ 7,625	+ 7,165	+ 3,446	- 3,719	- 460	+ 4,567	+ 4,062	+ 171	+ 3,891	+ 505	+ 45,390	+ 45,908	
Sep.	± 0	-	+112,297	+ 9,574	+ 9,780	+ 6,022	+ 3,758	- 206	- 5,736	- 7,416	+ 268	- 7,684	+ 1,680	+ 106,844	+ 107,269	
of which: in the United States															End of year or month *	
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	
2022 June	8	8	381,394	95,703	93,651	52,854	40,797	2,052	120,978	112,150	249	111,901	8,828	164,713	93,849	
July	8	8	370,946	67,258	65,245	20,501	44,744	2,013	131,596	122,916	173	122,743	8,680	172,092	96,627	
Aug.	8	8	356,991	71,485	69,449	21,597	47,852	2,036	135,762	126,779	278	126,501	8,983	149,744	59,608	
Sep.	8	8	358,781	73,747	71,645	23,485	48,160	2,102	140,219	130,778	354	130,424	9,441	144,815	52,085	
2022 Sep.	8	8	381,840	85,880	83,757	28,776	54,981	2,123	137,968	128,381	326	128,055	9,587	157,992	62,378	
Changes *																
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	
2022 June	-	-	- 11,978	- 29,705	- 29,656	-32,353	+ 2,697	- 49	+ 7,014	+ 7,433	- 76	+ 7,509	- 419	+ 5,849	+ 1,727	
July	± 0	-	- 14,709	+ 3,397	+ 3,378	+ 1,096	+ 2,282	+ 19	+ 1,752	+ 1,608	+ 105	+ 1,503	+ 144	- 23,102	- 37,632	
Aug.	-	-	+ 3,197	+ 1,338	+ 1,278	+ 1,888	- 610	+ 60	+ 1,949	+ 1,664	+ 76	+ 1,588	+ 285	- 5,672	- 8,186	
Sep.	± 0	-	+ 21,914	+ 10,921	+ 10,909	+ 5,291	+ 5,618	+ 12	- 5,606	- 5,514	- 28	- 5,486	- 92	+ 12,032	+ 9,752	
of which: in countries of the offshore banking centres															End of year or month *	
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	
2022 June	8	14	151,881	74,711	71,259	42,201	29,058	3,452	54,779	42,594	770	41,824	12,185	22,391	9,601	
July	8	14	154,182	74,650	70,973	45,233	25,740	3,677	54,888	43,027	805	42,222	11,861	24,644	11,294	
Aug.	8	14	151,036	73,134	68,914	44,077	24,837	4,220	54,634	43,631	761	42,870	11,003	23,268	10,809	
Sep.	7	13	156,037	74,585	69,813	45,315	24,498	4,772	54,913	44,062	792	43,270	10,851	26,539	13,182	
2022 Sep.	7	13	163,991	75,729	71,464	47,759	23,705	4,265	56,595	45,267	815	44,452	11,328	31,667	16,863	
Changes *																
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	
2022 June	-	-	+ 2,244	- 514	- 735	+ 3,032	- 3,767	+ 221	- 732	- 496	+ 35	- 531	- 236	+ 2,196	+ 7,440	
July	± 0	-	- 3,180	- 1,796	- 2,337	- 1,156	- 1,181	+ 541	- 978	+ 16	- 44	+ 60	- 994	- 1,410	- 71,896	
Aug.	- 1	- 1	+ 7,815	+ 1,163	+ 613	+ 1,238	- 625	+ 550	- 248	- 147	+ 31	- 178	- 101	+ 3,235	+ 47,921	
Sep.	± 0	-	+ 7,903	+ 774	+ 1,284	+ 2,444	- 1,160	- 510	+ 952	+ 431	+ 23	+ 408	+ 521	+ 5,077	+ 128,476	

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

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

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

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period				
Total	from banks (MFIs)			from non-banks (non-MFIs)				Total			of which: trading portfolio derivatives						
	Total	German banks	Foreign banks	Total	German non-banks		Foreign non-banks										
					Total	Short-term						Medium and long-term					
16	17	18	18	20	21	22	23	24	25	26	27	28					
End of year or month *														of which: in the United Kingdom			
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				
395,966	259,796	179,691	80,105	136,170	3,811	2,475	1,336	132,359	15,260	23,147	386,049	375,558	2022 May				
388,269	261,473	190,478	70,995	126,796	4,008	2,638	1,370	122,788	16,517	23,144	389,775	376,482	June				
374,297	248,844	183,303	65,541	125,453	4,204	2,812	1,392	121,249	13,920	23,151	362,057	347,715	July				
371,914	250,610	189,932	60,678	121,304	4,420	3,025	1,395	116,884	13,839	23,191	407,794	394,062	Aug.				
377,300	254,583	189,365	65,218	122,717	4,575	3,157	1,418	118,142	13,424	23,163	515,190	501,410	Sep.				
Changes *														of which: in the United States			
+ 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				
- 8,716	+ 673	+ 10,787	- 10,114	- 9,389	+ 197	+ 163	+ 34	- 9,586	+ 1,148	- 3	+ 3,726	+ 924	2022 June				
- 15,086	- 13,684	- 7,175	- 6,509	- 1,402	+ 196	+ 174	+ 22	- 1,598	- 2,855	+ 7	- 27,718	- 28,767	July				
- 2,718	+ 1,411	+ 6,629	- 5,218	- 4,129	+ 216	+ 213	+ 3	- 4,345	- 101	+ 40	+ 46,652	+ 46,347	Aug.				
+ 4,894	+ 3,472	- 567	+ 4,039	+ 1,422	+ 155	+ 132	+ 23	+ 1,267	- 460	- 28	+ 107,396	+ 107,348	Sep.				
End of year or month *														of which: in countries of the offshore banking centres			
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				
188,792	150,831	92,034	58,797	37,961	774	.	.	37,187	71,688	16,012	104,902	94,014	2022 May				
183,217	148,087	92,163	55,924	35,130	754	.	.	34,376	64,149	16,342	107,238	96,728	June				
205,271	168,329	111,082	57,247	36,942	740	.	.	36,202	63,708	16,712	71,300	59,781	July				
209,743	172,017	114,231	57,786	37,726	809	.	.	36,917	70,392	16,919	61,727	52,121	Aug.				
219,606	181,909	122,206	59,703	37,697	843	.	.	36,854	72,356	17,242	72,636	62,348	Sep.				
Changes *														of which: in countries of the offshore banking centres			
- 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				
- 7,290	- 4,274	+ 129	- 4,403	- 3,016	- 20	.	.	- 2,996	- 9,069	+ 330	+ 2,336	+ 2,714	2022 June				
+ 20,990	+ 19,282	+ 18,919	+ 363	+ 1,708	- 14	.	.	+ 1,722	- 1,195	+ 370	- 35,938	- 36,947	July				
+ 3,474	+ 2,795	+ 3,149	- 354	+ 679	+ 69	.	.	+ 610	+ 5,941	+ 207	- 7,423	- 7,660	Aug.				
+ 8,522	+ 8,697	+ 7,975	+ 722	- 175	+ 34	.	.	- 209	+ 819	+ 323	+ 10,909	+ 10,227	Sep.				
End of year or month *														of which: in countries of the offshore banking centres			
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				
131,148	85,925	56,004	29,921	45,223	161	.	.	45,062	2,503	3,539	14,691	9,192	2022 May				
129,659	82,074	52,898	29,176	47,585	506	.	.	47,079	2,639	3,611	18,273	10,793	June				
127,171	80,176	52,173	28,003	46,995	161	.	.	46,834	2,825	3,679	17,361	10,570	July				
132,784	83,491	56,984	26,507	49,293	211	.	.	49,082	2,954	3,721	16,578	12,711	Aug.				
136,614	86,597	59,789	26,808	50,017	110	.	.	49,907	3,051	3,880	20,446	16,025	Sep.				
Changes *														of which: in countries of the offshore banking centres			
- 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				
- 2,258	- 4,575	- 3,106	- 1,469	+ 2,317	+ 345	.	.	+ 1,972	+ 79	+ 72	+ 3,582	+ 1,601	2022 June				
- 2,987	- 2,360	- 725	- 1,635	- 627	- 345	.	.	- 282	+ 152	+ 68	- 912	- 223	July				
+ 5,120	+ 2,868	+ 4,811	- 1,943	+ 2,252	+ 50	.	.	+ 2,202	+ 93	+ 42	+ 2,067	+ 2,141	Aug.				
+ 3,238	+ 2,580	+ 2,805	- 225	+ 658	- 101	.	.	+ 759	+ 46	+ 159	+ 3,868	+ 3,314	Sep.				

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
				Balances and loans 1				Money market paper, securities 3 4	Loans 1				Money market paper, securities 3		
				Total	Total	German banks 2	Foreign banks		Total	Total	to German non-banks			to foreign non-banks	
											Total	Total			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
All foreign subsidiaries															End of year or month *
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 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
Apr.	12	35	253,572	49,391	44,137	21,521	22,616	5,254	145,343	121,645	12,841	12,791	108,804	23,698	58,838
May	12	35	256,507	48,540	43,637	19,575	24,062	4,903	147,729	123,924	13,165	13,115	110,759	23,805	60,238
June	12	35	258,047	50,278	44,600	21,547	23,053	5,678	148,928	125,116	13,117	13,068	111,999	23,812	58,841
July	11	34	256,626	47,799	42,119	19,691	22,428	5,680	150,630	125,974	12,954	12,905	113,020	24,656	58,197
Aug.	11	34	263,451	48,435	42,791	19,744	23,047	5,644	150,118	125,537	13,234	13,184	112,303	24,581	64,898
Sep.	11	33	260,519	53,047	47,876	20,770	27,106	5,171	149,292	126,016	13,144	13,094	112,872	23,276	58,180
															Changes *
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
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
Apr.	-	-	+ 1,409	+ 2,009	+ 2,087	+ 951	+ 1,136	- 78	+ 523	+ 557	- 59	- 60	+ 616	- 34	- 1,123
May	-	-	+ 3,959	- 342	- 87	- 1,946	+ 1,859	- 255	+ 2,901	+ 2,794	+ 324	+ 324	+ 2,470	+ 107	+ 1,400
June	-	-	- 290	+ 805	+ 216	+ 1,972	- 1,756	+ 589	+ 305	+ 298	- 48	- 47	+ 346	+ 7	- 1,400
July	-	1	- 2,826	- 3,193	- 3,074	- 1,856	- 1,218	- 119	+ 1,012	+ 168	- 163	- 163	+ 331	+ 844	- 645
Aug.	-	-	+ 5,913	+ 152	+ 300	+ 53	+ 247	- 148	- 940	- 865	+ 280	+ 279	- 1,145	- 75	+ 6,701
Sep.	-	-	- 4,357	+ 3,868	+ 4,494	+ 1,026	+ 3,468	- 626	- 1,505	- 200	- 90	- 90	- 110	- 1,305	- 6,720
Foreign subsidiaries in EU countries															End of year or month *
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 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
Apr.	7	13	172,947	33,517	28,760	16,715	12,045	4,757	108,245	88,863	12,500	12,450	76,363	19,382	31,185
May	7	13	176,951	33,044	28,645	14,962	13,683	4,399	110,395	90,750	12,802	12,752	77,948	19,645	33,512
June	7	13	178,119	35,340	30,232	17,267	12,965	5,108	110,362	90,811	12,710	12,661	78,101	19,551	32,417
July	7	13	177,377	33,278	28,158	15,744	12,414	5,120	112,017	91,515	12,584	12,535	78,931	20,502	32,082
Aug.	7	13	182,693	34,479	29,396	16,073	13,323	5,083	112,257	91,996	12,864	12,814	79,132	20,261	35,957
Sep.	7	12	178,022	38,814	34,203	17,116	17,087	4,611	109,677	90,775	12,758	12,708	78,017	18,902	29,531
															Changes *
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
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
Apr.	-	-	+ 570	+ 2,062	+ 2,175	+ 986	+ 1,189	- 113	+ 588	+ 487	- 57	- 58	+ 544	+ 101	- 2,080
May	-	-	+ 4,254	- 350	- 79	- 1,753	+ 1,674	- 271	+ 2,277	+ 2,014	+ 302	+ 302	+ 1,712	+ 263	+ 2,327
June	-	-	+ 728	+ 2,078	+ 1,532	+ 2,305	- 773	+ 546	- 254	- 160	- 92	- 91	- 68	- 94	- 1,096
July	-	-	- 1,210	- 2,322	- 2,230	- 1,523	- 707	- 92	+ 1,447	+ 496	- 126	- 126	+ 622	+ 951	- 335
Aug.	-	-	+ 5,170	+ 1,083	+ 1,223	+ 329	+ 894	- 140	+ 212	+ 453	+ 280	+ 279	+ 173	+ 241	+ 3,875
Sep.	-	-	- 4,974	+ 4,168	+ 4,771	+ 1,043	+ 3,728	- 603	- 2,716	- 1,357	- 106	- 106	- 1,251	- 1,359	- 6,426

* 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 ⁶	Equity capital	Other liabilities ⁷	Period	
from banks (MFIs)				from non-banks (non-MFIs)						Foreign non-banks							
		German non-banks (non-MFIs) ⁵				Foreign non-banks											
		Short-term		Medium and long-term													
Total	Total	German banks ²	Foreign banks	Total	Total		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				
End of year or month *														All foreign subsidiaries			
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			
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 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.			
187,792	70,575	36,146	34,429	117,217	7,235	4,825	4,713	2,410	2,084	109,982	15,508	19,939	30,333	Apr.			
190,871	70,339	36,268	34,071	120,532	7,190	4,776	4,648	2,414	2,084	113,342	15,333	20,141	30,162	May			
190,653	68,915	35,916	32,999	121,738	7,408	5,060	4,791	2,348	2,085	114,330	16,040	20,331	31,023	June			
189,590	66,320	34,963	31,357	123,270	7,732	5,382	5,014	2,350	2,087	115,538	15,595	20,233	31,208	July			
194,434	66,978	36,271	30,707	127,456	8,065	5,719	5,311	2,346	2,088	119,391	15,297	20,395	33,325	Aug.			
191,363	68,318	37,116	31,202	123,045	7,673	5,331	5,003	2,342	2,084	115,372	14,786	19,964	34,406	Sep.			
Changes *																	
+ 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			
+ 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.			
+ 1,629	+ 3,102	+ 1,924	+ 1,178	- 1,473	- 237	- 233	- 242	- 4	- 4	- 1,236	- 181	+ 92	- 131	Apr.			
+ 3,837	+ 103	+ 122	- 19	+ 3,734	- 45	- 49	- 65	+ 4	-	+ 3,779	- 175	+ 202	+ 95	May			
- 1,540	- 1,980	- 352	- 1,628	+ 440	+ 218	+ 284	+ 143	- 66	+ 1	+ 222	+ 707	+ 190	+ 353	June			
- 1,983	- 2,990	- 953	- 2,037	+ 1,007	+ 324	+ 322	+ 223	+ 2	+ 2	+ 683	- 445	- 98	- 300	July			
+ 4,111	+ 398	+ 1,308	- 910	+ 3,713	+ 333	+ 337	+ 297	- 4	+ 1	+ 3,380	- 298	+ 162	+ 1,938	Aug.			
- 4,082	+ 971	+ 845	+ 126	- 5,053	- 392	- 388	- 308	- 4	- 4	- 4,661	- 511	- 431	+ 667	Sep.			
End of year or month *														Foreign subsidiaries in EU countries			
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			
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 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.			
127,202	42,981	28,853	14,128	84,221	4,560	2,150	2,040	2,410	2,084	79,661	14,900	13,273	17,572	Apr.			
131,167	44,278	29,842	14,436	86,889	4,620	2,206	2,081	2,414	2,084	82,269	15,029	13,417	17,338	May			
131,165	43,142	29,324	13,818	88,023	4,683	2,335	2,069	2,348	2,085	83,340	15,701	13,429	17,824	June			
130,898	42,234	28,878	13,356	88,664	4,785	2,435	2,069	2,350	2,087	83,879	15,285	13,387	17,807	July			
135,771	43,237	29,934	13,303	92,534	5,030	2,684	2,278	2,346	2,088	87,504	15,014	13,471	18,437	Aug.			
132,207	43,944	30,010	13,934	88,263	4,853	2,512	2,186	2,341	2,083	83,410	14,495	12,952	18,368	Sep.			
Changes *																	
- 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			
+ 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.			
+ 921	+ 2,257	+ 1,904	+ 353	- 1,336	- 223	- 219	- 228	- 4	- 4	- 1,113	- 127	- 112	- 112	Apr.			
+ 4,137	+ 1,377	+ 989	+ 388	+ 2,760	+ 60	+ 56	+ 41	+ 4	-	+ 2,700	+ 129	+ 144	- 156	May			
- 287	- 1,274	- 518	- 756	+ 987	+ 63	+ 129	- 12	- 66	+ 1	+ 924	+ 672	+ 12	+ 331	June			
- 506	- 1,010	- 446	- 564	+ 504	+ 102	+ 100	-	+ 2	+ 2	+ 402	- 416	- 42	- 246	July			
+ 4,738	+ 941	+ 1,056	- 115	+ 3,797	+ 245	+ 249	+ 209	- 4	+ 1	+ 3,552	- 271	+ 84	+ 619	Aug.			
- 3,766	+ 607	+ 76	+ 531	- 4,373	- 177	- 172	- 92	- 5	- 5	- 4,196	- 519	- 519	- 170	Sep.			

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

⁶ Issues of negotiable and non-negotiable debt securities and money market paper. ⁷ 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	to German non-banks		to foreign non-banks		
											Total					Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
of which: Luxembourg															
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 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
Apr.	4	4	72,767	20,088	17,122	8,426	8,696	.	33,204	25,394	12,302	12,252	13,092	7,810	19,475
May	4	4	75,153	20,908	17,907	7,284	10,623	.	33,959	26,233	12,605	12,555	12,628	7,726	20,286
June	4	4	75,621	21,512	18,537	8,787	9,750	.	33,843	26,046	12,512	12,463	13,534	7,797	20,266
July	4	4	73,580	19,493	16,533	8,246	8,287	.	34,483	26,693	12,388	12,339	14,305	7,790	19,604
Aug.	4	4	75,838	20,340	17,297	8,261	9,036	.	34,667	26,974	12,668	12,618	14,306	7,693	20,831
Sep.	4	4	75,607	26,523	23,367	9,982	13,385	.	34,401	26,676	12,557	12,507	14,119	7,725	14,683
Changes *															
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
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
Apr.	-	-	+ 934	+ 879	+ 1,083	+ 281	+ 802	.	+ 120	- 61	- 60	- 61	- 1	+ 181	- 65
May	-	-	+ 2,601	+ 940	+ 819	- 1,142	+ 1,961	.	+ 850	+ 934	+ 303	+ 303	+ 631	- 84	+ 811
June	-	-	+ 146	+ 391	+ 578	+ 1,503	- 925	.	- 225	- 296	- 93	- 92	- 203	+ 71	- 20
July	-	-	- 2,425	- 2,274	- 2,156	- 541	- 1,615	.	+ 511	+ 518	- 124	- 124	+ 642	- 7	- 662
Aug.	-	-	+ 2,123	+ 730	+ 749	+ 15	+ 734	.	+ 166	+ 263	+ 280	+ 279	- 17	- 97	+ 1,227
Sep.	-	-	- 443	+ 6,018	+ 6,035	+ 1,721	+ 4,314	.	- 313	- 345	- 111	- 111	- 234	+ 32	- 6,148
Foreign subsidiaries in non-EU countries															
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 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
Apr.	9	22	80,625	15,874	15,377	4,806	10,571	.	37,098	32,782	341	341	32,441	4,316	27,653
May	9	22	79,556	15,496	14,992	4,613	10,379	.	37,334	33,174	363	363	32,811	4,160	26,726
June	9	22	79,928	14,938	14,368	4,280	10,088	.	38,566	34,305	407	407	33,898	4,261	26,424
July	8	21	79,249	14,521	13,961	3,947	10,014	560	38,613	34,459	370	370	34,089	4,154	26,115
Aug.	8	21	80,758	13,956	13,395	3,671	9,724	561	37,861	33,541	370	370	33,171	4,320	28,941
Sep.	8	21	82,497	14,233	13,673	3,654	10,019	560	39,615	35,241	386	386	34,855	4,374	28,649
Changes *															
2020	-	1	+ 7,137	+ 1,427	+ 1,610	+ 26	+ 1,584	.	+ 2,786	+ 2,543	+ 1	+ 1	+ 2,542	+ 243	+ 2,924
2021	+	1	+ 860	- 274	- 335	+ 1,032	- 1,367	.	- 1,731	- 2,494	+ 52	+ 52	- 2,546	+ 763	+ 2,865
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
Apr.	-	-	+ 839	- 53	- 88	- 35	- 53	.	- 65	+ 70	- 2	- 2	+ 72	- 135	+ 957
May	-	-	- 295	+ 8	- 8	- 193	+ 185	.	+ 624	+ 780	+ 22	+ 22	+ 758	- 156	- 927
June	-	-	- 1,018	- 1,273	- 1,316	- 333	- 983	.	+ 559	+ 458	+ 44	+ 44	+ 414	+ 101	- 304
July	-	1	- 1,616	- 871	- 844	- 333	- 511	.	- 435	- 328	- 37	- 37	- 291	- 107	- 310
Aug.	-	-	+ 743	- 931	- 923	- 276	- 647	-	8	- 1,152	- 1,318	-	- 1,318	+ 166	+ 2,826
Sep.	-	-	+ 617	- 300	- 277	- 17	- 260	-	23	+ 1,211	+ 1,157	+ 16	+ 16	+ 1,141	+ 54

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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.

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Deposits and borrowing														Money market paper and debt securities outstanding ⁶	Equity capital	Other liabilities ⁷	Period
from banks (MFIs)				from non-banks (non-MFIs)													
Total	Total	German banks ²	Foreign banks	Total	German non-banks (non-MFIs) ⁵				Foreign non-banks								
					Total	Short-term		Medium and long-term									
							of which: Enterprises and households			of which: Enterprises and households							
16	17	18	19	20	21	22	23	24	25	26	27	28	29				
End of year or month *														of which: Luxembourg			
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			
41,820	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 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.			
46,426	28,279	21,215	7,064	18,147	3,867	1,458	1,348	2,409	2,083	14,280	8,614	6,414	11,313	Apr.			
49,127	29,894	22,934	6,960	19,233	3,900	1,487	1,362	2,413	2,083	15,333	8,589	6,417	11,020	May			
48,893	28,764	22,247	6,517	20,129	3,985	1,638	1,373	2,347	2,084	16,144	9,294	6,414	11,020	June			
47,045	27,645	21,662	5,983	19,400	4,113	1,764	1,399	2,349	2,086	15,287	8,855	6,415	11,265	July			
48,946	28,891	22,865	6,026	20,055	4,205	1,860	1,455	2,345	2,087	15,850	8,627	6,414	11,851	Aug.			
48,664	30,274	23,485	6,789	18,390	4,130	1,790	1,465	2,340	2,082	14,260	8,595	6,414	11,934	Sep.			
Changes *																	
- 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			
+ 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.			
+ 1,766	+ 1,658	+ 1,282	+ 376	+ 108	- 236	- 232	- 242	- 4	- 4	+ 344	- 104	-	- 728	Apr.			
+ 2,827	+ 1,693	+ 1,719	- 26	+ 1,134	+ 33	+ 29	+ 14	+ 4	-	+ 1,101	- 25	+ 3	- 204	May			
- 425	- 1,254	- 687	- 567	+ 829	+ 85	+ 151	+ 11	- 66	+ 1	+ 744	+ 705	- 3	- 131	June			
- 2,018	- 1,212	- 585	- 627	- 806	+ 128	+ 126	+ 26	+ 2	+ 2	- 934	- 439	+ 1	+ 31	July			
+ 1,808	+ 1,182	+ 1,203	- 21	+ 626	+ 92	+ 96	+ 56	- 4	+ 1	+ 534	- 228	- 1	+ 544	Aug.			
- 410	+ 1,294	+ 620	+ 674	- 1,704	- 75	- 70	+ 10	- 5	- 5	- 1,629	- 32	-	- 1	Sep.			
End of year or month *														Foreign subsidiaries in non-EU countries			
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			
57,408	26,709	7,776	18,933	30,699	2,532	2,532	2,530	-	-	28,167	499	6,216	12,187	2021 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.			
60,590	27,594	7,293	20,301	32,996	2,675	2,675	2,673	-	-	30,321	608	6,666	12,761	Apr.			
59,704	26,061	6,426	19,635	33,643	2,570	2,570	2,567	-	-	31,073	304	6,724	12,824	May			
59,488	25,773	6,592	19,181	33,715	2,725	2,725	2,722	-	-	30,990	339	6,902	13,199	June			
58,692	24,086	6,085	18,001	34,606	2,947	2,947	2,945	-	-	31,659	310	6,846	13,401	July			
58,663	23,741	6,337	17,404	34,922	3,035	3,035	3,033	-	-	31,887	283	6,924	14,888	Aug.			
59,156	24,374	7,106	17,268	34,782	2,820	2,819	2,817	.	.	31,962	291	7,012	16,038	Sep.			
Changes *																	
+ 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			
+ 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.			
+ 708	+ 845	+ 20	+ 825	- 137	- 14	- 14	- 14	-	-	- 123	- 54	+ 204	- 19	Apr.			
- 300	- 1,274	- 867	- 407	+ 974	- 105	- 105	- 106	-	-	+ 1,079	- 304	+ 58	+ 251	May			
- 1,253	- 706	+ 166	- 872	- 547	+ 155	+ 155	+ 155	-	-	- 702	+ 35	+ 178	+ 22	June			
- 1,477	- 1,980	- 507	- 1,473	+ 503	+ 222	+ 222	+ 223	-	-	+ 281	- 29	- 56	- 54	July			
- 627	- 543	+ 252	- 795	- 84	+ 88	+ 88	+ 88	-	-	- 172	- 27	+ 78	+ 1,319	Aug.			
- 316	+ 364	+ 769	- 405	- 680	- 215	- 216	- 216	.	.	- 465	+ 8	+ 88	+ 837	Sep.			

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

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

III Building and loan associations (MFIs) in Germany

1 Loans, building loans *

€ million

End of year or month	Building loans to domestic households ²										Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
	Total	by debtor group		by type and maturity						Other loans			
		Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans							
				Total	of which To employees and other individuals	Total	of which						
							Medium-term	Long-term					
1	2	3	4	5	6	7	8	9	10	11	12	13	
All building and loan associations													
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
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	7,897	1,440	40,371
May	30,042	172,102	17,418	154,684	9,972	9,017	130,316	3,965	126,008	31,814	7,828	1,441	39,988
June	30,477	173,097	17,521	155,576	10,020	9,053	130,930	3,943	126,650	32,147	7,804	1,448	39,414
July	30,133	174,005	17,593	156,412	10,150	9,174	131,314	3,867	127,084	32,541	7,860	1,442	39,164
Aug.	29,809	174,750	17,654	157,096	10,276	9,282	131,587	3,814	127,408	32,887	7,840	1,438	38,580
Sep.	30,626	175,632	17,737	157,895	10,427	9,410	132,043	3,783	127,882	33,162	7,808	1,443	38,447
Oct.	31,048	176,049	17,806	158,243	10,628	9,581	132,013	3,692	127,930	33,408	7,768	1,434	38,648
Private building and loan associations													
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
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	4,366	559	18,069
May	14,894	138,649	13,423	125,226	7,326	6,648	102,307	3,394	98,589	29,016	4,292	559	17,692
June	15,445	139,407	13,482	125,925	7,337	6,654	102,793	3,382	99,093	29,277	4,295	558	17,216
July	15,196	140,110	13,514	126,596	7,419	6,733	103,075	3,316	99,415	29,616	4,346	555	17,077
Aug.	14,986	140,653	13,544	127,109	7,505	6,808	103,228	3,271	99,611	29,920	4,341	552	16,580
Sep.	15,919	141,361	13,609	127,752	7,580	6,869	103,620	3,250	100,012	30,161	4,313	552	16,699
Oct.	16,418	141,626	13,647	127,979	7,715	6,986	103,537	3,167	99,998	30,374	4,274	552	17,089
Public building and loan associations													
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
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
May	15,148	33,453	3,995	29,458	2,646	2,369	28,009	571	27,419	2,798	3,536	882	22,296
June	15,032	33,690	4,039	29,651	2,683	2,399	28,137	561	27,557	2,870	3,509	890	22,198
July	14,937	33,895	4,079	29,816	2,731	2,441	28,239	551	27,669	2,925	3,514	887	22,087
Aug.	14,823	34,097	4,110	29,987	2,771	2,474	28,359	543	27,797	2,967	3,499	886	22,000
Sep.	14,707	34,271	4,128	30,143	2,847	2,541	28,423	533	27,870	3,001	3,495	891	21,748
Oct.	14,630	34,423	4,159	30,264	2,913	2,595	28,476	525	27,932	3,034	3,494	882	21,559

* 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) ¹			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	Number of institutions	Balance sheet total ³	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts	
	Total	of which		Total	Domestic households	Other domestic non-banks								Other ²
		Time deposits of more than 2 years	Deposits under savings and loan contracts											
	1	2	3	4	5	6	7	8	9	10	11	12	13	
All building and loan associations														
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 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	257,131	23,294	904,873	
May	39,379	23,326	2,982	183,133	180,367	2,766	9,086	1,703	4,559	18	260,070	23,189	906,216	
June	39,706	23,868	2,971	182,642	179,823	2,819	9,365	1,738	4,540	18	260,262	23,073	907,236	
July	39,766	24,622	2,948	182,420	179,588	2,832	9,394	1,742	4,568	18	260,036	22,960	908,127	
Aug.	38,905	24,862	2,915	182,429	179,576	2,853	9,185	1,736	4,569	18	258,934	22,862	911,172	
Sep.	38,575	25,210	2,872	182,375	179,496	2,879	9,112	1,731	5,118	18	259,014	22,778	913,463	
Oct.	39,136	26,099	2,805	182,330	179,436	2,894	9,073	1,728	5,118	18	259,607	22,706	916,112	
Private building and loan associations														
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 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	180,719	14,987	599,013	
May	35,196	22,536	1,718	118,673	117,500	1,173	8,611	1,348	4,559	10	183,498	14,927	599,699	
June	35,226	23,094	1,695	118,320	117,136	1,184	8,908	1,381	4,540	10	183,558	14,852	600,177	
July	35,495	23,854	1,672	118,124	116,939	1,185	8,914	1,388	4,568	10	183,472	14,767	599,932	
Aug.	34,628	24,122	1,651	118,018	116,834	1,184	8,714	1,383	4,569	10	182,290	14,691	602,163	
Sep.	34,442	24,492	1,624	117,936	116,742	1,194	8,645	1,376	5,118	10	182,444	14,630	603,642	
Oct.	35,133	25,386	1,560	117,840	116,642	1,198	8,732	1,371	5,118	10	183,198	14,579	605,291	
Public building and loan associations														
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 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	
May	4,183	790	1,264	64,460	62,867	1,593	475	355	-	8	76,572	8,262	306,517	
June	4,480	774	1,276	64,322	62,687	1,635	457	357	-	8	76,704	8,220	307,059	
July	4,271	768	1,276	64,296	62,649	1,647	480	354	-	8	76,564	8,193	308,195	
Aug.	4,277	740	1,264	64,411	62,742	1,669	471	353	-	8	76,644	8,171	309,009	
Sep.	4,133	718	1,248	64,439	62,754	1,685	467	355	-	8	76,570	8,148	309,821	
Oct.	4,003	713	1,245	64,490	62,794	1,696	341	357	-	8	76,409	8,127	310,821	

* 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	Commercial banks					Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks	Total
	Total	Big banks	Regional banks and other commercial banks 3	Branches of foreign banks 4	Total						
Local branches in Germany - total											
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	
2021	23,231	5,460	4,040	1,164	256	185	8,103	14	8,068	41	
Credit institutions *											
2019	1,717	274	4	153	117	6	380	1	844	10	
2020	1,679	270	3	151	116	6	377	1	818	10	
2021	1,519	261	3	151	107	6	371	1	771	9	
Branches in Germany											
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	
2021	21,712	5,199	4,037	1,013	149	179	7,732	13	7,297	32	
for information only: Foreign branches of German banks 1											
2019	251	207	92	115	-	21	-	4	6	8	
2020	273	230	92	138	-	21	-	4	6	8	
2021	255	216	92	124	0	21	0	4	4	6	
for information only: Foreign subsidiaries of German banks 2											
2019	92	78	67	11	-	5	1	8	-	-	
2020	83	72	63	9	-	3	-	8	-	-	
2021	79	70	62	8	0	3	0	4	0	0	

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			
Local branches in Germany - total											
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	
2021	25	1,257	790	467	78	62	15	1	0	0	
Credit institutions *											
2019	19	19	11	8	164	47	16	100	40	40	
2020	19	18	10	8	160	47	16	96	40	39	
2021	19	18	10	8	63	47	15	1	0	0	
Branches in Germany											
2019	12	1,278	803	475	47	15	-	32	1,009	167	
2020	5	1,259	792	467	40	15	-	25	968	39	
2021	6	1,239	780	459	15	15	0	0	0	0	
for information only: Foreign branches of German banks 1											
2019	1	4	4	-	-	-	-	-	.	.	
2020	1	3	3	-	-	-	-	-	.	.	
2021	1	3	3	0	0	0	0	0	.	.	
for information only: Foreign subsidiaries of German banks 2											
2019	-	-	-	-	-	-	-	-	.	.	
2020	-	-	-	-	-	-	-	-	.	.	
2021	1	1	1	0	0	0	0	0	.	.	

* 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
Total number													
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
Business volume of less than €50 million ²													
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
Business volume of €50 million or more but less than €100 million ²													
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
Business volume of €1 billion or more but less than €5 billion ²													
2017	31	–	22	9	–	5	199	–	–	–	235	9	3
2018	28	–	20	8	–	5	186	–	–	–	219	10	4
2019	31	–	21	10	–	5	175	–	–	–	211	11	4
2020	31	–	21	10	–	1	162	–	–	–	194	17	3
2021	27	–	18	9	–	1	142	–	–	1	171	17	3
Business volume of €250 million or more but less than €500 million ²													
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
Business volume of €500 million or more but less than €1 billion ²													
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
Business volume of €1 billion or more but less than €5 billion ²													
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
Business volume of €5 billion or more but less than €10 billion ²													
2017	16	–	10	6	–	41	20	–	3	5	85	15	4
2018	23	–	13	10	–	43	19	1	3	5	94	15	3
2019	30	–	11	19	–	47	21	–	3	5	106	15	2
2020	29	–	17	12	–	58	26	–	3	5	121	14	3
2021	31	–	19	12	–	62	30	–	3	10	136	14	2
Business volume of more than €10 billion ²													
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 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
All categories of banks												
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	9,596,844	49,709	997,812	6,302	4,219	1,728,027	4,380,412	1,030,161	232,484	102,369	64,259
2022 Sep.	1,407	11,535,067	20,721	238,559	9,090	3,399	3,032,539	4,710,908	1,043,335	227,266	103,498	64,855
Commercial banks ⁶												
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	4,140,116	22,111	560,465	5,204	4,140	711,606	1,607,610	347,944	28,066	39,133	16,044
2022 Sep.	246	5,531,685	4,050	143,300	7,654	3,319	1,427,093	1,766,478	361,072	23,635	38,834	16,823
Big banks												
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	2,319,298	16,528	202,447	3,735	3,797	245,834	891,753	190,065	15,567	33,221	5,185
2022 Sep.	3	3,005,808	2,867	96,868	4,548	3,020	470,156	947,807	212,992	10,642	33,528	5,352
Regional banks and other commercial banks												
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	1,362,998	5,550	222,912	1,469	225	271,549	606,812	149,166	12,461	5,218	10,547
2022 Sep.	136	2,054,097	1,155	38,018	3,106	241	647,043	687,134	139,126	12,967	4,610	11,234
Branches of foreign banks												
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 Sep.	107	471,780	28	8,414	–	58	309,894	131,537	8,954	26	696	237
Landesbanken and savings banks												
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	2,379,532	18,216	260,974	587	35	181,882	1,388,934	284,740	110,273	23,925	14,590
2022 Sep.	368	2,617,894	9,685	64,073	929	37	489,304	1,458,601	289,312	108,763	24,778	14,982
Credit cooperatives												
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	1,140,517	9,282	61,211	200	18	79,463	709,051	165,102	71,142	18,873	3,536
2022 Sep.	748	1,175,791	6,825	19,809	17	28	114,467	746,902	166,883	73,258	19,490	3,462
Mortgage banks												
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	228,796	–	10,731	–	–	7,398	179,605	24,735	149	147	26
2022 Sep.	9	234,813	–	4,773	–	–	18,979	184,151	21,400	145	143	100
Building and loan associations												
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	254,343	–	2,912	–	–	25,453	180,175	30,739	11,462	268	466
2022 Sep.	18	260,162	–	1,000	–	–	28,894	187,883	27,941	10,506	269	9
Banks with special, development and other central support tasks												
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	1,453,540	100	101,519	311	26	722,225	315,037	176,901	11,392	20,023	29,597
2022 Sep.	18	1,714,722	161	5,604	490	15	953,802	366,893	176,727	10,959	19,984	29,479

* 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. ¹ See Table I.1, footnote 1.

IV. Structural figures, multi-office banks

Tangible assets and other assets 1											Other liabilities 1			End of year or month
Total	of which: trading portfolio derivatives 4	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts 5	Fiduciary liabilities	Value adjustments 2	Provisions for liabilities and charges	Sub-ordinated liabilities 5	Capital 3	Total	of which: trading portfolio derivatives 4	Memo items: Sureties		
13	14	15	16	17	18	19	20	21	22	23	24	25		
All categories of banks														
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	
1,001,085	681,640	2,112,884	4,548,235	1,240,336	64,259	9,371	71,273	73,613	566,189	910,687	663,167	307,767	2021	
2,080,897	1,708,840	2,377,256	4,937,094	1,363,287	64,855	8,069	75,612	84,070	590,256	2,034,568	1,686,063	356,549	2022 Sep.	
Commercial banks 6														
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	
797,792	597,322	1,033,954	1,932,650	187,687	16,044	4,584	25,792	44,897	189,944	704,564	584,744	177,600	2021	
1,739,427	1,517,798	1,168,755	2,168,914	208,151	16,823	4,686	28,189	52,795	200,426	1,682,946	1,493,846	218,749	2022 Sep.	
Big banks														
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	
711,164	576,105	414,996	1,003,751	146,414	5,185	2,195	15,266	20,218	73,627	637,648	562,714	129,402	2021	
1,218,028	1,081,542	450,400	1,090,296	164,598	5,352	2,210	16,964	23,881	72,680	1,179,427	1,063,042	139,115	2022 Sep.	
Regional banks and other commercial banks														
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	
77,090	.	361,281	753,445	40,239	10,547	1,908	8,916	24,015	102,391	60,254	.	18,412	2021	
509,463	.	447,845	905,523	43,144	11,234	1,938	9,441	28,248	112,366	494,358	.	42,702	2022 Sep.	
Branches of foreign banks														
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	
11,936	.	270,510	173,095	409	237	538	1,784	666	15,380	9,161	.	36,932	2022 Sep.	
Landesbanken and savings banks														
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	
95,375	49,386	437,161	1,405,392	209,357	14,590	2,798	20,637	17,075	175,315	97,211	43,158	78,463	2021	
157,430	104,067	481,786	1,491,764	231,657	14,982	1,369	21,463	18,030	180,496	176,347	106,865	81,384	2022 Sep.	
Credit cooperatives														
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	
22,639	-	168,253	831,042	9,469	3,536	447	7,730	2,718	94,716	22,609	2	19,483	2021	
24,650	-	177,816	850,017	8,475	3,462	522	8,273	3,047	101,073	23,106	1	20,147	2022 Sep.	
Mortgage banks														
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	
6,003	.	60,809	52,668	96,974	26	269	1,520	1,264	10,019	5,245	.	936	2021	
5,122	.	60,793	53,531	102,418	100	262	1,557	908	10,413	4,831	.	724	2022 Sep.	
Building and loan associations														
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	
2,869	.	33,039	194,400	4,116	466	270	6,423	424	12,404	2,799	.	1	2021	
3,660	.	38,533	194,012	4,992	9	209	6,227	425	12,134	3,621	.	1	2022 Sep.	
Banks with special, development and other central support tasks														
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	
76,407	.	379,668	132,083	732,733	29,597	1,003	9,171	7,235	83,791	78,259	.	31,284	2021	
150,608	.	449,573	178,856	807,594	29,479	1,021	9,903	8,865	85,714	143,717	.	35,544	2022 Sep.	

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".

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													
	Total	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
			foreign banks 2	Total	foreign non-banks	of which: enterprises and households	of which: of foreign banks		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
Assets and liabilities, total 4														
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 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
2022 Q1	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
Q2	2,231,497	941,009	743,963	181,086	173,515	15,960	2,224	1,290,488	265,054	431,199	380,398	498,202	221,489	28,024
2022 June	2,231,497	941,009	743,963	181,086	173,515	15,960	2,224	1,290,488	265,054	431,199	380,398	498,202	221,489	28,024
July	2,246,948	941,562	749,148	177,014	168,880	15,400	2,722	1,305,386	273,154	438,635	387,673	498,731	222,683	26,420
Aug.	2,267,361	957,746	756,983	183,949	175,592	16,814	3,388	1,309,615	282,368	440,936	389,868	490,497	222,367	26,825
Sep.	2,295,036	975,636	773,824	185,210	174,902	16,602	4,166	1,319,400	285,966	444,182	392,987	493,508	223,922	25,925
Oct.	2,308,553	985,353	787,710	181,990	172,364	15,653	3,113	1,323,200	277,870	447,191	396,094	493,669	226,553	24,033
of which: denominated in euro 4														
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 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
2022 Q1	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
Q2	1,581,851	647,710	515,473	118,064	110,876	14,173	1,785	934,141	133,523	286,601	242,813	447,958	209,262	19,344
2022 June	1,581,851	647,710	515,473	118,064	110,876	14,173	1,785	934,141	133,523	286,601	242,813	447,958	209,262	19,344
July	1,579,343	644,759	521,093	110,096	102,327	13,570	2,205	934,584	134,491	289,000	245,362	446,634	209,791	17,603
Aug.	1,591,774	657,907	530,508	112,877	104,815	14,522	2,786	933,867	139,318	288,976	245,118	440,024	210,422	18,527
Sep.	1,605,220	669,252	540,578	115,069	105,013	13,605	2,611	935,968	138,317	289,503	245,767	442,016	211,948	18,784
Oct.	1,608,757	664,190	540,391	110,877	102,061	12,922	2,550	944,567	134,421	292,957	249,252	441,716	214,560	17,292
denominated in US dollar 4														
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 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
2022 Q1	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
Q2	456,861	195,455	152,860	41,074	40,878	1,521	365	261,406	112,269	91,527	89,104	37,912	5,314	3,435
2022 June	456,861	195,455	152,860	41,074	40,878	1,521	365	261,406	112,269	91,527	89,104	37,912	5,314	3,435
July	474,810	202,983	156,044	45,389	45,314	1,550	438	271,827	119,237	93,614	91,060	39,030	5,460	3,505
Aug.	484,827	205,711	156,278	47,521	47,478	1,912	497	279,116	124,107	96,273	93,651	38,810	5,063	3,204
Sep.	500,957	213,676	163,672	48,451	48,393	1,553	497	287,281	127,750	100,145	97,083	39,696	5,080	2,459
Oct.	503,770	221,423	170,324	49,024	48,985	2,075	452	282,347	124,932	97,510	94,496	39,536	5,040	3,301
Assets and liabilities vis-à-vis industrial countries 5,6														
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 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
2022 Q1	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
Q2	2,000,160	861,874	685,125	162,288	155,640	14,461	2,223	1,138,286	217,547	361,698	328,427	473,849	218,903	26,372
2022 June	2,000,160	861,874	685,125	162,288	155,640	14,461	2,223	1,138,286	217,547	361,698	328,427	473,849	218,903	26,372
July	2,012,896	859,386	688,624	156,717	149,458	14,045	2,721	1,153,510	225,704	369,106	335,862	474,376	219,962	25,027
Aug.	2,035,523	879,689	700,092	164,442	156,938	15,155	3,387	1,155,834	235,410	370,625	337,446	465,019	219,759	25,082
Sep.	2,056,759	895,081	713,765	166,161	156,722	15,155	4,129	1,161,678	237,165	372,401	339,651	467,434	221,324	24,285
Oct.	2,072,780	906,301	731,318	160,659	151,873	14,324	3,051	1,166,479	229,423	376,311	343,672	467,345	223,710	22,342

* 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

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	
		foreign banks 2	foreign non-banks		Total	of which: enterprises and households	of which: of foreign banks		foreign banks	Total	foreign non-banks		Total		of which: of foreign banks
			Total	of which: enterprises and households							Total	of which: enterprises and households			
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
	of which: vis-à-vis EU Member States 6,7														
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 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	
2022 Q1	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	
Q2	1,152,252	426,091	324,925	89,582	83,194	11,584	1,087	726,161	92,657	245,307	217,774	351,099	152,208	20,131	
2022 June	1,152,252	426,091	324,925	89,582	83,194	11,584	1,087	726,161	92,657	245,307	217,774	351,099	152,208	20,131	
July	1,149,744	420,179	324,782	84,359	77,542	11,038	1,429	729,565	93,858	249,270	221,945	350,768	152,624	18,606	
Aug.	1,158,166	431,388	333,277	86,155	79,034	11,956	1,903	726,778	97,102	251,049	223,604	342,269	152,224	19,119	
Sep.	1,181,679	450,725	346,049	92,099	82,939	12,577	2,925	730,954	99,438	250,876	223,669	344,251	153,306	18,824	
Oct.	1,177,423	437,401	342,642	83,512	75,524	11,247	1,982	740,022	96,733	253,462	226,359	342,817	154,554	18,352	
	of which: vis-à-vis the euro area 6														
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 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	
2022 Q1	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	
Q2	1,044,628	397,020	306,571	79,141	73,332	11,308	827	647,608	87,526	222,443	195,055	303,312	113,512	19,917	
2022 June	1,044,628	397,020	306,571	79,141	73,332	11,308	827	647,608	87,526	222,443	195,055	303,312	113,512	19,917	
July	1,042,545	392,105	307,855	73,478	67,267	10,772	1,163	650,440	88,825	225,811	198,658	302,973	113,647	18,376	
Aug.	1,051,635	403,580	317,338	74,704	68,264	11,538	1,487	648,055	91,694	227,598	200,346	295,282	113,761	18,862	
Sep.	1,070,413	418,162	325,592	81,371	72,995	11,199	1,549	652,251	94,021	227,059	200,044	297,587	115,296	18,637	
Oct.	1,070,659	409,375	324,874	73,607	66,106	10,894	1,629	661,284	91,376	229,124	202,227	296,575	116,986	18,175	
	Assets and liabilities vis-à-vis emerging market economies and developing countries 6,8														
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 Q3	203,152	85,042	62,276	22,291	21,403	475	.	118,110	35,142	64,575	48,945	7,355	2,353	2,317	
Q4	204,424	76,191	58,344	.	16,828	.	-	128,233	43,956	65,122	49,365	7,585	2,569	2,799	
2022 Q1	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	
Q2	210,514	77,468	58,787	18,549	17,820	132	.	133,046	46,449	67,683	50,297	8,152	2,564	1,652	
2022 June	210,514	77,468	58,787	18,549	17,820	132	.	133,046	46,449	67,683	50,297	8,152	2,564	1,652	
July	213,943	80,865	60,474	20,259	19,385	132	.	133,078	46,285	67,695	50,120	8,635	2,639	1,393	
Aug.	209,877	76,378	56,841	19,404	18,618	133	.	133,499	45,738	68,438	50,702	8,368	2,546	1,743	
Sep.	215,997	79,098	60,057	18,874	18,132	167	.	136,899	47,551	69,964	51,666	8,397	2,516	1,640	
Oct.	213,767	77,851	56,391	21,271	20,450	189	62	135,916	47,217	69,079	50,767	8,629	2,763	1,691	
	Memo item: assets and liabilities vis-à-vis offshore banking centres														
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 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	
2022 Q1	129,091	60,782	42,394	18,386	18,386	2	.	68,309	35,484	24,242	24,191	4,004	1,727	372	
Q2	121,294	52,795	35,240	17,553	17,553	2	.	68,499	35,825	24,152	24,068	3,852	1,707	335	
2022 June	121,294	52,795	35,240	17,553	17,553	2	.	68,499	35,825	24,152	24,068	3,852	1,707	335	
July	123,714	54,988	35,645	19,341	19,341	2	.	68,726	35,619	24,242	24,156	4,275	1,696	378	
Aug.	122,882	54,269	35,823	18,443	18,443	3	.	68,613	35,593	24,125	24,038	4,226	1,657	410	
Sep.	126,843	56,231	38,321	.	17,909	.	.	70,612	36,838	24,469	24,379	4,551	1,612	335	
Oct.	125,750	55,265	34,973	20,291	20,291	1	.	70,485	36,845	24,270	24,182	4,724	1,768	257	

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 ³											
			Short-term liabilities					Long-term liabilities						
Participating interest		Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	to foreign non-banks		Total	to foreign banks	to foreign non-banks		Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
Total	of which: working capital at foreign branches					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	
of wich: vis-à-vis EU Member States ^{6,7}														
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
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	2021 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
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	2022 Q1
16,967	5,042	14,652	600,379	461,805	325,541	136,264	132,863	138,574	73,095	58,812	58,647	6,667	8,269	Q2
16,967	5,042	14,652	600,379	461,805	325,541	136,264	132,863	138,574	73,095	58,812	58,647	6,667	8,269	2022 June
17,063	5,055	11,882	630,689	487,331	348,517	138,814	135,899	143,358	78,426	57,452	57,287	7,480	8,757	July
17,239	5,212	12,456	638,724	493,030	349,395	143,635	139,562	145,694	80,202	58,012	57,844	7,480	9,877	Aug.
17,565	5,514	20,540	660,362	516,985	367,495	149,490	146,641	143,377	77,967	57,945	57,773	7,465	11,737	Sep.
28,658	5,619	12,949	691,025	546,705	399,417	147,288	144,438	144,320	78,311	58,685	58,500	7,324	8,602	Oct.
of which: vis-à-vis the euro area ⁶														
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
15,632	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	2021 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
14,283	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	2022 Q1
14,410	4,862	10,393	548,515	423,972	298,386	125,586	122,227	124,543	59,408	58,608	58,456	6,527	2,202	Q2
14,410	4,862	10,393	548,515	423,972	298,386	125,586	122,227	124,543	59,408	58,608	58,456	6,527	2,202	2022 June
14,455	4,878	7,556	578,322	449,022	322,365	126,657	123,787	129,300	64,609	57,251	57,097	7,440	3,206	July
14,619	5,023	6,578	577,996	446,389	313,957	132,432	128,417	131,607	66,355	57,812	57,655	7,440	2,857	Aug.
14,947	5,327	10,937	598,810	469,603	332,894	136,709	133,923	129,207	64,038	57,744	57,583	7,425	2,409	Sep.
26,034	5,425	5,433	617,089	487,204	352,149	135,055	132,294	129,885	64,171	58,430	58,256	7,284	2,309	Oct.
Assets and liabilities vis-à-vis emerging market economies and developing countries ^{6,8}														
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
8,721	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	2021 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
8,975	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	2022 Q1
9,110	7,202	3,930	200,557	190,417	153,261	37,156	36,188	10,140	6,973	1,452	1,347	1,715	43,185	Q2
9,110	7,202	3,930	200,557	190,417	153,261	37,156	36,188	10,140	6,973	1,452	1,347	1,715	43,185	2022 June
9,070	7,351	5,571	196,163	186,239	150,186	36,053	35,050	9,924	7,155	1,055	974	1,714	43,820	July
9,212	7,490	3,673	199,092	189,257	154,745	34,512	33,497	9,835	7,098	1,023	942	1,714	45,439	Aug.
9,347	7,627	4,786	203,771	193,831	160,841	32,990	31,951	9,940	7,174	1,042	964	1,724	47,057	Sep.
9,300	7,582	5,142	194,443	184,230	149,072	35,158	34,185	10,213	7,446	1,042	963	1,725	45,245	Oct.
Memo item: assets and liabilities vis-à-vis offshore banking centres														
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
4,114	3,496	-	71,540	68,680	49,665	19,015	19,009	2,860	1,252	1,608	1,608	-	371	2021 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
4,207	3,470	-	83,172	80,174	58,493	21,681	21,676	2,998	1,764	1,234	1,234	-	460	2022 Q1
4,335	3,608	-	79,140	75,605	55,870	19,735	19,730	3,535	2,297	1,238	1,238	-	485	Q2
4,335	3,608	-	79,140	75,605	55,870	19,735	19,730	3,535	2,297	1,238	1,238	-	485	2022 June
4,212	3,675	-	73,913	70,720	50,911	19,809	19,803	3,193	2,325	868	868	-	281	July
4,259	3,717	-	74,208	71,022	52,067	18,955	18,950	3,186	2,350	836	836	-	324	Aug.
4,419	3,875	-	74,507	71,150	54,282	16,868	16,863	3,357	2,498	859	859	-	545	Sep.
4,389	3,846	-	76,136	72,596	53,153	19,443	19,439	3,540	2,689	851	851	-	400	Oct.

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	September 2022	October 2022								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term 2	long-term	foreign banks 2	foreign non-banks	loans and advances 2	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	1,915,708	2,039,029	2,295,036	2,308,553	1,608,757	503,770	985,353	1,323,200	1,375,683	932,870	1,694,761	613,792
Countries in Europe	1,465,905	1,541,873	1,709,023	1,730,718	1,416,402	151,096	783,627	947,091	1,031,837	698,881	1,257,754	472,964
EU Member States 5	1,011,163	1,045,979	1,181,679	1,177,423	1,049,291	83,693	437,401	740,022	624,569	552,854	776,349	401,074
Euro area 5	909,319	940,699	1,070,413	1,070,659	967,179	79,194	409,375	661,284	560,899	509,760	718,981	351,678
Austria	56,036	59,832	66,204	66,804	64,750	1,211	15,288	51,516	31,379	35,425	41,967	24,837
Belgium	29,714	31,700	31,104	32,465	26,740	5,129	10,611	21,854	14,102	18,363	19,051	13,414
Cyprus	2,086	2,043	1,057	800	597	146	38	762	6	794	722	78
Estonia	297	349	385	393	392	.	31	362	97	296	167	226
Finland	22,807	20,224	24,163	23,213	21,804	1,020	4,720	18,493	13,298	9,915	8,988	14,225
France	227,983	254,846	339,376	346,349	328,246	14,589	184,366	161,983	258,083	88,266	258,318	88,031
Greece	19,901	18,894	21,067	20,548	18,969	1,566	3,919	16,629	3,388	17,160	19,499	1,049
Ireland	36,790	41,388	46,602	46,451	34,525	8,977	18,609	27,842	9,938	36,513	27,568	18,883
Italy	78,715	73,890	89,281	87,983	76,013	10,179	42,478	45,505	48,112	39,871	60,776	27,207
Latvia	1,519	1,286	790	820	820	.	41	779	8	812	154	666
Lithuania	1,025	1,159	1,175	1,215	1,215	.	49	1,166	.	1,215	316	899
Luxembourg 6	167,050	190,845	196,153	195,405	165,811	19,421	49,656	145,749	68,268	127,137	128,560	66,845
Malta	1,717	2,210	2,089	2,122	1,213	903	1,164	958	1,262	860	1,766	356
Netherlands	162,705	147,852	145,594	142,104	131,956	7,550	47,363	94,741	66,873	75,231	98,276	43,828
Portugal	7,802	6,627	6,607	6,380	6,082	283	1,938	4,442	2,980	3,400	4,273	2,107
Slovakia	4,502	4,032	4,835	5,163	3,893	897	1,860	3,303	2,661	2,502	2,540	2,623
Slovenia	2,253	1,672	1,755	1,782	1,782	.	163	1,619	158	1,624	433	1,349
Spain	70,246	67,216	75,088	73,105	64,891	7,245	23,909	49,196	38,003	35,102	42,476	30,629
Other EU Member States 5	101,844	105,280	111,266	106,764	82,112	4,499	28,026	78,738	63,670	43,094	57,368	49,396
Bulgaria	804	979	784	814	592	37	252	562	.	.	457	357
Croatia	747	739	2,023	1,739	1,317	309	1,150	589	1,071	668	1,379	360
Czechia	8,504	11,863	7,039	6,855	5,234	38	3,272	3,583	4,078	2,777	5,983	872
Denmark	15,505	13,041	15,057	14,462	11,952	1,356	5,087	9,375	7,848	6,614	8,028	6,434
Hungary	2,916	3,271	7,177	6,656	4,662	508	4,425	2,231	3,773	2,883	5,587	1,069
Poland	20,909	24,559	27,443	26,577	20,724	475	7,553	19,024	11,305	15,272	19,272	7,305
Romania	2,612	1,978	1,802	1,768	1,615	41	282	1,486	133	1,635	677	1,091
Sweden	32,310	33,400	35,276	33,832	26,207	1,195	5,658	28,174	21,205	12,627	14,879	18,953
EU institutions	17,537	15,450	14,665	14,061	9,809	540	347	13,714	.	.	1,106	12,955
Other European countries 5	454,742	495,894	527,344	553,295	367,111	67,403	346,226	207,069	407,268	146,027	481,405	71,890
Guernsey	2,483	1,806	1,791	1,737	355	278	757	980	19	1,718	1,703	34
Iceland	469	440	518	526	416	104	7	519	66	460	281	245
Isle of Man	1,095	1,431	1,295	1,250	910	289	98	1,152	.	1,250	1,239	11
Jersey	6,346	7,125	7,616	8,292	3,075	309	2,579	5,713	5	8,287	7,664	628
Liechtenstein	709	617	712	763	481	222	194	569	58	705	536	227
Norway	27,280	27,245	28,674	27,905	23,568	3,013	3,122	24,783	23,587	4,318	6,560	21,345
Russian Federation	6,864	6,028	4,982	5,056	3,304	1,429	504	4,552	979	4,077	4,861	195
Switzerland	49,825	56,782	58,606	63,702	22,335	7,994	37,695	26,007	33,309	30,393	59,677	4,025
Turkey	15,553	15,399	16,715	16,024	11,497	4,276	3,180	12,844	4,202	11,822	15,424	600
Ukraine	621	553	699	715	711	.	25	690	28	687	709	6
United Kingdom	341,837	376,946	404,000	425,610	298,769	49,479	297,592	128,018	344,233	81,377	381,091	44,519
Remaining European countries	1,660	1,522	1,736	1,715	1,690	.	473	1,242	782	933	1,660	55
Countries in Africa	16,495	18,059	18,871	18,492	9,589	7,790	.	.	.	.	17,799	693
Algeria	39	53	49	80	35	45	80	0	80	0	80	.
Cameroon	68	138	165	183	121	.	47	136	44	139	183	.
Cote d'Ivoire	752	925	914	923	923	.	663	260	60	863	.	.
Egypt	4,547	4,459	3,984	4,043	3,081	961	660	3,383	560	3,483	3,511	532
Ghana	365	684	663	808	555	253	454	354	68	740	808	.
Kenya	223	245	232	228	192	36	34	194	38	190	228	.
Liberia	3,332	3,929	4,225	4,005	81	3,924	13	3,992	.	4,005	.	.
Libya	3	18	23	18	9	.	.	.	.	.	18	.
Morocco	1,527	1,671	1,566	1,575	1,465	109	78	1,497	89	1,486	1,566	9
Nigeria	821	833	1,104	1,160	339	812	704	456	936	224	1,160	0
South Africa	2,043	1,733	2,024	1,626	364	359	257	1,369	594	1,032	1,496	130
Tunisia	582	712	908	908	904	.	34	874	10	898	908	.
Zimbabwe	84	87	91	91	80	.	90	1	.	91	91	.
Remaining countries in Africa	2,109	2,572	2,923	2,844	1,440	1,209	498	2,346	438	2,406	2,827	17

* 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	September 2022	October 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	1,591,181	1,599,140	1,165,896	313,274	1,345,387	253,753	1,197,626	401,514	5,381	All countries	
831,624	953,566	1,257,763	1,288,966	1,040,524	149,369	1,081,791	207,175	976,942	312,024	3,841	Countries in Europe	
465,918	517,835	660,362	691,025	570,069	83,468	546,705	144,320	485,052	205,973	2,617	EU Member States 5	
407,986	451,559	598,810	617,089	508,908	76,356	487,204	129,885	423,604	193,485	2,249	Euro area 5	
21,764	16,584	20,913	20,393	17,651	2,087	16,645	3,748	8,761	11,632	287	Austria	
33,455	28,748	39,821	37,226	30,634	3,911	27,800	9,426	29,398	7,828	145	Belgium	
1,860	1,770	3,105	3,080	1,288	1,666	3,079	1	408	2,672	22	Cyprus	
94	107	167	178	71	100	178	0	25	153	1	Estonia	
1,352	1,557	4,726	3,916	3,702	207	3,889	27	1,733	2,183	11	Finland	
86,740	91,986	129,420	156,070	148,910	6,082	129,164	26,906	136,568	19,502	374	France	
7,945	7,070	5,706	5,543	3,931	1,489	5,369	174	1,430	4,113	630	Greece	
39,274	50,463	68,533	68,634	62,158	2,903	63,872	4,762	53,384	15,250	30	Ireland	
28,807	35,239	37,502	33,842	30,654	2,432	26,774	7,068	27,204	6,638	207	Italy	
107	129	182	186	164	19	185	1	24	162	3	Latvia	
134	153	258	276	229	25	272	4	45	231	3	Lithuania	
104,783	128,120	171,292	168,998	110,494	40,116	126,793	42,205	98,943	70,055	84	Luxembourg 6	
625	1,148	1,685	1,587	990	471	1,586	1	210	1,377	8	Malta	
60,760	65,043	84,177	85,502	71,110	11,683	53,826	31,676	41,318	44,184	180	Netherlands	
1,901	2,154	2,202	1,811	1,438	212	1,804	7	996	815	51	Portugal	
219	193	1,213	1,162	1,144	8	1,157	5	21	1,141	6	Slovakia	
780	464	504	492	470	7	465	27	77	415	15	Slovenia	
17,386	20,615	26,960	27,629	23,483	2,761	23,782	3,847	22,495	5,134	192	Spain	
57,932	66,276	61,552	73,936	61,161	7,112	59,501	14,435	61,448	12,488	368	Other EU Member States 5	
584	487	1,142	1,306	1,171	92	1,298	8	.	.	18	Bulgaria	
919	750	2,526	2,211	1,731	410	2,204	7	1,809	402	53	Croatia	
2,408	1,935	2,569	2,492	2,162	102	2,295	197	787	1,705	73	Czechia	
30,531	33,865	19,734	18,255	14,863	3,075	18,091	164	12,909	5,346	41	Denmark	
1,459	1,659	1,647	1,944	1,591	107	1,800	144	947	997	36	Hungary	
1,944	4,926	10,492	9,106	6,032	508	9,090	16	7,608	1,498	52	Poland	
1,135	824	1,664	1,455	1,304	90	1,453	2	1,248	207	13	Romania	
9,322	12,994	11,958	27,537	23,880	1,525	22,625	4,912	25,524	2,013	82	Sweden	
9,630	8,836	9,820	9,630	8,427	1,203	645	8,985	.	.	-	EU institutions	
365,706	435,731	597,401	597,941	470,455	65,901	535,086	62,855	491,890	106,051	1,224	Other European countries 5	
350	261	346	364	143	118	.	.	182	182	0	Guernsey	
212	67	205	217	164	47	217	0	.	.	3	Iceland	
224	94	226	295	77	206	295	.	.	.	0	Isle of Man	
195	259	253	288	172	51	.	.	12	276	0	Jersey	
1,148	907	1,363	1,309	841	256	1,263	46	693	616	5	Liechtenstein	
2,835	1,231	5,420	4,291	2,738	1,177	4,277	14	1,807	2,484	17	Norway	
5,563	4,478	6,600	6,760	5,163	1,123	5,766	994	3,268	3,492	79	Russian Federation	
36,432	40,028	57,746	57,515	31,705	21,283	50,066	7,449	27,535	29,980	749	Switzerland	
2,841	3,011	4,969	4,542	2,587	1,771	3,792	750	1,766	2,776	36	Turkey	
1,403	1,282	2,786	2,972	1,852	1,089	2,971	1	2,783	189	14	Ukraine	
311,912	381,782	514,425	516,729	422,876	38,461	463,196	53,533	451,325	65,404	247	United Kingdom	
2,591	2,331	3,062	2,659	2,137	319	2,608	51	2,276	383	74	Remaining European countries	
11,733	11,084	16,247	15,396	4,537	9,921	15,333	63	11,802	3,594	207	Countries in Africa	
307	281	325	310	255	55	310	0	239	71	5	Algeria	
40	31	29	34	34	.	34	0	11	23	3	Cameroon	
22	44	46	76	75	.	.	.	74	2	0	Cote d'Ivoire	
1,601	1,348	1,738	1,532	698	788	1,494	38	635	897	26	Egypt	
143	150	137	120	92	26	120	0	94	26	1	Ghana	
480	398	591	428	129	4	.	.	399	29	3	Kenya	
351	531	694	707	55	642	.	.	10	697	0	Liberia	
1,741	1,912	4,808	4,614	133	4,324	4,614	0	3,883	731	3	Libya	
264	245	391	622	614	4	622	0	574	48	3	Morocco	
316	462	564	671	302	315	671	0	617	54	5	Nigeria	
2,682	3,030	2,140	1,961	747	1,147	1,954	7	1,472	489	106	South Africa	
364	249	428	218	198	17	218	0	118	100	11	Tunisia	
42	63	79	52	21	31	.	.	45	7	1	Zimbabwe	
3,380	2,340	4,277	4,051	1,184	2,567	4,037	14	3,631	420	40	Remaining countries in Africa	

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

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

V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents ¹											
	December 2020	December 2021	September 2022	October 2022								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term ²	long-term	foreign banks ²	foreign non-banks	loans and advances ²	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
Countries in America	268,769	317,106	391,500	390,289	82,063	298,343	138,769	251,520	249,026	141,263	296,990	93,299
Argentina	603	609	670	631	31	597	69	562	39	592	625	6
Bahamas	985	1,286	1,887	1,831	150	1,671	1,686	145	1,638	193	1,831	-
Bermuda	3,425	3,566	3,928	3,771	306	3,073	102	3,669	-	3,771	3,781	-10
Bolivia, Plurinational State of	78	30	23	23	2	21	20	3	-	-	23	-
Brazil	2,727	2,390	2,776	2,800	852	1,924	962	1,838	1,564	1,236	2,559	241
British Virgin Islands	1,384	1,376	1,265	1,260	291	742	90	1,170	-	-	801	459
Canada	31,004	31,823	37,461	38,045	27,675	4,944	2,772	35,273	26,610	11,435	7,216	30,829
Cayman Islands	49,534	47,797	53,184	54,602	11,443	42,498	20,166	34,436	38,563	16,039	51,271	3,331
Chile	1,762	1,964	2,106	2,043	556	1,486	102	1,941	209	1,834	1,675	368
Columbia	1,471	1,619	2,150	2,167	1,361	806	270	1,897	243	1,924	2,157	10
Cuba	68	58	56	54	54	-	6	48	32	22	-	-
Curacao ⁷	618	225	90	89	74	15	3	86	-	-	10	79
Ecuador	79	457	309	253	9	244	217	36	-	-	-	-
Guatemala	193	215	260	368	9	357	243	125	-	-	368	-
Mexico	2,935	2,890	3,070	3,109	697	2,140	451	2,658	1,149	1,960	2,680	429
Panama	1,198	1,189	1,263	1,289	531	752	189	1,100	133	1,156	1,288	1
Paraguay	64	94	223	243	20	221	150	93	-	-	-	-
Peru	903	1,008	1,366	1,408	386	1,011	209	1,199	321	1,087	1,380	28
United States of America	168,561	217,269	277,935	274,848	37,356	234,715	110,649	164,199	177,427	97,421	217,437	57,411
Uruguay	432	425	453	450	56	394	10	440	-	-	-	-
Venezuela, Bolivarian Republic	16	22	99	92	81	11	7	85	-	92	20	72
Remaining countries in America	729	794	926	913	123	721	396	517	347	566	868	45
Countries in Asia	125,474	122,275	126,148	121,102	65,539	38,359	54,897	66,205	74,096	47,006	104,497	16,605
Bahrain	1,346	1,174	1,287	1,267	121	1,143	310	957	674	593	-	-
China, People's Republic of ⁸	12,397	13,672	15,083	15,245	10,256	2,782	9,185	6,060	11,219	4,026	13,575	1,670
Hong Kong	20,085	20,132	16,627	16,125	9,659	4,232	10,062	6,063	13,685	2,440	14,915	1,210
India	9,170	9,051	9,525	9,336	4,058	2,208	899	8,437	4,272	5,064	6,893	2,443
Indonesia	3,863	4,077	4,756	4,517	3,404	723	355	4,162	501	4,016	4,363	154
Iran	490	557	488	516	473	-	291	225	329	187	-	-
Iraq	336	414	479	484	436	-	9	475	-	-	484	-
Israel	842	887	1,089	1,158	740	220	367	791	237	921	940	218
Japan	22,339	14,914	16,018	14,151	10,524	2,011	7,039	7,112	8,074	6,077	11,369	2,782
Jordan	611	689	689	726	638	69	77	649	69	657	-	-
Kazakhstan	169	132	121	120	120	0	11	109	4	116	116	4
Korea, Republic of	4,189	3,902	5,141	4,942	1,497	2,512	1,125	3,817	3,071	1,871	3,002	1,940
Kuwait	1,254	1,158	1,504	1,478	102	1,356	373	1,105	442	1,036	1,478	-
Lebanon	7	7	5	4	4	-	0	4	0	4	4	-
Malaysia	348	367	411	512	163	336	84	428	281	231	264	248
Myanmar	36	24	22	26	26	-	-	-	-	-	26	-
Pakistan	61	117	118	117	55	49	51	66	65	52	-	-
Philippines	377	369	458	505	34	363	285	220	327	178	438	67
Qatar	3,193	2,665	2,586	2,506	457	1,935	723	1,783	1,407	1,099	2,274	232
Saudi Arabia	1,618	1,920	2,139	2,170	396	1,721	727	1,443	696	1,474	2,027	143
Singapore	26,538	31,019	32,148	29,992	17,851	8,271	19,200	10,792	23,211	6,781	26,366	3,626
Sri Lanka	279	114	82	82	8	-	-	74	8	8	-	-
Syria	1	0	0	0	0	-	0	0	-	0	0	-
Taiwan	3,710	3,162	1,774	1,878	163	310	555	1,323	258	1,620	608	1,270
Thailand	1,092	745	685	689	111	51	599	90	586	103	679	10
Turkmenistan	292	242	207	201	193	-	-	-	-	-	201	-
United Arab Emirates	3,954	3,465	4,113	3,844	609	2,936	890	2,954	1,176	2,668	3,495	349
Uzbekistan	942	1,357	1,495	1,441	1,077	364	433	1,008	1,287	154	-	-
Vietnam	1,282	1,523	1,435	1,444	472	969	125	1,319	347	1,097	-	-
Remaining countries in Asia	4,653	4,420	5,663	5,626	1,892	3,718	1,106	4,520	1,785	3,841	5,594	32
Countries in Oceania	23,502	22,732	27,214	25,946	17,362	4,406	3,229	22,717	16,399	9,547	14,629	11,317
Australia	18,963	17,553	21,268	20,061	15,318	768	3,113	16,948	15,843	4,218	10,706	9,355
Marshall Islands	2,741	3,099	3,654	3,613	8	3,605	32	3,581	-	3,613	3,611	2
New Zealand	1,796	2,079	2,259	2,240	2,036	-	82	2,158	-	-	280	1,960
Papua New Guinea	0	0	0	0	0	-	0	0	0	0	0	0
Remaining countries in Oceania	2	1	33	32	0	-	2	30	-	-	32	-
Countries not identifiable	1	1	2	1	1	-	-	-	-	-	1	-
International organisations ⁹	15,562	16,983	22,278	22,005	17,801	3,776	1,200	20,805	1,389	20,616	3,091	18,914

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	September 2022	October 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	153,325	144,102	69,150	73,166	107,861	36,241	82,497	61,605	914	Countries in America	
411	381	383	389	220	165	387	2	33	356	29	Argentina	
428	302	408	389	152	195	356	33	299	90	0	Bahamas	
140	176	307	277	100	162	.	.	.	.	0	Bermuda
103	89	91	84	52	32	82	2	21	63	5	Bolivia, Plurinational State of	
1,162	750	1,224	1,257	1,071	151	1,150	107	795	462	54	Brazil	
778	1,150	1,384	1,325	208	1,016	.	.	.	.	.	British Virgin Islands
2,534	1,235	2,354	1,714	1,205	442	1,481	233	933	781	98	Canada	
19,016	30,476	33,150	35,752	19,009	16,707	35,480	272	21,245	14,507	0	Cayman Islands	
336	389	305	283	183	97	275	8	90	193	18	Chile	
124	104	139	123	103	20	120	3	42	81	7	Columbia	
93	115	86	57	53	-	57	0	52	5	0	Cuba	
811	137	51	33	26	3	.	.	.	.	0	Curacao 7
158	797	120	121	34	85	120	1	81	40	3	Ecuador	
81	60	148	123	48	75	.	.	65	58	.	Guatemala	
705	663	1,338	1,314	922	276	1,311	3	746	568	28	Mexico	
321	761	498	506	182	321	503	3	102	404	0	Panama	
127	62	124	141	71	70	140	1	71	70	6	Paraguay	
105	157	196	183	135	46	183	0	87	96	5	Peru	
62,252	102,098	110,021	99,095	44,946	52,866	64,117	34,978	57,370	41,725	637	United States of America	
313	259	371	323	90	228	323	0	66	257	2	Uruguay	
106	92	81	83	61	22	83	0	7	76	10	Venezuela, Bolivarian Republic	
418	378	546	530	279	187	530	0	355	175	10	Remaining countries in America	
82,645	95,988	141,327	132,218	43,927	75,211	122,946	9,272	122,381	9,837	344	Countries in Asia	
216	216	916	723	243	471	647	76	700	23	2	Bahrain	
13,912	17,058	22,365	16,596	9,782	3,672	12,770	3,826	15,469	1,127	56	China, People's Republic of 8	
9,764	11,018	18,655	19,805	7,476	10,514	18,631	1,174	19,089	716	9	Hong Kong	
1,647	1,302	1,711	1,260	1,088	167	855	405	957	303	13	India	
313	310	421	605	594	10	605	0	522	83	4	Indonesia	
2,877	2,408	2,761	2,769	2,761	6	2,463	306	2,581	188	17	Iran	
951	764	5,383	5,410	3,465	1,942	5,410	0	5,357	53	1	Iraq	
674	562	898	1,142	663	371	1,117	25	671	471	44	Israel	
6,090	5,492	8,763	10,587	2,342	2,781	9,399	1,188	8,143	2,444	50	Japan	
731	804	770	864	369	477	864	0	799	65	4	Jordan	
272	270	1,076	794	389	380	794	0	621	173	6	Kazakhstan	
1,237	1,016	2,878	2,295	1,346	882	1,848	447	2,144	151	8	Korea, Republic of	
682	247	793	341	158	181	328	13	239	102	5	Kuwait	
477	829	911	877	316	519	877	0	706	171	4	Lebanon	
190	261	239	217	174	21	216	1	120	97	8	Malaysia	
7	3	4	5	5	-	.	.	3	2	0	Myanmar	
139	183	207	181	121	57	.	.	72	109	2	Pakistan	
483	381	478	407	341	65	406	1	322	85	6	Philippines	
469	294	896	404	210	112	404	0	352	52	2	Qatar	
707	598	1,379	1,840	929	831	1,834	6	1,682	158	8	Saudi Arabia	
8,687	12,159	16,583	14,660	4,175	10,049	13,290	1,370	13,316	1,344	15	Singapore	
49	36	148	227	90	115	227	0	212	15	1	Sri Lanka	
66	65	62	63	63	0	63	0	34	29	3	Syria	
873	2,704	2,275	2,355	762	1,136	2,279	76	2,211	144	11	Taiwan	
623	545	480	507	399	64	464	43	246	261	27	Thailand	
23,799	27,696	35,226	35,453	1,699	33,694	.	.	35,446	7	1	Turkmenistan	
1,540	3,695	5,484	3,428	1,883	1,471	3,361	67	2,279	1,149	21	United Arab Emirates	
926	1,062	2,708	2,267	353	1,691	2,267	0	2,240	27	0	Uzbekistan	
938	830	1,184	933	461	472	746	187	866	67	3	Vietnam	
3,306	3,180	5,673	5,203	1,270	3,060	5,152	51	4,982	221	13	Remaining countries in Asia	
5,033	6,921	11,154	9,758	2,656	2,321	9,715	43	3,662	6,096	75	Countries in Oceania	
3,935	5,421	8,921	7,470	2,425	280	7,428	42	3,632	3,838	63	Australia	
914	1,366	2,050	2,139	95	2,036	2,139	-	-	2,139	-	Marshall Islands	
171	123	173	138	126	4	.	.	.	.	11	New Zealand
1	0	1	0	0	0	0	0	.	0	0	Papua New Guinea	
12	11	9	11	10	1	.	.	.	.	1	Remaining countries in Oceania
60	47	75	76	66	9	.	.	76	0	0	Countries not identifiable	
6,128	5,328	11,290	8,624	5,036	3,277	.	.	266	8,358	0	International organisations 9	

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
Assets and liabilities, total 2												
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 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
2022 Q1	833,739	276,163	266,436	17,636	182,640	82,505	8,359	616,321	181,864	392,965	18,639	22,853
Q2	823,710	252,126	275,896	17,738	193,874	75,796	8,280	580,103	162,865	375,446	19,309	22,483
2022 Apr.	831,419	260,322	274,963	18,430	187,205	81,931	8,568	614,629	182,650	389,172	19,530	23,277
May	823,001	251,756	276,004	17,185	189,546	79,568	8,942	614,512	177,123	394,652	18,807	23,930
June	823,710	252,126	275,896	17,738	193,874	75,796	8,280	580,103	162,865	375,446	19,309	22,483
July	843,491	266,570	277,148	18,906	197,871	73,915	9,081	579,310	156,190	380,128	19,816	23,176
Aug.	849,695	258,166	286,802	19,308	200,174	75,481	9,764	572,138	149,615	379,282	19,552	23,689
Sep.	847,175	254,225	278,068	26,780	201,428	76,687	9,987	584,831	156,726	378,325	25,072	24,708
of which: denominated in euro 2												
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 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
2022 Q1	201,994	48,118	65,820	2,189	69,255	14,862	1,750	157,050	32,488	112,480	1,042	11,040
Q2	181,058	39,974	56,854	2,104	69,115	11,767	1,244	146,484	30,327	106,017	1,141	8,999
2022 Apr.	192,470	44,751	61,605	2,238	69,000	13,594	1,282	154,098	35,335	106,660	1,141	10,962
May	193,147	46,584	59,909	2,503	69,319	13,568	1,264	157,058	34,213	110,693	1,212	10,940
June	181,058	39,974	56,854	2,104	69,115	11,767	1,244	146,484	30,327	106,017	1,141	8,999
July	178,916	39,647	56,759	2,421	68,870	9,690	1,529	149,083	28,000	110,431	1,622	9,030
Aug.	181,247	36,452	63,326	2,601	68,364	8,923	1,581	148,214	26,111	111,582	1,420	9,101
Sep.	172,093	26,454	62,896	2,662	68,045	10,535	1,501	151,762	27,461	113,647	1,444	9,210
denominated in US dollar 2												
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 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
2022 Q1	446,034	165,579	144,325	12,993	82,712	34,378	6,047	331,174	103,622	203,607	16,200	7,745
Q2	457,652	149,897	160,994	13,185	94,829	32,158	6,589	309,792	95,566	188,848	16,215	9,163
2022 Apr.	448,932	150,804	155,222	13,505	87,723	35,038	6,640	332,169	104,521	202,816	16,626	8,206
May	444,106	144,853	155,695	12,335	90,154	33,955	7,114	329,588	103,863	201,224	15,658	8,843
June	457,652	149,897	160,994	13,185	94,829	32,158	6,589	309,792	95,566	188,848	16,215	9,163
July	479,777	165,514	162,497	14,036	98,902	31,835	6,993	307,506	93,674	187,424	16,528	9,880
Aug.	488,447	165,908	166,025	13,774	101,554	33,562	7,624	305,218	90,031	188,328	16,456	10,403
Sep.	492,292	167,576	157,459	21,070	104,434	33,824	7,929	308,073	92,495	182,703	21,808	11,067
Assets and liabilities vis-à-vis industrial countries 3,4												
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 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
2022 Q1	700,049	249,934	213,566	9,549	161,038	57,562	8,400	475,179	123,750	315,114	16,776	19,539
Q2	683,092	224,287	218,192	9,463	171,877	51,358	7,915	442,532	109,872	297,641	16,754	18,265
2022 Apr.	688,777	232,929	215,776	9,918	165,607	55,897	8,650	475,612	125,105	313,253	17,374	19,880
May	678,549	224,640	213,739	9,425	167,634	54,714	8,397	467,341	119,180	311,507	16,357	20,297
June	683,092	224,287	218,192	9,463	171,877	51,358	7,915	442,532	109,872	297,641	16,754	18,265
July	701,871	241,047	216,804	10,113	175,227	49,969	8,711	440,250	105,396	299,075	17,237	18,542
Aug.	706,919	233,033	225,943	11,076	176,498	50,868	9,501	432,476	100,365	296,359	17,105	18,647
Sep.	698,483	227,641	213,111	18,520	176,910	52,442	9,859	441,735	106,602	293,240	22,478	19,415

* 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	
of which: vis-à-vis EU Member States 4,5												
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 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
2022 Q1	167,765	31,156	55,256	2,827	63,649	13,905	972	178,339	14,954	148,306	1,520	13,559
Q2	159,669	28,148	53,203	2,489	64,193	10,717	919	169,742	13,405	143,450	1,422	11,465
2022 Apr.	163,584	26,577	55,836	3,052	63,758	13,319	1,042	173,526	14,511	143,998	1,462	13,555
May	164,218	29,135	54,036	2,883	64,457	12,564	1,143	172,246	13,632	143,762	1,322	13,530
June	159,669	28,148	53,203	2,489	64,193	10,717	919	169,742	13,405	143,450	1,422	11,465
July	157,809	27,869	53,424	2,477	64,066	9,010	963	170,492	11,820	145,655	1,347	11,670
Aug.	156,045	25,814	55,138	2,295	63,209	8,640	949	172,570	12,919	146,716	1,104	11,831
Sep.	147,492	16,577	54,926	2,273	63,346	9,373	997	171,480	12,767	145,620	1,172	11,921
of which: vis-à-vis the euro area 4												
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 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
2022 Q1	158,411	27,577	53,088	2,827	61,498	12,437	984	166,949	13,913	138,717	1,356	12,963
Q2	149,960	24,389	51,337	2,489	62,017	8,797	931	158,065	12,239	133,685	1,287	10,854
2022 Apr.	154,226	22,970	53,734	3,052	61,709	11,707	1,054	162,087	13,654	134,228	1,302	12,903
May	154,762	25,490	52,055	2,883	62,279	10,900	1,155	160,813	12,913	133,810	1,175	12,915
June	149,960	24,389	51,337	2,489	62,017	8,797	931	158,065	12,239	133,685	1,287	10,854
July	149,122	25,235	51,350	2,477	61,982	7,103	975	158,981	11,008	135,664	1,215	11,094
Aug.	146,986	23,012	52,867	2,295	61,161	6,690	961	161,050	12,267	136,594	971	11,218
Sep.	138,299	13,631	52,616	2,273	61,374	7,397	1,008	159,500	12,106	135,118	1,045	11,231
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
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 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
2022 Q1	131,697	26,090	52,870	8,060	21,552	23,166	-41	139,823	58,114	76,532	1,863	3,314
Q2	138,898	27,691	57,704	8,246	21,947	22,945	365	136,280	52,993	76,514	2,555	4,218
2022 Apr.	140,562	27,246	59,187	8,484	21,548	24,179	-82	137,363	57,545	74,265	2,156	3,397
May	142,520	26,971	62,265	7,732	21,862	23,145	545	145,784	57,943	81,758	2,450	3,633
June	138,898	27,691	57,704	8,246	21,947	22,945	365	136,280	52,993	76,514	2,555	4,218
July	139,846	25,381	60,344	8,764	22,594	22,393	370	137,854	50,794	79,847	2,579	4,634
Aug.	140,985	24,989	60,859	8,232	23,626	23,016	263	138,585	49,250	81,846	2,447	5,042
Sep.	146,969	26,436	64,957	8,260	24,468	22,720	128	141,454	50,124	83,443	2,594	5,293
Memo item: assets and liabilities vis-à-vis offshore banking centres												
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 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
2022 Q1	76,906	14,112	40,675	5,988	10,542	5,996	-407	93,961	33,398	57,280	1,256	2,027
Q2	82,472	14,450	44,107	6,275	11,711	.	.	92,585	28,495	59,825	1,574	2,691
2022 Apr.	83,965	14,760	45,927	6,429	10,728	6,516	-395	95,599	34,054	58,121	1,380	2,044
May	81,951	14,504	44,269	5,825	11,441	5,808	104	95,989	32,781	59,495	1,448	2,265
June	82,472	14,450	44,107	6,275	11,711	.	.	92,585	28,495	59,825	1,574	2,691
July	83,006	12,290	45,867	6,635	12,121	6,024	69	91,549	27,840	59,276	1,549	2,884
Aug.	85,699	12,867	48,093	6,260	12,393	.	.	95,380	28,683	61,994	1,479	3,224
Sep.	88,016	13,739	50,094	6,128	12,499	5,516	40	96,522	28,107	63,481	1,525	3,409

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

Claims on non-residents														
End of reporting period	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes	
	Total	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
All foreign branches														
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 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
2022 Q1	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
Q2	823,710	181,058	457,652	31,468	63,416	158,390	93,736	113,167	162,729	5,705	12,033	144,295	49,579	75,796
2022 June	823,710	181,058	457,652	31,468	63,416	158,390	93,736	113,167	162,729	5,705	12,033	144,295	49,579	75,796
July	843,491	178,916	479,777	30,936	66,261	175,394	91,176	113,882	163,266	6,355	12,551	147,854	50,017	73,915
Aug.	849,695	181,247	488,447	29,141	63,180	171,179	86,987	115,826	170,976	7,159	12,149	149,974	50,200	75,481
Sep.	847,175	172,093	492,292	28,918	63,855	163,252	90,973	108,203	169,865	7,620	19,160	149,887	51,541	76,687
Foreign branches in the euro area ²														
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 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
2022 Q1	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
Q2	137,960	95,430	33,132	819	3,589	17,388	12,866	22,873	20,878	1,320	636	49,230	11,316	921
2022 June	137,960	95,430	33,132	819	3,589	17,388	12,866	22,873	20,878	1,320	636	49,230	11,316	921
July	140,679	96,055	33,987	726	4,570	17,937	13,666	23,731	21,329	1,351	541	49,519	11,033	978
Aug.	139,549	95,126	35,560	699	3,689	16,078	12,637	25,551	21,109	1,354	509	49,240	11,284	1,204
Sep.	132,376	85,190	38,285	667	4,161	6,130	14,484	25,273	22,014	1,356	536	49,280	11,460	1,272
of which: in Luxembourg														
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 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
2022 Q1	65,437	28,554	25,858	459	2,990	9,709	12,180	8,364	21,150	.	639	2,124	7,606	2,355
Q2	57,346	25,971	24,289	645	2,468	9,756	9,934	8,893	17,241	.	573	2,271	7,120	266
2022 June	57,346	25,971	24,289	645	2,468	9,756	9,934	8,893	17,241	.	573	2,271	7,120	266
July	58,683	25,426	24,892	615	3,492	9,785	10,490	9,503	17,769	.	478	2,279	6,731	.
Aug.	57,138	24,291	25,890	602	2,714	9,042	9,699	9,854	17,184	.	451	2,291	6,927	.
Sep.	52,214	18,071	27,108	567	3,234	2,437	11,030	9,803	17,488	.	467	2,298	6,917	.
Foreign branches in the United Kingdom														
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 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
2022 Q1	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
Q2	271,373	67,003	123,877	9,989	56,296	21,908	31,062	27,605	107,421	1,277	5,658	19,806	16,321	38,974
2022 June	271,373	67,003	123,877	9,989	56,296	21,908	31,062	27,605	107,421	1,277	5,658	19,806	16,321	38,974
July	267,369	64,203	123,264	8,750	58,329	20,915	28,901	28,021	106,961	1,710	5,958	20,371	15,697	36,983
Aug.	268,583	68,921	122,239	8,667	56,110	19,459	26,146	26,941	113,674	2,208	5,803	19,931	15,055	37,022
Sep.	265,678	69,017	117,627	9,512	56,534	18,242	27,816	24,390	110,556	2,529	7,073	18,657	15,465	38,607
Foreign branches in the United States of America														
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 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
2022 Q1	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
Q2	250,489	2,798	241,535	476	2,066	91,948	20,020	41,066	10,978	.	3,581	62,624	8,069	10,506
2022 June	250,489	2,798	241,535	476	2,066	91,948	20,020	41,066	10,978	.	3,581	62,624	8,069	10,506
July	272,324	3,240	262,653	630	2,151	108,038	21,239	40,872	11,986	.	4,010	65,362	8,287	10,743
Aug.	279,729	3,102	270,132	724	2,276	111,323	20,951	40,585	13,344	.	3,762	67,927	8,568	11,361
Sep.	286,902	3,480	276,873	776	2,196	114,014	21,895	36,330	13,600	.	9,343	69,373	8,749	11,532

* 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

Shares and participating interests	Liabilities to non-residents 1														End of reporting period
	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		
All foreign branches															
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	
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	2021 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	
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	2022 Q1	
8,280	580,103	146,484	309,792	18,763	42,801	65,298	97,567	168,708	206,738	5,134	14,175	13,795	8,688	Q2	
8,280	580,103	146,484	309,792	18,763	42,801	65,298	97,567	168,708	206,738	5,134	14,175	13,795	8,688	2022 June	
9,081	579,310	149,083	307,506	18,079	42,665	61,197	94,993	167,774	212,354	5,211	14,605	13,785	9,391	July	
9,764	572,138	148,214	305,218	17,854	39,628	58,884	90,731	172,135	207,147	5,207	14,345	13,796	9,893	Aug.	
9,987	584,831	151,762	308,073	21,325	41,623	60,017	96,709	168,670	209,655	5,204	19,868	14,486	10,222	Sep.	
Foreign branches in the Euro area 2															
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	
408	96,208	65,810	22,189	774	3,246	3,496	2,016	65,251	14,078	604	743	7,267	2,753	2021 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	
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	2022 Q1	
532	171,519	85,989	61,958	1,852	8,692	3,983	3,899	87,552	66,526	714	577	5,310	2,958	Q2	
532	171,519	85,989	61,958	1,852	8,692	3,983	3,899	87,552	66,526	714	577	5,310	2,958	2022 June	
594	176,919	89,408	60,936	1,883	9,781	2,985	5,102	88,587	70,521	722	602	5,325	3,075	July	
583	177,197	90,583	63,305	1,600	8,857	4,241	3,878	89,726	69,559	559	700	5,364	3,170	Aug.	
571	177,554	91,510	60,683	1,953	11,060	4,429	6,395	88,122	68,662	690	676	5,462	3,118	Sep.	
of which: in Luxembourg															
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	
.	45,129	20,514	17,907	631	2,734	1,402	1,608	28,080	10,066	.	394	2,952	.	2021 Q3	
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	Q4	
.	118,225	40,459	56,292	1,463	8,028	1,920	3,610	46,829	61,857	.	388	2,970	.	2022 Q1	
.	110,416	36,064	54,291	1,596	7,089	1,788	3,239	43,232	60,267	.	329	845	.	Q2	
.	110,416	36,064	54,291	1,596	7,089	1,788	3,239	43,232	60,267	.	329	845	.	2022 June	
395	114,694	39,582	52,403	1,496	7,985	2,183	4,547	43,471	62,569	.	349	844	.	July	
401	113,121	38,370	55,227	1,363	7,065	1,966	3,383	43,901	61,945	.	347	846	.	Aug.	
408	114,169	40,239	51,757	1,764	9,666	2,235	5,700	42,672	61,609	432	338	854	329	Sep.	
Foreign branches in the United Kingdom															
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	
6,384	190,319	49,794	96,408	.	28,613	30,888	39,885	22,824	91,429	.	.	896	971	2021 Q3	
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	Q4	
1,900	210,316	48,431	116,941	.	30,312	32,664	44,000	22,611	106,971	.	.	701	1,181	2022 Q1	
1,341	193,743	46,368	100,365	8,949	31,044	28,821	39,493	19,514	101,024	.	.	812	1,413	Q2	
1,341	193,743	46,368	100,365	8,949	31,044	28,821	39,493	19,514	101,024	.	.	812	1,413	2022 June	
1,852	186,776	46,024	96,601	8,184	29,806	25,522	37,164	16,960	102,272	.	.	.	1,380	July	
2,344	177,539	44,780	90,296	7,716	27,705	21,400	36,209	17,502	97,324	.	.	406	1,635	Aug.	
2,343	183,340	46,513	94,063	8,668	27,465	19,944	36,671	15,392	100,463	.	.	382	1,894	Sep.	
Foreign branches in the United States of America															
.	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	
.	99,313	3,356	92,117	.	2,120	16,668	34,041	35,238	4,971	2,533	1,038	3,963	861	2021 Q3	
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	Q4	
.	98,861	4,541	89,997	.	2,779	18,243	37,687	28,214	5,259	.	1,196	4,640	.	2022 Q1	
.	93,509	5,206	84,640	.	.	16,919	35,809	24,723	6,773	.	1,256	5,122	.	Q2	
.	93,509	5,206	84,640	.	.	16,919	35,809	24,723	6,773	.	1,256	5,122	.	2022 June	
.	96,815	5,004	87,961	.	2,338	17,859	36,179	25,542	7,630	.	1,168	5,341	.	July	
.	98,274	5,249	89,350	.	2,292	18,759	35,703	26,944	7,040	.	1,220	5,421	.	Aug.	
.	100,522	5,419	91,379	851	2,313	20,364	35,955	26,897	7,133	.	1,180	5,729	.	Sep.	

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		
	Foreign branches in the Cayman Islands														
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 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	
2022 Q1	23,287	2,123	21,119	11	18	2	9,099	1,533	2,806	864	425	–	2,877	4	
Q2	22,760	1,732	20,978	6	1	16	8,649	1,950	2,424	982	549	–	2,158	3	
2022 June	22,760	1,732	20,978	6	1	16	8,649	1,950	2,424	982	549	–	2,158	3	
July	22,854	1,701	21,096	19	0	11	8,432	2,127	2,049	1,109	430	–	2,485	3	
Aug.	22,505	1,494	20,965	12	0	7	7,966	1,815	2,023	1,257	436	–	2,604	3	
Sep.	22,108	1,164	20,851	10	39	55	7,649	1,566	2,238	1,381	448	–	2,160	4	
	Foreign branches in Japan														
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 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	
2022 Q1	15,149	458	1,855	12,788	22	7,002	4,029	2,430	218	2	20	1,068	254	28	
Q2	17,210	436	1,185	15,562	4	7,460	5,025	3,073	212	2	18	1,058	248	25	
2022 June	17,210	436	1,185	15,562	4	7,460	5,025	3,073	212	2	18	1,058	248	25	
July	17,922	425	1,309	16,094	5	10,278	4,076	1,905	206	1	18	1,074	251	27	
Aug.	16,261	433	1,298	14,494	9	7,175	4,191	3,222	206	1	18	1,077	258	26	
Sep.	15,068	398	1,290	13,336	17	6,671	4,894	1,870	226	1	16	1,005	263	25	
	Foreign branches in Hong Kong														
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 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	
2022 Q1	20,238	2,478	7,309	6,492	34	406	7,321	255	3,843	–	204	195	2,459	5,500	
Q2	16,725	2,268	6,574	3,553	36	654	3,760	171	3,550	–	214	136	2,416	5,766	
2022 June	16,725	2,268	6,574	3,553	36	654	3,760	171	3,550	–	214	136	2,416	5,766	
July	16,184	2,232	6,871	3,676	26	726	3,450	–	–	–	135	137	2,467	5,506	
Aug.	16,419	1,959	6,890	3,623	60	283	4,113	–	–	–	139	111	2,456	5,620	
Sep.	16,970	1,968	6,265	3,561	53	434	3,644	–	–	–	–	118	2,435	6,043	
	Foreign branches in Singapore														
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 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	
2022 Q1	54,298	8,550	25,694	373	654	4,979	8,822	3,805	15,012	–	1,258	1,843	8,229	10,268	
Q2	53,989	7,374	26,059	514	784	6,255	6,680	3,813	15,228	–	1,356	2,021	8,815	9,739	
2022 June	53,989	7,374	26,059	514	784	6,255	6,680	3,813	15,228	–	1,356	2,021	8,815	9,739	
July	53,666	7,123	26,339	519	820	5,728	6,592	3,581	15,224	–	1,386	1,921	9,473	9,678	
Aug.	54,595	6,629	26,875	534	747	5,522	6,638	4,063	15,275	–	1,408	1,941	9,670	9,994	
Sep.	55,844	7,183	27,133	630	721	6,220	6,367	3,893	15,760	–	1,366	1,947	10,699	9,508	
	Foreign branches in emerging market economies and developing countries (other than offshore banking centres) ²														
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 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	
2022 Q1	31,354	2,579	2,785	387	303	3,383	4,245	9,713	552	4	–	3,688	115	9,651	
Q2	32,773	2,296	2,895	225	227	4,496	4,014	10,303	912	–	–	3,766	120	9,153	
2022 June	32,773	2,296	2,895	225	227	4,496	4,014	10,303	912	–	–	3,766	120	9,153	
July	32,313	2,128	2,518	127	17	4,004	3,125	10,999	961	–	20	3,739	122	9,332	
Aug.	31,684	1,790	2,852	91	19	3,159	3,115	10,878	728	–	20	4,038	123	9,612	
Sep.	32,414	1,944	2,661	75	35	4,438	2,561	11,430	643	–	20	3,981	120	9,211	

For footnotes see p. 118 and 119.

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			
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Foreign branches in the Cayman Islands														
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
5,916	20,108	1,358	18,618	52	41	14	940	127	6,451	–	12,576	–	–	2021 Q3
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	2021 Q4
5,677	16,501	1,856	14,441	88	100	17	984	155	5,464	–	9,881	–	–	2022 Q1
6,029	16,101	2,371	13,557	99	49	10	674	170	5,168	–	10,079	–	–	2022 Q2
6,029	16,101	2,371	13,557	99	49	10	674	170	5,168	–	10,079	–	–	2022 June
6,208	16,161	2,480	13,535	92	36	6	619	219	4,971	–	10,346	–	–	July
6,394	15,547	2,577	12,832	91	33	5	586	165	4,967	–	9,824	–	–	Aug.
6,607	14,938	2,633	12,177	83	31	5	507	173	4,828	–	9,425	–	–	Sep.
Foreign branches in Japan														
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
89	7,592	1,274	380	5,910	6	967	3,330	2,675	234	39	308	39	0	2021 Q3
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	2021 Q4
98	12,099	41	430	11,586	19	2,381	5,154	3,955	225	–	302	82	0	2022 Q1
89	7,357	359	498	6,482	2	1,490	1,933	3,569	155	–	127	83	0	2022 Q2
89	7,357	359	498	6,482	2	1,490	1,933	3,569	155	–	127	83	0	2022 June
86	7,341	112	631	6,515	3	1,918	1,630	3,417	161	–	129	86	0	July
87	7,416	33	813	6,544	7	1,926	1,599	3,513	161	–	131	86	0	Aug.
97	9,714	126	837	8,718	15	2,707	3,735	2,852	199	–	135	86	0	Sep.
Foreign branches in Hong Kong														
.	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
.	12,286	325	7,520	26	.	1,394	3,652	3,155	3,313	–	.	.	.	2021 Q3
.	10,258	328	5,998	19	.	1,119	1,639	3,260	3,213	–	.	.	.	2021 Q4
.	14,916	529	9,115	927	.	1,476	5,399	3,516	3,750	–	.	.	.	2022 Q1
.	15,481	397	11,152	.	.	1,372	2,884	6,304	3,277	–	.	.	.	2022 Q2
.	15,481	397	11,152	.	.	1,372	2,884	6,304	3,277	–	.	.	.	2022 June
.	16,266	593	11,442	.	.	1,785	3,250	6,418	3,367	–	.	.	.	July
.	15,531	298	10,953	.	.	1,618	2,394	6,869	3,097	–	.	.	.	Aug.
.	16,135	330	11,060	.	.	1,995	1,597	7,458	3,427	–	.	.	.	Sep.
Foreign branches in Singapore														
.	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
.	36,536	2,077	25,574	256	445	3,454	10,912	5,793	15,319	–	.	.	.	2021 Q3
.	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	.	.	.	.	2021 Q4
.	41,020	1,759	30,326	253	530	3,645	9,019	7,570	19,428	.	.	.	.	2022 Q1
.	44,630	1,843	31,679	416	.	4,780	8,594	10,073	19,612	.	.	.	693	2022 Q2
.	44,630	1,843	31,679	416	.	4,780	8,594	10,073	19,612	.	.	.	693	2022 June
.	42,377	1,607	30,259	406	.	4,059	7,132	9,761	19,471	.	.	.	.	July
.	44,472	1,045	31,580	915	.	3,982	7,276	9,993	21,144	.	.	.	.	Aug.
.	45,610	1,388	31,494	948	605	3,712	8,669	10,103	20,907	.	.	.	.	Sep.
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) ²														
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	22,711	2,019	2,981	26	20	6,507	2,621	10,313	1,717	211	121	986	235	2021 Q3
.	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	2021 Q4
.	23,377	2,323	4,020	6	17	7,011	3,058	9,610	2,311	257	153	1,102	235	2022 Q1
7	25,170	1,804	4,537	13	25	6,759	3,345	10,393	2,457	580	168	1,204	264	2022 Q2
7	25,170	1,804	4,537	13	25	6,759	3,345	10,393	2,457	580	168	1,204	264	2022 June
.	24,533	1,933	4,605	16	50	6,121	3,342	10,360	2,372	570	169	1,329	270	July
.	24,271	1,834	4,792	9	55	5,947	2,711	10,988	2,360	472	170	1,345	278	Aug.
.	25,162	2,155	4,859	9	50	6,450	2,473	11,338	2,535	.	.	1,350	280	Sep.

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	August 2022	September 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, participat- ing interest, work- ing capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	734,507	750,721	849,695	847,175	172,093	492,292	542,165	305,010	301,833	545,342	760,501	86,674
Countries in Europe	322,320	291,756	300,600	293,404	139,559	81,477	178,999	114,405	93,993	199,411	278,578	14,826
EU Member States ¹	166,436	147,757	156,045	147,492	106,983	28,068	73,196	74,296	20,912	126,580	137,122	10,370
Euro area ¹	154,184	134,679	146,986	138,299	103,735	26,583	67,889	70,410	16,676	121,623	129,894	8,405
Austria	7,643	3,736	2,994	3,148	3,050	59	840	2,308	200	2,948	2,989	159
Belgium	3,858	3,409	4,760	4,008	2,450	1,105	2,469	1,539	1,552	2,456	3,390	618
Cyprus	769	343	287	333	110	208	251	82	-	333	.	.
Estonia	.	1	1	1	.	.	0	1	.	.	.	.
Finland	1,972	511	410	451	403	29	359	92	46	405	.	.
France	21,519	16,715	15,778	15,943	13,642	2,055	7,172	8,771	2,165	13,778	14,721	1,222
Greece	626	563	848	1,000	880	92	751	249	607	393	.	.
Ireland	11,406	11,146	13,906	12,660	7,226	4,816	8,262	4,398	734	11,926	8,756	3,904
Italy	26,166	26,132	28,207	27,762	26,629	673	10,421	17,341	4,753	23,009	26,741	1,021
Latvia	147	129	111	107	101	.	3	104	.	.	107	-
Lithuania	.	3	-1	-1	.	.	.	.	.	-1	.	.
Luxembourg ²	28,584	23,767	33,185	26,076	9,671	11,552	20,534	5,542	4,366	21,710	24,831	1,245
Malta	322	139	192	192	88	80	61	131	.	.	.	.
Netherlands	32,607	32,004	31,069	31,692	25,407	5,297	12,914	18,778	1,245	30,447	31,102	590
Portugal	1,778	1,594	1,744	1,477	1,423	35	464	1,013	186	1,291	.	.
Slovakia	553	414	207	211	161	.	174	37	.	.	.	.
Slovenia	240	33	59	33	24	9	.	.	.	.	.	.
Spain	15,985	14,040	13,229	13,206	12,470	517	3,181	10,025	819	12,387	13,599	-393
Other EU Member States ¹	12,252	13,078	9,059	9,193	3,248	1,485	5,307	3,886	4,236	4,957	7,228	1,965
Czechia	4,992	7,135	2,274	2,159	679	.	1,712	447	1,247	912	.	.
Denmark	1,351	1,008	994	1,113	578	329	895	218	219	894	957	156
Hungary	573	352	371	366	48	.	304	62	220	146	270	96
Poland	1,756	1,408	1,574	1,736	333	219	731	1,005	447	1,289	1,469	267
Sweden	2,161	2,212	2,247	2,404	835	440	1,641	763	1,010	1,394	2,296	108
Remaining EU countries ^{3, 4}	1,419	963	1,599	1,415	775	424	24	1,391	1,093	322	.	.
Other European countries ¹	155,884	143,999	144,555	145,912	32,576	53,409	105,803	40,109	73,081	72,831	141,456	4,456
Guernsey	3,747	4,465	5,502	4,683	1,529	2,819	4,438	245	.	.	.	.
Jersey	3,523	2,786	4,430	4,456	1,000	1,266	2,934	1,522	.	.	.	.
Norway	2,239	2,291	2,057	2,242	533	865	1,197	1,045	1,395	847	1,905	337
Russian Federation	2,147	1,918	1,503	1,384	702	645	304	1,080	120	1,264	.	.
Switzerland	10,423	19,021	11,796	10,760	1,486	3,791	9,332	1,428	4,607	6,153	10,372	388
Turkey	3,934	4,030	3,806	3,854	1,553	2,448	3,116	738	2,836	1,018	.	.
United Kingdom	128,039	107,725	113,163	116,257	24,641	41,355	83,388	32,869	64,025	52,232	112,520	3,737
Remaining European countries ⁵	1,832	1,763	2,298	2,276	1,132	220	1,094	1,182	96	2,180	.	.
Countries in Africa	5,384	5,031	6,538	7,393	.	4,787	.	.	.	.	.	.
South Africa	1,149	876	1,890	2,303	.	475	.	.	.	.	.	.
Remaining countries in Africa	4,235	4,155	4,648	5,090	598	4,312	1,774	3,316	1,502	3,588	4,931	159
Countries in America	276,509	326,437	413,732	415,676	20,136	370,350	276,993	138,683	158,244	257,432	374,883	40,793
Bahamas	.	.	483	533	260	.	.	.	.	.	.	.
Bermuda	2,096	1,619	1,556	1,593	.	1,363	629	964	.	.	.	.
Brazil	1,608	1,227	2,004	2,025	121	989	1,209	816	907	1,118	.	.
British Virgin Islands	7,891	8,344	7,717	8,006	923	5,099	6,894	1,112	-	8,006	.	.
Canada	7,085	7,746	11,555	13,100	3,290	4,405	6,744	6,356	3,457	9,643	10,139	2,961
Cayman Islands	10,794	17,490	29,578	31,744	2,112	28,789	22,898	8,846	5,681	26,063	31,760	-16
Curacao ⁶	.	.	8	8	.	.	.	.	.	8	.	.
Mexico	1,757	1,853	2,225	2,248	156	1,820	1,665	583	513	1,735	2,079	169
United States of America	242,593	285,940	355,607	353,677	13,092	325,108	235,288	118,389	147,339	206,338	317,265	36,412
Remaining countries in America	2,484	2,082	2,999	2,742	125	2,530	1,243	1,499	332	2,410	2,279	463
Countries in Asia	114,974	112,414	111,164	113,157	10,355	31,400	74,087	39,070	41,954	71,203	87,106	26,051
China, People's Republic of ⁷	7,557	5,093	4,325	5,069	224	793	4,086	983	1,140	3,929	.	.
Hong Kong	10,308	13,135	11,752	12,065	2,593	4,320	9,016	3,049	2,907	9,158	10,630	1,435
Japan	38,191	26,857	25,819	24,888	1,587	3,723	16,265	8,623	12,154	12,734	19,467	5,421
Korea, Republic of	7,472	10,721	9,606	9,903	1,021	2,209	4,383	5,520	2,916	6,987	4,226	5,677
Singapore	19,536	22,929	22,375	22,721	1,603	8,133	19,357	3,364	13,929	8,792	18,911	3,810
Taiwan	1,673	1,419	1,241	1,260	312	298	661	599	444	816	.	.
Remaining countries in Asia	30,237	32,260	36,046	37,251	3,015	11,924	20,319	16,932	8,464	28,787	28,913	8,338
Countries in Oceania	13,848	13,709	15,870	15,822	1,354	3,122	8,247	7,575	5,224	10,598	12,955	2,867
Australia	12,175	12,468	14,827	14,838	1,296	2,570	7,624	7,214	4,951	9,887	12,071	2,767
New Zealand	821	631	566	498	39	95	190	308	.	.	.	.
Remaining countries in Oceania	852	610	477	486	19	457	433	53	.	.	.	.
Countries not identifiable	-	-	-	-	-	-	-	-	-	-	-	-
International organisations ⁸	1,472	1,374	1,791	1,723	.	1,156	.	.	.	.	.	.

* 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	August 2022	Liabilities total	September 2022		broken down by maturity		broken down by sector	
					of which:		short-term	long-term	foreign banks	foreign non-banks
					Euro	US dollar				
1	2	3	4	5	6	7	8	9	10	
All countries	430,405	483,405	572,138	584,831	151,762	308,073	535,051	49,780	181,798	403,033
Countries in Europe	205,365	215,188	266,200	265,582	118,975	87,490	248,920	16,662	61,631	203,951
EU Member States 2	127,932	120,156	172,570	171,480	99,229	44,034	158,387	13,093	13,939	157,541
Euro area 2	123,185	116,372	161,050	159,500	96,160	40,971	147,224	12,276	13,151	146,349
Austria	10,268	1,822	1,842	1,923	1,662	193	1,798	125	417	1,506
Belgium	10,841	10,367	13,279	12,400	10,616	1,095	12,317	83	766	11,634
Cyprus	162	849	1,244	1,269	137	992	.	.	.	.
Estonia	146	0	19	17	7	9	.	.	.	17
Finland	670	638	2,009	1,618	1,188	258	.	.	82	1,536
France	11,786	9,648	10,412	10,977	7,035	2,877	10,499	478	3,365	7,612
Greece	2,259	1,507	961	870	732	126	.	.	600	270
Ireland	5,474	8,647	16,885	16,780	6,665	3,830	16,146	634	317	16,463
Italy	20,085	19,030	19,480	21,210	19,106	1,226	19,222	1,988	2,545	18,665
Latvia	1	3	17	20	19	.	20	.	.	20
Lithuania	11	3	16	17	14	.	.	.	.	17
Luxembourg 3	38,667	38,131	52,125	50,829	22,517	19,295	49,529	1,300	3,201	47,628
Malta	222	355	624	703	311	235	703	.	.	703
Netherlands	15,470	19,701	35,531	34,362	20,311	10,277	28,490	5,872	742	33,620
Portugal	652	437	786	774	548	189	.	.	165	609
Slovakia	422	339	159	162	159	0	.	.	.	162
Slovenia	711	567	71	96	96	0	.	.	.	.
Spain	5,338	4,328	5,590	5,473	5,037	365	3,678	1,795	886	4,587
Other EU Member States 2	4,747	3,784	11,520	11,980	3,069	3,063	11,163	817	788	11,192
Czechia	1,413	1,041	1,331	1,384	571	53	1,374	10	311	1,073
Denmark	1,538	1,093	6,026	6,221	1,603	2,105	5,680	541	43	6,178
Hungary	330	451	480	478	135	44	.	.	190	288
Poland	632	484	536	609	49	49	607	2	95	514
Sweden	774	657	3,019	3,210	687	808	3,076	134	97	3,113
Remaining EU countries 4, 5	60	58	128	78	24	4	.	.	52	26
Other European countries 2	77,433	95,032	93,630	94,102	19,746	43,456	90,533	3,569	47,692	46,410
Guernsey	2,191	3,336	3,958	4,004	2,010	1,748	4,004	.	60	3,944
Jersey	340	351	1,496	1,399	122	770	.	.	126	1,273
Norway	263	271	1,830	1,531	336	589	1,531	0	494	1,037
Russian Federation	777	981	960	1,063	89	957	.	.	309	754
Switzerland	6,025	6,342	11,716	11,705	2,851	5,282	11,395	310	3,552	8,153
Turkey	387	373	684	842	204	599	822	20	693	149
United Kingdom	66,387	82,745	72,019	72,597	13,721	33,146	69,369	3,228	42,226	30,371
Remaining European countries 6	1,063	633	967	961	413	365	961	0	232	729
Countries in Africa	1,500	2,695	3,724	3,748	212	1,814	3,673	75	801	2,947
South Africa	978	1,087	2,099	1,855	11	212	1,855	0	518	1,337
Remaining countries in Africa	522	1,608	1,625	1,893	201	1,602	1,818	75	283	1,610
Countries in America	150,481	181,472	192,625	201,906	20,972	163,658	174,553	27,353	75,379	126,527
Bahamas	101	83	735	752	482	219	746	6	.	.
Bermuda	1,002	1,185	2,080	2,349	130	1,390	2,256	93	35	2,314
Brazil	242	261	164	245	16	207	245	.	169	76
British Virgin Islands	6,522	8,094	9,037	9,544	316	7,230	8,973	571	.	.
Canada	2,918	2,952	3,230	3,528	376	1,664	3,230	298	1,770	1,758
Cayman Islands	16,456	19,998	24,235	24,183	2,927	20,750	22,764	1,419	12,963	11,220
Curacao 7	76	62	24	28	13	14	.	.	.	28
Mexico	2,431	2,673	2,752	2,788	440	2,119	.	.	2,545	243
United States of America	119,330	144,496	147,631	155,721	16,256	127,609	130,890	24,831	56,317	99,404
Remaining countries in America	1,403	1,668	2,737	2,768	16	2,456	2,635	133	1,576	1,192
Countries in Asia	67,225	79,182	103,854	107,164	9,767	53,722	101,493	5,671	42,207	64,957
China, People's Republic of 8	4,481	5,245	5,177	4,330	74	3,596	3,998	332	2,294	2,036
Hong Kong	15,337	20,337	21,588	22,202	2,980	13,860	21,293	909	5,634	16,568
Japan	7,937	8,945	12,079	13,567	88	1,048	13,480	87	8,004	5,563
Korea, Republic of	3,411	3,192	5,494	5,552	915	3,477	.	.	2,337	3,215
Singapore	14,260	17,647	29,713	30,259	3,427	17,660	28,338	1,921	10,490	19,769
Taiwan	2,689	2,932	3,063	3,795	198	2,719	.	.	1,714	2,081
Remaining countries in Asia	19,110	20,884	26,740	27,459	2,085	11,362	25,239	2,220	11,734	15,725
Countries in Oceania	4,464	4,057	4,658	4,789	821	1,060	4,770	19	1,780	3,009
Australia	4,268	3,948	4,247	4,198	777	579	4,183	15	1,534	2,664
New Zealand	127	39	161	317	37	248	.	.	.	.
Remaining countries in Oceania	69	70	250	274	7	233	.	.	.	.
Countries not identifiable	.	.	.	.	.	.	.	.	.	.
International organisations 9	1,370	811	1,077	1,642	1,015	329	1,642	.	.	1,642

* 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 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	
Assets and liabilities, total ²												
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 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
2022 Q1	188,914	49,252	22,239	5,015	84,512	26,848	1,048	143,971	22,886	106,716	10,185	4,184
Q2	196,983	51,335	24,018	5,055	88,017	27,627	931	148,594	23,584	111,216	10,221	3,573
2022 Apr.	193,432	51,441	23,251	5,218	85,532	27,022	968	145,609	24,822	106,751	10,373	3,663
May	196,742	52,890	23,695	5,256	87,075	26,833	993	148,662	24,232	110,244	10,634	3,552
June	196,983	51,335	24,018	5,055	88,017	27,627	931	148,594	23,584	111,216	10,221	3,573
July	196,655	49,114	24,402	5,128	88,605	28,492	914	148,109	21,893	112,498	10,234	3,484
Aug.	201,113	54,484	23,646	5,049	88,622	28,404	908	151,321	21,190	116,449	10,294	3,388
Sep.	195,467	49,789	24,343	5,250	88,551	26,656	878	147,829	21,654	112,542	10,364	3,269
of which: denominated in euro ²												
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 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
2022 Q1	70,214	19,894	5,785	64	40,218	3,943	310	53,521	1,311	42,923	7,587	1,700
Q2	69,661	17,410	5,874	220	41,845	4,074	238	54,557	1,685	44,487	7,151	1,234
2022 Apr.	71,430	20,724	5,715	113	40,639	3,971	268	52,975	1,535	42,485	7,732	1,223
May	74,827	22,848	5,916	242	41,397	4,156	268	54,748	1,652	44,224	7,687	1,185
June	69,661	17,410	5,874	220	41,845	4,074	238	54,557	1,685	44,487	7,151	1,234
July	72,807	19,924	5,943	193	42,405	4,069	273	54,291	1,729	44,271	7,102	1,189
Aug.	75,181	21,971	5,780	192	42,764	4,202	272	55,080	1,434	45,402	7,129	1,115
Sep.	70,858	17,416	5,800	190	42,860	4,330	262	53,422	1,699	43,494	7,138	1,091
denominated in US dollar ²												
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 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
2022 Q1	52,542	18,142	6,123	3,401	18,945	5,902	29	39,908	16,351	22,861	624	72
Q2	55,398	18,598	7,482	3,060	20,076	6,155	27	42,888	17,347	24,940	526	75
2022 Apr.	55,436	19,589	6,808	3,492	19,358	6,158	31	42,448	18,231	23,632	509	76
May	54,958	18,921	7,052	3,327	19,567	6,061	30	42,311	17,401	24,329	506	75
June	55,398	18,598	7,482	3,060	20,076	6,155	27	42,888	17,347	24,940	526	75
July	56,436	18,432	8,452	3,121	20,230	6,168	33	41,950	15,461	25,736	671	82
Aug.	57,582	20,090	8,270	2,946	20,161	6,092	23	42,555	15,603	26,165	711	76
Sep.	57,748	18,237	9,181	3,108	21,030	6,170	22	43,063	15,447	26,778	763	75
Assets and liabilities vis-à-vis industrial countries ^{3,4}												
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 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
2022 Q1	165,535	42,649	16,229	4,176	78,610	22,977	894	120,850	12,960	94,343	9,739	3,808
Q2	172,684	44,268	18,000	4,189	81,383	23,982	862	124,647	13,523	98,396	9,567	3,161
2022 Apr.	169,300	44,288	17,192	4,339	79,303	23,274	904	121,513	14,428	93,974	9,828	3,283
May	172,557	45,689	17,622	4,350	80,680	23,290	926	124,636	14,064	97,341	10,066	3,165
June	172,684	44,268	18,000	4,189	81,383	23,982	862	124,647	13,523	98,396	9,567	3,161
July	173,728	42,452	18,870	4,248	82,300	25,012	846	124,963	11,862	100,347	9,692	3,062
Aug.	178,715	47,921	18,342	4,158	82,623	24,832	839	129,546	12,124	104,675	9,778	2,969
Sep.	172,150	42,823	18,902	4,345	82,214	23,057	809	126,263	12,559	101,026	9,826	2,852

* 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
of which: vis-à-vis EU Member States 4,5												
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 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
2022 Q1	109,222	21,437	10,475	1,401	58,867	16,361	681	93,543	2,947	78,438	8,397	3,761
Q2	108,527	18,230	11,092	1,643	59,963	17,011	588	94,836	2,855	81,023	7,839	3,119
2022 Apr.	110,556	22,035	10,986	1,459	59,030	16,411	635	92,392	3,073	77,678	8,405	3,236
May	113,851	24,171	11,205	1,578	59,834	16,414	649	95,066	3,240	80,337	8,373	3,116
June	108,527	18,230	11,092	1,643	59,963	17,011	588	94,836	2,855	81,023	7,839	3,119
July	113,208	21,443	11,378	1,649	60,207	17,999	532	95,351	2,850	81,562	7,926	3,013
Aug.	117,113	25,328	11,172	1,748	60,515	17,815	535	98,632	2,744	85,019	7,943	2,926
Sep.	108,401	19,630	10,931	1,776	59,640	15,919	505	94,531	2,898	80,926	7,899	2,808
of which: vis-à-vis the euro area 4												
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 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
2022 Q1	63,817	19,245	5,182	.	36,145	2,662	.	53,849	2,539	41,569	7,894	1,847
Q2	62,415	16,623	5,222	.	37,280	2,741	.	54,941	2,421	43,778	7,333	1,409
2022 Apr.	64,932	20,001	5,330	.	36,352	2,695	.	54,031	2,688	42,063	7,906	1,374
May	67,564	22,058	5,301	.	36,888	2,722	.	55,086	2,528	43,324	7,882	1,352
June	62,415	16,623	5,222	.	37,280	2,741	.	54,941	2,421	43,778	7,333	1,409
July	65,738	19,295	5,564	.	37,619	2,726	.	53,942	2,355	42,829	7,405	1,353
Aug.	67,785	21,355	5,335	.	37,830	2,738	.	54,380	2,321	43,371	7,415	1,273
Sep.	63,133	16,733	5,282	.	37,831	2,772	.	53,249	2,606	42,026	7,371	1,246
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
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 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
2022 Q1	23,044	6,603	6,010	839	5,902	3,536	154	22,715	9,926	11,967	446	376
Q2	23,944	7,067	6,018	866	6,634	3,290	69	23,572	10,061	12,445	654	412
2022 Apr.	23,781	7,153	6,059	879	6,229	3,397	64	23,689	10,394	12,370	545	380
May	23,839	7,201	6,073	906	6,395	3,197	67	23,619	10,168	12,496	568	387
June	23,944	7,067	6,018	866	6,634	3,290	69	23,572	10,061	12,445	654	412
July	22,566	6,662	5,532	880	6,305	3,119	68	22,779	10,031	11,784	542	422
Aug.	22,029	6,563	5,304	891	5,999	3,203	69	21,397	9,066	11,396	516	419
Sep.	22,941	6,966	5,441	905	6,337	3,223	69	21,199	9,095	11,149	538	417
Memo item: assets and liabilities vis-à-vis offshore banking centres												
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 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	.	.
2022 Q1	5,108	694	1,321	.	2,133	.	.	4,724	2,559	2,163	.	.
Q2	5,760	1,083	1,180	.	2,581	.	.	5,072	3,057	2,012	.	.
2022 Apr.	5,641	1,133	1,230	.	2,371	.	.	5,438	3,054	2,381	.	.
May	5,870	1,168	1,275	.	2,476	.	.	5,265	3,057	2,205	.	.
June	5,760	1,083	1,180	.	2,581	.	.	5,072	3,057	2,012	.	.
July	5,921	1,217	1,182	.	2,583	.	.	5,251	3,114	2,134	.	.
Aug.	5,473	816	1,193	.	2,515	.	.	4,802	2,893	1,906	.	.
Sep.	5,784	893	1,296	.	2,633	.	.	4,538	2,642	1,893	.	.

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	
All foreign subsidiaries														
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 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
2021 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
2022 Q1	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
2022 Q2	196,983	69,661	55,398	134	6,778	40,801	10,534	16,651	7,367	4,422	633	74,852	13,165	27,627
2022 Apr.	193,432	71,430	55,436	121	6,704	45,809	5,632	15,841	7,410	4,642	576	72,232	13,300	27,022
2022 May	196,742	74,827	54,958	140	6,757	47,390	5,500	16,256	7,439	4,572	684	73,771	13,304	26,833
2022 June	196,983	69,661	55,398	134	6,778	40,801	10,534	16,651	7,367	4,422	633	74,852	13,165	27,627
2022 July	196,655	72,807	56,436	121	7,022	42,779	6,335	16,850	7,552	4,482	646	75,128	13,477	28,492
2022 Aug.	201,113	75,181	57,582	114	6,884	47,678	6,806	16,083	7,563	4,401	648	74,943	13,679	28,404
2022 Sep.	195,467	70,858	57,748	113	6,650	41,022	8,767	16,590	7,753	4,592	658	75,048	13,503	26,656
Foreign subsidiaries in the euro area ²														
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 Q3	77,098	63,673	9,530	102	2,932	19,551	2,001	2,586	3,020	.	.	31,809	7,678	9,182
2021 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
2022 Q1	77,984	63,371	10,663	98	2,960	18,798	2,009	2,881	3,820	.	.	32,288	8,152	8,820
2022 Q2	82,553	62,346	11,436	112	3,081	16,070	6,902	2,797	4,187	.	.	33,720	8,453	9,077
2022 Apr.	79,622	64,439	11,177	100	2,972	19,647	2,058	2,795	3,876	.	.	32,573	8,351	9,056
2022 May	83,100	67,662	11,400	105	3,010	21,744	2,173	2,893	4,110	.	.	33,166	8,522	9,058
2022 June	82,553	62,346	11,436	112	3,081	16,070	6,902	2,797	4,187	.	.	33,720	8,453	9,077
2022 July	81,489	65,532	11,800	110	3,191	18,757	2,064	3,225	4,329	.	.	33,963	8,718	9,052
2022 Aug.	83,361	67,380	12,058	103	3,127	20,465	2,181	2,976	4,343	.	.	33,980	8,996	9,042
2022 Sep.	81,918	63,452	11,986	100	2,952	16,334	4,714	2,881	4,398	.	.	34,116	8,880	9,219
of which: in Luxembourg														
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 Q3	39,597	27,011	8,781	82	2,928	15,879	1,965	1,160	2,844	.	.	.	6,716	9,082
2021 Q4	39,753	26,609	9,313	76	3,056	15,709	1,968	.	3,085	523	496	.	6,584	8,775
2022 Q1	40,095	26,420	9,845	76	2,934	15,458	1,960	.	3,537	.	.	.	7,077	8,720
2022 Q2	43,380	24,182	10,566	89	3,073	12,747	6,812	.	3,833	.	.	.	7,400	9,018
2022 Apr.	41,273	27,044	10,376	75	2,941	16,090	1,973	.	3,604	.	.	.	7,282	8,956
2022 May	44,340	29,798	10,589	80	3,000	18,307	2,113	.	3,835	.	.	.	7,483	8,958
2022 June	43,380	24,182	10,566	89	3,073	12,747	6,812	.	3,833	.	.	.	7,400	9,018
2022 July	42,003	27,033	10,926	82	3,184	15,383	2,003	.	4,003	.	.	.	7,645	9,014
2022 Aug.	44,059	29,029	11,215	80	3,121	17,315	2,122	.	4,015	.	.	.	7,923	9,026
2022 Sep.	42,392	24,872	11,144	77	2,945	13,103	4,654	.	4,152	.	.	.	7,793	9,211
Foreign subsidiaries outside the euro area ²														
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 Q3	108,380	7,461	40,236	59	3,734	24,661	4,647	10,141	3,588	.	.	38,657	4,811	17,742
2021 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
2022 Q1	110,930	6,843	41,879	24	3,793	25,184	3,261	12,204	3,334	.	.	39,201	4,871	18,028
2022 Q2	114,430	7,315	43,962	22	3,697	24,731	3,632	13,854	3,180	.	.	41,132	4,712	18,550
2022 Apr.	113,810	6,991	44,259	21	3,732	26,162	3,574	13,046	3,534	.	.	39,659	4,949	17,966
2022 May	113,642	7,165	43,558	35	3,747	25,646	3,327	13,363	3,329	.	.	40,605	4,782	17,775
2022 June	114,430	7,315	43,962	22	3,697	24,731	3,632	13,854	3,180	.	.	41,132	4,712	18,550
2022 July	115,166	7,275	44,636	11	3,831	24,022	4,271	13,625	3,223	.	.	41,165	4,759	19,440
2022 Aug.	117,752	7,801	45,524	11	3,757	27,213	4,625	13,107	3,220	.	.	40,963	4,683	19,362
2022 Sep.	113,549	7,406	45,762	13	3,698	24,688	4,053	13,709	3,355	.	.	40,932	4,623	17,437

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

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

V External position of banks

Liabilities to non-residents ¹															End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities					
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries		
15	16	17	18	19	20	21	22	23	24	25	26	27	28		
All foreign subsidiaries															
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	
1,067	140,701	53,382	37,889	233	3,194	11,504	11,624	91,590	12,070	8,354	971	4,276	312	2021 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	
1,048	143,971	53,521	39,908	206	3,596	10,879	12,007	93,503	13,213	9,106	1,079	3,866	318	2022 Q1	
931	148,594	54,557	42,888	231	3,521	9,377	14,207	98,224	12,992	8,767	1,454	3,232	341	Q2	
968	145,609	52,975	42,448	277	3,767	11,876	12,946	92,923	13,828	9,280	1,093	3,342	321	2022 Apr.	
993	148,662	54,748	42,311	340	3,733	10,511	13,721	97,125	13,119	9,239	1,395	3,209	343	May	
931	148,594	54,557	42,888	231	3,521	9,377	14,207	98,224	12,992	8,767	1,454	3,232	341	June	
914	148,109	54,291	41,950	242	3,637	8,552	13,341	99,381	13,117	8,758	1,476	3,143	341	July	
908	151,321	55,080	42,555	263	3,614	7,829	13,361	103,614	12,835	8,732	1,562	3,061	327	Aug.	
878	147,829	53,422	43,063	239	3,593	8,020	13,634	100,255	12,287	8,760	1,604	2,947	322	Sep.	
Foreign subsidiaries in the euro area ²															
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	
365	54,839	46,515	6,267	88	906	1,761	3,143	38,245	2,298	6,959	309	1,947	177	2021 Q3	
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	Q4	
310	54,690	45,338	6,855	136	1,028	1,627	3,395	37,260	2,390	7,855	452	1,546	165	2022 Q1	
238	56,982	46,410	8,014	161	968	1,462	4,285	39,745	2,512	7,249	487	1,076	166	Q2	
268	55,253	45,043	7,321	201	1,089	1,883	3,771	37,627	2,436	7,856	444	1,068	168	2022 Apr.	
268	56,541	46,394	7,482	229	1,029	1,622	4,000	39,085	2,382	7,802	453	1,027	170	May	
238	56,982	46,410	8,014	161	968	1,462	4,285	39,745	2,512	7,249	487	1,076	166	June	
273	55,490	46,006	7,105	176	865	1,410	3,682	38,839	2,525	7,333	498	1,027	176	July	
272	56,245	46,521	7,350	190	904	1,329	3,800	39,549	2,557	7,341	547	954	168	Aug.	
262	55,819	45,219	8,053	170	1,024	1,502	4,431	38,349	2,584	7,290	569	932	162	Sep.	
of which: in Luxembourg															
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	
199	21,808	14,316	5,504	84	862	1,649	3,120	12,150	1,772	1,021	102	.	.	2021 Q3	
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138	.	.	Q4	
.	21,282	13,145	5,751	129	971	1,509	3,388	11,418	1,816	1,497	73	.	.	2022 Q1	
.	23,147	13,868	6,830	153	901	1,343	4,278	13,557	1,965	.	63	.	165	Q2	
.	21,828	12,827	6,218	191	1,033	1,765	3,765	11,781	1,881	1,479	52	.	.	2022 Apr.	
.	22,780	13,884	6,337	220	970	1,504	3,993	12,911	1,839	1,408	54	.	.	May	
.	23,147	13,868	6,830	153	901	1,343	4,278	13,557	1,965	.	63	.	165	June	
.	21,753	13,493	6,002	163	802	1,291	3,674	12,722	1,981	.	83	.	175	July	
.	22,366	13,843	6,253	182	846	1,209	3,793	13,344	2,011	.	96	.	167	Aug.	
.	21,538	12,166	6,928	162	966	1,383	4,424	11,740	2,048	.	102	.	.	Sep.	
Foreign subsidiaries outside the euro area ²															
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	
702	85,862	6,867	31,622	145	2,288	9,743	8,481	53,345	9,772	1,395	662	2,329	135	2021 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	
738	89,281	8,183	33,053	70	2,568	9,252	8,612	56,243	10,823	1,251	627	2,320	153	2022 Q1	
693	91,612	8,147	34,874	70	2,553	7,915	9,922	58,479	10,480	1,518	967	2,156	175	Q2	
700	90,356	7,932	35,127	76	2,678	9,993	9,175	55,296	11,392	1,424	649	2,274	153	2022 Apr.	
725	92,121	8,354	34,829	111	2,704	8,889	9,721	58,040	10,737	1,437	942	2,182	173	May	
693	91,612	8,147	34,874	70	2,553	7,915	9,922	58,479	10,480	1,518	967	2,156	175	June	
641	92,619	8,285	34,845	66	2,772	7,142	9,659	60,542	10,592	1,425	978	2,116	165	July	
636	95,076	8,559	35,205	73	2,710	6,500	9,561	64,065	10,278	1,391	1,015	2,107	159	Aug.	
616	92,010	8,203	35,010	69	2,569	6,518	9,203	61,906	9,703	1,470	1,035	2,015	160	Sep.	

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	August 2022	September 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, participat- ing inter- est, work- ing capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	176,392	187,520	201,113	195,467	70,858	57,748	76,377	119,090	59,912	135,555	167,933	27,534
Countries in Europe	114,044	124,284	135,083	128,679	68,922	4,900	45,714	82,965	36,026	92,653	110,900	17,779
EU Member States ¹	95,032	108,905	117,113	108,401	65,913	2,224	32,365	76,036	24,921	83,480	91,977	16,424
Euro area ¹	51,524	63,746	67,785	63,133	60,752	1,613	22,023	41,110	18,342	44,791	60,307	2,826
Austria	354	309	551	529	456	14	157	372	279	250	282	247
Belgium	226	216	341	341	313	20	148	193	50	291	317	–
Cyprus	94	257	312	317	11	–	–	–	–	–	–	–
Estonia	0	–	–	–	–	–	–	–	–	–	–	–
Finland	459	354	226	226	207	–	1	225	–	–	21	205
France	2,246	2,032	2,562	2,152	2,038	94	1,115	1,037	353	1,799	1,855	297
Greece	19	19	20	20	20	–	20	–	–	–	20	–
Ireland	734	599	633	679	568	110	70	609	32	647	679	–
Italy	21,873	22,747	23,750	23,749	23,354	362	2,013	21,736	1,482	22,267	23,032	717
Latvia	0	0	0	0	0	–	–	0	–	0	0	–
Lithuania	–	–	–	–	–	–	3	–	–	4	4	–
Luxembourg ²	8,356	19,161	20,623	16,199	15,474	303	14,537	1,662	13,763	2,436	15,927	272
Malta	–	4	8	8	4	–	–	–	–	8	8	–
Netherlands	1,631	1,269	1,371	1,425	906	369	213	1,212	367	1,058	1,065	360
Portugal	313	378	261	260	231	29	37	223	0	260	–	–
Slovakia	454	650	674	674	674	–	15	659	–	–	–	–
Slovenia	0	0	0	0	0	–	0	0	–	0	0	–
Spain	14,546	15,613	16,313	16,416	16,368	17	3,396	13,020	1,833	14,583	–	–
Other EU Member States ¹	43,508	45,159	49,328	45,268	5,161	611	10,342	34,926	6,579	38,689	31,670	13,598
Czechia	2,596	2,768	3,045	3,052	34	–	1,523	1,529	1,475	1,577	–	–
Denmark	98	142	110	147	134	13	20	127	67	80	80	67
Hungary	2,721	2,603	2,492	2,332	267	98	495	1,837	144	2,188	–	–
Poland	36,754	38,343	42,274	38,172	4,134	354	8,119	30,053	3,716	34,456	26,222	11,950
Sweden	566	524	630	656	520	87	38	618	274	382	376	280
Remaining EU countries ^{3, 4}	773	779	777	909	72	–	147	762	903	6	7	902
Other European countries ¹	19,012	15,379	17,970	20,278	3,009	2,676	13,349	6,929	11,105	9,173	18,923	1,355
Guernsey	340	–	–	–	–	–	–	–	–	–	–	–
Jersey	573	591	1,102	1,055	292	–	253	802	0	1,055	1,055	–
Norway	502	439	–	–	–	114	–	–	259	–	–	279
Russian Federation	2,018	2,078	3,383	3,450	67	1	2,227	1,223	2,054	1,396	–	–
Switzerland	8,277	4,440	5,340	7,621	648	1,386	6,375	1,246	5,994	1,627	7,125	496
Turkey	681	629	859	950	701	249	479	471	190	760	–	–
United Kingdom	6,173	6,651	6,115	6,048	913	721	3,351	2,697	2,530	3,518	5,853	195
Remaining European countries ⁵	448	–	483	501	37	112	437	64	78	423	501	–
Countries in Africa	–	–	–	493	310	150	170	323	4	489	493	–
South Africa	–	–	–	19	1	–	–	–	0	19	19	–
Remaining countries in Africa	358	410	464	474	309	–	–	–	4	470	474	–
Countries in America	47,207	48,274	51,679	51,802	658	48,858	22,972	28,830	19,569	32,233	45,370	6,432
Bahamas	–	–	–	–	–	–	–	–	–	41	51	–
Bermuda	–	–	–	–	–	–	–	–	–	–	–	–
Brazil	1,594	1,801	1,952	2,020	–	724	1,280	740	950	1,070	–	–
British Virgin Islands	1,316	1,466	1,012	1,036	94	147	326	710	–	1,036	1,036	–
Canada	857	747	753	720	217	490	30	690	230	490	30	690
Cayman Islands	1,324	1,430	1,250	1,288	17	1,241	327	961	–	–	1,288	–
Curacao ⁶	–	–	–	–	–	–	–	–	–	–	–	–
Mexico	189	141	167	170	40	60	161	9	10	160	–	–
United States of America	41,241	41,901	45,729	45,684	162	45,448	20,288	25,396	17,393	28,291	40,569	5,115
Remaining countries in America	638	716	746	812	126	677	525	287	–	–	812	–
Countries in Asia	13,450	13,727	13,012	13,629	628	3,485	7,359	6,270	4,016	9,613	10,998	2,631
China, People's Republic of ⁷	7,486	8,117	6,203	6,388	1	–	–	–	1,341	5,047	–	–
Hong Kong	69	88	111	109	34	17	56	53	31	78	109	–
Japan	145	134	145	141	108	–	12	129	27	114	12	129
Korea, Republic of	29	33	78	83	67	6	2	81	55	28	3	80
Singapore	1,343	923	1,354	1,653	147	1,069	834	819	1,260	393	1,578	75
Taiwan	42	60	26	17	0	–	–	–	12	5	17	–
Remaining countries in Asia	4,336	4,372	5,095	5,238	271	2,376	3,095	2,143	1,290	3,948	–	–
Countries in Oceania	763	446	493	–	–	–	162	–	297	–	172	–
Australia	463	379	427	422	252	3	160	262	266	156	164	258
New Zealand	53	30	–	60	58	–	–	–	–	–	–	–
Remaining countries in Oceania	247	37	–	–	–	–	–	–	–	–	–	–
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	August 2022	September 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	151,321	147,829	53,422	43,063	134,196	13,633	32,018	115,811
Countries in Europe	87,611	102,436	113,136	109,404	52,418	13,509	96,603	12,801	19,735	89,669
EU Member States 2	78,467	90,797	98,632	94,531	49,839	7,546	83,824	10,707	10,797	83,734
Euro area 2	44,936	52,873	54,380	53,249	44,903	5,892	44,632	8,617	9,977	43,272
Austria	127	164	411	431	247	162	.	.	41	390
Belgium	241	143	152	194	48	54	.	.	113	81
Cyprus	253	359	334	279	111	137	.	.	.	.
Estonia	18	9	16	11	7	2	11	.	.	.
Finland	7	19	21	18	8	9	18	.	.	.
France	696	1,128	765	855	373	374	.	.	482	373
Greece	100	145	71	45	3	42	.	.	.	.
Ireland	515	689	361	345	62	182	.	.	91	254
Italy	18,521	23,482	23,479	23,454	22,884	509	17,041	6,413	6,441	17,013
Latvia	22	32	30	28	3	25	28	.	.	.
Lithuania	2	3	51	40	3	36	40	.	.	.
Luxembourg 3	13,087	14,870	16,703	15,151	10,177	3,330	13,471	1,680	2,303	12,848
Malta	128	173	240	222	182	16	.	.	.	.
Netherlands	747	666	722	750	219	247	593	157	92	658
Portugal	93	109	26	28	19	7	.	.	.	.
Slovakia	929	1,049	1,040	1,038	1,037	0	.	.	.	.
Slovenia	7	24	26	50	0	48	50	.	48	2
Spain	9,443	9,809	9,932	10,310	9,520	712	.	.	293	10,017
Other EU Member States 2	33,531	37,924	44,252	41,282	4,936	1,654	39,192	2,090	820	40,462
Czechia	2,104	2,440	2,606	2,573	13	8	2,573	.	1	2,572
Denmark	40	31	20	22	15	4	22	.	.	.
Hungary	2,290	2,342	2,184	1,985	222	62	461	1,524	.	.
Poland	28,214	32,550	38,877	36,061	4,566	1,532	.	.	243	35,818
Sweden	83	98	96	90	23	14	90	.	2	88
Remaining EU countries 4, 5	800	463	469	551	97	34	.	.	452	99
Other European countries 2	9,144	11,639	14,504	14,873	2,579	5,963	12,779	2,094	8,938	5,935
Guernsey	102	89	102	105	.	61	105	.	.	.
Jersey	139	132	199	156	62	43	156	.	.	.
Norway	20	13	11	12	.	2	.	.	1	11
Russian Federation	1,949	2,305	3,162	3,420	626	405	2,954	466	534	2,886
Switzerland	2,733	3,752	4,484	4,716	688	3,224	4,629	87	3,759	957
Turkey	269	183	250	174	111	61	174	.	54	120
United Kingdom	3,163	3,995	5,159	4,998	894	1,232	3,467	1,531	3,566	1,432
Remaining European countries 6	769	1,170	1,137	1,292	178	935	.	.	993	299
Countries in Africa	870	1,107	1,117	891	28	834	891	.	680	211
South Africa	62	55	54	55	2	53	55	.	.	.
Remaining countries in Africa	808	1,052	1,063	836	26	781	836	.	.	.
Countries in America	22,940	21,741	23,382	24,091	382	22,701	23,745	346	4,799	19,292
Bahamas	41	46	80	35	.	34	35	.	.	.
Bermuda	20	19	30	32	.	31	32	.	.	.
Brazil	1,055	943	735	818	4	98	818	.	.	.
British Virgin Islands	439	543	382	377	56	201	377	.	.	377
Canada	182	329	109	152	3	148	152	.	7	145
Cayman Islands	1,188	1,787	1,579	1,567	26	1,534	.	.	.	.
Curacao 7	0	0	0	0	0	0	0	.	.	0
Mexico	57	62	69	67	9	58	67	.	.	.
United States of America	19,203	17,262	19,408	20,166	251	19,767	19,823	343	3,143	17,023
Remaining countries in America	755	750	990	877	32	830	.	.	.	.
Countries in Asia	12,898	14,243	13,129	12,891	306	5,840	12,405	486	6,797	6,094
China, People's Republic of 8	7,078	8,129	5,999	5,963	7	732	.	.	.	.
Hong Kong	182	140	239	222	22	184	.	.	179	43
Japan	320	494	527	449	5	438	449	.	375	74
Korea, Republic of	114	213	221	293	4	279	293	.	279	14
Singapore	1,801	1,589	1,885	1,779	59	1,449	1,779	.	1,534	245
Taiwan	140	173	106	83	7	76	83	.	.	.
Remaining countries in Asia	3,263	3,505	4,152	4,102	202	2,682	4,062	40	2,417	1,685
Countries in Oceania	.	.	.	.	.	179	.	.	.	.
Australia	12	15	14	.	.	.	.	.	.	.
New Zealand	.	.	.	13	1	.	13	.	.	.
Remaining countries in Oceania	66	191	156	167	2	163	167	.	.	167
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 1						September 2022			
	December 2017	December 2018	December 2019	December 2020	December 2021	August 2022	Claims, total	of which:		
	1	2	3	4	5	6		7	Euro	US dollar	Currency of debtor country 2
All countries	1,851,984	1,826,043	1,827,368	1,801,114	1,812,734	1,962,931	1,964,418	996,068	651,084	243,882
Countries in Europe	1,142,388	1,086,069	1,145,097	1,162,304	1,127,567	1,151,819	1,146,714	855,150	80,276	162,355
EU Member States 5	1,003,277	959,506	1,004,617	829,922	811,137	855,690	857,558	719,958	50,013	44,384
Euro area 5	608,102	624,840	671,124	700,199	682,610	723,058	729,291	649,048	45,908	.
Austria	43,908	42,867	45,301	47,968	48,555	54,025	54,336	53,021	587	.
Belgium	21,258	20,688	20,750	23,535	22,966	23,312	22,165	20,102	1,882	.
Cyprus	2,854	2,995	2,037	1,708	1,461	1,154	979	483	475	.
Estonia	185	154	146	284	335	335	309	308	0	.
Finland	18,118	20,299	19,711	21,687	17,803	18,094	19,307	19,038	163	.
France	128,251	135,579	155,879	158,082	146,438	165,395	171,637	163,047	7,167	.
Greece	18,642	19,855	20,369	19,601	18,344	19,808	20,397	18,719	1,676	.
Ireland	35,077	32,497	33,288	32,254	32,673	37,003	36,887	24,418	9,258	.
Italy	70,089	72,330	73,783	73,733	70,779	78,065	78,406	75,126	3,030	.
Latvia	575	654	737	842	796	776	777	771	6	.
Lithuania	715	611	735	993	1,117	1,107	1,115	1,114	0	.
Luxembourg 6	110,953	112,318	119,360	120,509	132,899	138,058	133,394	108,794	14,682	.
Malta	1,578	1,256	1,070	1,181	1,550	1,321	1,337	800	538	.
Netherlands	84,066	89,094	99,377	104,850	99,043	93,350	93,517	86,702	4,666	.
Portugal	10,489	9,367	7,576	7,922	6,800	6,578	6,362	6,096	148	.
Slovakia	2,514	3,656	4,204	3,687	3,757	4,312	4,326	3,798	527	.
Slovenia	1,663	1,618	1,590	2,254	1,641	1,645	1,655	1,646	9	.
Spain	52,357	54,688	60,880	65,045	62,368	64,314	67,625	65,065	1,094	.
Other EU Member States 5	395,175	334,666	333,493	129,723	128,527	132,632	128,267	70,910	4,105	44,384
Bulgaria	480	404	505	528	675	438	493	410	1	83
Croatia	1,338	1,153	1,090	689	658	695	678	588	44	44
Czechia	8,335	7,497	8,583	10,391	12,442	7,867	7,672	3,800	34	3,820
Denmark	14,081	12,420	12,445	13,193	11,416	12,078	12,250	10,434	969	761
Hungary	4,264	3,729	4,549	4,514	4,790	5,187	5,020	2,386	170	2,462
Poland	50,077	46,473	47,656	51,873	52,977	57,918	54,243	17,787	763	32,367
Romania	1,163	970	1,091	1,525	1,438	1,656	1,568	1,398	54	53
Sweden	33,673	29,124	28,838	29,510	28,297	30,644	30,625	23,787	1,319	4,794
EU institutions	24,695	23,073	22,149	17,500	15,834	16,149	15,718	10,316	751	.
Other European countries 5	139,111	126,563	140,480	332,382	316,430	296,129	289,156	135,192	30,263	117,971
Guernsey	4,168	5,121	10,385	5,911	5,659	6,121	5,348	1,792	2,770	777
Iceland	655	818	750	691	542	562	577	445	110	5
Isle of Man	1,612	1,211	1,665	1,889	2,316	2,325	2,309	934	458	918
Jersey	9,227	10,194	10,149	9,146	9,187	10,789	10,788	2,880	1,133	6,712
Liechtenstein	735	879	706	635	555	630	673	417	226	29
Norway	25,877	26,032	28,218	25,969	25,925	25,631	26,816	22,156	2,790	1,531
Russian Federation	5,745	5,226	7,140	7,305	6,483	6,763	6,778	2,256	919	3,491
Switzerland	73,923	61,629	66,941	55,649	67,421	54,769	59,428	18,076	7,947	30,658
Turkey	14,579	12,417	11,444	11,884	11,872	13,184	13,033	9,204	3,903	-76
Ukraine	662	936	1,038	1,071	969	1,165	1,158	1,028	24	103
United Kingdom	257,069	209,823	206,587	210,297	183,656	172,274	160,322	74,353	9,972	73,821
Remaining European countries	1,928	2,100	2,044	1,935	1,845	1,916	1,926	1,651	11	2
Countries in Africa	19,440	17,796	19,654	18,892	19,697	21,565	22,639	9,013	11,080	2,051
Algeria	45	253	18	44	37	20	39	37	2	0
Cameroon	55	105	118	140	208	218	221	125	95	0
Cote d'Ivoire	2	79	541	790	923	918	946	951	-4	0
Egypt	2,909	3,520	4,345	4,346	4,256	4,007	3,897	2,225	1,665	1
Ghana	865	862	909	954	1,271	1,179	1,131	724	407	0
Kenya	228	268	277	227	216	227	219	128	89	1
Liberia	4,574	3,690	3,721	3,084	3,293	3,558	3,587	8	3,576	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,457	1,492	1,404	1,674	1,780	1,695	1,666	1,466	197	3
Nigeria	615	750	969	1,254	1,330	1,557	1,618	395	1,177	1
South Africa	4,966	3,250	2,936	2,836	2,110	3,051	3,642	632	743	2,041
Tunisia	229	305	494	645	765	933	936	920	-5	2
Zimbabwe	149	74	79	83	86	89	90	79	11	0
Remaining countries in Africa	3,346	3,148	3,843	2,815	3,422	4,113	4,647	1,323	3,127	2

* 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 ³					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 ⁴		
11	12	13	14	15	16	17	18	19	20	
1,432,504	884,840	434,851	933,311	64,342	531,914	221,009	136,909	14,013	173,996	All countries
774,038	435,804	222,667	509,449	41,922	372,676	177,868	90,813	13,410	103,995	Countries in Europe
532,092	260,869	131,099	365,884	35,109	325,466	143,369	79,982	11,301	102,115	EU Member States ⁵
463,523	229,777	117,397	311,610	34,516	265,768	103,800	77,511	11,279	84,457	Euro area ⁵
32,648	9,384	5,928	18,571	8,149	21,688	14,701	1,253	57	5,734	Austria
11,135	5,205	2,717	7,253	1,165	11,030	3,215	1,527	782	6,288	Belgium
907	643	1	906	-	72	-	4	-4	68	Cyprus
161	81	0	161	-	148	53	15	0	80	Estonia
6,009	2,517	485	5,346	178	13,298	10,725	891	259	1,682	Finland
106,747	65,411	50,712	51,877	4,158	64,890	42,730	9,612	352	12,548	France
19,534	4,534	3,165	2,543	13,826	863	1	-5	0	867	Greece
22,767	13,605	1,827	20,933	7	14,120	553	11,201	653	2,366	Ireland
54,046	17,607	8,299	41,906	3,841	24,360	1,600	2,578	65	20,182	Italy
152	35	0	28	124	625	1	0	0	624	Latvia
243	38	-	243	-	872	-	12	0	860	Lithuania
94,120	47,740	23,151	70,968	1	39,274	6,594	31,623	8,774	1,057	Luxembourg ⁶
1,118	695	482	636	-	219	-	43	17	176	Malta
58,988	25,547	5,910	52,769	309	34,529	15,751	16,172	358	2,606	Netherlands
4,149	1,804	1,592	2,304	253	2,213	71	123	1	2,019	Portugal
2,013	1,288	476	1,522	15	2,313	1,014	124	-	1,175	Slovakia
350	144	46	304	0	1,305	44	0	-	1,261	Slovenia
46,322	31,576	10,700	33,340	2,282	21,303	6,747	2,129	-35	12,427	Spain
68,569	31,092	13,702	54,274	593	59,698	39,569	2,471	22	17,658	Other EU Member States ⁵
144	77	42	102	-	349	-	6	0	343	Bulgaria
317	163	63	254	0	361	6	0	-	355	Croatia
6,906	3,805	2,854	4,051	1	766	395	246	0	125	Czechia
6,178	3,751	1,451	4,727	-	6,072	5,680	300	0	92	Denmark
3,544	1,826	830	2,345	369	1,476	57	11	0	1,408	Hungary
37,773	15,675	3,702	33,882	189	16,470	2,232	461	24	13,777	Poland
396	161	77	317	2	1,172	-	0	0	1,172	Romania
12,244	5,322	3,616	8,596	32	18,381	16,548	1,447	-2	386	Sweden
1,067	312	1,067	-	-	14,651	14,651	-	-	-	EU institutions
241,946	174,935	91,568	143,565	6,813	47,210	34,499	10,831	2,109	1,880	Other European countries ⁵
5,337	4,320	0	5,337	-	11	4	7	2	-	Guernsey
382	9	94	288	0	195	2	80	-	113	Iceland
2,303	1,021	-	2,303	-	6	-	5	0	1	Isle of Man
10,289	5,496	2	10,287	-	499	-	499	-2	-	Jersey
445	193	18	427	0	228	-	228	223	-	Liechtenstein
7,074	4,144	4,043	3,027	4	19,742	18,948	775	6	19	Norway
6,554	3,548	2,650	3,904	0	224	-	-18	-22	242	Russian Federation
55,521	38,260	28,731	25,484	1,306	3,907	1,792	1,675	256	440	Switzerland
13,049	7,225	4,370	7,745	934	-16	14	18	0	-48	Turkey
1,147	560	83	185	879	11	-	1	-	10	Ukraine
138,038	109,318	51,111	83,676	3,251	22,284	13,739	7,561	1,646	984	United Kingdom
1,807	841	466	902	439	119	-	0	0	119	Remaining European countries
21,550	8,490	4,220	12,148	5,182	1,089	-	447	-73	642	Countries in Africa
39	39	39	0	-	-	-	-	-	-	Algeria
221	64	0	3	218	-	-	-	-	-	Cameroon
951	690	73	424	454	-5	-	-	-	-5	Cote d'Ivoire
3,383	740	1,210	1,588	585	514	-	130	0	384	Egypt
1,130	698	101	228	801	1	-	1	-	-	Ghana
218	130	55	84	79	1	-	-	-	1	Kenya
3,587	907	0	3,587	-	0	-	0	0	-	Liberia
0	0	-	0	-	-	-	-	-	-	Libya
1,658	298	77	1,030	551	8	-	0	0	8	Morocco
1,629	1,038	1,127	355	147	-11	-	2	0	-13	Nigeria
3,174	2,036	1,103	2,015	56	468	-	211	-73	257	South Africa
933	130	20	147	766	3	-	3	-	-	Tunisia
90	90	-	55	35	-	-	-	-	-	Zimbabwe
4,537	1,630	415	2,632	1,490	110	-	100	0	10	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. ¹ From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. ² 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 ¹						September 2022				
	December 2017	December 2018	December 2019	December 2020	December 2021	August 2022	Claims, total	of which:			
	1	2	3	4	5	6		7	Euro	US dollar	Currency of debtor country ²
Countries in America	489,545	504,962	445,558	424,095	474,912	579,716	584,065	48,710	508,768	11,018	
Argentina	973	1,444	1,084	784	771	825	829	116	708	0	
Bahamas	1,069	1,674	1,826	1,098	1,368	2,123	2,278	400	1,872	0	
Bermuda	6,116	6,083	5,865	5,010	4,854	4,960	5,006	192	4,270	0	
Bolivia, Plurinational State of	46	35	30	84	41	45	36	2	33	0	
Brazil	5,519	5,291	5,125	5,234	4,836	6,033	6,185	605	3,374	2,179	
British Virgin Islands	10,287	10,815	10,737	9,738	10,338	7,868	8,132	846	4,572	.	
Canada	32,264	33,403	33,761	36,126	36,990	45,465	46,590	26,932	9,459	8,366	
Cayman Islands	52,439	47,352	39,729	23,193	29,858	44,208	46,949	7,085	39,270	0	
Chile	1,826	1,751	2,180	2,155	2,428	2,522	2,526	536	1,987	1	
Columbia	934	1,355	1,225	1,756	1,933	2,510	2,741	1,400	1,339	1	
Cuba	73	87	86	68	59	55	56	57	0	0	
Curacao ⁷	409	369	128	78	78	101	101	71	30	0	
Ecuador	378	368	328	287	632	484	566	9	557	.	
Guatemala	374	325	254	241	247	410	448	6	442	0	
Mexico	3,599	4,077	4,600	4,382	4,342	4,854	4,890	874	3,637	374	
Panama	2,378	2,130	1,612	1,595	1,279	1,218	1,190	519	669	0	
Paraguay	169	231	128	80	89	170	214	17	194	0	
Peru	721	989	1,072	1,219	1,333	1,416	1,833	388	1,409	34	
United States of America	367,275	384,658	333,556	329,179	371,747	452,526	451,604	8,401	433,408	.	
Uruguay	615	558	548	442	429	536	472	56	385	1	
Venezuela, Bolivarian Republic	313	171	75	50	-37	30	27	19	7	0	
Remaining countries in America	1,768	1,796	1,609	1,296	1,297	1,357	1,392	179	1,146	62	
Countries in Asia	155,853	171,961	172,952	152,314	146,255	158,076	158,382	50,684	41,351	59,899	
Bahrain	669	748	1,492	1,411	1,358	1,648	1,627	127	1,486	13	
China, People's Republic of ⁸	26,512	25,526	19,584	18,953	16,659	17,230	18,209	7,904	203	9,703	
Hong Kong	11,472	12,054	14,396	12,192	13,145	11,416	12,073	5,848	2,916	902	
India	19,198	22,386	23,986	18,589	21,043	22,958	23,773	3,631	2,441	17,375	
Indonesia	5,786	6,671	6,636	6,240	5,834	6,647	6,867	3,508	1,397	1,951	
Iran	42	18	11	8	3	2	2	2	0	0	
Iraq	673	447	427	392	465	513	537	431	105	0	
Israel	1,374	1,058	1,157	1,288	2,090	2,513	2,489	730	604	1,153	
Japan	29,991	39,839	38,790	32,524	22,720	24,988	21,954	10,294	4,350	7,214	
Jordan	303	343	543	643	696	700	704	605	86	10	
Kazakhstan	272	177	198	167	136	113	122	41	55	3	
Korea, Republic of	9,728	10,741	11,026	8,599	11,237	10,880	11,218	2,260	2,948	5,665	
Kuwait	502	768	865	1,076	1,015	1,241	1,224	63	1,127	24	
Lebanon	193	307	149	120	116	85	83	6	77	0	
Malaysia	2,147	2,031	2,134	2,294	1,821	2,327	2,355	66	638	1,591	
Myanmar	42	42	42	40	28	25	27	22	5	0	
Pakistan	516	561	742	979	348	418	439	50	108	272	
Philippines	1,399	1,144	1,843	1,117	1,136	1,378	1,440	255	424	691	
Qatar	2,677	4,028	3,529	3,293	2,623	3,036	3,165	433	2,683	33	
Saudi Arabia	4,519	3,810	4,515	3,908	4,038	4,787	4,734	632	4,030	61	
Singapore	20,911	19,674	19,388	19,506	21,073	25,025	24,769	8,345	3,973	10,143	
Sri Lanka	545	683	895	733	520	355	330	7	155	165	
Syria	1	0	0	1	0	0	0	0	0	0	
Taiwan	3,714	3,958	3,708	1,872	1,696	1,461	1,452	515	287	543	
Thailand	2,546	2,406	2,559	2,264	2,730	2,600	2,771	223	371	2,144	
Turkmenistan	411	553	536	439	382	357	334	199	135	0	
United Arab Emirates	4,011	4,904	5,888	5,893	5,004	5,740	5,923	1,474	4,060	221	
Uzbekistan	355	417	667	795	1,177	1,387	1,476	1,048	428	0	
Vietnam	1,545	2,117	2,163	2,185	2,415	2,569	2,500	516	1,960	22	
Remaining countries in Asia	3,799	4,550	5,083	4,793	4,747	5,677	5,785	1,449	4,299	0	
Countries in Oceania	34,789	35,100	33,813	28,926	28,384	32,049	32,268	17,986	4,681	8,559	
Australia	23,856	27,256	27,653	23,523	23,151	26,658	26,732	16,070	1,623	8,154	
Marshall Islands	7,389	5,165	3,692	2,823	2,458	2,380	2,572	8	2,563	.	
New Zealand	3,452	2,622	2,368	2,508	2,506	2,603	2,540	1,894	95	405	
Papua New Guinea	8	-6	13	-16	0	0	0	0	0	0	
Remaining countries in Oceania	84	63	87	88	269	408	424	14	400	0	
Countries not identifiable	6	2	34	1	0	0	2	0	0	.	
International organisations ⁹	9,963	10,153	10,260	14,582	15,919	19,706	20,348	14,525	4,928	.	

ding Euro and US dollar. ³ 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. ⁴ As well as other variable-yield securities. ⁵ 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 ³					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 ⁴		
11	12	13	14	15	16	17	18	19	20	
486,285	345,243	162,661	319,748	3,876	97,780	24,549	27,385	385	45,846	Countries in America
810	272	56	652	102	19	–	5	0	14	Argentina
2,271	2,118	1,708	312	251	7	–	0	–	7	Bahamas
4,959	1,935	5	4,954	–	47	–	47	45	–	Bermuda
36	35	30	6	–	0	–	–	–	0	Bolivia, Plurinational State of
4,972	3,302	3,093	1,858	21	1,213	64	178	3	971	Brazil
7,930	6,263	–	7,930	–	202	–	202	3	–	British Virgin Islands
16,456	8,982	3,547	12,839	70	30,134	22,425	2,668	13	5,041	Canada
46,772	34,448	7,797	38,975	–	177	88	91	7	–2	Cayman Islands
2,039	610	262	1,721	56	487	–	104	0	383	Chile
2,540	762	395	496	1,649	201	–	64	0	137	Columbia
56	41	34	0	22	–	–	–	–	–	Cuba
24	7	–	24	–	77	–	77	8	–	Curacao ⁷
563	447	384	39	140	3	–	–	–	3	Ecuador
448	440	429	15	4	0	–	–	–	0	Guatemala
4,263	2,227	1,566	2,529	168	627	–	183	0	444	Mexico
1,171	363	135	1,036	–	19	–	–3	0	22	Panama
214	137	122	80	12	0	–	–	–	0	Paraguay
1,724	517	301	642	781	109	–	52	0	57	Peru
387,220	281,482	142,289	244,435	496	64,384	1,971	23,692	306	38,721	United States of America
488	82	29	459	–	–16	–	–	–	–16	Uruguay
24	18	0	13	11	3	1	1	0	1	Venezuela, Bolivarian Republic
1,305	755	479	733	93	87	–	24	0	63	Remaining countries in America
128,641	83,626	40,223	75,253	13,165	29,741	7,652	8,532	125	13,557	Countries in Asia
1,633	478	910	723	–	–6	–	–7	–	1	Bahrain
16,102	10,646	5,891	8,129	2,082	2,107	119	1,073	2	915	China, People's Republic of ⁸
10,700	8,615	1,152	9,548	–	1,373	147	906	1	320	Hong Kong
18,009	9,333	2,790	13,632	1,587	5,764	1	1,683	3	4,080	India
5,861	1,859	769	1,658	3,434	1,006	–	118	10	888	Indonesia
2	1	–	2	0	–	–	–	–	–	Iran
537	131	–	20	517	0	–	–	–	0	Iraq
1,355	827	458	896	1	1,134	–	853	103	281	Israel
17,899	13,394	8,452	7,673	1,774	4,055	1,343	1,266	4	1,446	Japan
707	92	28	93	586	–3	–	–	–	–3	Jordan
103	16	61	42	–	19	–	24	0	–5	Kazakhstan
4,588	4,362	1,870	2,718	0	6,630	1,280	827	1	4,523	Korea, Republic of
1,224	407	318	906	–	0	–	0	–	–	Kuwait
82	79	1	81	–	1	–	–	–	1	Lebanon
1,751	1,437	1,279	472	0	604	81	55	0	468	Malaysia
27	5	0	5	22	–	–	–	–	–	Myanmar
274	160	122	147	5	165	164	–2	–	–3	Pakistan
1,424	1,246	420	992	12	16	19	38	0	–41	Philippines
3,036	1,804	1,614	1,317	105	129	–	0	–	129	Qatar
4,689	2,554	365	3,508	816	45	–	24	0	21	Saudi Arabia
19,540	16,499	7,606	11,934	–	5,229	3,962	1,149	1	118	Singapore
304	245	95	119	90	26	13	0	–	13	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
1,266	755	542	724	0	186	–	29	0	157	Taiwan
1,811	1,757	966	845	–	960	513	259	0	188	Thailand
334	74	28	0	306	–	–	–	–	–	Turkmenistan
5,791	3,662	1,088	4,698	5	132	7	74	0	51	United Arab Emirates
1,474	618	1,284	190	0	2	–	2	–	–	Uzbekistan
2,341	842	613	1,429	299	159	–	159	0	0	Vietnam
5,777	1,728	1,501	2,752	1,524	8	3	2	0	3	Remaining countries in Asia
18,709	11,026	3,689	14,973	47	13,559	10,848	2,161	166	550	Countries in Oceania
15,088	9,703	3,461	11,583	44	11,644	10,234	1,005	166	405	Australia
2,569	499	–	2,569	–	3	–	3	0	–	Marshall Islands
628	432	228	397	3	1,912	614	1,153	0	145	New Zealand
0	0	0	0	–	0	–	0	0	–	Papua New Guinea
424	392	–	424	–	–	–	–	–	–	Remaining countries in Oceania
2	2	2	0	–	–	–	–	–	–	Countries not identifiable
3,279	649	1,389	1,740	150	17,069	92	7,571	–	9,406	International organisations ⁹

respective (historical) status of 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.

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 ²				Interest-rate contracts ³				Credit derivatives ⁴		
	Derivative contracts, total ¹	Total	with reporting banks ⁶	with other banks and financial institutions ⁷	with non- financial corporations	Total	with reporting banks ⁶	with other banks and financial institutions ⁷	with non- financial corporations	Total	with reporting banks ⁶
	1	2	3	4	5	6	7	8	9	10	11

Contracts reported by 74 reporting banks world-wide ⁸

2008 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
2009 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
2010 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
2011 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
2012 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
2013 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
2014 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
2015 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
2016 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
2017 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
2018 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
2019 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
2020 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
2021 H2	527,649	92,008	33,697	47,025	11,286	419,485	26,438	381,794	11,253	7,770	1,024
2022 H1	607,691	105,482	39,843	52,729	12,910	483,660	29,838	441,587	12,235	8,969	1,134

of which: contracts reported by German banks

2008 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
2009 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
2010 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
2011 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
2012 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
2013 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
2014 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
2015 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	.
2016 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	.
2017 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	.
2018 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	.
2019 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	.
2020 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	.
2021 H2	44,112	5,103	2,432	2,083	588	37,977	2,002	35,563	412	962	.
2022 H1	53,574	6,301	2,802	2,783	716	46,010	2,270	43,290	450	1,184	.

* 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 ⁷	with non-financial corporations	Index-related and stock-related contracts ⁵	Commodity-contracts ⁵	Derivative contracts, total ¹	Foreign exchange contracts ²	Interest-rate contracts ³	Credit derivatives ⁴	Index-related and stock-related contracts ⁵	Commodity-contracts ⁵	End of half-year	
12	13	14	15	16	17	18	19	20	21		
Contracts reported by 74 reporting banks world-wide ⁸											
11,750	356	4,650	3,181	22,529	2,935	14,433	3,676	799	686	2008 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	
7,715	120	6,728	2,852	17,579	4,541	11,376	203	573	886	2022 H1	
of which: contracts reported by German banks											
868	91	828	284	2,302	350	1,370	405	120	57	2008 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	
1,119	.	39	40	972	224	720	16	7	5	2022 H1	

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

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	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								
Operating result before the valuation of assets ⁹														
1993	60,718	21,813	11,129	9,647	249	788	5,017	16,537	1,203	8,814	3,156	-	1,622	2,556
1994	66,353	19,126	7,975	10,327	160	664	5,867	20,590	2,159	10,071	3,592	-	2,134	2,814
1995	62,472	17,764	6,893	10,232	141	498	5,818	19,493	1,443	9,685	4,147	-	1,174	2,948
1996	66,647	19,641	7,603	11,341	133	564	7,084	19,493	1,461	9,830	4,628	-	1,054	3,456
1997	70,601	21,957	8,764	12,396	119	678	7,858	19,357	1,610	9,769	5,307	-	1,269	3,474
1998	72,967	22,761	7,782	13,928	181	870	10,116	17,754	1,721	8,841	6,303	-	1,380	4,091
1999	72,207	21,362	10,628	10,542	192	-	9,568	18,359	1,549	9,537	5,715	-	1,553	4,565
1999	36,919	10,922	5,434	5,390	98	-	4,892	9,387	792	4,876	2,922	-	794	2,334
2000	36,900	11,986	6,043	5,824	119	-	5,103	8,284	1,233	4,289	2,917	-	1,089	1,999
2001	33,408	9,513	4,753	4,638	122	-	5,441	8,058	788	3,824	2,800	-	964	2,020
2002	39,266	12,506	6,177	6,201	128	-	5,648	9,568	1,025	4,632	2,436	-	1,052	2,399
2003	40,107	12,129	5,400	6,573	156	-	6,094	9,806	644	5,638	2,308	-	1,081	2,407
2004	41,025	12,045	5,320	6,590	135	-	5,787	10,212	692	5,915	2,590	-	1,118	2,666
2005	51,511	23,710	15,578	8,008	124	-	4,905	9,880	834	5,725	2,679	-	1,027	2,751
2006	49,822	18,997	11,425	7,438	134	-	6,626	9,884	666	7,503	2,524	-	615	3,007
2007	45,057	19,806	11,887	7,704	215	-	4,624	8,499	122	5,475	2,809	-	997	2,725
2008	29,403	2,417	- 4,974	7,185	206	-	6,112	8,573	72	5,980	2,309	-	943	2,997
2009	45,078	13,828	7,676	5,901	251	-	6,831	9,596	1,368	6,201	2,481	-	988	3,785
2010	46,563	14,285	7,222	6,800	263	-	5,538	11,042	1,090	7,480	2,408	-	864	3,856
2011	46,177	17,476	9,124	8,080	272	-	4,483	11,152	745	7,548	507	-	946	3,320
2012	46,988	18,517	11,210	7,047	260	-	4,267	10,072	1,502	7,135	1,282	-	815	3,398
2013	37,767	14,110	6,876	6,971	263	-	4,077	9,491	1,036	7,604	432	-	674	343
2014	38,093	13,757	6,935	6,480	342	-	2,667	9,232	813	7,339	884	-	544	2,857
2015	37,853	13,205	5,576	7,440	189	-	3,077	9,277	771	7,269	1,094	-	500	2,660
2016	39,350	14,105	6,039	7,846	220	-	3,677	9,549	-	7,237	599	-	919	3,264
2017	34,532	10,505	3,239	7,020	246	-	2,545	9,792	-	7,497	380	-	963	2,850
2018	32,449	10,438	3,710	6,521	207	-	1,695	9,703	-	7,427	656	-	246	2,284
2019	28,493	7,383	- 256	7,401	238	-	1,570	8,491	-	7,262	885	-	104	2,798
2020	33,392	11,123	2,701	8,155	267	-	1,767	8,784	-	7,275	933	-	177	3,333
2021	34,204	10,778	216	10,225	337	-	2,427	8,531	-	7,882	780	-	137	3,669
Operating result ¹⁰														
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	21,774	1,640	- 4,979	6,404	215	-	- 1,233	8,195	-	7,681	760	-	153	2,112
2020	20,110	2,787	- 2,569	5,309	47	-	- 1,124	6,824	-	6,530	576	-	95	2,174
2021	30,642	8,440	- 449	8,567	322	-	- 2,377	8,345	-	7,865	624	-	121	2,870

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

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	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								
Partial operating result 11														
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	3,273	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	26,188	5,379	- 640	5,890	129	-	1,132	8,771	-	6,791	1,005	-	147	2,963
2021	28,112	6,765	- 174	6,723	216	-	1,337	8,479	-	7,231	1,115	-	111	3,074

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

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken ³	Savings banks ³	Regional institutions of credit 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								
Profit or loss (-) for the financial year before tax ¹²														
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	5,641	- 13,971	- 17,458	3,273	214	-	823	8,236	-	7,507	543	-	456	2,047
2020	14,288	- 2,625	- 5,984	3,312	47	-	538	6,736	-	6,338	847	-	203	2,251
2021	27,088	4,446	- 1,529	5,650	325	-	1,712	8,174	-	7,742	1,667	-	174	3,173

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								
Profit or loss (–) for the financial year after tax ¹³														
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	730	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	– 2,165	– 16,327	– 18,446	1,979	140	–	627	5,799	–	5,383	383	–	351	1,619
2020	5,900	– 4,959	– 6,944	1,983	2	–	353	4,223	–	4,318	147	–	105	1,713
2021	17,347	2,413	– 1,445	3,632	226	–	964	5,495	–	5,730	565	–	61	2,119

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	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 2 3 4	Branches of foreign banks	Private bankers 5								
Total assets 14														
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	15,187	–	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	474,491	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	83,427	63,291	1,194,272	1,253,312	200,135	716,971	698,613	–	196,948	550,309
1994	7,296,540	1,897,624	829,919	956,434	84,914	66,357	1,321,304	1,367,636	230,507	789,021	805,456	–	211,229	673,763
1995	7,815,161	2,032,272	911,755	1,019,846	90,408	71,263	1,440,883	1,438,297	248,733	842,101	891,904	–	222,245	698,726
1996	8,780,093	2,351,504	1,099,382	1,149,387	100,575	75,757	1,662,667	1,539,310	291,098	901,801	1,051,903	–	234,169	747,641
1997	9,875,680	2,732,361	1,340,110	1,277,328	111,657	85,857	1,923,358	1,634,968	335,243	946,917	1,225,246	–	250,607	826,980
1998	11,043,124	3,143,441	1,665,557	1,359,340	126,061	100,483	2,180,454	1,724,574	386,145	989,676	1,446,545	–	264,925	907,364
1999	12,121,059	3,523,960	2,437,025	1,024,601	135,334	–	2,656,093	1,753,407	428,417	1,024,884	1,552,201	–	275,267	906,828
2000	6,866,201	2,201,783	1,508,019	659,720	144,044	–	1,506,853	922,381	234,249	525,687	880,137	–	149,860	445,251
2001	7,246,646	2,362,579	1,653,158	672,959	153,462	–	1,599,330	948,723	239,709	534,337	924,683	–	155,664	481,621
2002	7,290,284	2,309,650	1,601,526	676,254	161,870	–	1,644,025	975,490	213,520	548,026	929,571	–	161,195	508,807
2003	7,206,090	2,251,587	1,533,976	689,268	173,343	–	1,636,545	980,622	203,899	556,946	877,381	–	167,863	531,247
2004	7,361,833	2,361,859	1,764,080	573,400	191,379	–	1,519,005	985,944	194,244	567,674	875,035	–	178,273	679,799
2005	7,714,428	2,563,063	1,939,373	602,538	211,152	–	1,581,453	995,377	219,881	578,641	879,136	–	189,706	707,171
2006	7,913,181	2,605,735	1,995,918	590,122	223,695	–	1,647,908	1,007,033	233,847	595,576	878,310	–	194,193	750,579
2007	8,351,810	2,935,195	2,240,698	671,668	242,829	–	1,668,143	1,019,129	254,397	614,428	859,798	–	192,926	807,794
2008	8,518,198	2,964,986	2,212,741	722,740	263,505	–	1,695,465	1,042,947	273,650	641,771	821,083	–	191,129	887,167
2009	8,212,026	2,735,704	1,931,021	766,860	283,823	–	1,587,259	1,060,725	263,438	676,780	803,949	–	189,910	894,261
2010	8,300,354	2,845,575	2,061,016	751,218	303,341	–	1,512,276	1,070,231	262,437	697,694	793,476	–	195,151	923,514
2011	9,167,921	3,825,768	3,010,173	778,662	336,933	–	1,504,774	1,078,852	275,900	711,046	645,145	–	199,250	927,186
2012	9,542,656	4,132,098	3,217,291	840,168	374,639	–	1,371,385	1,096,261	294,430	739,066	565,008	–	200,782	1,143,626
2013	8,755,419	3,669,592	2,798,461	822,706	482,425	–	1,229,051	1,098,581	282,833	750,899	482,524	–	204,540	1,037,399
2014	8,452,585	3,532,938	2,647,559	833,806	515,573	–	1,139,438	1,110,362	281,348	771,932	421,014	–	210,066	985,487
2015	8,605,560	3,678,042	2,736,876	884,457	567,709	–	1,087,623	1,130,688	291,157	798,178	376,908	–	214,613	1,028,351
2016	8,355,020	3,580,912	2,575,072	942,665	631,175	–	975,957	1,154,475	–	832,181	289,800	–	215,668	1,306,027
2017	8,251,175	3,532,639	2,400,315	1,048,189	696,135	–	940,293	1,179,915	–	868,255	236,414	–	227,924	1,265,735
2018	8,118,298	3,404,697	2,346,111	962,520	746,066	–	803,978	1,267,726	–	911,385	233,165	–	233,865	1,263,482
2019	8,532,738	3,591,261	2,475,076	1,013,378	816,807	–	862,346	1,315,579	–	957,859	234,978	–	237,363	1,333,352
2020	9,206,853	3,966,453	2,748,655	1,094,301	1,048,497	–	898,328	1,407,118	–	1,029,671	241,909	–	242,190	1,421,184
2021	9,468,587	3,995,423	2,461,038	1,382,623	1,151,762	–	898,065	1,516,119	–	1,108,885	232,447	–	249,553	1,468,095

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 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	
All categories of banks													
1993	78.0	17.0	4.3	0.7	100.0	-62.0	-37.2	-24.8	-15.0	-1.0	22.1	-11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	-60.8	-36.2	-24.7	-18.3	-0.2	20.6	-9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	-63.7	-37.8	-25.9	-11.8	-1.4	23.1	-11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	-63.2	-36.8	-26.4	-12.0	-2.4	22.4	-11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	-63.3	-36.1	-27.1	-13.0	-2.0	21.7	-10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	-64.1	-35.7	-28.3	-13.4	10.8	33.3	-15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	-66.3	-36.2	-30.1	-10.4	-3.0	20.3	-8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	-68.5	-36.9	-31.6	-13.6	0.1	18.0	-6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	-71.4	-37.8	-33.7	-16.9	0.9	12.6	-3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	-67.3	-35.6	-31.7	-26.3	3.3	9.7	-3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	-66.6	-35.6	-30.9	-18.3	-13.2	2.0	-4.8	-2.9
2004	74.2	21.2	1.1	3.6	100.0	-65.6	-35.5	-30.1	-14.7	-10.5	9.2	-5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	-61.2	-33.6	-27.6	-10.7	-2.6	25.5	-7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	-62.7	-35.3	-27.4	-10.7	-5.7	20.9	-4.2	16.7
2007	73.7	24.4	-0.9	2.8	100.0	-65.0	-35.4	-29.6	-18.7	-0.1	16.3	-4.8	11.4
2008	85.2	26.7	-17.0	5.2	100.0	-73.3	-39.0	-34.3	-33.6	-15.4	-22.3	-1.5	-23.8
2009	73.3	21.0	5.3	0.4	100.0	-65.1	-35.5	-29.7	-20.9	-16.1	-2.2	-3.2	-5.4
2010	74.1	22.0	4.4	-0.5	100.0	-63.8	-33.5	-30.4	-12.0	-9.9	14.3	-4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	-64.0	-33.1	-30.9	-2.4	-13.5	24.9	-5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	-64.3	-33.9	-30.5	-3.3	-9.0	23.4	-6.6	16.7
2013	73.0	22.9	4.8	-0.7	100.0	-69.2	-35.7	-33.5	-5.3	-7.6	17.9	-6.0	11.9
2014	75.4	23.7	2.9	-2.0	100.0	-69.2	-35.5	-33.7	-5.3	-5.3	20.2	-6.1	14.1
2015	75.0	23.8	2.9	-1.7	100.0	-70.4	-36.0	-34.4	-2.7	-6.1	20.8	-6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	-69.3	-34.9	-34.4	-6.8	-2.2	21.7	-6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	-71.9	-36.3	-35.7	-2.9	-2.8	22.4	-6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	-73.1	-36.7	-36.4	-5.6	-5.7	15.6	-5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	-76.0	-37.4	-38.5	-5.7	-13.6	4.8	-6.6	-1.8
2020	67.3	26.7	2.9	3.1	100.0	-72.3	-36.7	-35.6	-11.0	-4.8	11.9	-7.0	4.9
2021	65.1	30.0	3.9	0.9	100.0	-72.9	-37.0	-35.9	-2.8	-2.8	21.5	-7.7	13.7
Commercial Banks													
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
2021	55.8	36.7	6.5	0.9	100.0	-79.9	-35.9	-44.0	-4.4	-7.4	8.3	-3.8	4.5

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	
Big banks 4													
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
2021	57.5	41.1	7.3	- 5.9	100.0	- 99.2	- 42.9	- 56.3	- 2.5	- 4.0	- 5.6	0.3	- 5.3
Regional banks and other commercial banks 4 5 6 7													
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
2021	53.7	32.8	5.8	7.7	100.0	- 60.6	- 29.0	- 31.6	- 6.4	- 11.2	21.8	- 7.8	14.0

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Branches of foreign banks													
1993	76.2	19.6	4.8	-0.5	100.0	-57.3	-28.5	-28.8	-8.1	-	34.6	-13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	-68.1	-33.7	-34.3	-3.4	-1.2	27.3	-9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	-73.6	-34.1	-39.5	4.7	-1.5	29.6	-9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	-78.4	-28.2	-50.2	0.5	-1.6	20.5	-10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	-79.8	-30.7	-49.1	-5.4	-3.7	11.0	-8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	-75.5	-21.2	-54.3	-7.3	3.0	20.1	-7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	-72.3	-23.4	-48.9	0.3	-	28.0	-11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	-74.1	-18.3	-55.8	-2.0	-0.2	23.7	-2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	-56.1	-24.5	-31.7	-12.6	1.4	32.7	-15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	-57.8	-25.7	-32.0	-23.4	-2.0	16.8	-12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	-53.6	-22.9	-30.7	-8.3	-0.6	37.5	-11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	-57.0	-24.2	-32.8	-11.1	-6.7	25.2	-8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	-58.0	-26.4	-31.5	1.4	-1.7	41.7	-17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	-55.3	-27.7	-27.7	-3.3	-	41.3	-17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	-44.9	-22.3	-22.6	-4.9	0.8	51.0	-20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	-50.8	-22.2	-28.6	-16.2	-6.2	26.7	-15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	-51.6	-18.5	-33.1	-9.4	-1.3	37.6	-12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	-52.3	-16.9	-35.4	-4.7	-1.5	41.6	-14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	-46.1	-21.2	-25.0	1.8	-	55.6	-17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	-48.6	-21.9	-26.7	2.4	0.4	54.2	-16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	-48.8	-21.8	-27.0	-0.4	-	50.8	-16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	-41.1	-19.1	-22.0	-6.5	-	52.3	-19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	-61.2	-24.8	-36.3	-0.2	-	38.6	-17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	-56.0	-24.8	-31.2	-24.2	-	19.8	-13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	-53.3	-25.2	-28.1	8.7	-0.9	54.5	-13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	-55.0	-25.4	-29.6	-7.8	-	37.2	-12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	-54.4	-24.5	-29.9	-4.4	-0.2	41.0	-14.2	26.8
2020	56.0	19.8	1.8	22.4	100.0	-53.2	-22.1	-31.2	-38.5	-	8.2	-7.9	0.4
2021	66.5	14.2	1.9	17.4	100.0	-46.2	-18.4	-27.8	-2.4	0.5	51.9	-15.8	36.1
Private Bankers ⁸													
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	64.9	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	62.6	30.7	4.1	2.4	100.0	-74.4	-42.9	-31.6	-19.6	5.6	11.6	-1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	-72.0	-41.2	-30.8	-13.0	-	15.0	-3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	-68.1	-38.7	-29.4	-8.7	1.1	24.3	-3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	-63.3	-34.8	-28.5	-10.3	0.1	26.4	-4.9	21.6

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Landesbanken 6													
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	-21.7	-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
2021	70.7	16.1	10.7	2.5	100.0	-70.6	-34.3	-36.2	-0.6	-8.1	20.8	-9.1	11.7
Savings banks 6													
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
2021	68.1	31.7	-	0.1	100.0	-70.8	-43.2	-27.5	-0.6	-0.6	28.0	-9.2	18.8

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 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
Regional institutions of credit cooperatives ⁹													
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
Credit cooperatives													
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	33.9	-9.6	24.3
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
2021	70.6	26.6	-	2.8	100.0	-65.9	-37.5	-28.4	-0.1	-0.5	33.5	-8.7	24.8

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Mortgage banks 5 7													
1993	101.6	- 0.7	0.3	- 1.3	100.0	- 35.2	- 21.3	- 14.0	- 17.0	- 1.4	46.4	- 20.8	25.6
1994	102.9	- 0.8	- 0.3	- 1.8	100.0	- 33.5	- 20.2	- 13.3	- 13.3	- 13.3	41.0	- 16.4	24.6
1995	99.9	- 0.2	0.3	0.0	100.0	- 32.5	- 19.1	- 13.4	- 15.1	- 4.3	48.1	- 16.9	31.2
1996	103.5	- 1.8	0.2	- 1.9	100.0	- 31.6	- 18.5	- 13.1	- 12.5	- 5.0	50.9	- 19.6	31.3
1997	102.2	- 1.4	0.2	- 1.0	100.0	- 30.0	- 17.2	- 12.8	- 17.0	- 5.4	47.6	- 20.9	26.7
1998	100.4	- 1.7	0.2	1.1	100.0	- 29.7	- 17.1	- 12.6	- 13.0	- 7.2	50.1	- 20.8	29.3
1999	100.0	- 2.2	-	2.2	100.0	- 29.3	- 15.6	- 13.7	- 19.3	- 6.0	45.3	- 19.6	25.7
2000	93.9	- 1.1	-	7.2	100.0	- 31.4	- 16.2	- 15.2	- 39.5	- 10.9	18.2	- 10.9	7.3
2001	95.3	- 1.8	-	6.5	100.0	- 33.4	- 16.5	- 16.8	- 26.7	- 11.8	28.2	- 7.7	20.5
2002	97.7	- 1.5	0.1	3.6	100.0	- 35.6	- 17.6	- 18.1	- 48.7	18.3	34.0	- 6.5	27.4
2003	102.2	- 1.6	0.1	- 0.7	100.0	- 37.8	- 17.9	- 20.0	- 29.9	- 9.9	22.4	- 6.9	15.5
2004	96.5	- 0.8	-	4.2	100.0	- 35.0	- 16.6	- 18.4	- 40.8	- 10.0	14.2	- 8.2	6.0
2005	95.1	- 0.1	0.1	5.0	100.0	- 35.2	- 16.8	- 18.4	- 27.3	- 33.6	3.9	- 7.6	- 3.7
2006	91.4	6.9	0.1	1.6	100.0	- 38.9	- 19.6	- 19.3	- 25.8	- 21.5	13.8	- 4.7	9.0
2007	85.2	8.6	- 0.4	6.6	100.0	- 36.0	- 17.1	- 18.9	- 28.4	- 27.1	8.5	- 3.8	4.8
2008	86.8	11.3	- 0.1	2.0	100.0	- 37.6	- 16.4	- 21.3	- 107.4	- 33.6	- 78.7	- 2.5	- 81.2
2009	96.1	3.3	- 0.1	0.7	100.0	- 36.6	- 16.3	- 20.3	- 89.0	- 10.7	- 36.3	- 4.2	- 40.4
2010	92.7	5.2	- 0.2	2.3	100.0	- 36.3	- 14.1	- 22.2	- 64.1	- 1.9	- 2.3	0.4	- 1.8
2011	135.9	7.2	- 0.2	- 42.9	100.0	- 73.7	- 28.7	- 45.0	- 85.2	43.0	- 15.9	- 3.8	- 19.8
2012	91.0	3.7	-	5.4	100.0	- 51.7	- 21.1	- 30.6	- 24.3	- 20.4	3.7	- 0.8	2.9
2013	104.2	3.3	0.1	- 7.6	100.0	- 75.4	- 29.9	- 45.4	- 23.1	5.1	6.7	- 5.0	1.7
2014	94.4	0.7	- 0.2	5.1	100.0	- 58.4	- 24.9	- 33.5	- 13.1	- 36.3	- 7.8	- 4.8	- 12.7
2015	100.2	- 0.5	- 0.1	0.4	100.0	- 51.2	- 22.0	- 29.2	- 14.6	- 0.9	33.3	- 4.4	29.0
2016	101.9	- 2.8	-	0.9	100.0	- 61.0	- 26.7	- 34.3	- 7.4	2.5	34.2	- 8.3	25.9
2017	106.5	- 3.8	-	- 2.7	100.0	- 70.2	- 32.2	- 38.1	2.5	5.9	38.1	- 13.4	24.7
2018	106.2	- 4.9	0.4	- 1.7	100.0	- 59.8	- 27.5	- 32.3	- 20.9	- 5.8	13.5	- 7.8	5.6
2019	105.2	- 6.0	-	0.8	100.0	- 51.2	- 23.6	- 27.6	- 6.9	- 12.0	29.9	- 8.8	21.1
2020	110.7	- 6.7	-	- 3.9	100.0	- 49.0	- 22.1	- 26.8	- 19.5	14.8	46.3	- 38.3	8.0
2021	129.2	- 8.8	-	- 20.4	100.0	- 52.5	- 24.6	- 27.9	- 9.5	63.5	101.5	- 67.1	34.4
Building and loan associations													
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	122.5	- 24.0	-	1.5	100.0	- 91.4	- 32.1	- 59.3	- 4.0	5.3	9.9	- 4.8	5.1
2021	116.9	- 18.2	-	1.2	100.0	- 93.6	- 35.1	- 58.5	- 0.7	2.5	8.1	- 5.3	2.8

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	
Banks with special, development and other central support tasks ^{4 6 9 10}													
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	-15.2	1.0	29.6	-7.1	22.5
2021	68.4	24.4	6.2	1.1	100.0	-55.5	-27.1	-28.3	-9.7	3.7	38.5	-12.8	25.7
Memo item: Banks majority-owned by foreign banks ¹¹													
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
2021	56.1	36.5	5.9	1.5	100.0	-68.3	-34.6	-33.7	-3.4	-3.0	25.3	-14.1	11.2

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

Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement 1									
Financial year	Interest received				Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	Total	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	162,805	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996
2020	140,502	131,360	119,095	12,265	5,980	3,542	557	1,881	3,162
2021	131,409	121,578	111,567	10,011	7,115	4,046	1,320	1,749	2,716

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 ⁷

Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement ¹										
Financial year	Interest received				Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	
	Total	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		
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	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03	
2021	1.39	1.29	1.18	0.11	0.08	0.04	0.01	0.02	0.03	

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

shares in affiliated enterprises securitised in securities. ⁵ 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". ⁶ Up to 1992, included in "Current income from shares and other variable-yield securities" if the interest was held in shares. ⁷ As an annual average. Up to 1998, as a percentage of volume of business (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection).

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
General administrative spending in relation to gross earnings 9														
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	76.1	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	-	92.7	61.6
2020	76.9	87.8	102.6	69.7	70.2	-	83.1	70.2	-	68.7	47.1	-	92.7	59.1
2021	76.6	86.4	100.7	70.1	57.2	-	81.3	70.9	-	67.8	43.6	-	94.8	59.8

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								
General administrative spending in relation to operating income ¹⁰														
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	62.4	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	72.3	77.7	90.3	62.4	53.2	–	75.9	70.1	–	67.2	49.0	–	91.4	56.2
2021	72.9	79.9	99.2	60.6	46.2	–	70.6	70.8	–	65.9	52.5	–	93.6	55.5

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. 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 ²
		total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves ¹	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 ¹	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	
2021	- 3,554	5,713	2,145	-	1,220	2,348	9,267	1,494	318	-	3,585	3,870	

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. ¹ As of the financial year 2010, no special reserves may be formed under the Act to

Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz). ² 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 ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁷	Credit co-operatives	Mortgage banks ^{3 5}	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 8}
		Total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶							
Profit for the financial year before tax													
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	-	10.61	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	-	9.17	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	1.66	2.72
2021	5.05	2.68	- 2.26	6.04	7.00	-	4.05	6.28	-	8.39	16.91	1.41	3.80
Profit for the financial year after tax													
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	-	6.57	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	0.86	2.07
2021	3.23	1.45	- 2.13	3.88	4.87	-	2.28	4.22	-	6.21	5.73	0.50	2.54

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. ¹ Equity including the fund for general banking risks, but excluding participation rights capital. ² 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. ³ 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"). ⁴ 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". ⁵ From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". ⁶ 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. ⁷ From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". ⁸ 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 ¹

Financial year	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}	
	All categories of banks total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶									
Interest received (total) ¹⁰														
1968	4.97	5.28	4.98	5.69	4.54	5.30	5.09	5.89	3.43	6.02	4.43	11.29	–	1.81
1969	5.52	6.02	5.62	6.26	6.79	6.41	5.48	6.11	5.23	6.48	4.78	11.91	–	2.68
1970	6.59	7.60	7.20	7.82	8.28	7.97	6.38	7.17	6.50	7.88	5.08	13.41	–	3.14
1971	6.40	6.62	6.24	6.99	6.67	6.67	6.28	7.06	6.17	7.58	5.31	13.11	–	4.00
1972	6.12	5.86	5.42	6.32	5.67	5.88	5.96	6.84	5.81	7.23	5.67	12.20	–	4.03
1973	7.57	8.30	7.74	8.72	8.36	8.76	7.20	8.07	7.41	8.76	6.10	13.43	–	4.55
1974	8.26	9.40	9.19	9.49	9.75	9.51	7.78	8.73	8.05	9.41	6.34	14.10	–	4.91
1975	7.21	7.28	7.37	7.37	6.76	6.94	7.00	7.79	6.91	8.00	6.65	12.94	–	4.76
1976	6.54	6.12	5.94	6.47	5.42	5.95	6.68	6.97	5.96	7.12	6.75	12.42	–	4.64
1977	6.41	6.01	5.85	6.35	5.39	5.59	6.64	6.67	5.80	6.79	6.73	11.88	–	4.70
1978	6.09	5.80	5.78	5.99	5.27	5.18	6.32	6.19	5.51	6.28	6.54	11.31	–	4.53
1979	6.47	6.73	6.65	6.88	6.50	6.45	6.40	6.48	6.06	6.67	6.40	11.22	–	4.73
1980	7.64	8.55	8.55	8.50	8.71	8.73	7.25	7.65	7.82	8.24	6.53	12.36	–	5.27
1981	8.72	10.03	10.02	9.87	10.78	10.45	8.22	8.70	9.58	9.58	6.97	13.50	–	5.72
1982	8.63	9.39	9.38	9.32	9.88	9.37	8.25	8.86	9.35	9.49	7.36	13.27	–	6.02
1983	7.61	7.77	7.92	7.76	7.66	6.97	7.53	7.79	7.81	7.93	7.38	11.72	–	5.74
1984	7.53	7.76	7.95	7.81	7.23	6.75	7.60	7.63	7.52	7.74	7.29	10.59	–	5.78
1985	7.18	7.20	7.21	7.30	7.05	6.35	7.14	7.39	7.07	7.43	7.13	10.09	–	5.69
1986	6.64	6.64	6.65	6.81	6.11	5.80	6.60	6.87	6.26	6.87	6.83	–	–	5.47
1987	6.23	6.14	6.07	6.37	5.41	5.66	6.23	6.44	5.76	6.42	6.55	–	–	5.27
1988	6.13	6.22	6.30	6.32	5.50	5.65	6.16	6.23	5.62	6.18	6.33	–	–	5.19
1989	6.62	7.05	7.12	7.02	6.64	7.24	6.70	6.57	6.40	6.71	6.28	–	–	5.44
1990	7.26	7.75	7.75	7.68	7.48	8.89	7.33	7.23	7.92	7.56	6.46	–	–	6.11
1991	7.71	8.12	7.87	8.23	7.92	9.59	7.69	7.84	8.11	8.15	6.85	–	–	6.55
1992	7.98	8.35	8.03	8.43	8.03	11.36	7.51	8.27	8.55	8.61	7.49	–	–	6.79
1993	7.47	7.58	7.30	7.62	8.42	9.78	6.87	7.95	7.76	8.17	7.49	–	6.02	6.76
1994	6.74	6.66	6.25	6.91	6.69	8.08	6.49	7.33	6.44	7.34	7.11	–	5.77	5.57
1995	6.54	6.38	6.07	6.66	5.84	6.69	6.32	7.08	5.61	7.10	6.90	–	5.63	5.90
1996	6.05	5.71	5.40	6.06	4.58	5.80	5.90	6.61	4.78	6.54	6.54	–	5.45	5.67
1997	5.75	5.34	4.94	5.82	3.98	5.49	5.70	6.28	4.64	6.20	6.39	–	5.30	5.30
1998	5.58	5.07	4.61	5.68	3.80	5.50	5.53	6.05	4.61	5.95	6.54	–	5.20	5.20
1999	5.33	5.00	4.85	5.45	3.49	–	5.28	5.71	4.11	5.60	6.04	–	5.17	5.11
2000	5.50	5.32	5.24	5.58	3.93	–	5.63	5.72	5.04	5.69	5.81	–	5.06	5.03
2001	5.39	5.12	4.91	5.68	4.25	–	5.47	5.75	4.91	5.76	5.73	–	5.13	4.95
2002	4.84	4.41	4.09	5.18	3.68	–	4.67	5.53	4.15	5.47	5.36	–	5.01	4.59
2003	4.40	3.82	3.42	4.74	3.06	–	4.26	5.20	3.42	5.12	5.09	–	4.94	4.12
2004	4.24	3.60	3.30	4.57	2.58	–	4.39	4.92	3.28	4.88	4.85	–	4.69	3.97
2005	4.37	3.98	3.79	4.64	2.63	–	4.69	4.75	3.05	4.72	4.88	–	4.36	4.05
2006	4.62	4.46	4.36	4.83	3.39	–	4.95	4.67	3.18	4.61	5.32	–	4.18	4.12
2007	5.11	4.78	4.65	5.23	4.27	–	5.66	4.81	3.56	4.77	7.09	–	4.23	4.45
2008	5.18	4.73	4.53	5.36	4.10	–	5.59	4.97	3.90	4.95	7.73	–	4.26	4.53
2009	3.87	3.24	2.93	4.07	2.23	–	3.82	4.37	2.85	4.41	5.38	–	4.15	3.75
2010	3.25	2.60	2.19	3.74	1.61	–	3.21	4.02	2.27	4.03	4.47	–	4.05	2.96
2011	3.31	2.02	1.56	3.78	1.77	–	5.39	3.96	2.14	3.93	4.96	–	3.94	3.05
2012	2.88	1.77	1.37	3.35	0.91	–	4.87	3.72	1.90	3.68	4.25	–	3.83	2.59
2013	2.61	1.70	1.29	3.09	1.16	–	3.49	3.40	1.75	3.40	3.91	–	3.61	2.80
2014	2.49	1.74	1.38	2.91	1.52	–	3.20	3.15	1.57	3.15	3.86	–	3.39	2.62
2015	2.33	1.66	1.33	2.71	1.16	–	3.04	2.90	1.46	2.84	4.07	–	3.18	2.42
2016	2.17	1.58	1.30	2.37	0.85	–	2.81	2.64	–	2.55	4.01	–	2.89	2.15
2017	2.00	1.54	1.26	2.25	0.73	–	2.74	2.42	–	2.33	3.35	–	2.63	1.78
2018	2.07	1.82	1.62	2.45	0.67	–	3.10	2.17	–	2.13	2.99	–	2.42	1.67
2019	1.91	1.58	1.41	2.09	0.63	–	3.23	2.03	–	2.00	2.80	–	2.34	1.52
2020	1.53	1.13	0.92	1.74	0.33	–	2.79	1.78	–	1.77	2.49	–	2.11	1.15
2021	1.39	0.97	0.90	1.21	0.03	–	2.95	1.58	–	1.63	2.35	–	1.92	0.93

For footnotes * and 1–9, see p. 163. **10** 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 ¹

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								
Interest paid ¹¹														
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	5.72	-	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	0.36	-	2.61	0.42	-	0.30	1.99	-	1.32	1.13
2020	0.65	0.40	0.37	0.52	0.07	-	2.17	0.30	-	0.21	1.65	-	1.07	0.77
2021	0.52	0.22	0.27	0.20	-0.24	-	2.30	0.27	-	0.16	1.43	-	0.91	0.55

For footnotes * and 1-9, see p. 163. ¹¹ 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 ¹

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								
Net interest income ¹²														
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
2021	0.87	0.75	0.63	1.01	0.27	–	0.65	1.31	–	1.47	0.91	–	1.00	0.38

For footnotes * and 1–9, see p. 163. ¹² 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 ¹

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								
Net commission income ¹³														
1968	0.25	0.74	0.93	0.52	0.36	0.95	0.10	0.15	0.13	0.37	–	0.21	–	0.02
1969	0.26	0.72	0.90	0.51	0.40	0.96	0.11	0.15	0.14	0.36	–	0.14	–	0.07
1970	0.24	0.61	0.76	0.45	0.35	0.75	0.11	0.16	0.14	0.35	–	0.11	–	0.08
1971	0.26	0.63	0.78	0.48	0.41	0.73	0.11	0.18	0.14	0.35	–	0.15	–	0.08
1972	0.29	0.65	0.84	0.51	0.30	0.70	0.11	0.23	0.16	0.36	–	0.11	–	0.11
1973	0.30	0.65	0.81	0.52	0.33	0.85	0.12	0.26	0.17	0.36	–	0.27	–	0.13
1974	0.31	0.66	0.86	0.49	0.46	0.78	0.11	0.28	0.16	0.36	–	0.33	–	0.12
1975	0.31	0.70	0.93	0.51	0.34	0.83	0.12	0.28	0.18	0.35	–	0.34	–	0.12
1976	0.29	0.61	0.78	0.46	0.33	0.74	0.12	0.27	0.18	0.35	–	–0.08	–	0.10
1977	0.28	0.58	0.72	0.42	0.44	0.70	0.12	0.27	0.18	0.34	–	–0.06	–	0.12
1978	0.27	0.56	0.69	0.42	0.41	0.71	0.12	0.26	0.22	0.34	–	–0.30	–	0.11
1979	0.27	0.53	0.64	0.41	0.50	0.64	0.11	0.28	0.23	0.36	–	–0.06	–	0.10
1980	0.29	0.56	0.69	0.41	0.54	0.70	0.12	0.31	0.18	0.37	–	–0.06	–	0.12
1981	0.30	0.60	0.76	0.46	0.41	0.73	0.11	0.35	0.21	0.37	–	–0.30	–	0.14
1982	0.30	0.63	0.80	0.47	0.43	0.75	0.10	0.35	0.22	0.36	–	–0.14	–	0.13
1983	0.31	0.67	0.89	0.49	0.41	0.85	0.10	0.35	0.21	0.37	–	–0.09	–	0.11
1984	0.31	0.68	0.91	0.48	0.49	0.86	0.10	0.33	0.20	0.36	–	0.01	–	0.12
1985	0.34	0.78	1.00	0.59	0.51	1.13	0.11	0.32	0.21	0.35	–	0.12	–	0.11
1986	0.35	0.78	1.04	0.58	0.39	1.15	0.11	0.32	0.24	0.39	–	–	–	0.10
1987	0.32	0.68	0.92	0.51	0.28	0.91	0.09	0.32	0.21	0.37	–	–	–	0.11
1988	0.33	0.69	0.94	0.50	0.29	0.78	0.09	0.32	0.22	0.41	–	–	–	0.11
1989	0.36	0.72	0.97	0.52	0.25	0.94	0.09	0.36	0.24	0.45	–	–	–	0.11
1990	0.39	0.69	0.91	0.51	0.24	0.92	0.10	0.44	0.27	0.49	–	–	–	0.34
1991	0.38	0.65	0.84	0.50	0.27	0.82	0.08	0.47	0.24	0.51	–	–	–	0.33
1992	0.40	0.66	0.87	0.49	0.27	0.97	0.11	0.53	0.27	0.55	–	–	–	0.30
1993	0.41	0.75	1.03	0.50	0.26	1.14	0.10	0.50	0.27	0.58	0.00	–	0.30	0.25
1994	0.38	0.66	0.87	0.46	0.24	1.06	0.11	0.50	0.23	0.57	–0.01	–	0.33	0.22
1995	0.35	0.60	0.77	0.44	0.24	1.21	0.10	0.49	0.22	0.53	0.00	–	0.22	0.21
1996	0.33	0.58	0.73	0.42	0.23	1.45	0.10	0.47	0.22	0.53	–0.01	–	0.07	0.18
1997	0.35	0.63	0.76	0.48	0.18	1.72	0.10	0.47	0.23	0.54	–0.01	–	0.12	0.17
1998	0.34	0.62	0.69	0.50	0.15	2.04	0.10	0.48	0.20	0.55	–0.01	–	0.31	0.13
1999	0.36	0.70	0.63	0.89	0.15	–	0.11	0.52	0.18	0.62	–0.01	–	0.03	0.05
2000	0.41	0.76	0.68	0.99	0.20	–	0.13	0.55	0.21	0.69	–0.01	–	0.20	0.05
2001	0.35	0.64	0.57	0.85	0.20	–	0.11	0.50	0.15	0.58	–0.01	–	0.08	0.05
2002	0.33	0.60	0.53	0.79	0.30	–	0.11	0.49	0.14	0.57	–0.01	–	0.03	0.09
2003	0.34	0.59	0.54	0.71	0.50	–	0.11	0.53	0.17	0.61	–0.01	–	–0.03	0.09
2004	0.34	0.57	0.50	0.78	0.55	–	0.11	0.56	0.16	0.65	0.00	–	0.00	0.09
2005	0.36	0.60	0.52	0.85	0.76	–	0.12	0.56	0.16	0.67	0.00	–	–0.02	0.09
2006	0.37	0.63	0.54	0.93	0.75	–	0.13	0.58	0.14	0.66	0.03	–	–0.11	0.10
2007	0.38	0.60	0.51	0.92	0.87	–	0.13	0.60	0.12	0.67	0.04	–	–0.12	0.10
2008	0.34	0.54	0.45	0.82	0.54	–	0.13	0.57	0.11	0.63	0.05	–	–0.18	0.09
2009	0.33	0.55	0.50	0.70	0.43	–	0.07	0.55	0.14	0.58	0.02	–	–0.16	0.10
2010	0.34	0.56	0.50	0.72	0.43	–	0.08	0.57	0.13	0.59	0.02	–	–0.19	0.09
2011	0.31	0.42	0.35	0.70	0.35	–	0.07	0.57	0.13	0.58	0.02	–	–0.25	0.08
2012	0.29	0.37	0.32	0.61	0.17	–	0.06	0.56	0.12	0.56	0.02	–	–0.26	0.09
2013	0.32	0.43	0.38	0.62	0.27	–	0.06	0.57	0.13	0.56	0.01	–	–0.31	0.11
2014	0.35	0.47	0.43	0.63	0.20	–	0.07	0.58	0.14	0.56	0.00	–	–0.26	0.12
2015	0.35	0.47	0.43	0.62	0.19	–	0.09	0.60	0.14	0.57	0.00	–	–0.27	0.10
2016	0.36	0.45	0.42	0.56	0.16	–	0.12	0.60	–	0.55	–0.01	–	–0.23	0.10
2017	0.37	0.45	0.43	0.54	0.13	–	0.13	0.64	–	0.57	–0.02	–	–0.21	0.10
2018	0.36	0.43	0.45	0.40	0.12	–	0.13	0.63	–	0.57	–0.03	–	–0.21	0.11
2019	0.37	0.42	0.41	0.48	0.13	–	0.14	0.64	–	0.57	–0.05	–	–0.23	0.12
2020	0.35	0.39	0.34	0.55	0.09	–	0.13	0.62	–	0.55	–0.05	–	–0.20	0.13
2021	0.40	0.49	0.45	0.62	0.06	–	0.15	0.61	–	0.55	–0.06	–	–0.16	0.14

For footnotes * and 1–9, see p. 163. ¹³ 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 ¹

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								
General administrative spending														
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
2021	0.97	1.07	1.09	1.14	0.19	–	0.65	1.36	–	1.37	0.37	–	0.80	0.31

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 ¹

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								
Partial operating result ¹⁴														
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	0.10	–	0.13	0.62	–	0.66	0.42	–	0.06	0.21
2021	0.30	0.17	–0.01	0.49	0.14	–	0.15	0.56	–	0.65	0.48	–	0.04	0.21

For footnotes * and 1–9, see p. 163. **14** "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 ¹

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								
Result from the trading portfolio ¹⁵														
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
2021	0.05	0.09	0.08	0.11	0.01	–	0.10	–	–	–	–	–	–	0.03
Operating result before the valuation of assets ¹⁶														
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	–	0.07	0.23
2021	0.36	0.27	0.01	0.74	0.22	–	0.27	0.56	–	0.71	0.34	–	0.05	0.25

For footnotes * and 1–9, see p. 163. ¹⁵ 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. ¹⁶ "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 ¹

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								
Result from the valuation of assets ¹⁷														
1993	-0.37	-0.65	-0.81	-0.53	-0.11	-0.64	-0.19	-0.45	-0.33	-0.32	-0.12	-	0.02	-0.17
1994	-0.43	-0.49	-0.47	-0.51	-0.04	-0.78	-0.19	-0.73	-0.73	-0.55	-0.19	-	-0.07	-0.23
1995	-0.26	-0.28	-0.19	-0.35	0.05	-0.77	-0.15	-0.52	-0.13	-0.35	-0.10	-	0.10	-0.16
1996	-0.25	-0.28	-0.15	-0.41	0.01	-0.53	-0.15	-0.47	-0.04	-0.37	-0.08	-	0.14	-0.21
1997	-0.25	-0.30	-0.25	-0.36	-0.05	-0.38	-0.14	-0.46	-0.10	-0.41	-0.11	-	0.03	-0.13
1998	-0.25	-0.25	-0.15	-0.37	-0.08	-0.49	-0.27	-0.34	-0.19	-0.36	-0.08	-	-0.03	-0.23
1999	-0.18	-0.23	-0.24	-0.22	0.00	-	-0.11	-0.17	-0.17	-0.39	-0.10	-	0.06	-0.24
2000	-0.23	-0.18	-0.16	-0.25	-0.03	-	-0.12	-0.46	-0.47	-0.47	-0.19	-	-0.04	-0.15
2001	-0.27	-0.26	-0.24	-0.33	-0.10	-	-0.20	-0.52	-0.32	-0.50	-0.12	-	-0.08	-0.15
2002	-0.43	-0.39	-0.38	-0.42	-0.22	-	-0.47	-0.71	-0.42	-0.67	-0.20	-	-0.20	-0.21
2003	-0.30	-0.33	-0.31	-0.37	-0.10	-	-0.23	-0.54	-0.25	-0.56	-0.13	-	-0.13	-0.13
2004	-0.24	-0.22	-0.17	-0.40	-0.14	-	-0.05	-0.60	-0.17	-0.54	-0.19	-	-0.14	-0.05
2005	-0.18	-0.15	-0.09	-0.36	0.02	-	-0.05	-0.50	-0.08	-0.52	-0.13	-	-0.13	-0.01
2006	-0.18	-0.16	-0.10	-0.34	-0.05	-	0.08	-0.52	-0.05	-0.71	-0.12	-	-0.16	-0.08
2007	-0.29	-0.17	-0.13	-0.31	-0.08	-	-0.13	-0.43	-0.18	-0.44	-0.14	-	-0.21	-0.96
2008	-0.44	-0.34	-0.32	-0.42	-0.23	-	-0.50	-0.47	-0.25	-0.56	-0.48	-	-0.24	-0.53
2009	-0.33	-0.31	-0.28	-0.40	-0.13	-	-0.38	-0.42	0.01	-0.33	-0.43	-	-0.06	-0.25
2010	-0.19	-0.16	-0.08	-0.36	-0.08	-	-0.15	-0.33	0.00	-0.33	-0.31	-	0.00	-0.05
2011	0.03	-0.11	-0.06	-0.31	0.02	-	-0.05	0.69	0.41	-0.04	-0.25	-	0.38	0.08
2012	-0.05	-0.10	-0.09	-0.11	0.02	-	-0.01	0.06	-0.05	0.04	-0.11	-	0.01	-0.04
2013	-0.07	-0.06	-0.03	-0.13	0.00	-	-0.27	0.01	-0.12	0.04	-0.08	-	-0.04	-0.08
2014	-0.08	-0.11	-0.10	-0.12	-0.07	-	-0.14	0.00	0.00	-0.03	-0.07	-	0.14	-0.10
2015	-0.04	-0.03	0.00	-0.14	0.00	-	-0.10	0.01	0.04	-0.06	-0.09	-	-0.03	-0.05
2016	-0.10	-0.14	-0.16	-0.10	-0.19	-	-0.38	0.09	-	0.01	-0.04	-	0.01	-0.07
2017	-0.04	-0.02	0.03	-0.12	0.05	-	-0.24	0.02	-	-0.02	0.01	-	-0.03	-0.07
2018	-0.08	-0.06	-0.02	-0.16	-0.04	-	-0.33	-0.06	-	-0.10	-0.15	-	0.01	-0.02
2019	-0.08	-0.16	-0.19	-0.10	-0.02	-	-0.04	-0.02	-	0.04	-0.05	-	0.02	-0.05
2020	-0.14	-0.21	-0.19	-0.26	-0.18	-	-0.07	-0.14	-	-0.07	-0.15	-	-0.03	-0.08
2021	-0.04	-0.06	-0.03	-0.12	-0.01	-	-0.01	-0.01	-	-	-0.07	-	-0.01	-0.05

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

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								
Operating result ¹⁸														
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	–	0.04	0.15
2021	0.32	0.21	–0.02	0.62	0.21	–	0.26	0.55	–	0.71	0.27	–	0.05	0.20

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

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								
Other and extraordinary result														
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
2021	-0.04	-0.10	-0.04	-0.21	-	-	-0.07	-0.01	-	-0.01	0.45	-	0.02	0.02

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. 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 and as of 2021; 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. ² 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. ³ 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"). ⁴ 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". ⁵ From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". ⁶ 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". ⁷ From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". ⁸ 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. ⁹ 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 ¹

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								
Profit or loss (-) for the financial year before tax ¹⁹														
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	-	0.08	0.16
2021	0.29	0.11	-0.06	0.41	0.21	-	0.19	0.54	-	0.70	0.72	-	0.07	0.22

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

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								
Profit or loss (-) for the financial year after tax ¹⁹														
1968	0.44	0.62	0.60	0.48	0.48	1.38	0.26	0.52	0.37	0.45	0.35	1.01	–	0.23
1969	0.38	0.54	0.54	0.42	0.32	1.23	0.31	0.37	0.26	0.42	0.33	0.75	–	0.21
1970	0.29	0.38	0.36	0.33	0.22	0.69	0.16	0.23	0.16	0.47	0.33	0.63	–	0.20
1971	0.33	0.43	0.40	0.32	0.37	1.03	0.18	0.29	0.28	0.47	0.35	0.77	–	0.19
1972	0.33	0.37	0.37	0.29	0.36	0.74	0.20	0.33	0.45	0.46	0.34	0.86	–	0.20
1973	0.24	0.26	0.31	0.12	0.50	0.44	0.10	0.25	0.13	0.43	0.29	0.46	–	0.16
1974	0.27	0.31	0.43	0.24	0.49	-0.10	0.11	0.29	0.23	0.46	0.27	0.60	–	0.17
1975	0.35	0.37	0.51	0.18	0.12	0.93	0.16	0.47	0.54	0.51	0.28	0.32	-0.47	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	–	-0.29	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	–	-0.10	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	–	0.04	0.12
2021	0.18	0.06	-0.06	0.26	0.15	–	0.11	0.36	–	0.52	0.24	–	0.02	0.14

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 ¹⁶	4,639	3,259,148	67,741	233,902	166,161	10,965	12,078	1,113	-	-	78,706
1986	4,564	3,482,978	70,478	231,294	160,816	12,072	13,381	1,309	-	-	82,550
1987	4,438	3,722,645	70,468	232,083	161,615	11,828	13,098	1,270	-	-	82,296
1988	4,327	3,964,977	72,522	243,020	170,498	12,948	14,295	1,347	-	-	85,470
1989	4,193	4,234,078	73,143	280,205	207,062	15,024	16,752	1,728	-	-	88,167
1990	4,012	4,675,228	80,474	339,679	259,205	18,036	19,918	1,882	-	-	98,510
1991	3,824	5,129,528	91,597	395,371	303,774	19,600	21,546	1,946	-	-	111,197
1992	3,617	5,571,856	100,952	444,754	343,802	22,391	24,735	2,344	-	-	123,343
1993	3,879	6,551,085	124,583	489,090	364,507	27,176	32,230	5,054	6,790	1,164	159,713
1994	3,710	7,296,540	139,509	492,067	352,558	27,974	33,219	5,245	489	1,351	169,323
1995	3,606	7,815,161	139,417	511,448	372,031	27,569	32,932	5,363	4,395	722	172,103
1996	3,492	8,780,093	146,751	531,098	384,347	29,394	35,997	6,603	4,130	1,038	181,313
1997	3,393	9,875,680	150,564	567,759	417,195	34,394	41,689	7,295	5,306	1,903	192,167
1998	3,201	11,043,124	153,424	616,634	463,210	37,821	46,864	9,043	7,079	4,697	203,021
1999	2,930	12,121,059	158,205	645,682	487,477	44,022	55,207	11,185	7,016	5,105	214,347
1999	2,930	6,197,399	80,889	330,132	249,243	22,508	28,227	5,719	3,587	2,610	109,594
2000	2,667	6,866,201	79,950	377,525	297,575	28,401	35,376	6,975	6,449	2,301	117,101
2001	2,452	7,246,646	82,416	390,400	307,984	25,479	32,682	7,203	5,370	3,743	117,008
2002	2,296	7,290,284	88,790	352,551	263,761	24,375	31,681	7,306	2,950	4,018	120,133
2003	2,155	7,206,090	85,118	317,029	231,911	24,310	32,434	8,124	6,449	4,050	119,927
2004	2,081	7,361,833	88,433	311,966	223,533	25,279	33,607	8,328	1,260	4,264	119,236
2005	2,014	7,714,428	91,508	337,344	245,836	27,759	36,942	9,183	11,421	1,957	132,645
2006	1,966	7,913,181	92,039	365,586	273,547	29,647	39,896	10,249	4,413	7,396	133,495
2007	1,928	8,351,810	94,818	427,091	332,273	31,459	43,604	12,145	- 1,143	3,558	128,692
2008	1,889	8,518,198	93,833	440,981	347,148	29,383	42,576	13,193	-18,718	5,695	110,193
2009	1,843	8,212,026	94,749	423,005	317,254	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	162,805	80,352	31,244	45,765	14,521	2,469	2,518	118,684
2020	1,408	9,206,853	81,074	140,502	59,428	32,137	46,684	14,547	3,513	3,691	120,415
2021	1,358	9,468,587	82,227	131,409	49,182	37,904	53,644	15,740	4,927	1,165	126,223

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. 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 and as of 2021; 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 ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extra-ordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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 ¹⁶
53,067	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	- 6,719	21,774	- 16,133	5,641	7,806	- 2,165	7,223	5,058	2019
87,023	44,210	42,813	33,392	- 13,282	20,110	- 5,822	14,288	8,388	5,900	- 1,312	4,588	2020
92,019	46,763	45,256	34,204	- 3,562	30,642	- 3,554	27,088	9,741	17,347	- 8,528	8,819	2021

² Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and, as of 1993, profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements (up to 1992 other income). Up to 1992 including guarantee commissions (included in commissions received from 1993). ³ 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). ⁴ From 1993 including guarantee commissions (up to 1992 included in

interest received from lending and money market transactions). ⁵ 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 ⁶⁻¹⁶, see p. 168 f.

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets 1

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	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 16	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
2021	1,358	9,468.6	0.87	1.39	0.52	0.40	0.57	0.17	0.05	0.01	1.33

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 personell expenses on transactions in goods and subsidiary transactions (as of 1993, included in

"Gross result for transactions in goods and subsidiary transactions"). 9 Including 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 ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1.35	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 ¹⁶
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
0.97	0.49	0.48	0.36	-0.04	0.32	-0.04	0.29	0.10	0.18	-0.09	0.09	2021

¹⁰ 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". ¹¹ From 1968 to 1992 "Partial operating result" (col. 3 + 6 - 12). ¹² 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). ¹³ Excluding taxes on assets. In part, including taxes paid

by legally dependent building and loan associations affiliated to "Landesbanken". ¹⁴ As of 1993, net income/loss for the financial year including withdrawals from and transfers to the fund for general banking risks. ¹⁵ Including profit or loss brought forward and, as of 1993, withdrawals from or transfers to the fund for general banking risk. ¹⁶ 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	56,720	26,529	15,154	23,252	8,098	1,560	1,959	48,864
2020	164	3,966,453	28,807	44,739	15,932	15,439	23,385	7,946	2,670	3,074	49,990
2021	166	3,995,423	29,933	38,899	8,966	19,719	28,398	8,679	3,512	501	53,665

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 ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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	11,123	- 8,336	2,787	- 5,412	- 2,625	2,334	- 4,959	6,467	1,508	2020
42,887	19,260	23,627	10,778	- 2,338	8,440	- 3,994	4,446	2,033	2,413	2,206	4,619	2021

VIII. Items of banks' profit and loss accounts

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

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

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	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
2021	3	2,461,038	15,568	22,111	6,543	11,124	14,085	2,961	1,985	- 1,595	27,082

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 17

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets 10 (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) 11	Other and extraordinary result 12	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax 14 (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital 15	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs 8	Other administrative spending 9										
12	13	14	15	16	17	18	19	20	21	22	23	
1,648	1,105	543	288	-	288	320	608	257	351	- 146	205	1968
1,959	1,342	617	454	-	454	153	607	236	371	- 92	279	1969
2,260	1,564	696	413	-	413	73	486	202	284	- 56	228	1970
2,620	1,791	829	246	-	246	321	567	214	353	- 81	272	1971
2,897	2,053	844	260	-	260	360	620	251	369	- 92	277	1972
3,177	2,317	860	165	-	165	359	524	169	355	- 39	316	1973
3,843	2,845	998	931	-	931	35	896	379	517	- 172	345	1974
4,295	3,107	1,188	1,117	-	1,117	109	1,226	555	671	- 231	440	1975
4,639	3,297	1,342	906	-	906	344	1,250	520	730	- 245	485	1976
4,931	3,545	1,386	1,148	-	1,148	372	1,520	778	742	- 266	476	1977
5,394	3,846	1,548	1,189	-	1,189	420	1,609	835	774	- 267	507	1978
5,908	4,158	1,750	1,068	-	1,068	326	1,394	730	664	- 144	520	1979
6,345	4,568	1,777	1,043	-	1,043	184	1,227	680	547	- 179	368	1980
6,720	4,812	1,908	1,931	-	1,931	738	1,193	764	429	- 68	361	1981
7,172	5,108	2,064	2,838	-	2,838	1,175	1,663	1,102	561	- 102	459	1982
7,858	5,509	2,349	3,735	-	3,735	1,302	2,433	1,470	963	- 357	606	1983
8,290	5,702	2,588	3,583	-	3,583	940	2,643	1,576	1,067	- 392	675	1984
9,063	6,104	2,959	3,696	-	3,696	177	3,519	2,017	1,502	- 640	862	1985
10,056	6,770	3,286	4,719	-	4,719	1,081	3,638	1,987	1,651	- 537	1,114	1986
10,442	7,012	3,430	3,228	-	3,228	810	2,418	1,201	1,217	- 214	1,003	1987
11,105	7,457	3,648	3,772	-	3,772	197	3,969	2,245	1,724	- 687	1,037	1988
11,571	7,702	3,869	4,639	-	4,639	92	4,547	2,493	2,054	- 750	1,304	1989
12,657	8,348	4,309	5,499	-	5,499	829	4,670	1,915	2,755	- 793	1,962	1990
14,795	9,671	5,124	6,267	-	6,267	1,480	4,787	2,320	2,467	- 924	1,543	1991
16,027	10,378	5,649	7,121	-	7,121	2,242	4,879	1,999	2,880	-1,294	1,586	1992
17,075	11,105	5,970	11,129	-6,259	4,870	471	4,399	1,706	2,693	-1,025	1,668	1993
17,780	11,314	6,466	7,975	-3,877	4,098	708	4,806	1,680	3,126	-1,150	1,976	1994
18,657	11,827	6,830	6,893	-1,705	5,188	945	4,243	835	3,408	-1,390	2,018	1995
20,187	12,437	7,750	7,603	-1,702	5,901	430	5,471	1,857	3,614	-1,450	2,164	1996
22,773	13,357	9,416	8,764	-3,400	5,364	1,560	3,804	998	2,806	- 400	2,406	1997
25,664	14,766	10,898	7,782	-2,523	5,259	17,163	22,422	11,504	10,918	-5,486	5,432	1998
36,480	19,654	16,826	10,628	-5,824	4,804	863	5,666	685	4,981	-1,177	3,804	1999
18,652	10,049	8,603	5,434	-2,978	2,456	441	2,897	350	2,547	- 602	1,945	1999
22,770	12,182	10,588	6,043	-2,352	3,691	510	3,181	443	3,624	-1,325	2,299	2000
24,505	12,688	11,817	4,753	-3,900	853	2,098	2,951	438	3,389	-1,154	2,235	2001
21,768	11,107	10,661	6,177	-6,119	58	1,989	96	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
26,866	11,614	15,252	216	- 665	- 449	1,080	- 1,529	84	- 1,445	2,659	1,214	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

Regional banks and other commercial banks ^{17 18 19 20}

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
2021	139	1,382,623	13,949	16,741	2,792	8,506	14,175	5,669	1,515	1,987	25,957

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 ^{17 18 19 20}

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
15,732	7,531	8,201	10,225	-1,658	8,567	- 2,917	5,650	2,018	3,632	- 442	3,190	2021

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	647	366	136	146	10	6	99	522
2020	22	123,497	320	409	89	113	131	18	10	128	571
2021	24	151,762	416	47	-369	89	138	49	12	109	626

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 ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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	267	-220	47	-	47	45	2	7	9	2020
289	115	174	337	- 15	322	3	325	99	226	-11	215	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Private bankers ²¹

in DM 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	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. ²¹ 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 ²¹

in DM million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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 ¹⁹

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	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
2021	6	898,065	5,826	26,496	20,670	1,326	3,118	1,792	886	204	8,242

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 ¹⁹

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
5,815	2,828	2,987	2,427	- 50	2,377	- 665	1,712	748	964	- 1,154	- 190	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Savings banks ¹⁹

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	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
2021	371	1,516,119	19,880	23,964	4,084	9,239	10,307	1,068	11	41	29,171

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 ¹⁹

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
20,640	12,610	8,030	8,531	- 186	8,345	- 171	8,174	2,679	5,495	- 4,162	1,333	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Regional institutions of credit cooperatives ²²

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	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. ²² 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 ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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 1	Total assets on annual average 1 2	Interest business			Commissions business			Result from the trading portfolio 5 9	Other operating result 6 10	Operating income 7 (col. 3 + 6 + 9 + 10) 11
			Net interest income (col. 4 - 5) 3	Total interest received 2 4	Interest paid 3 5	Net commission income 4 (col. 7 - 8) 6	Commissions received 7	Commissions paid 8			
1968	2,252	43,175	1,255	2,599	1,344	160	164	4	-	-	1,415
1969	2,222	49,484	1,536	3,208	1,672	179	185	6	-	-	1,715
1970	2,162	58,224	2,049	4,590	2,541	201	209	8	-	-	2,250
1971	2,105	68,544	2,279	5,201	2,922	237	245	8	-	-	2,516
1972	2,045	81,252	2,681	5,875	3,194	292	302	10	-	-	2,973
1973	2,445	101,633	3,578	8,899	5,321	363	377	14	-	-	3,941
1974	2,428	113,464	4,169	10,678	6,509	411	426	15	-	-	4,580
1975	2,408	126,510	4,532	10,124	5,592	446	468	22	-	-	4,978
1976	2,385	143,069	4,841	10,196	5,355	500	528	28	-	-	5,341
1977	2,342	162,366	5,391	11,026	5,635	555	587	32	-	-	5,946
1978	2,312	184,220	5,904	11,568	5,664	632	670	38	-	-	6,536
1979	2,293	212,340	6,574	14,166	7,592	761	805	44	-	-	7,335
1980	2,278	238,349	7,843	19,629	11,786	896	947	51	-	-	8,739
1981	2,268	266,029	9,794	25,484	15,690	991	1,059	68	-	-	10,785
1982	2,263	291,440	10,939	27,675	16,736	1,044	1,119	75	-	-	11,983
1983	2,250	314,632	11,505	24,939	13,434	1,184	1,263	79	-	-	12,689
1984	2,238	338,117	11,503	26,180	14,677	1,222	1,308	86	-	-	12,725
1985 16	3,655	402,107	13,041	29,893	16,852	1,424	1,529	105	-	-	14,465
1986	3,595	424,901	13,301	29,179	15,878	1,556	1,670	114	-	-	14,857
1987	3,473	451,136	13,693	28,961	15,268	1,675	1,798	123	-	-	15,368
1988	3,361	474,491	14,045	29,323	15,278	1,957	2,090	133	-	-	16,002
1989	3,221	497,789	14,749	33,387	18,638	2,255	2,415	160	-	-	17,004
1990	3,038	534,273	15,741	40,361	24,620	2,627	2,820	193	-	-	18,368
1991	2,862	575,708	17,487	46,925	29,438	2,951	3,171	220	-	-	20,438
1992	2,680	624,292	19,241	53,748	34,507	3,433	3,698	265	-	-	22,674
1993	2,774	716,971	22,662	58,603	35,941	4,145	4,442	297	326	864	27,997
1994	2,659	789,021	24,889	57,940	33,051	4,524	4,852	328	-29	762	30,146
1995	2,591	842,101	25,588	59,789	34,201	4,468	4,823	355	294	637	30,987
1996	2,506	901,801	26,247	58,946	32,699	4,735	5,129	394	266	562	31,810
1997	2,420	946,917	26,180	58,681	32,501	5,115	5,547	432	208	810	32,313
1998	2,248	989,676	25,297	58,919	33,622	5,472	6,016	544	185	1,083	32,037
1999	2,032	1,024,884	25,543	57,361	31,817	6,351	7,000	649	94	1,164	33,151
1999	2,032	524,015	13,060	29,328	16,268	3,247	3,579	332	48	595	16,950
2000	1,791	525,687	12,887	29,920	17,033	3,601	3,988	387	23	325	16,836
2001	1,619	534,337	12,855	30,783	17,928	3,107	3,460	353	-41	495	16,416
2002	1,488	548,026	13,648	29,958	16,310	3,124	3,491	367	-28	503	17,247
2003	1,392	556,946	13,987	28,514	14,527	3,401	3,802	401	138	1,027	18,553
2004	1,336	567,674	14,249	27,687	13,438	3,685	4,184	499	40	904	18,878
2005	1,292	578,641	14,230	27,287	13,057	3,886	4,499	613	51	891	19,058
2006	1,257	595,576	13,716	27,427	13,711	3,949	4,601	652	57	3,317	21,039
2007	1,232	614,428	13,219	29,281	16,062	4,138	4,809	671	52	1,122	18,531
2008	1,197	641,771	13,205	31,770	18,565	4,037	4,720	683	10	1,637	18,889
2009	1,157	676,780	15,062	29,842	14,780	3,893	4,665	772	52	574	19,581
2010	1,138	697,694	16,264	28,085	11,821	4,114	4,926	812	10	226	20,614
2011	1,121	711,046	16,331	27,929	11,598	4,091	4,937	846	11	497	20,930
2012	1,101	739,066	16,354	27,223	10,869	4,107	4,969	862	16	432	20,909
2013	1,078	750,899	16,881	25,539	8,658	4,182	5,083	901	10	417	21,490
2014	1,047	771,932	17,063	24,305	7,242	4,324	5,266	942	10	143	21,540
2015	1,021	798,178	17,077	22,705	5,628	4,564	5,570	1,006	5	132	21,778
2016	972	832,181	16,578	21,180	4,602	4,577	5,601	1,024	10	495	21,660
2017	915	868,255	16,475	20,250	3,775	4,957	6,071	1,114	10	437	21,879
2018	875	911,385	16,375	19,424	3,049	5,160	6,318	1,158	4	408	21,947
2019	841	957,859	16,251	19,151	2,900	5,456	6,718	1,262	6	407	22,120
2020	814	1,029,671	16,027	18,239	2,212	5,663	6,955	1,292	10	474	22,174
2021	770	1,108,885	16,327	18,121	1,794	6,146	7,512	1,366	11	640	23,124

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 ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1,101	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 ¹⁶
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	419	7,681	- 174	7,507	2,124	5,383	- 4,154	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
15,242	8,674	6,568	7,882	- 17	7,865	- 123	7,742	2,012	5,730	- 4,457	1,273	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Mortgage banks ^{18 20}

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
2021	9	232,447	2,121	5,452	3,331	- 144	122	266	-	- 335	1,642

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 ^{18 20}

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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	479	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
862	404	458	780	- 156	624	1,043	1,667	1,102	565	166	731	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Instalment sales financing institutions ²³

in DM 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	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. ²³ 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 ²³

in DM million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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	-	30	2,057
2021	18	249,553	2,505	4,785	2,280	-389	1,295	1,684	-	26	2,142

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 ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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	177	- 82	95	108	203	98	105	95	200	2020
2,005	752	1,253	137	- 16	121	53	174	113	61	26	87	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

Banks with special, development and other central support tasks ^{17 19 22 24}

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	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
2021	18	1,468,095	5,635	13,692	8,057	2,007	2,892	885	507	88	8,237

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 ^{17 19 22 24}

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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	- 1,159	2,174	77	2,251	538	1,713	- 1,324	389	2020
4,568	2,235	2,333	3,669	- 799	2,870	303	3,173	1,054	2,119	- 1,153	966	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

Memo item: Banks majority-owned by foreign banks ²⁵

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
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
2021	33	1,194,952	9,257	10,344	1,087	6,025	8,808	2,783	973	254	16,509

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 ²⁵

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1,275	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
11,274	5,718	5,556	5,235	- 565	4,670	- 496	4,174	2,326	1,848	630	2,478	2021

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Financial year	Charges						General administrative spending					
	Number of reporting institutions	total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on transactions in goods and subsidiary transactions 3	total 4	Staff costs			Other administrative spending 6	
								Wages and salaries	Social security costs and costs relating to pensions and other benefits			
									total	of which: Pensions 5		
1	2	3	4	5	6	7	8	9	10	11	12	
1968	3,708	29,844	18,487	155	-	-	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	-	-	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	-	-	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	-	-	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	-	-	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	-	-	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	-	-	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	-	-	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	-	-	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	-	-	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	-	-	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	-	-	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	-	-	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	-	-	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	-	-	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	-	-	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	-	-	41,473	29,001	23,203	5,798	2,350	12,472
1985 14	4,639	249,035	166,161	1,113	-	-	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	-	-	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	-	-	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	-	-	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	-	-	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	-	-	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	-	-	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	-	-	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	-	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	-	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	-	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	-	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	-	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	-	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	-	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	-	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	-	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	-	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	-	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	-	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	-	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	-	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	-	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	-	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	-	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	-	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	-	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	-	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	-	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	-	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	-	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	-	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	-	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	-	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	-	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,001	80,352	14,521	56	-	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	210,980	59,428	14,547	126	-	82,554	44,210	34,730	9,480	3,554	38,344
2021	1,358	203,719	49,182	15,740	-	-	87,136	46,763	36,440	10,323	4,377	40,373

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. 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 ⁷		Other operating charges ⁸	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments ⁹	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets ¹⁰	Charges incurred from loss transfers	Transfers to special reserves	Extra-ordinary charges ¹¹	Taxes on income and earnings ¹²	Other taxes ¹³	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 ¹⁴
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	10,045	12,158	908	–	3,152	7,806	252	4,116	2019
8,465	3,996	12,231	14,923	2,839	328	–	3,972	8,388	249	2,930	2020
9,397	4,514	15,969	7,011	1,494	318	–	3,585	9,741	276	3,870	2021

⁷ Until 1992 excluding depreciation of and value adjustments to tangible and intangible assets and excluding depreciation of assets leased. ⁸ Until 1992 including depreciation of assets leased as well as extraordinary charges. ⁹ 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. ¹⁰ As of 1993, including "Write-downs of securities treated as fixed assets". ¹¹ 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)). ¹² In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken; as of 1993 excluding taxes on assets. ¹³ If not included under "Other operating charges"; as of 1993, including property tax. ¹⁴ 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 ⁶
	total	total	from lending and money market transactions ¹	from debt securities and Debt Register claims	total ²	from shares and other variable yield securities ³	from participating interests ⁴	from shares in affiliated enterprises ⁵		
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 ¹²	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	239,836	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	216,880	131,360	119,095	12,265	5,980	3,542	557	1,881	3,162	46,684
2021	221,066	121,578	111,567	10,011	7,115	4,046	1,320	1,749	2,716	53,644

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992 excluding building and loan associations. 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 ⁷	Gross profit on transactions in goods and subsidiary transactions ⁸	Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments ⁹	Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets ⁹	Other operating income ¹⁰		Income from the release of special reserves	Extraordinary income ^{9 11}	Income from loss transfers	Financial year
				total	of which: from leasing business ⁹				
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 ¹²
-	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	3,326	1,609	21,037	8,442	-	1,858	734	2019
3,639	181	1,641	1,350	19,986	9,099	-	2,307	590	2020
4,927	182	3,449	2,145	21,742	10,525	-	2,348	1,220	2021

⁵ Up to 1992 included in column 6 if the investment was held in shares. ⁶ From 1993 including guarantee commissions. ⁷ 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"). ⁸ Up to 1992 only (gross) "Profit on transactions in goods and subsidiary transactions". ⁹ Up to 1992 included in column 15. ¹⁰ Up to 1992 included in the

item "Other income" or "Income from the reversal of provisions". ¹¹ Extraordinary charges and income are those incurred outside the ordinary business of the credit institution (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). ¹² 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 published¹ 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

¹ 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)¹ 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 2021.

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".

¹ 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) ¹	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 ²	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 ¹			Memo item Rediscount credit (col 8 and Table I.2, col 23) ⁵
			Total	of which		Total		of which: trading portfolio derivatives ³			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated ⁴ foreign banks		
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 ⁵	Provisions for liabilities and charges
	Total	Sight and time deposits ¹	Savings deposits ²	Bank savings bonds ³	Total ⁴	of which		Total	of which			
						Debt securities in issue ⁴	Money market paper in issue ⁴		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 ⁶			Other liabilities ⁷				Total liabilities ⁷	Volume of business ^{7,10}	Memo item Sureties
			Total	of which		Total	of which: trading portfolio derivatives ⁸					
				Sub-scribed capital	Reserves ⁶		Total	of which with group-affiliated ⁹ foreign banks				
14	15	16	17	18	19	20	21	22	23	24	25	

Zeit = Period

Stand am Jahres- bzw. Monatsende = End of year or month

Veränderungen = Changes

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. **2** Excluding deposits under savings and loan contracts (see also footnote 1). **3** Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). **4** Excluding non-negotiable bearer debt securities and bearer money market

paper. **5** Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **6** Less published loss. **7** See Table I.1, footnote 1. **8** I.e. Derivative financial instruments in the trading portfolio. **9** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **10** Col 23 plus contingent liabilities arising from bills rediscounted.

3 Asset and liabilities, by category of banks *

€ million

Number of reporting credit institutions	Balance sheet total 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	
Tangible assets and others ¹											Other liabilities ¹	
of which Derivative financial instruments in the trading portfolio ⁴		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Total	of which Derivative financial instruments in the trading portfolio ⁴	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 ¹	Memo item Fiduciary loans	Total	
Treasury bills credits, securities portfolios, equalisation claims	Loans	Treasury bill credits	Loans							including	excluding
1	2	3	4	5	6	7	8	9	10		
Medium and long-term lending											
Loans	Bills	Treasury bills and negotiable money market paper	Total including		Unsecured lendings			Securities	Equalisation claims		
			excluding	Securities portfolios, equalisation claims	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 ¹	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 ¹	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 ¹	Debit balances on wage, salary and pension accounts												
		15	16	17									18	19	20	21	22	23	24	25	26

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. ¹ 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 ²			
	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 ²	Debit balances on wage, salary and pension accounts												
		15	16	17									18	19	20	21	22	23	24	25	26

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. ¹ Including sole proprietors. ² Excluding mortgage loans and housing loans, even in the form of instalment credit. 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

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
		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
	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	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development ¹	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 ¹		Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims)										
	<i>of which</i> Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds ²				State government		
		Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total		
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 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

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) ¹												
Domestic government, total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	<i>of which</i> Long-term	Total	<i>of which</i> 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 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		

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 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

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) ¹				Deposits and borrowing from domestic (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

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 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				Liabilities arising from repos	Loans and advances to financial vehicle corporations	Included in time deposits	
				for up to and including 2 years	for 2 years and more ²							Of which: With central counterparties ⁵	
1	2	3	4	5	6	7	8	9	10	11	12	13	

Deposits and borrowing from domestic 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				Liabilities arising from repos		
				for up to and including 2 years	for 2 years and more ²							
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 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 bonds ^{3,4}	Memo item Fiduciary loans			
		Total	of which										Total	Sight deposits	Time deposits 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			

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 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

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 ¹						Deposits and borrowing from domestic government ¹							
Total	of which					Total	Memo item Fiduciary loans	Time deposits ²				Savings deposits and bank savings bonds ^{3, 4}	Memo item Fiduciary loans by domestic non-banks, total
	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			
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 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

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) ^{1, 2}												
Domestic enterprises (non-MFIs) ³						Domestic self-employed persons ⁴					Domestic employees	
Total	Sight deposits	Time deposits ²			Memo item Fiduciary loans	Total	Sight deposits	Time deposits ²			Total	Sight deposits
		Total	of which					Total	of which			
			for up to and including 1 year	for more than 2 years ²					for up to and including 1 year	for more than 2 years ²		
1	2	3	4	5	6	7	8	9	10	11	12	13

Other domestic households													Domestic non-profit institutions			
Time deposits ²		Total	Sight deposits	Time deposits ²			Total	Sight deposits	of which		Total	Sight deposits				
Total	of which			for up to and including 1 year	for more than 2 years ²	Total			of which							
									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				

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 ¹												
Total	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

Local government and local government associations (including municipal special purpose associations)						Social security funds					
Total	Sight deposits	Time deposits ⁴		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

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 ¹											
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 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

Bank savings bonds ⁵											
Total	Memo item Special savings facilities of domestic non-banks ⁴		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) ²	Enterprises ³		
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) ¹							
Total	of which			Maturity of the bearer debt securities ⁵			
	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

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

subordinated negotiable bearer debt securities; excluding non-negotiable (classified under bank savings bonds); registered debt securities are recorded under time deposits. **2** Including debt securities in foreign currencies. **3** Issue value when floated. **4** Securities denominated in non-euro currencies; including floating rate notes denominated in foreign currencies and zero coupon bonds. **5** According to terms of issue. **6** Including issues by building and loan associations, which are not shown under the categories of banks. **7** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Assets vis-à-vis residents						Liabilities vis-à-vis residents											
Total	of which					Total	of which										
	US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies		US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies						
												1	2	3	4	5	6	7	8	9	10	11	12

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 ¹	Regional banks and other commercial banks ²	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) ¹	Building loans to domestic households ²										Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities	
	Total	by debtor group		by type and maturity						Other loans				
		Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts			Interim and bridging loans							
				Total	of which To employees and other individuals	Total	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) ¹			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 ²			Number of institutions	Balance sheet total ³	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.