



# Banking statistics

## February 2023

Statistical Series

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### Abbreviations and symbols

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   | Data unknown, not to be published or not meaningful |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

Discrepancies in the totals are due to rounding.

## I Banks (MFIs) in Germany

## 1 Assets \*

€ million

| Period                        | Number of reporting institutions | Total assets (balance sheet total) 1 | Cash in hand | Balances with central banks | Treasury bills and treasury discount paper | Bills | 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                        |
| <b>End of year or month *</b> |                                  |                                      |              |                             |  |       |                                       |   |   |                      |                           |
| 2015                          | 1,775                            | 7,708,280                            | 19,513       | 167,077                     | 3,428                                      | 797   | 1,893,238                             | 3,188,026                                     | 1,112,246   | 7,427                | 1,104,819                 |
| 2016                          | 1,711                            | 7,836,273                            | 26,047       | 297,345                     | - 93                                       | 737   | 1,920,316                             | 3,275,089                                     | 1,056,686   | 6,730                | 1,049,956                 |
| 2017                          | 1,631                            | 7,755,268                            | 32,129       | 415,617                     | 737  | 657   | 1,901,555                             | 3,335,961                                     | 979,211   | 5,564                | 973,647                   |
| 2018                          | 1,583                            | 7,823,674                            | 40,621       | 423,412                     | - 462                                      | 599   | 1,855,619                             | 3,479,427                                     | 957,843   | 6,682                | 951,161                   |
| 2019                          | 1,534                            | 8,358,519                            | 43,418       | 483,269                     | 4,958                                      | 495   | 1,830,117                             | 3,632,155                                     | 964,535   | 8,492                | 956,043                   |
| 2020                          | 1,501                            | 9,002,095                            | 47,467       | 795,839                     | 8,413                                      | 378   | 1,904,522                             | 3,767,960                                     | 976,500   | 10,233               | 966,267                   |
| 2021                          | 1,446                            | 9,233,348                            | 49,690       | 905,741                     | 3,149                                      | 420   | 2,041,155                             | 3,964,520                                     | 941,802   | 8,364                | 933,438                   |
| 2022                          | 1,386                            | 10,582,250                           | 19,974       | 68,015                      | 4,288                                      | 270   | 3,027,979                             | 4,229,983                                     | 942,283   | 15,974               | 926,309                   |
| 2021 May                      | 1,492                            | 9,338,373                            | 45,669       | 1,045,227                   | 7,658                                      | 291   | 2,095,409                             | 3,850,175                                     | 968,364   | 12,076               | 956,288                   |
| June                          | 1,487                            | 9,355,039                            | 46,527       | 1,043,233                   | 8,205                                      | 300   | 2,084,133                             | 3,857,155                                     | 968,035   | 11,396               | 956,639                   |
| July                          | 1,484                            | 9,383,625                            | 46,772       | 1,059,904                   | 10,103                                     | 317   | 2,028,449                             | 3,887,715                                     | 960,731   | 11,723               | 949,008                   |
| Aug.                          | 1,483                            | 9,380,820                            | 46,946       | 1,015,605                   | 13,712                                     | 283   | 2,072,090                             | 3,899,349                                     | 951,829   | 9,708                | 942,121                   |
| Sep.                          | 1,469                            | 9,386,748                            | 47,366       | 1,055,727                   | 11,703                                     | 312   | 2,033,387                             | 3,911,081                                     | 960,841   | 9,609                | 951,232                   |
| Oct.                          | 1,459                            | 9,456,660                            | 47,821       | 1,053,195                   | 14,794                                     | 342   | 2,108,133                             | 3,946,458                                     | 939,909   | 9,600                | 930,309                   |
| Nov.                          | 1,448                            | 9,556,672                            | 48,121       | 1,069,302                   | 12,081                                     | 341   | 2,123,782                             | 3,971,864                                     | 942,060   | 9,333                | 932,727                   |
| Dec.                          | 1,446                            | 9,233,348                            | 49,690       | 905,741                     | 3,149                                      | 420   | 2,041,155                             | 3,964,520                                     | 941,802   | 8,364                | 933,438                   |
| 2022 Jan.                     | 1,442                            | 9,779,456                            | 47,743       | 1,066,602                   | 5,086                                      | 347   | 2,169,465                             | 4,019,587                                     | 937,515   | 10,136               | 927,379                   |
| Feb.                          | 1,442                            | 9,905,674                            | 47,727       | 1,094,880                   | 5,904                                      | 371   | 2,203,302                             | 4,041,041                                     | 944,603   | 10,394               | 934,209                   |
| Mar.                          | 1,442                            | 10,025,277                           | 49,971       | 1,087,009                   | 4,366                                      | 322   | 2,194,224                             | 4,046,313                                     | 953,105   | 10,445               | 942,660                   |
| Apr.                          | 1,441                            | 10,333,482                           | 51,025       | 1,201,157                   | 5,708                                      | 394   | 2,116,436                             | 4,081,881                                     | 936,677   | 13,033               | 923,644                   |
| May                           | 1,439                            | 10,321,675                           | 50,030       | 1,123,529                   | 6,209                                      | 336   | 2,199,331                             | 4,098,699                                     | 940,958   | 12,895               | 928,063                   |
| June                          | 1,432                            | 10,491,694                           | 51,752       | 1,092,115                   | 7,296                                      | 352   | 2,221,968                             | 4,125,594                                     | 949,345   | 13,156               | 936,189                   |
| July                          | 1,425                            | 10,330,631                           | 42,256       | 1,084,916                   | 6,151                                      | 367   | 2,227,826                             | 4,154,680                                     | 962,482   | 13,692               | 948,790                   |
| Aug.                          | 1,417                            | 10,690,178                           | 23,582       | 1,127,141                   | 7,033                                      | 326   | 2,270,450                             | 4,199,077                                     | 951,995   | 14,951               | 937,044                   |
| Sep.                          | 1,407                            | 11,124,788                           | 20,701       | 124,202                     | 6,746                                      | 367   | 3,377,025                             | 4,224,641                                     | 957,429   | 14,896               | 942,533                   |
| Oct.                          | 1,395                            | 11,098,423                           | 19,969       | 86,939                      | 7,196                                      | 328   | 3,402,127                             | 4,240,788                                     | 960,606   | 14,175               | 946,431                   |
| Nov.                          | 1,390                            | 10,826,043                           | 19,053       | 89,358                      | 7,195                                      | 287   | 3,314,378                             | 4,256,869                                     | 959,108   | 13,290               | 945,818                   |
| Dec.                          | 1,386                            | 10,582,250                           | 19,974       | 68,015                      | 4,288                                      | 270   | 3,027,979                             | 4,229,983                                     | 942,283   | 15,974               | 926,309                   |
| <b>Changes *</b>              |                                  |                                      |              |                             |  |       |                                       |   |   |                      |                           |
| 2016                          | .                                | + 168,791                            | + 6,534      | + 130,207                   | - 3,910                                    | - 59  | + 52,351                              | + 91,644                                      | - 54,100  | - 740                | - 53,360                  |
| 2017                          | .                                | - 3,703                              | + 6,082      | + 119,876                   | + 855                                      | - 80  | + 21,677                              | + 83,243                                      | - 72,309  | + 215                | - 72,524                  |
| 2018                          | .                                | + 93,339                             | + 8,492      | + 7,922                     | - 1,402                                    | - 58  | - 42,580                              | + 133,667                                     | - 23,015  | + 819                | - 23,834                  |
| 2019                          | .                                | + 477,126                            | + 2,797      | + 58,631                    | + 4,949                                    | - 104 | - 72,377                              | + 149,186                                     | + 3,110   | + 1,742              | + 1,368                   |
| 2020                          | .                                | + 755,499                            | + 4,049      | + 312,539                   | + 3,501                                    | - 117 | + 169,163                             | + 138,414                                     | + 15,454  | + 1,749              | + 13,705                  |
| 2021                          | .                                | + 198,571                            | + 2,225      | + 110,949                   | - 5,960                                    | + 42  | + 117,398                             | + 187,432                                     | - 35,892  | - 2,066              | - 33,826                  |
| 2022                          | .                                | + 1,155,229                          | - 29,714     | - 836,628                   | + 1,100                                    | - 151 | + 958,526                             | + 257,159                                     | + 1,828   | + 7,131              | - 5,303                   |
| 2021 May                      | .                                | + 10,871                             | + 767        | - 17,470                    | - 3,061                                    | - 37  | + 47,019                              | + 8,304                                       | + 867   | + 1,058              | - 191                     |
| June                          | .                                | + 5,708                              | + 858        | - 1,994                     | + 537                                      | + 9   | - 17,007                              | + 3,643                                       | - 1,120   | - 717                | - 403                     |
| July                          | .                                | + 26,869                             | + 245        | + 15,621                    | + 1,898                                    | + 17  | - 53,585                              | + 30,208                                      | - 7,398   | + 326                | - 7,724                   |
| Aug.                          | .                                | - 4,455                              | + 174        | - 44,203                    | + 3,607                                    | - 34  | + 43,274                              | + 11,126                                      | - 8,944   | - 2,019              | - 6,925                   |
| Sep.                          | .                                | + 2,195                              | + 420        | + 40,122                    | - 2,019                                    | + 29  | - 45,338                              | + 13,852                                      | + 8,406   | - 128                | + 8,534                   |
| Oct.                          | .                                | + 69,634                             | + 455        | - 2,541                     | + 3,093                                    | + 30  | + 75,515                              | + 34,972                                      | - 20,997  | - 6                  | - 20,991                  |
| Nov.                          | .                                | + 96,324                             | + 300        | + 16,531                    | - 2,623                                    | + 1   | + 12,043                              | + 22,226                                      | + 2,094   | - 388                | + 2,482                   |
| Dec.                          | .                                | - 325,916                            | + 1,569      | - 163,543                   | - 8,933                                    | + 79  | - 83,905                              | - 7,780                                       | - 487   | - 971                | + 484                     |
| 2022 Jan.                     | .                                | + 338,222                            | - 1,947      | + 160,864                   | + 1,932                                    | - 73  | + 122,927                             | + 52,789                                      | - 4,802   | + 1,757              | - 6,559                   |
| Feb.                          | .                                | + 128,294                            | - 16         | + 28,277                    | + 819                                      | + 24  | + 33,558                              | + 23,530                                      | + 7,238   | + 262                | + 6,976                   |
| Mar.                          | .                                | + 116,043                            | + 2,244      | - 7,874                     | - 1,545                                    | - 49  | - 10,976                              | + 4,150                                       | + 8,356   | + 35                 | + 8,321                   |
| Apr.                          | .                                | + 280,738                            | + 1,054      | + 114,148                   | + 1,302                                    | + 72  | - 92,420                              | + 28,061                                      | - 18,229  | + 2,538              | - 20,767                  |
| May                           | .                                | - 188                                | - 995        | - 77,627                    | + 514                                      | + 58  | + 88,190                              | + 19,962                                      | + 4,971   | - 122                | + 5,093                   |
| June                          | .                                | + 174,628                            | + 1,722      | - 31,424                    | + 1,064                                    | + 16  | - 2,532                               | + 22,824                                      | + 7,407   | + 237                | + 7,170                   |
| July                          | .                                | - 178,578                            | - 9,496      | - 7,272                     | - 1,157                                    | + 15  | - 284                                 | + 22,853                                      | + 11,867  | + 516                | + 11,351                  |
| Aug.                          | .                                | + 355,951                            | - 18,674     | + 42,227                    | + 869                                      | - 42  | + 41,567                              | + 42,856                                      | - 11,058  | + 993                | - 12,051                  |
| Sep.                          | .                                | + 423,772                            | - 2,881      | - 1,002,942                 | - 303                                      | + 40  | + 1,099,634                           | + 21,308                                      | + 7,794   | - 85                 | + 7,879                   |
| Oct.                          | .                                | - 19,018                             | - 732        | - 37,222                    | + 454                                      | - 39  | + 29,755                              | + 18,017                                      | + 3,806   | - 703                | + 4,509                   |
| Nov.                          | .                                | - 240,552                            | - 916        | + 2,419                     | + 36                                       | - 40  | - 74,262                              | + 23,689                                      | + 157   | - 1,005              | + 1,162                   |
| Dec.                          | .                                | - 224,083                            | + 923        | - 20,202                    | - 2,885                                    | - 17  | - 276,631                             | - 22,880                                      | - 15,679  | + 2,708              | - 18,387                  |

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

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

## I Banks (MFIs) in Germany

| Shares and other variable yield securities | Participating interests | Shares in affiliated enterprises | Fiduciary assets |                 |                                      | Tangible assets | Other assets <sup>1</sup> |  |   | Memo item<br>Rediscount credit (col 8 and Table I.2, col 23) <sup>5</sup> | Period    |
|--|-------------------------|----------------------------------|------------------|-----------------|--------------------------------------|-----------------|---------------------------|--|---|---|-----------|
|  |                         |                                  | Total            | of which        |                                      |                 | Total                     | of which: trading portfolio derivatives <sup>3</sup> |   |   |           |
|  |                         |                                  |                  | Fiduciary loans | Securities held on a fiduciary basis |                 |                           | Total  | of which with group-affiliated foreign banks <sup>4</sup> |   |           |
| 12   | 13                      | 14                               | 15               | 16              | 17                                   | 18              | 19                        | 20   | 21  | 22  |           |
| <b>End of year or month *</b>              |                         |                                  |                  |                 |                                      |                 |                           |  |   |   |           |
| 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      |
| 223,526                                    | 35,964                  | 60,244                           | 66,528           | 51,741          | 900                                  | 34,298          | 1,868,898                 | 1,521,345  | 630,589   | 270   | 2022      |
| 214,670                                    | 34,830                  | 60,476                           | 64,249           | 50,146          | 893                                  | 30,822          | 920,533                   | 646,265  | 212,593   | 294   | 2021 May  |
| 215,501                                    | 34,852                  | 60,564                           | 64,274           | 50,395          | 910                                  | 30,830          | 941,430                   | 664,472  | 221,099   | 300   | 2021 June |
| 216,487                                    | 34,971                  | 59,314                           | 64,554           | 50,423          | 929                                  | 31,018          | 983,290                   | 672,393  | 233,634   | 317   | 2021 July |
| 217,718                                    | 35,025                  | 59,617                           | 64,300           | 50,461          | 941                                  | 31,155          | 973,191                   | 668,761  | 228,882   | 284   | 2021 Aug. |
| 221,395                                    | 35,107                  | 60,331                           | 64,251           | 50,302          | 923                                  | 31,395          | 953,852                   | 644,699  | 214,349   | 312   | 2021 Sep. |
| 224,598                                    | 35,202                  | 60,346                           | 64,353           | 50,120          | 935                                  | 31,820          | 929,689                   | 620,597  | 188,050   | 342   | 2021 Oct. |
| 229,072                                    | 35,298                  | 60,408                           | 63,940           | 49,941          | 945                                  | 32,131          | 968,272                   | 644,134  | 193,114   | 343   | 2021 Nov. |
| 228,448                                    | 35,329                  | 60,620                           | 64,094           | 50,654          | 973                                  | 32,492          | 905,888                   | 593,844  | 182,559   | 421   | 2021 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   | 2022 Feb. |
| 228,825                                    | 35,447                  | 59,199                           | 65,230           | 50,394          | 945                                  | 32,247          | 1,269,019                 | 952,357  | 402,129   | 322   | 2022 Mar. |
| 229,653                                    | 35,437                  | 59,193                           | 67,075           | 50,581          | 947                                  | 32,430          | 1,516,416                 | 1,172,221  | 433,529   | 395   | 2022 Apr. |
| 231,029                                    | 35,439                  | 59,065                           | 66,327           | 50,852          | 935                                  | 32,864          | 1,477,859                 | 1,114,356  | 475,334   | 339   | 2022 May  |
| 226,619                                    | 35,572                  | 59,305                           | 65,562           | 50,553          | 892                                  | 33,012          | 1,623,202                 | 1,310,125  | 577,198   | 352   | 2022 June |
| 225,799                                    | 35,693                  | 60,540                           | 65,470           | 49,756          | 949                                  | 33,348          | 1,431,103                 | 1,095,563  | 462,741   | 367   | 2022 July |
| 225,466                                    | 35,777                  | 60,036                           | 65,790           | 49,699          | 937                                  | 33,531          | 1,689,974                 | 1,329,332  | 552,537   | 326   | 2022 Aug. |
| 224,630                                    | 35,844                  | 60,422                           | 64,748           | 50,044          | 895                                  | 33,727          | 1,994,306                 | 1,633,462  | 659,500   | 367   | 2022 Sep. |
| 223,038                                    | 35,953                  | 60,460                           | 65,370           | 49,856          | 909                                  | 33,855          | 1,961,794                 | 1,593,160  | 680,552   | 329   | 2022 Oct. |
| 224,807                                    | 35,990                  | 60,182                           | 66,560           | 51,022          | 928                                  | 34,139          | 1,758,117                 | 1,395,855  | 600,011   | 289   | 2022 Nov. |
| 223,526                                    | 35,964                  | 60,244                           | 66,528           | 51,741          | 900                                  | 34,298          | 1,868,898                 | 1,521,345  | 630,589   | 270   | 2022 Dec. |
| <b>Changes *</b>                           |                         |                                  |                  |                 |                                      |                 |                           |  |   |   |           |
| - 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      |
| - 5,072                                    | + 621                   | + 44                             | + 2,444          | + 1,097         | - 73                                 | + 1,874         | + 803,198                 | + 733,478  | + 394,558   | + 152   | 2022      |
| + 1,073                                    | + 95                    | + 151                            | + 639            | + 669           | + 2                                  | + 144           | - 27,620                  | - 6,882  | - 1,134   | - 34  | 2021 May  |
| + 769                                      | + 17                    | + 37                             | + 25             | + 249           | + 17                                 | + 8             | + 19,926                  | + 17,904   | + 8,416   | + 6   | 2021 June |
| + 977                                      | + 119                   | - 551                            | + 280            | + 28            | + 19                                 | + 188           | + 38,850                  | + 7,904  | + 12,529  | + 17  | 2021 July |
| + 1,228                                    | + 53                    | + 297                            | - 254            | + 38            | + 12                                 | + 137           | - 10,916                  | - 3,672  | - 4,767   | - 33  | 2021 Aug. |
| + 3,639                                    | + 78                    | + 683                            | - 49             | - 159           | - 18                                 | + 256           | - 17,884                  | - 24,303   | - 14,590  | + 28  | 2021 Sep. |
| + 3,176                                    | + 96                    | + 20                             | + 102            | - 182           | + 12                                 | + 425           | - 24,712                  | - 24,065   | - 26,297  | + 30  | 2021 Oct. |
| + 4,435                                    | + 92                    | + 24                             | + 362            | - 179           | + 10                                 | + 311           | + 41,254                  | + 23,258   | + 4,993   | + 1   | 2021 Nov. |
| - 662                                      | + 31                    | + 236                            | + 154            | + 713           | + 28                                 | + 306           | - 62,981                  | - 50,361   | - 10,575  | + 78  | 2021 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  | 2022 Feb. |
| - 1,868                                    | - 6                     | - 284                            | - 587            | - 26            | + 10                                 | + 96            | + 124,386                 | + 109,487  | + 140,393   | - 49  | 2022 Mar. |
| + 631                                      | - 19                    | - 77                             | + 1,845          | + 187           | + 2                                  | + 183           | + 244,187                 | + 217,391  | + 29,897  | + 73  | 2022 Apr. |
| + 1,468                                    | + 5                     | - 105                            | - 748            | + 271           | - 12                                 | + 434           | - 36,199                  | - 56,859   | + 42,336  | - 56  | 2022 May  |
| - 4,494                                    | + 128                   | + 192                            | - 765            | - 299           | - 43                                 | + 148           | + 180,342                 | + 193,915  | + 100,557   | + 13  | 2022 June |
| - 969                                      | + 117                   | + 1,253                          | - 82             | - 787           | + 57                                 | + 336           | - 195,759                 | - 217,078  | - 115,403   | + 15  | 2022 July |
| - 333                                      | + 80                    | - 11                             | + 320            | - 57            | - 12                                 | + 243           | + 257,907                 | + 232,832  | + 89,003  | - 42  | 2022 Aug. |
| - 849                                      | + 62                    | + 351                            | - 1,042          | + 345           | - 42                                 | + 193           | + 302,407                 | + 302,605  | + 105,776   | + 40  | 2022 Sep. |
| - 1,568                                    | + 113                   | + 65                             | + 622            | - 188           | + 14                                 | + 128           | - 32,417                  | - 39,509   | + 21,878  | - 38  | 2022 Oct. |
| + 1,913                                    | + 43                    | - 221                            | + 1,190          | + 1,166         | + 19                                 | + 284           | - 194,844                 | - 192,532  | - 78,588  | - 39  | 2022 Nov. |
| - 1,184                                    | - 21                    | + 52                             | - 32             | + 719           | - 28                                 | + 170           | + 114,303                 | + 128,601  | + 31,580  | - 19  | 2022 Dec. |

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

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

## I Banks (MFIs) in Germany

## 2 Liabilities \*

€ million

| Period    | Liabilities to non-banks (non-MFIs) |           |                           |                   | Securitised debts 4 |           |                          | Fiduciary liabilities       |          |                 | Value adjustments 5 | Provisions for liabilities and charges |  |
|-----------|-------------------------------------|-----------|---------------------------|-------------------|---------------------|-----------|--------------------------|-----------------------------|----------|-----------------|---------------------|--|--|
|           | Liabilities to banks (MFIs)         | Total     | Sight and time deposits 1 | Saving deposits 2 | Bank saving bonds 3 | Total     | of which:                |                             | Total    | of which:       |                     |  |  |
|           |                                     |           |                           |                   |                     |           | Debt securities in issue | Money market paper in issue |          | Fiduciary loans |                     |  | Securities issued on a fiduciary basis |
| 1         | 2                                   | 3         | 4                         | 5                 | 6                   | 7         | 8                        | 9                           | 10       | 11              | 12                  | 13                                     |  |
|           | <b>End of year or month *</b>       |           |                           |                   |                     |           |                          |                             |          |                 |                     |  |  |
| 2015      | 1,673,086                           | 3,395,097 | 2,736,962                 | 605,370           | 52,765              | 1,076,752 | 965,915                  | 109,798                     | 47,042   | 36,206          | 672                 | 7,537                                  | 62,425                                 |
| 2016      | 1,724,795                           | 3,504,870 | 2,860,276                 | 596,537           | 48,057              | 1,098,901 | 986,791                  | 111,327                     | 46,361   | 35,204          | 702                 | 7,737                                  | 63,248                                 |
| 2017      | 1,702,340                           | 3,637,583 | 3,005,604                 | 590,331           | 41,648              | 1,067,428 | 959,092                  | 107,414                     | 46,832   | 35,465          | 421                 | 6,312                                  | 63,085                                 |
| 2018      | 1,657,383                           | 3,748,575 | 3,129,503                 | 585,612           | 33,460              | 1,100,284 | 993,503                  | 106,174                     | 50,389   | 38,759          | 391                 | 5,639                                  | 64,365                                 |
| 2019      | 1,684,934                           | 3,871,721 | 3,260,618                 | 581,761           | 29,342              | 1,141,445 | 1,023,041                | 117,702                     | 49,900   | 37,000          | 356                 | 5,090                                  | 65,121                                 |
| 2020      | 1,991,346                           | 4,125,196 | 3,534,056                 | 566,844           | 24,296              | 1,119,048 | 1,024,720                | 94,254                      | 61,758   | 47,621          | 347                 | 6,941                                  | 66,147                                 |
| 2021      | 2,245,400                           | 4,236,799 | 3,648,956                 | 567,123           | 20,720              | 1,173,942 | 1,066,786                | 106,826                     | 64,094   | 50,676          | 197                 | 8,412                                  | 64,364                                 |
| 2022      | 2,221,612                           | 4,498,052 | 3,929,509                 | 538,482           | 30,061              | 1,231,984 | 1,132,986                | 98,556                      | 66,528   | 51,747          | 197                 | 7,391                                  | 68,964                                 |
| 2021 May  | 2,358,127                           | 4,241,651 | 3,649,959                 | 569,360           | 22,332              | 1,143,791 | 1,052,250                | 91,459                      | 64,249   | 50,222          | 324                 | 8,606                                  | 65,785                                 |
| June      | 2,366,087                           | 4,208,846 | 3,618,024                 | 568,721           | 22,101              | 1,150,352 | 1,047,807                | 102,422                     | 64,274   | 50,473          | 324                 | 8,609                                  | 65,852                                 |
| July      | 2,335,095                           | 4,238,486 | 3,648,509                 | 568,122           | 21,855              | 1,145,418 | 1,050,963                | 94,329                      | 64,554   | 50,505          | 205                 | 8,392                                  | 66,704                                 |
| Aug.      | 2,326,942                           | 4,251,139 | 3,661,954                 | 567,575           | 21,610              | 1,152,212 | 1,050,495                | 101,603                     | 64,300   | 50,535          | 205                 | 8,386                                  | 66,815                                 |
| Sep.      | 2,350,521                           | 4,247,880 | 3,659,812                 | 566,700           | 21,368              | 1,169,815 | 1,059,576                | 110,166                     | 64,251   | 50,375          | 197                 | 8,380                                  | 66,024                                 |
| Oct.      | 2,387,692                           | 4,283,726 | 3,696,488                 | 566,051           | 21,187              | 1,178,527 | 1,076,720                | 101,716                     | 64,353   | 50,193          | 197                 | 8,252                                  | 63,250                                 |
| Nov.      | 2,434,691                           | 4,292,055 | 3,705,408                 | 565,768           | 20,879              | 1,190,501 | 1,080,574                | 109,835                     | 63,940   | 50,013          | 197                 | 8,386                                  | 61,630                                 |
| Dec.      | 2,245,400                           | 4,236,799 | 3,648,956                 | 567,123           | 20,720              | 1,173,942 | 1,066,786                | 106,826                     | 64,094   | 50,676          | 197                 | 8,412                                  | 64,364                                 |
| 2022 Jan. | 2,454,603                           | 4,335,164 | 3,748,182                 | 566,657           | 20,325              | 1,187,947 | 1,085,035                | 102,594                     | 65,234   | 50,429          | 197                 | 8,291                                  | 68,726                                 |
| Feb.      | 2,492,436                           | 4,368,354 | 3,781,617                 | 566,686           | 20,051              | 1,199,367 | 1,097,981                | 101,069                     | 65,817   | 50,456          | 197                 | 7,685                                  | 69,734                                 |
| Mar.      | 2,473,864                           | 4,364,526 | 3,779,746                 | 564,789           | 19,991              | 1,220,154 | 1,105,167                | 114,662                     | 65,230   | 50,431          | 197                 | 7,569                                  | 69,380                                 |
| Apr.      | 2,490,471                           | 4,400,276 | 3,816,798                 | 563,657           | 19,821              | 1,227,444 | 1,114,037                | 113,084                     | 67,075   | 50,611          | 197                 | 7,436                                  | 70,138                                 |
| May       | 2,513,145                           | 4,407,884 | 3,825,856                 | 562,272           | 19,756              | 1,226,488 | 1,116,902                | 109,267                     | 66,327   | 50,882          | 197                 | 7,060                                  | 67,899                                 |
| June      | 2,476,748                           | 4,408,355 | 3,828,256                 | 560,432           | 19,667              | 1,237,626 | 1,112,877                | 124,353                     | 65,562   | 50,586          | 197                 | 6,893                                  | 67,655                                 |
| July      | 2,482,423                           | 4,445,374 | 3,866,989                 | 558,578           | 19,807              | 1,238,278 | 1,122,443                | 115,352                     | 65,470   | 49,789          | 208                 | 6,813                                  | 68,338                                 |
| Aug.      | 2,515,459                           | 4,503,264 | 3,926,623                 | 556,118           | 20,523              | 1,239,565 | 1,129,225                | 109,866                     | 65,790   | 49,733          | 216                 | 6,900                                  | 68,978                                 |
| Sep.      | 2,576,798                           | 4,526,633 | 3,954,492                 | 550,714           | 21,427              | 1,271,595 | 1,142,333                | 128,796                     | 64,748   | 50,076          | 217                 | 6,949                                  | 68,845                                 |
| Oct.      | 2,599,410                           | 4,537,785 | 3,966,612                 | 547,586           | 23,587              | 1,262,233 | 1,150,211                | 111,549                     | 65,370   | 49,890          | 217                 | 7,397                                  | 69,885                                 |
| Nov.      | 2,487,087                           | 4,587,307 | 4,018,171                 | 542,231           | 26,905              | 1,254,216 | 1,148,424                | 105,334                     | 66,560   | 51,053          | 216                 | 7,457                                  | 68,222                                 |
| Dec.      | 2,221,612                           | 4,498,052 | 3,929,509                 | 538,482           | 30,061              | 1,231,984 | 1,132,986                | 98,556                      | 66,528   | 51,747          | 197                 | 7,391                                  | 68,964                                 |
|           | <b>Changes *</b>                    |           |                           |                   |                     |           |                          |                             |          |                 |                     |  |  |
| 2016      | + 81,289                            | + 110,912 | + 123,718                 | - 8,833           | - 3,973             | + 22,149  | + 20,496                 | + 1,639                     | - 681    | - 1,002         | + 30                | + 190                                  | + 853                                  |
| 2017      | - 5,372                             | + 138,434 | + 151,049                 | - 6,206           | - 6,409             | - 30,673  | - 26,899                 | - 3,913                     | + 616    | - 469           | - 281               | - 1,425                                | - 153                                  |
| 2018      | - 50,642                            | + 109,585 | + 120,987                 | - 4,719           | - 6,683             | + 33,301  | + 34,801                 | - 1,185                     | + 3,567  | + 3,304         | - 30                | - 573                                  | + 1,165                                |
| 2019      | - 18,813                            | + 122,251 | + 130,135                 | - 3,851           | - 4,033             | + 40,646  | + 29,023                 | + 11,528                    | - 489    | - 1,759         | - 35                | - 549                                  | + 830                                  |
| 2020      | + 396,648                           | + 245,528 | + 265,528                 | - 14,847          | - 5,153             | - 21,162  | + 1,679                  | - 22,213                    | + 11,768 | + 10,111        | - 9                 | + 1,623                                | + 952                                  |
| 2021      | + 240,803                           | + 108,323 | + 111,613                 | + 284             | - 3,574             | + 54,213  | + 41,386                 | + 12,572                    | + 2,387  | + 3,055         | - 150               | + 1,463                                | - 623                                  |
| 2022      | - 19,741                            | + 252,996 | + 271,776                 | - 28,136          | + 9,356             | + 59,194  | + 67,362                 | - 8,280                     | + 2,444  | + 1,081         | ± 0                 | - 813                                  | + 5,156                                |
| 2021 May  | + 13,755                            | + 29,645  | + 29,647                  | + 447             | - 449               | - 6,913   | - 5,538                  | - 1,339                     | + 639    | + 667           | - 23                | + 29                                   | - 1,945                                |
| June      | + 2,996                             | - 34,342  | - 33,472                  | - 639             | - 231               | + 6,561   | - 4,443                  | + 10,963                    | + 25     | + 251           | -                   | + 3                                    | + 67                                   |
| July      | - 28,333                            | + 29,530  | + 30,375                  | - 599             | - 246               | - 4,934   | + 3,156                  | - 8,093                     | + 280    | + 32            | - 119               | - 217                                  | + 852                                  |
| Aug.      | - 8,750                             | + 12,084  | + 12,876                  | - 547             | - 245               | + 6,794   | - 468                    | + 7,274                     | + 254    | + 30            | -                   | + 6                                    | + 111                                  |
| Sep.      | + 19,835                            | - 77      | + 1,008                   | - 870             | - 215               | + 17,603  | + 9,081                  | + 8,563                     | - 49     | - 160           | - 8                 | -                                      | - 785                                  |
| Oct.      | + 38,500                            | + 35,653  | + 36,483                  | - 649             | - 181               | + 8,032   | + 16,464                 | - 8,450                     | + 102    | - 182           | -                   | - 128                                  | - 2,774                                |
| Nov.      | + 42,349                            | + 6,980   | + 7,596                   | - 283             | - 333               | + 11,974  | + 3,854                  | + 8,119                     | - 362    | - 180           | -                   | + 59                                   | - 474                                  |
| Dec.      | - 190,673                           | - 55,483  | - 56,679                  | + 1,355           | - 159               | - 16,559  | - 13,788                 | - 3,009                     | + 154    | + 663           | -                   | + 27                                   | + 2,770                                |
| 2022 Jan. | + 204,330                           | + 97,458  | + 98,319                  | - 466             | - 395               | + 14,005  | + 18,249                 | - 4,232                     | + 1,140  | - 247           | -                   | - 121                                  | + 4,362                                |
| Feb.      | + 39,388                            | + 33,063  | + 33,308                  | + 29              | - 274               | + 11,365  | + 12,901                 | - 1,535                     | + 583    | + 27            | -                   | - 606                                  | + 1,008                                |
| Mar.      | - 20,257                            | + 4,307   | - 2,395                   | - 1,867           | - 45                | + 20,787  | + 17,186                 | + 13,593                    | - 587    | - 25            | -                   | - 116                                  | - 354                                  |
| Apr.      | + 3,532                             | + 31,901  | + 32,733                  | - 662             | - 170               | + 7,290   | + 8,870                  | - 1,578                     | + 1,845  | + 180           | -                   | - 133                                  | + 758                                  |
| May       | + 27,730                            | + 9,209   | + 10,659                  | - 1,385           | - 65                | - 956     | + 2,865                  | - 3,817                     | - 748    | + 271           | -                   | - 206                                  | - 2,239                                |
| June      | - 30,318                            | + 1,645   | + 279                     | - 1,835           | - 89                | + 11,138  | - 4,025                  | + 15,086                    | - 765    | - 296           | -                   | - 167                                  | - 244                                  |
| July      | - 1,469                             | + 33,355  | + 35,069                  | - 1,854           | + 140               | + 1,852   | + 10,766                 | - 9,001                     | - 82     | - 787           | + 11                | - 90                                   | + 701                                  |
| Aug.      | + 32,860                            | + 56,783  | + 58,527                  | - 2,460           | + 716               | + 1,287   | + 6,782                  | - 5,486                     | + 320    | - 56            | + 8                 | + 87                                   | + 640                                  |
| Sep.      | + 54,749                            | + 21,553  | + 26,053                  | - 5,404           | + 904               | + 32,030  | + 13,108                 | + 18,930                    | - 1,042  | + 343           | + 1                 | + 48                                   | - 152                                  |
| Oct.      | + 26,100                            | + 11,538  | + 12,506                  | - 3,128           | + 2160              | - 9,362   | + 7,878                  | - 17,247                    | + 622    | - 186           | -                   | + 448                                  | + 1,045                                |
| Nov.      | - 98,225                            | + 50,638  | + 52,675                  | - 5,355           | + 3,318             | - 8,017   | - 1,787                  | - 6,215                     | + 1,190  | + 1,163         | - 1                 | + 60                                   | - 1,663                                |
| Dec.      | - 258,161                           | - 86,550  | - 85,957                  | - 3,749           | + 3,156             | - 22,225  | - 15,431                 | - 6,778                     | - 32     | + 694           | - 19                | - 17                                   | + 1,294                                |

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

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

## I Banks (MFIs) in Germany

| Sub-ordinated liabilities     | Participation rights capital | Fund for general banking risks | Capital 6 |                    |            | Other liabilities 7 |   |  | Total liabilities 7 | Volume of business 7, 10 | Memo item Sureties | Period    |
|-------------------------------|------------------------------|--------------------------------|-----------|--------------------|------------|---------------------|---|--|---------------------|--------------------------|--------------------|-----------|
|                               |                              |                                | Total     | Subscribed capital | Reserves 6 | Total               | of which: trading portfolio derivatives 8 |  |                     |                          |                    |           |
|                               |                              |                                |           |                    |            |                     | Total                                     | of which with group-affiliated banks 9 |                     |                          |                    |           |
| 14                            | 15                           | 16                             | 17        | 18                 | 19         | 20                  | 21  | 22                                     | 23                  | 24                       | 25                 |           |
| <b>End of year or month *</b> |                              |                                |           |                    |            |                     |   |  |                     |                          |                    |           |
| 67,081                        | 10,929                       | 81,002                         | 387,068   | 104,071            | 282,997    | 900,261             | 673,667                                   | 139,141                                | 7,708,280           | 7,708,304                | 225,077            | 2015      |
| 66,003                        | 9,829                        | 88,779                         | 391,042   | 102,951            | 288,091    | 834,708             | 618,843                                   | 134,344                                | 7,836,273           | 7,836,280                | 222,090            | 2016      |
| 59,822                        | 8,500                        | 99,493                         | 403,133   | 102,879            | 300,254    | 660,740             | 460,217                                   | 113,328                                | 7,755,268           | 7,755,282                | 221,316            | 2017      |
| 57,762                        | 7,420                        | 110,114                        | 413,740   | 103,024            | 310,716    | 608,003             | 419,768                                   | 79,187                                 | 7,823,674           | 7,823,676                | 214,816            | 2018      |
| 56,309                        | 7,871                        | 117,046                        | 427,580   | 104,838            | 322,742    | 931,502             | 654,294                                   | 163,433                                | 8,358,519           | 8,358,521                | 218,155            | 2019      |
| 59,818                        | 8,003                        | 126,362                        | 414,025   | 103,079            | 310,946    | 1,023,451           | 801,045                                   | 266,653                                | 9,002,095           | 9,002,096                | 221,881            | 2020      |
| 69,867                        | 10,298                       | 130,658                        | 423,954   | 108,993            | 314,961    | 805,560             | 574,482                                   | 177,930                                | 9,233,348           | 9,233,349                | 246,305            | 2021      |
| 81,132                        | 12,182                       | 138,642                        | 440,122   | 108,477            | 331,645    | 1,815,641           | 1,502,671                                 | 623,105                                | 10,582,250          | 10,582,250               | 264,080            | 2022      |
| 58,377                        | 9,154                        | 126,673                        | 414,838   | 107,725            | 307,113    | 847,122             | 624,211                                   | 214,509                                | 9,338,373           | 9,338,376                | 226,710            | 2021 May  |
| 59,552                        | 9,009                        | 130,098                        | 421,005   | 106,945            | 314,060    | 871,355             | 647,988                                   | 222,983                                | 9,355,039           | 9,355,039                | 229,278            | 2021 June |
| 59,558                        | 8,898                        | 130,613                        | 420,876   | 107,069            | 313,807    | 905,031             | 658,520                                   | 235,264                                | 9,383,625           | 9,383,625                | 229,917            | July      |
| 59,408                        | 8,909                        | 130,646                        | 421,086   | 107,206            | 313,880    | 890,977             | 653,632                                   | 230,592                                | 9,380,820           | 9,380,821                | 230,962            | Aug.      |
| 60,252                        | 8,969                        | 130,708                        | 422,370   | 107,470            | 314,900    | 857,578             | 624,954                                   | 217,006                                | 9,386,748           | 9,386,748                | 232,721            | Sep.      |
| 68,135                        | 8,984                        | 130,711                        | 423,903   | 109,602            | 314,301    | 839,127             | 597,032                                   | 182,441                                | 9,456,660           | 9,456,660                | 235,967            | Oct.      |
| 68,425                        | 10,316                       | 130,741                        | 423,903   | 108,969            | 314,934    | 872,084             | 626,970                                   | 190,467                                | 9,556,672           | 9,556,674                | 239,262            | Nov.      |
| 69,867                        | 10,298                       | 130,658                        | 423,954   | 108,993            | 314,961    | 805,560             | 574,482                                   | 177,930                                | 9,233,348           | 9,233,349                | 246,305            | Dec.      |
| 72,635                        | 11,040                       | 130,549                        | 427,451   | 105,760            | 321,691    | 1,017,816           | 785,846                                   | 240,523                                | 9,779,456           | 9,779,456                | 245,514            | 2022 Jan. |
| 72,730                        | 11,217                       | 130,584                        | 427,677   | 105,935            | 321,742    | 1,060,073           | 819,019                                   | 254,913                                | 9,905,674           | 9,905,674                | 246,326            | Feb.      |
| 74,041                        | 11,246                       | 130,839                        | 434,600   | 106,390            | 328,210    | 1,173,828           | 930,395                                   | 390,573                                | 10,025,277          | 10,025,277               | 251,020            | Mar.      |
| 74,706                        | 12,395                       | 131,324                        | 434,966   | 106,601            | 328,365    | 1,417,251           | 1,149,967                                 | 428,905                                | 10,333,482          | 10,333,483               | 254,918            | Apr.      |
| 74,623                        | 10,576                       | 133,080                        | 435,809   | 106,724            | 329,085    | 1,378,784           | 1,091,982                                 | 458,728                                | 10,321,675          | 10,321,678               | 255,723            | May       |
| 75,614                        | 10,751                       | 137,764                        | 437,202   | 106,914            | 330,288    | 1,567,524           | 1,287,842                                 | 564,221                                | 10,491,694          | 10,491,694               | 257,960            | June      |
| 75,989                        | 10,846                       | 138,359                        | 437,231   | 107,355            | 329,876    | 1,361,510           | 1,078,053                                 | 455,428                                | 10,330,631          | 10,330,631               | 258,976            | July      |
| 77,328                        | 10,885                       | 138,433                        | 438,206   | 107,489            | 330,717    | 1,625,370           | 1,314,606                                 | 552,411                                | 10,690,178          | 10,690,178               | 262,298            | Aug.      |
| 79,061                        | 10,974                       | 138,697                        | 438,879   | 107,747            | 331,132    | 1,941,609           | 1,613,039                                 | 654,595                                | 11,124,788          | 11,124,788               | 266,053            | Sep.      |
| 78,975                        | 10,952                       | 138,704                        | 438,822   | 107,886            | 330,936    | 1,888,890           | 1,577,156                                 | 676,551                                | 11,098,423          | 11,098,424               | 264,096            | Oct.      |
| 79,165                        | 12,001                       | 138,685                        | 439,462   | 108,080            | 331,382    | 1,685,881           | 1,387,333                                 | 600,485                                | 10,826,043          | 10,826,045               | 265,427            | Nov.      |
| 81,132                        | 12,182                       | 138,642                        | 440,122   | 108,477            | 331,645    | 1,815,641           | 1,502,671                                 | 623,105                                | 10,582,250          | 10,582,250               | 264,080            | Dec.      |
| <b>Changes *</b>              |                              |                                |           |                    |            |                     |   |  |                     |                          |                    |           |
| - 1,008                       | - 1,100                      | + 7,792                        | + 9,692   | - 437              | + 10,129   | - 61,297            | - 48,594                                  | - 5,943                                | + 168,791           | + 168,774                | - 2,327            | 2016      |
| - 5,906                       | - 1,229                      | + 10,839                       | + 14,076  | + 598              | + 13,478   | - 122,910           | - 156,737                                 | - 20,762                               | - 3,703             | - 3,696                  | - 774              | 2017      |
| - 2,105                       | - 1,080                      | + 10,661                       | + 11,122  | + 1,175            | + 9,947    | - 21,662            | + 1,312                                   | + 792                                  | + 93,339            | + 93,327                 | - 5,920            | 2018      |
| + 1,043                       | + 451                        | + 6,938                        | + 11,720  | + 2,950            | + 8,770    | + 313,098           | + 233,245                                 | + 83,779                               | + 477,126           | + 477,126                | + 3,608            | 2019      |
| + 2,201                       | + 132                        | + 9,316                        | - 3,866   | - 874              | - 2,992    | + 112,359           | + 147,735                                 | + 103,571                              | + 755,499           | + 755,498                | + 5,027            | 2020      |
| + 10,458                      | + 2,295                      | + 4,295                        | + 11,593  | + 6,927            | + 4,666    | - 236,636           | - 227,229                                 | - 89,026                               | + 198,571           | + 198,571                | + 24,469           | 2021      |
| + 11,455                      | + 984                        | + 7,991                        | + 11,225  | - 102              | + 11,327   | + 824,338           | + 735,423                                 | + 394,802                              | + 1,155,229         | + 1,155,228              | + 17,777           | 2022      |
| - 938                         | + 1,090                      | - 907                          | - 4,559   | + 435              | - 4,994    | - 19,025            | - 2,549                                   | + 1,106                                | + 10,871            | + 10,874                 | + 1,196            | 2021 May  |
| + 1,065                       | - 145                        | + 3,425                        | + 6,167   | - 780              | + 6,947    | + 19,886            | + 23,608                                  | + 8,378                                | + 5,708             | + 5,705                  | + 2,568            | 2021 June |
| + 6                           | - 111                        | + 515                          | + 706     | + 204              | + 502      | + 28,575            | + 10,517                                  | + 12,280                               | + 26,869            | + 26,869                 | + 689              | July      |
| - 150                         | + 11                         | + 33                           | + 210     | + 137              | + 73       | - 14,538            | - 4,920                                   | - 4,700                                | - 4,455             | - 4,454                  | + 1,115            | Aug.      |
| + 847                         | + 60                         | + 62                           | + 1,778   | + 304              | + 1,474    | - 37,079            | - 28,869                                  | - 13,667                               | + 2,195             | + 2,194                  | + 1,759            | Sep.      |
| + 7,883                       | + 15                         | + 3                            | + 1,533   | + 2,132            | - 599      | - 19,185            | - 27,889                                  | - 34,549                               | + 69,634            | + 69,634                 | + 3,246            | Oct.      |
| + 806                         | + 1,332                      | + 30                           | + 396     | + 228              | + 168      | + 33,234            | + 29,697                                  | + 7,949                                | + 96,324            | + 96,324                 | + 3,298            | Nov.      |
| + 1,442                       | - 18                         | - 83                           | + 252     | + 41               | + 211      | - 67,745            | - 52,546                                  | - 12,554                               | - 325,916           | - 325,917                | + 7,043            | Dec.      |
| + 3,068                       | - 158                        | - 109                          | - 973     | - 2,533            | + 1,560    | + 15,220            | + 17,033                                  | + 11,383                               | + 338,222           | + 338,221                | - 791              | 2022 Jan. |
| + 95                          | + 177                        | + 35                           | + 226     | + 175              | + 51       | + 42,960            | + 33,249                                  | + 14,610                               | + 128,294           | + 128,294                | + 812              | Feb.      |
| + 1,251                       | + 29                         | + 255                          | + 6,983   | + 455              | + 6,528    | + 112,359           | + 111,281                                 | + 135,589                              | + 116,043           | + 116,043                | + 4,694            | Mar.      |
| + 665                         | + 1,149                      | + 485                          | + 366     | + 211              | + 155      | + 232,880           | + 217,955                                 | + 37,498                               | + 280,738           | + 280,739                | + 3,898            | Apr.      |
| - 83                          | - 1,819                      | + 1,756                        | + 843     | + 73               | + 770      | - 33,675            | - 57,358                                  | + 30,185                               | - 188               | - 186                    | + 740              | May       |
| + 991                         | + 175                        | + 4,684                        | + 1,393   | + 190              | + 1,203    | + 189,386           | + 194,789                                 | + 104,935                              | + 174,628           | + 174,625                | + 2,237            | June      |
| + 375                         | + 95                         | + 573                          | - 115     | + 110              | - 225      | - 213,773           | - 211,875                                 | - 109,424                              | - 178,578           | - 178,578                | + 1,081            | July      |
| + 1,339                       | + 39                         | + 74                           | + 491     | + 248              | + 243      | + 262,031           | + 236,363                                 | + 96,740                               | + 355,951           | + 355,951                | + 3,322            | Aug.      |
| + 1,733                       | + 89                         | + 264                          | + 673     | + 258              | + 415      | + 313,827           | + 298,278                                 | + 101,900                              | + 423,772           | + 423,772                | + 3,755            | Sep.      |
| - 181                         | - 22                         | + 7                            | - 10      | + 159              | - 169      | - 49,203            | - 35,954                                  | + 22,436                               | - 19,018            | - 19,017                 | - 1,957            | Oct.      |
| + 190                         | + 1,049                      | - 19                           | + 640     | + 194              | + 446      | - 186,395           | - 186,740                                 | - 74,722                               | - 240,552           | - 240,551                | + 1,331            | Nov.      |
| + 2,012                       | + 181                        | - 14                           | + 708     | + 358              | + 350      | + 138,721           | + 118,402                                 | + 23,672                               | - 224,083           | - 224,085                | - 1,345            | Dec.      |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period   | 1                                       | 2                                | 3            | 4                           | 5  | 6     | 7  | 8   | 9   | 10   | 11   | 12                            |
|--|---|----------------------------------|--------------|-----------------------------|--|-------|--|---|---|--|--|-------------------------------|
|  | Number of reporting credit institutions | Balance sheet total <sup>1</sup> | Cash in hand | Balances with central banks | Treasury bills and treasury discount paper | Bills | Unsecured lending to banks (MFIs) (including postal giro account balances) | Unsecured lending to non-banks (non-MFIs) | Debt securities and other fixed interest securities | Shares and other variable yield securities | Participating interests and shares in affiliated enterprises | Fiduciary assets              |
| <b>Commercial banks <sup>6</sup></b>             |   |                                  |              |                             |  |       |  |   |   |  |  |                               |
|  |   |                                  |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022   | 241                                     | 4,849,032                        | 3,980        | 30,312                      | 4,227                                      | 236   | 1,540,548  | 1,332,604                                 | 284,270   | 19,098                                     | 31,062   | 17,202                        |
| 2022 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                                     | 5,157,321                        | 3,772        | 27,324                      | 7,125                                      | 287   | 1,769,673  | 1,330,081                                 | 292,539   | 19,308                                     | 31,617   | 17,428                        |
| Nov.   | 244                                     | 4,956,951                        | 3,657        | 50,861                      | 6,668                                      | 248   | 1,703,336  | 1,335,768                                 | 291,235   | 21,873                                     | 31,355   | 17,807                        |
| Dec.   | 241                                     | 4,849,032                        | 3,980        | 30,312                      | 4,227                                      | 236   | 1,540,548  | 1,332,604                                 | 284,270   | 19,098                                     | 31,062   | 17,202                        |
|  |   |                                  |              |                             |  |       |  |   |   |  |  | <b>Changes *</b>              |
| 2022   | .                                       | + 849,530                        | - 18,111     | - 449,757                   | + 1,480                                    | - 125 | + 524,938  | + 96,020                                  | + 12,129  | - 5,060                                    | - 1,716  | + 1,333                       |
| 2022 Sep.  | .                                       | + 314,640                        | - 1,376      | - 559,169                   | - 547                                      | + 33  | + 609,952  | + 4,892                                   | + 9,973   | - 697                                      | - 16   | + 1,078                       |
| Oct.   | .                                       | - 16,265                         | - 259        | - 32,057                    | + 719                                      | - 24  | + 32,492   | + 5,747                                   | + 2,027   | - 1,668                                    | - 1  | + 712                         |
| Nov.   | .                                       | - 178,115                        | - 115        | + 23,537                    | - 420                                      | - 38  | - 55,145   | + 10,476                                  | - 252   | + 2,703                                    | - 232  | + 379                         |
| Dec.   | .                                       | - 94,148                         | + 325        | - 20,407                    | - 2,419                                    | - 12  | - 154,998  | - 1,377                                   | - 6,321   | - 2,684                                    | - 324  | - 605                         |
| <b>Big banks</b>                                 |   |                                  |              |                             |  |       |  |   |   |  |  |                               |
|  |   |                                  |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022   | 3                                       | 2,496,498                        | 2,995        | 8,989                       | 1,599                                      | 51    | 631,308  | 594,310                                   | 144,657   | 8,856                                      | 25,892   | 5,748                         |
| 2022 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    | 744,418  | 604,017                                   | 140,783   | 7,701                                      | 26,344   | 5,483                         |
| Nov.   | 3                                       | 2,525,949                        | 2,606        | 34,475                      | 3,483                                      | 37    | 681,973  | 596,276                                   | 144,283   | 8,987                                      | 26,105   | 5,654                         |
| Dec.   | 3                                       | 2,496,498                        | 2,995        | 8,989                       | 1,599                                      | 51    | 631,308  | 594,310                                   | 144,657   | 8,856                                      | 25,892   | 5,748                         |
|  |   |                                  |              |                             |  |       |  |   |   |  |  | <b>Changes *</b>              |
| 2022   | .                                       | + 491,960                        | - 13,516     | - 119,018                   | + 206                                      | - 2   | + 123,776  | + 18,789                                  | + 27,195  | - 2,922                                    | - 967  | + 612                         |
| 2022 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   | + 5,078  | + 2,425                                   | - 2,946   | - 689                                      | + 3  | + 181                         |
| Nov.   | .                                       | - 146,709                        | - 101        | + 29,143                    | - 986                                      | - 7   | - 55,025   | - 5,013                                   | + 4,291   | + 1,343                                    | - 235  | + 171                         |
| Dec.   | .                                       | - 20,375                         | + 389        | - 25,486                    | - 1,887                                    | + 14  | - 45,333   | - 738                                     | + 873   | - 72                                       | - 211  | + 94                          |
| <b>Regional banks and other commercial banks</b> |   |                                  |              |                             |  |       |  |   |   |  |  |                               |
|  |   |                                  |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022   | 133                                     | 1,870,759                        | 962          | 16,470                      | 2,628                                      | 139   | 587,423  | 604,425                                   | 130,833   | 10,215                                     | 4,494  | 11,242                        |
| 2022 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                                     | 1,980,335                        | 1,036        | 18,570                      | 2,653                                      | 185   | 689,577  | 594,595                                   | 143,053   | 11,580                                     | 4,577  | 11,708                        |
| Nov.   | 135                                     | 1,954,987                        | 1,027        | 12,129                      | 3,185                                      | 165   | 705,251  | 605,562                                   | 138,442   | 12,857                                     | 4,554  | 11,917                        |
| Dec.   | 133                                     | 1,870,759                        | 962          | 16,470                      | 2,628                                      | 139   | 587,423  | 604,425                                   | 130,833   | 10,215                                     | 4,494  | 11,242                        |
|  |   |                                  |              |                             |  |       |  |   |   |  |  | <b>Changes *</b>              |
| 2022   | .                                       | + 327,741                        | - 4,585      | - 209,622                   | + 1,274                                    | - 51  | + 274,075  | + 52,780                                  | - 14,395  | - 2,127                                    | - 729  | + 821                         |
| 2022 Sep.  | .                                       | + 92,981                         | - 1,167      | - 254,429                   | - 896                                      | - 18  | + 288,448  | + 1,011                                   | + 4,638   | + 1,019                                    | - 26   | - 1,145                       |
| Oct.   | .                                       | - 11,583                         | - 118        | - 16,604                    | - 369                                      | - 15  | + 723  | - 265                                     | + 5,203   | - 980                                      | - 4  | + 531                         |
| Nov.   | .                                       | - 16,376                         | - 9          | - 6,441                     | + 566                                      | - 19  | + 18,667   | + 12,883                                  | - 4,236   | + 1,358                                    | + 3  | + 209                         |
| Dec.   | .                                       | - 80,150                         | - 63         | + 4,483                     | - 532                                      | - 26  | - 115,807  | - 943                                     | - 7,279   | - 2,610                                    | - 93   | + 675                         |
| <b>Branches of foreign banks</b>                 |   |                                  |              |                             |  |       |  |   |   |  |  |                               |
|  |   |                                  |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022   | 105                                     | 481,775                          | 23           | 4,853                       | -  | 46    | 321,817  | 133,869                                   | 8,780   | 27   | 676  | 212                           |
| 2022 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                           |
| Nov.   | 106                                     | 476,015                          | 24           | 4,257                       | -  | 46    | 316,112  | 133,930                                   | 8,510   | 29   | 696  | 236                           |
| Dec.   | 105                                     | 481,775                          | 23           | 4,853                       | -  | 46    | 321,817  | 133,869                                   | 8,780   | 27   | 676  | 212                           |
|  |   |                                  |              |                             |  |       |  |   |   |  |  | <b>Changes *</b>              |
| 2022   | .                                       | + 29,829                         | - 10         | - 121,117                   | -  | - 72  | + 127,087  | + 24,451                                  | - 671   | - 11                                       | - 20   | - 100                         |
| 2022 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  | -  | -                             |
| Nov.   | .                                       | - 15,030                         | - 5          | + 835                       | -  | - 12  | - 18,787   | + 2,606                                   | - 307   | + 2  | -  | 1                             |
| Dec.   | .                                       | + 6,377                          | - 1          | + 596                       | -  | -     | + 6,142  | + 304                                     | + 85  | - 2  | - 20   | - 24                          |

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

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

## I Banks (MFIs) in Germany

| Tangible assets and others <sup>1</sup>          |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   | Other liabilities <sup>1</sup> |           |  |  |
|--|---|-----------------------------|-------------------------------------|--------------------------------|-----------------------|--------------------------------|--|---------------------------------------|----------------------|-----------|---|--------------------------------|-----------|--|--|
| Total  | of which Derivative financial instruments in the trading portfolio <sup>4</sup> | Liabilities to banks (MFIs) | Liabilities to non-banks (non-MFIs) | Securitised debts <sup>5</sup> | Fiduciary liabilities | Value adjustments <sup>2</sup> | Provisions for liabilities and charges | Subordinated liabilities <sup>5</sup> | Capital <sup>3</sup> | Total     | of which Derivative financial instruments in the trading portfolio <sup>4</sup> | Memo item Sureties             | Period    |  |  |
| 13   | 14  | 15                          | 16                                  | 17                             | 18                    | 19                             | 20                                     | 21                                    | 22                   | 23        | 24  | 25                             |           |  |  |
| <b>Commercial banks <sup>6</sup></b>             |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| 1,585,493  | 1,346,066   | 1,146,118                   | 1,764,494                           | 170,862                        | 17,202                | 4,276                          | 22,135                                 | 49,800                                | 201,375              | 1,472,770 | 1,327,437   | 138,362                        | 2022      |  |  |
| 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                        | 2022 Sep. |  |  |
| 1,658,167  | 1,409,195   | 1,376,106                   | 1,783,648                           | 163,803                        | 17,428                | 4,146                          | 22,172                                 | 47,688                                | 198,596              | 1,543,734 | 1,390,959   | 134,585                        | Oct.      |  |  |
| 1,494,143  | 1,240,841   | 1,326,862                   | 1,797,115                           | 166,194                        | 17,807                | 4,207                          | 21,191                                 | 47,717                                | 200,081              | 1,375,777 | 1,231,149   | 137,373                        | Nov.      |  |  |
| 1,585,493  | 1,346,066   | 1,146,118                   | 1,764,494                           | 170,862                        | 17,202                | 4,276                          | 22,135                                 | 49,800                                | 201,375              | 1,472,770 | 1,327,437   | 138,362                        | Dec.      |  |  |
| <b>Changes <sup>*</sup></b>                      |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| + 688,399  | + 641,958   | + 8,870                     | + 114,559                           | + 21,000                       | + 1,333               | + 681                          | + 3,058                                | + 8,729                               | + 6,456              | + 684,844 | + 638,274   | + 15,033                       | 2022      |  |  |
| + 252,673  | + 263,593   | + 37,384                    | + 9,164                             | + 4,377                        | - 1,078               | + 60                           | + 211                                  | + 1,507                               | + 623                | + 262,392 | + 255,890   | + 3,122                        | 2022 Sep. |  |  |
| - 23,953   | - 32,693  | + 32,627                    | - 4,103                             | - 504                          | + 712                 | + 441                          | + 528                                  | - 235                                 | - 170                | - 45,561  | - 30,076  | - 1,848                        | Oct.      |  |  |
| - 159,008  | - 163,808   | - 36,484                    | + 14,133                            | + 2,391                        | + 379                 | + 61                           | - 981                                  | + 29                                  | + 1,485              | - 159,128 | - 156,964   | + 2,788                        | Nov.      |  |  |
| + 94,674   | + 108,162   | - 174,432                   | - 30,306                            | + 4,668                        | - 605                 | + 73                           | + 851                                  | + 2,128                               | + 456                | + 103,019 | + 99,171  | + 990                          | Dec.      |  |  |
| <b>End of year or month <sup>*</sup></b>         |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| <b>Big banks</b>                                 |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| 1,072,093  | 925,402   | 422,015                     | 849,669                             | 125,895                        | 5,748                 | 1,597                          | 12,212                                 | 18,823                                | 73,590               | 986,949   | 907,272   | 78,254                         | 2022      |  |  |
| 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                         | 2022 Sep. |  |  |
| 1,143,830  | 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.      |  |  |
| 1,022,070  | 863,563   | 491,158                     | 872,624                             | 121,681                        | 5,654                 | 1,563                          | 11,607                                 | 18,993                                | 73,689               | 928,980   | 848,409   | 78,462                         | Nov.      |  |  |
| 1,072,093  | 925,402   | 422,015                     | 849,669                             | 125,895                        | 5,748                 | 1,597                          | 12,212                                 | 18,823                                | 73,590               | 986,949   | 907,272   | 78,254                         | Dec.      |  |  |
| <b>Changes <sup>*</sup></b>                      |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| + 457,807  | + 437,968   | - 47,378                    | + 65,565                            | + 16,454                       | + 612                 | + 56                           | + 2,160                                | + 2,227                               | - 987                | + 453,251 | + 434,453   | + 1,499                        | 2022      |  |  |
| + 195,391  | + 207,556   | + 13,575                    | - 6,632                             | + 2,730                        | + 70                  | + 66                           | + 328                                  | + 603                                 | + 84                 | + 202,767 | + 201,769   | + 1,144                        | 2022 Sep. |  |  |
| - 23,900   | - 17,170  | - 8,707                     | + 12,958                            | - 964                          | + 181                 | - 24                           | + 84                                   | - 86                                  | - 38                 | - 32,785  | - 18,276  | - 74                           | Oct.      |  |  |
| - 120,290  | - 125,164   | - 27,620                    | + 3,060                             | + 1,891                        | + 171                 | + 19                           | - 928                                  | + 156                                 | + 1,047              | - 124,505 | - 123,309   | + 375                          | Nov.      |  |  |
| + 51,982   | + 63,391  | - 65,777                    | - 21,859                            | + 4,214                        | + 94                  | + 34                           | + 605                                  | - 170                                 | - 99                 | + 62,583  | + 60,455  | - 208                          | Dec.      |  |  |
| <b>End of year or month <sup>*</sup></b>         |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| <b>Regional banks and other commercial banks</b> |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| 501,928  | .   | 446,520                     | 740,236                             | 44,484                         | 11,242                | 2,121                          | 7,934                                  | 30,322                                | 112,441              | 475,459   | .   | 21,550                         | 2022      |  |  |
| 502,679  | .   | 542,099                     | 756,358                             | 43,144                         | 11,177                | 1,599                          | 7,414                                  | 28,239                                | 110,753              | 488,679   | .   | 21,340                         | 2022 Sep. |  |  |
| 502,801  | .   | 564,788                     | 736,537                             | 43,613                         | 11,708                | 2,053                          | 7,648                                  | 28,187                                | 110,706              | 475,095   | .   | 20,715                         | Oct.      |  |  |
| 459,898  | .   | 565,419                     | 749,267                             | 44,120                         | 11,917                | 2,071                          | 7,593                                  | 28,065                                | 111,149              | 435,386   | .   | 20,814                         | Nov.      |  |  |
| 501,928  | .   | 446,520                     | 740,236                             | 44,484                         | 11,242                | 2,121                          | 7,934                                  | 30,322                                | 112,441              | 475,459   | .   | 21,550                         | Dec.      |  |  |
| <b>Changes <sup>*</sup></b>                      |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| + 230,300  | .   | + 32,243                    | + 46,565                            | + 5,097                        | + 821                 | + 559                          | + 620                                  | + 6,511                               | + 6,701              | + 228,624 | .   | + 3,836                        | 2022      |  |  |
| + 55,546   | .   | + 15,769                    | + 16,230                            | + 1,646                        | - 1,145               | - 40                           | - 122                                  | + 902                                 | + 545                | + 59,196  | .   | + 1,180                        | 2022 Sep. |  |  |
| + 315  | .   | + 23,674                    | - 23,912                            | + 469                          | + 531                 | + 454                          | + 237                                  | - 147                                 | - 100                | - 12,789  | .   | - 1,475                        | Oct.      |  |  |
| - 39,357   | .   | + 8,046                     | + 11,370                            | + 507                          | + 209                 | + 18                           | - 55                                   | - 122                                 | + 443                | - 36,792  | .   | + 99                           | Nov.      |  |  |
| + 43,395   | .   | - 116,488                   | - 8,004                             | + 364                          | - 675                 | + 54                           | + 248                                  | + 2,302                               | + 544                | + 41,505  | .   | + 737                          | Dec.      |  |  |
| <b>End of year or month <sup>*</sup></b>         |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| <b>Branches of foreign banks</b>                 |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| 11,472   | .   | 277,583                     | 174,589                             | 483                            | 212                   | 558                            | 1,989                                  | 655                                   | 15,344               | 10,362    | .   | 38,558                         | 2022      |  |  |
| 11,936   | .   | 270,510                     | 173,095                             | 409                            | 237                   | 538                            | 1,784                                  | 666                                   | 15,380               | 9,161     | .   | 36,932                         | 2022 Sep. |  |  |
| 11,536   | .   | 287,901                     | 175,850                             | 400                            | 237                   | 549                            | 1,989                                  | 664                                   | 15,248               | 9,017     | .   | 35,783                         | Oct.      |  |  |
| 12,175   | .   | 270,285                     | 175,224                             | 393                            | 236                   | 573                            | 1,991                                  | 659                                   | 15,243               | 11,411    | .   | 38,097                         | Nov.      |  |  |
| 11,472   | .   | 277,583                     | 174,589                             | 483                            | 212                   | 558                            | 1,989                                  | 655                                   | 15,344               | 10,362    | .   | 38,558                         | Dec.      |  |  |
| <b>Changes <sup>*</sup></b>                      |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |  |
| + 292  | .   | + 24,005                    | + 2,429                             | - 551                          | - 100                 | + 66                           | + 278                                  | - 9                                   | + 742                | + 2,969   | .   | + 9,698                        | 2022      |  |  |
| + 1,736  | .   | + 8,040                     | - 434                               | + 1                            | - 3                   | + 34                           | + 5                                    | + 2                                   | - 6                  | + 429     | .   | + 798                          | 2022 Sep. |  |  |
| - 368  | .   | + 17,660                    | + 6,851                             | - 9                            | -                     | + 11                           | + 207                                  | - 2                                   | - 32                 | + 13      | .   | - 299                          | Oct.      |  |  |
| + 639  | .   | - 16,910                    | - 297                               | - 7                            | - 1                   | + 24                           | + 2                                    | - 5                                   | - 5                  | + 2,169   | .   | + 2,314                        | Nov.      |  |  |
| - 703  | .   | + 7,833                     | - 443                               | + 90                           | - 24                  | -                              | - 2                                    | - 4                                   | + 11                 | - 1,069   | .   | + 461                          | Dec.      |  |  |

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

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



## I Banks (MFIs) in Germany

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

€ million

| Period                     | Number of reporting credit institutions | Balance sheet total 1 | Cash in hand | Balances with central banks | Treasury bills and treasury discount paper | Bills | Unsecured lending to banks (MFIs) (including postal giro account balances) | Unsecured lending to non-banks (non-MFIs) | Debt securities and other fixed interest securities | Shares and other variable yield securities | Participating interests and shares in affiliated enterprises | Fiduciary assets              |
|----------------------------|---|-----------------------|--------------|-----------------------------|--|-------|--|---|---|--|--|-------------------------------|
|                            | 1                                       | 2                     | 3            | 4                           | 5  | 6     | 7  | 8   | 9   | 10   | 11   | 12                            |
| <b>Landesbanken</b>        |   |                       |              |                             |  |       |  |   |   |  |  |                               |
|                            |   |                       |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022                       | 6                                       | 890,579               | 256          | 1,916                       | 84   | 11    | 267,432  | 387,335                                   | 86,023  | 2,940                                      | 9,424  | 10,980                        |
| 2022 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                        |
| Nov.                       | 6                                       | 952,568               | 248          | 1,658                       | 184  | 11    | 334,086  | 391,203                                   | 87,712  | 2,751                                      | 9,357  | 10,893                        |
| Dec.                       | 6                                       | 890,579               | 256          | 1,916                       | 84   | 11    | 267,432  | 387,335                                   | 86,023  | 2,940                                      | 9,424  | 10,980                        |
|                            |   |                       |              |                             |  |       |  |   |   |  |  | <b>Changes *</b>              |
| 2022                       | .                                       | + 89,276              | - 250        | - 78,900                    | + 2  | - 5   | + 105,435  | + 11,714                                  | + 2,272   | - 2,682                                    | + 624  | + 432                         |
| 2022 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                          |
| Nov.                       | .                                       | - 29,983              | - 58         | - 12,554                    | -  | - 1   | - 1,412  | + 1,743                                   | + 1,771   | + 29                                       | - 3  | + 34                          |
| Dec.                       | .                                       | - 59,793              | + 8          | + 258                       | - 100                                      | -     | - 65,752   | - 2,792                                   | - 1,548   | + 193                                      | + 69   | + 87                          |
| <b>Savings banks</b>       |   |                       |              |                             |  |       |  |   |   |  |  |                               |
|                            |   |                       |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022                       | 362                                     | 1,570,984             | 9,147        | 16,682                      | 44   | -     | 172,824  | 1,039,855                                 | 188,348   | 104,558                                    | 15,669   | 4,028                         |
| 2022 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                         |
| Nov.                       | 362                                     | 1,588,619             | 8,693        | 18,957                      | 47   | -     | 185,650  | 1,040,466                                 | 190,014   | 104,436                                    | 15,527   | 4,136                         |
| Dec.                       | 362                                     | 1,570,984             | 9,147        | 16,682                      | 44   | -     | 172,824  | 1,039,855                                 | 188,348   | 104,558                                    | 15,669   | 4,028                         |
|                            |   |                       |              |                             |  |       |  |   |   |  |  | <b>Changes *</b>              |
| 2022                       | .                                       | + 20,418              | - 8,563      | - 150,108                   | - 67                                       | -     | + 121,469  | + 56,150                                  | - 46  | - 110                                      | + 537  | - 14                          |
| 2022 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                           |
| Nov.                       | .                                       | - 2,389               | - 536        | - 1,548                     | - 12                                       | -     | - 2,901  | + 3,995                                   | - 720   | - 1,248                                    | + 30   | - 10                          |
| Dec.                       | .                                       | - 17,622              | + 454        | - 2,275                     | - 3  | -     | - 12,820   | - 610                                     | - 1,660   | + 122                                      | + 142  | - 108                         |
| <b>Credit cooperatives</b> |   |                       |              |                             |  |       |  |   |   |  |  |                               |
|                            |   |                       |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022                       | 733                                     | 1,172,767             | 6,444        | 13,232                      | 17   | 23    | 112,799  | 754,891                                   | 162,064   | 75,222                                     | 19,629   | 3,356                         |
| 2022 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        | 12,194                      | 17   | 29    | 121,528  | 750,292                                   | 166,500   | 73,683                                     | 19,560   | 3,445                         |
| Nov.                       | 733                                     | 1,179,182             | 6,269        | 10,888                      | 17   | 28    | 120,674  | 753,879                                   | 165,473   | 74,094                                     | 19,570   | 3,432                         |
| Dec.                       | 733                                     | 1,172,767             | 6,444        | 13,232                      | 17   | 23    | 112,799  | 754,891                                   | 162,064   | 75,222                                     | 19,629   | 3,356                         |
|                            |   |                       |              |                             |  |       |  |   |   |  |  | <b>Changes *</b>              |
| 2022                       | .                                       | + 32,339              | - 2,837      | - 47,973                    | - 183                                      | + 5   | + 33,306   | + 46,012                                  | - 3,041   | + 4,079                                    | + 757  | - 180                         |
| 2022 Sep.                  | .                                       | + 1,174               | - 704        | - 38,144                    | + 17                                       | + 7   | + 36,290   | + 3,078                                   | - 181   | + 354                                      | + 79   | - 54                          |
| Oct.                       | .                                       | + 2,694               | - 362        | - 7,609                     | -  | + 1   | + 7,025  | + 3,572                                   | - 382   | + 425                                      | + 71   | - 17                          |
| Nov.                       | .                                       | + 885                 | - 193        | - 1,306                     | -  | - 1   | - 828  | + 3,588                                   | - 1,026   | + 412                                      | + 10   | - 13                          |
| Dec.                       | .                                       | - 6,392               | + 175        | + 2,344                     | -  | - 5   | - 7,855  | + 1,013                                   | - 3,408   | + 1,129                                    | + 59   | - 76                          |
| <b>Mortgage banks</b>      |   |                       |              |                             |  |       |  |   |   |  |  |                               |
|                            |   |                       |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022                       | 8                                       | 223,435               | -            | 216                         | -  | -     | 13,211   | 183,434                                   | 20,951  | 147  | 136  | 88                            |
| 2022 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                           |
| Nov.                       | 9                                       | 227,773               | -            | 1,216                       | -  | -     | 16,114   | 183,242                                   | 21,361  | 148  | 143  | 108                           |
| Dec.                       | 8                                       | 223,435               | -            | 216                         | -  | -     | 13,211   | 183,434                                   | 20,951  | 147  | 136  | 88                            |
|                            |   |                       |              |                             |  |       |  |   |   |  |  | <b>Changes *</b>              |
| 2022                       | .                                       | - 5,963               | -            | - 9,516                     | -  | -     | + 2,563  | + 5,427                                   | - 3,788   | - 2  | - 4  | + 62                          |
| 2022 Sep.                  | .                                       | - 39                  | -            | - 10,551                    | -  | -     | + 9,954  | + 174                                     | + 249   | - 4  | -  | + 2                           |
| Oct.                       | .                                       | - 257                 | -            | - 2,374                     | -  | -     | + 1,124  | + 674                                     | + 153   | -  | -  | -                             |
| Nov.                       | .                                       | - 6,305               | -            | - 1,183                     | -  | -     | - 5,836  | + 666                                     | - 133   | + 3  | -  | + 8                           |
| Dec.                       | .                                       | - 2,456               | -            | - 1                         | -  | -     | - 2,374  | + 462                                     | - 358   | - 1  | -  | + 20                          |

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

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



## I Banks (MFIs) in Germany

| Tangible assets and others <sup>1</sup> |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   | Other liabilities <sup>1</sup> |                            |  |
|---|---|-----------------------------|-------------------------------------|--------------------------------|-----------------------|--------------------------------|--|---------------------------------------|----------------------|----------|---|--------------------------------|----------------------------|--|
| Total                                   | of which Derivative financial instruments in the trading portfolio <sup>4</sup> | Liabilities to banks (MFIs) | Liabilities to non-banks (non-MFIs) | Securitised debts <sup>5</sup> | Fiduciary liabilities | Value adjustments <sup>2</sup> | Provisions for liabilities and charges | Subordinated liabilities <sup>5</sup> | Capital <sup>3</sup> | Total    | of which Derivative financial instruments in the trading portfolio <sup>4</sup> | Memo item Sureties             | Period                     |  |
| 13                                      | 14  | 15                          | 16                                  | 17                             | 18                    | 19                             | 20                                     | 21                                    | 22                   | 23       | 24  | 25                             |                            |  |
| <b>End of year or month *</b>           |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   |                                | <b>Landesbanken</b>        |  |
| 124,178                                 | 89,666  | 249,060                     | 260,827                             | 179,083                        | 10,980                | 475                            | 5,414                                  | 14,079                                | 43,187               | 127,474  | 92,149  | 42,760                         | 2022                       |  |
| 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                         | 2022 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.                       |  |
| 114,465                                 | 80,262  | 276,561                     | 305,281                             | 182,007                        | 10,893                | 521                            | 5,205                                  | 14,075                                | 43,134               | 114,891  | 83,721  | 42,422                         | Nov.                       |  |
| 124,178                                 | 89,666  | 249,060                     | 260,827                             | 179,083                        | 10,980                | 475                            | 5,414                                  | 14,079                                | 43,187               | 127,474  | 92,149  | 42,760                         | Dec.                       |  |
| <b>Changes *</b>                        |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   |                                |                            |  |
| + 50,634                                | + 40,504  | - 6,264                     | + 25,247                            | + 7,826                        | + 432                 | - 262                          | - 347                                  | + 636                                 | - 90                 | + 62,098 | + 49,037  | + 1,582                        | 2022                       |  |
| + 24,397                                | + 21,138  | + 8,375                     | + 2,168                             | + 3,803                        | + 111                 | - 6                            | + 3                                    | + 14                                  | -                    | + 28,179 | + 24,659  | + 146                          | 2022 Sep.                  |  |
| - 3,110                                 | - 4,843   | - 2,524                     | + 5,865                             | + 3,019                        | + 27                  | + 1                            | - 88                                   | + 3                                   | -                    | - 4,767  | - 3,363   | - 149                          | Oct.                       |  |
| - 19,532                                | - 18,780  | - 11,128                    | + 374                               | + 268                          | + 34                  | -                              | - 27                                   | - 94                                  | -                    | - 19,410 | - 19,597  | - 170                          | Nov.                       |  |
| + 9,784                                 | + 9,475   | - 26,806                    | - 44,155                            | - 2,924                        | + 87                  | - 1                            | + 209                                  | + 4                                   | + 53                 | + 13,740 | + 8,502   | + 338                          | Dec.                       |  |
| <b>End of year or month *</b>           |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   |                                | <b>Savings banks</b>       |  |
| 19,829                                  | 9   | 176,888                     | 1,182,243                           | 16,250                         | 4,028                 | 704                            | 16,098                                 | 3,942                                 | 137,362              | 33,469   | 7   | 30,876                         | 2022                       |  |
| 19,931                                  | 7   | 204,555                     | 1,172,662                           | 15,683                         | 4,150                 | 746                            | 16,041                                 | 3,822                                 | 137,348              | 30,486   | 5   | 31,199                         | 2022 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.                       |  |
| 20,693                                  | 8   | 194,546                     | 1,184,194                           | 16,074                         | 4,136                 | 755                            | 15,915                                 | 3,918                                 | 137,360              | 31,721   | 9   | 31,052                         | Nov.                       |  |
| 19,829                                  | 9   | 176,888                     | 1,182,243                           | 16,250                         | 4,028                 | 704                            | 16,098                                 | 3,942                                 | 137,362              | 33,469   | 7   | 30,876                         | Dec.                       |  |
| <b>Changes *</b>                        |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   |                                |                            |  |
| + 1,170                                 | - 10  | - 22,622                    | + 30,889                            | + 578                          | - 14                  | - 1,202                        | + 1,316                                | + 425                                 | + 5,337              | + 5,711  | - 9   | + 225                          | 2022                       |  |
| - 304                                   | - 3   | - 2,295                     | - 738                               | - 8                            | - 97                  | -                              | - 125                                  | + 29                                  | + 139                | + 1,179  | - 2   | + 74                           | 2022 Sep.                  |  |
| + 201                                   | -   | + 757                       | + 3,606                             | + 266                          | - 4                   | + 9                            | - 58                                   | + 36                                  | + 7                  | + 948    | + 2   | + 59                           | Oct.                       |  |
| + 561                                   | + 1   | - 10,761                    | + 7,996                             | + 125                          | - 10                  | -                              | - 68                                   | + 60                                  | + 5                  | + 264    | + 2   | - 206                          | Nov.                       |  |
| - 864                                   | + 1   | - 17,657                    | - 1,945                             | + 176                          | - 108                 | - 51                           | + 183                                  | + 24                                  | + 2                  | + 1,754  | - 2   | - 176                          | Dec.                       |  |
| <b>End of year or month *</b>           |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   |                                | <b>Credit cooperatives</b> |  |
| 25,090                                  | .   | 164,996                     | 858,142                             | 8,472                          | 3,356                 | 482                            | 8,146                                  | 3,277                                 | 101,668              | 24,228   | .   | 19,740                         | 2022                       |  |
| 24,646                                  | .   | 177,821                     | 849,870                             | 8,475                          | 3,462                 | 520                            | 8,272                                  | 3,047                                 | 101,073              | 23,104   | .   | 20,147                         | 2022 Sep.                  |  |
| 24,616                                  | .   | 178,403                     | 851,627                             | 8,465                          | 3,445                 | 519                            | 8,213                                  | 3,083                                 | 101,221              | 23,350   | .   | 20,166                         | Oct.                       |  |
| 24,858                                  | .   | 175,153                     | 855,195                             | 8,436                          | 3,432                 | 517                            | 8,158                                  | 3,257                                 | 101,418              | 23,616   | .   | 20,079                         | Nov.                       |  |
| 25,090                                  | .   | 164,996                     | 858,142                             | 8,472                          | 3,356                 | 482                            | 8,146                                  | 3,277                                 | 101,668              | 24,228   | .   | 19,740                         | Dec.                       |  |
| <b>Changes *</b>                        |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   |                                |                            |  |
| + 2,394                                 | .   | - 3,253                     | + 27,226                            | - 997                          | - 180                 | + 36                           | + 417                                  | + 559                                 | + 6,952              | + 1,579  | .   | + 193                          | 2022                       |  |
| + 432                                   | .   | - 588                       | + 130                               | - 91                           | - 54                  | - 1                            | - 22                                   | + 20                                  | + 200                | + 1,580  | .   | + 24                           | 2022 Sep.                  |  |
| - 30                                    | .   | + 594                       | + 1,760                             | - 10                           | - 17                  | - 1                            | - 59                                   | + 36                                  | + 148                | + 243    | .   | + 19                           | Oct.                       |  |
| + 242                                   | .   | - 3,244                     | + 3,577                             | - 29                           | - 13                  | - 2                            | - 55                                   | + 174                                 | + 197                | + 280    | .   | - 87                           | Nov.                       |  |
| + 232                                   | .   | - 10,153                    | + 2,952                             | + 36                           | - 76                  | - 35                           | - 12                                   | + 20                                  | + 250                | + 626    | .   | - 339                          | Dec.                       |  |
| <b>End of year or month *</b>           |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   |                                | <b>Mortgage banks</b>      |  |
| 5,252                                   | .   | 51,180                      | 52,782                              | 102,359                        | 88                    | 279                            | 910                                    | 898                                   | 9,498                | 5,441    | .   | 745                            | 2022                       |  |
| 5,105                                   | .   | 60,921                      | 53,530                              | 102,420                        | 100                   | 262                            | 1,552                                  | 908                                   | 10,413               | 4,810    | .   | 724                            | 2022 Sep.                  |  |
| 5,271                                   | .   | 60,031                      | 53,383                              | 102,789                        | 100                   | 262                            | 1,560                                  | 908                                   | 10,409               | 4,953    | .   | 747                            | Oct.                       |  |
| 5,441                                   | .   | 53,311                      | 53,181                              | 102,873                        | 108                   | 266                            | 1,568                                  | 908                                   | 10,410               | 5,148    | .   | 780                            | Nov.                       |  |
| 5,252                                   | .   | 51,180                      | 52,782                              | 102,359                        | 88                    | 279                            | 910                                    | 898                                   | 9,498                | 5,441    | .   | 745                            | Dec.                       |  |
| <b>Changes *</b>                        |   |                             |                                     |                                |                       |                                |  |                                       |                      |          |   |                                |                            |  |
| - 705                                   | .   | - 11,499                    | + 119                               | + 5,392                        | + 62                  | + 10                           | + 41                                   | - 66                                  | + 94                 | - 116    | .   | - 190                          | 2022                       |  |
| + 137                                   | .   | - 1,107                     | - 26                                | + 787                          | + 2                   | - 2                            | - 24                                   | -                                     | + 54                 | + 277    | .   | - 6                            | 2022 Sep.                  |  |
| + 166                                   | .   | - 891                       | - 147                               | + 369                          | -                     | -                              | + 8                                    | -                                     | + 4                  | + 408    | .   | + 23                           | Oct.                       |  |
| + 170                                   | .   | - 6,720                     | - 202                               | + 84                           | + 8                   | + 4                            | + 8                                    | -                                     | + 1                  | + 512    | .   | + 33                           | Nov.                       |  |
| - 164                                   | .   | - 2,126                     | - 394                               | - 507                          | - 20                  | + 13                           | - 13                                   | - 10                                  | + 3                  | + 598    | .   | - 34                           | Dec.                       |  |

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

debt securities.

## I Banks (MFIs) in Germany

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

€ million

| Period   | 1                                       | 2                     | 3            | 4                           | 5  | 6     | 7  | 8   | 9   | 10   | 11   | 12                            |
|--|---|-----------------------|--------------|-----------------------------|--|-------|--|---|---|--|--|-------------------------------|
|  | Number of reporting credit institutions | Balance sheet total 1 | Cash in hand | Balances with central banks | Treasury bills and treasury discount paper | Bills | Unsecured lending to banks (MFIs) (including postal giro account balances) | Unsecured lending to non-banks (non-MFIs) | Debt securities and other fixed interest securities | Shares and other variable yield securities | Participating interests and shares in affiliated enterprises | Fiduciary assets              |
| <b>Building and loan associations</b>                                  |   |                       |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022   | 18                                      | 259,728               | -            | 381                         | -  | .     | 30,228   | 186,650                                   | 27,866  | 10,459                                     | 252  | 8                             |
| 2022 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                             |
| Nov.   | 18                                      | 259,589               | -            | 368                         | -  | .     | 30,640   | 185,818                                   | 28,127  | 10,456                                     | 269  | 8                             |
| Dec.   | 18                                      | 259,728               | -            | 381                         | -  | .     | 30,228   | 186,650                                   | 27,866  | 10,459                                     | 252  | 8                             |
| <b>Changes *</b>   |   |                       |              |                             |  |       |  |   |   |  |  |                               |
| 2022   | .                                       | + 6,503               | -            | - 2,529                     | -  | .     | + 3,132  | + 9,340                                   | - 2,863   | - 1,003                                    | - 16   | - 458                         |
| 2022 Sep.  | .                                       | + 80                  | -            | - 1,444                     | -  | .     | + 817  | + 855                                     | - 130   | - 3  | -  | -                             |
| Oct.   | .                                       | + 593                 | -            | - 449                       | -  | .     | + 422  | + 368                                     | + 201   | -  | -  | 1                             |
| Nov.   | .                                       | - 18                  | -            | - 182                       | -  | .     | - 408  | + 567                                     | - 15  | - 50                                       | -  | -                             |
| Dec.   | .                                       | + 139                 | -            | + 13                        | -  | .     | - 412  | + 832                                     | - 261   | + 3  | - 17   | -                             |
| <b>Banks with special, development and other central support tasks</b> |   |                       |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022   | 18                                      | 1,615,725             | 147          | 5,276                       | - 84                                       | -     | 890,937  | 345,214                                   | 172,761   | 11,102                                     | 20,036   | 30,866                        |
| 2022 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                        |
| Nov.   | 18                                      | 1,661,361             | 186          | 5,410                       | 279  | -     | 923,878  | 366,493                                   | 175,186   | 11,049                                     | 19,951   | 30,176                        |
| Dec.   | 18                                      | 1,615,725             | 147          | 5,276                       | - 84                                       | -     | 890,937  | 345,214                                   | 172,761   | 11,102                                     | 20,036   | 30,866                        |
| <b>Changes *</b>   |   |                       |              |                             |  |       |  |   |   |  |  |                               |
| 2022   | .                                       | + 163,126             | + 47         | - 97,845                    | - 132                                      | - 26  | + 167,683  | + 32,496                                  | - 2,835   | - 294                                      | + 483  | + 1,269                       |
| 2022 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                          |
| Nov.   | .                                       | - 24,627              | - 14         | - 4,345                     | + 468                                      | -     | - 7,732  | + 2,654                                   | + 532   | + 64                                       | + 17   | + 792                         |
| Dec.   | .                                       | - 43,811              | - 39         | - 134                       | - 363                                      | -     | - 32,420   | - 20,408                                  | - 2,123   | + 54                                       | + 102  | + 690                         |
| <b>Memo item: Foreign banks</b>  |   |                       |              |                             |  |       |  |   |   |  |  | <b>End of year or month *</b> |
| 2022   | 138                                     | 2,404,807             | 1,134        | 15,001                      | 2,143                                      | 167   | 843,151  | 562,401                                   | 121,911   | 14,417                                     | 3,607  | 5,757                         |
| 2022 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   | 964,498  | 561,030                                   | 127,737   | 14,729                                     | 3,590  | 6,707                         |
| Nov.   | 141                                     | 2,455,591             | 1,170        | 12,025                      | 2,866                                      | 183   | 950,569  | 571,926                                   | 126,612   | 17,136                                     | 3,587  | 6,598                         |
| Dec.   | 138                                     | 2,404,807             | 1,134        | 15,001                      | 2,143                                      | 167   | 843,151  | 562,401                                   | 121,911   | 14,417                                     | 3,607  | 5,757                         |
| <b>Changes *</b>   |   |                       |              |                             |  |       |  |   |   |  |  |                               |
| 2022   | .                                       | + 652,115             | - 6,042      | - 246,690                   | + 1,200                                    | - 82  | + 364,053  | + 82,943                                  | - 5,207   | - 2,920                                    | + 46   | + 1,411                       |
| 2022 Sep.  | .                                       | + 161,273             | - 99         | - 297,923                   | - 993                                      | + 22  | + 338,682  | + 814                                     | + 4,335   | - 765                                      | - 1  | + 1,465                       |
| Oct.   | .                                       | + 1,232               | - 43         | - 22,465                    | - 52                                       | - 16  | + 24,033   | + 1,733                                   | + 4,091   | - 1,528                                    | + 4  | + 808                         |
| Nov.   | .                                       | - 65,524              | - 2          | - 2,463                     | + 387                                      | - 31  | - 10,617   | + 12,631                                  | - 740   | + 2,531                                    | + 1  | - 109                         |
| Dec.   | .                                       | - 37,122              | - 36         | + 4,002                     | - 699                                      | - 16  | - 103,178  | - 5,485                                   | - 3,723   | - 2,638                                    | + 29   | - 841                         |

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

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

## I Banks (MFIs) in Germany

| Tangible assets and others <sup>1</sup>                                |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   | Other liabilities <sup>1</sup> |           |  |
|--|---|-----------------------------|-------------------------------------|--------------------------------|-----------------------|--------------------------------|--|---------------------------------------|----------------------|-----------|---|--------------------------------|-----------|--|
| Total  | of which Derivative financial instruments in the trading portfolio <sup>4</sup> | Liabilities to banks (MFIs) | Liabilities to non-banks (non-MFIs) | Securitised debts <sup>5</sup> | Fiduciary liabilities | Value adjustments <sup>2</sup> | Provisions for liabilities and charges | Subordinated liabilities <sup>5</sup> | Capital <sup>3</sup> | Total     | of which Derivative financial instruments in the trading portfolio <sup>4</sup> | Memo item Sureties             | Period    |  |
| 13   | 14  | 15                          | 16                                  | 17                             | 18                    | 19                             | 20                                     | 21                                    | 22                   | 23        | 24  | 25                             |           |  |
| <b>End of year or month *</b>  |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| <b>Building and loan associations</b>                                  |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| 3,884  | .   | 38,609                      | 194,368                             | 5,033                          | 8                     | 164                            | 6,315                                  | 434                                   | 12,254               | 2,543     | .   | 1                              | 2022      |  |
| 3,781  | .   | 38,533                      | 192,961                             | 4,992                          | 9                     | 197                            | 6,186                                  | 425                                   | 12,133               | 3,578     | .   | 1                              | 2022 Sep. |  |
| 3,833  | .   | 39,094                      | 192,884                             | 4,992                          | 8                     | 191                            | 6,151                                  | 415                                   | 12,133               | 3,739     | .   | 1                              | Oct.      |  |
| 3,903  | .   | 39,282                      | 192,822                             | 4,982                          | 8                     | 191                            | 6,106                                  | 434                                   | 12,133               | 3,631     | .   | 1                              | Nov.      |  |
| 3,884  | .   | 38,609                      | 194,368                             | 5,033                          | 8                     | 164                            | 6,315                                  | 434                                   | 12,254               | 2,543     | .   | 1                              | Dec.      |  |
| <b>Changes *</b>   |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| + 900  | .   | + 5,549                     | + 1,020                             | + 917                          | - 458                 | - 91                           | - 65                                   | + 10                                  | - 150                | - 229     | .   | ± 0                            | 2022      |  |
| - 15   | .   | - 330                       | - 132                               | + 549                          | -                     | - 5                            | - 27                                   | -                                     | -                    | + 25      | .   | -                              | 2022 Sep. |  |
| + 52   | .   | + 561                       | - 77                                | -                              | - 1                   | - 6                            | - 35                                   | - 10                                  | -                    | + 161     | .   | -                              | Oct.      |  |
| + 70   | .   | + 188                       | - 62                                | - 10                           | -                     | -                              | - 45                                   | + 19                                  | -                    | - 108     | .   | -                              | Nov.      |  |
| - 19   | .   | - 673                       | + 1,546                             | + 51                           | -                     | - 27                           | + 209                                  | -                                     | + 121                | - 1,088   | .   | -                              | Dec.      |  |
| <b>End of year or month *</b>  |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| <b>Banks with special, development and other central support tasks</b> |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| 139,470  | .   | 394,761                     | 185,196                             | 749,925                        | 30,866                | 1,011                          | 9,946                                  | 8,702                                 | 85,602               | 149,716   | .   | 31,596                         | 2022      |  |
| 151,618  | .   | 457,433                     | 169,981                             | 796,998                        | 29,479                | 999                            | 9,825                                  | 8,865                                 | 85,636               | 143,468   | .   | 34,808                         | 2022 Sep. |  |
| 145,972  | .   | 451,838                     | 174,741                             | 784,496                        | 29,384                | 1,003                          | 10,574                                 | 8,854                                 | 85,630               | 142,112   | .   | 34,747                         | Oct.      |  |
| 128,753  | .   | 421,372                     | 199,519                             | 773,650                        | 30,176                | 1,000                          | 10,079                                 | 8,856                                 | 85,612               | 131,097   | .   | 33,720                         | Nov.      |  |
| 139,470  | .   | 394,761                     | 185,196                             | 749,925                        | 30,866                | 1,011                          | 9,946                                  | 8,702                                 | 85,602               | 149,716   | .   | 31,596                         | Dec.      |  |
| <b>Changes *</b>   |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| + 62,280   | .   | + 9,478                     | + 53,936                            | + 24,478                       | + 1,269               | + 15                           | + 736                                  | + 1,162                               | + 1,601              | + 70,451  | .   | + 934                          | 2022      |  |
| + 25,280   | .   | + 13,310                    | + 10,987                            | + 22,613                       | + 74                  | + 2                            | - 168                                  | + 163                                 | + 10                 | + 20,195  | .   | + 395                          | 2022 Sep. |  |
| - 5,615  | .   | - 5,024                     | + 4,634                             | - 12,502                       | - 95                  | + 4                            | + 749                                  | - 11                                  | - 6                  | - 635     | .   | - 61                           | Oct.      |  |
| - 17,063   | .   | - 30,076                    | + 24,822                            | - 10,846                       | + 792                 | - 3                            | - 495                                  | + 2                                   | - 18                 | - 8,805   | .   | - 1,027                        | Nov.      |  |
| + 10,830   | .   | - 26,314                    | - 14,248                            | - 23,725                       | + 690                 | + 11                           | - 133                                  | - 154                                 | - 10                 | + 20,072  | .   | - 2,124                        | Dec.      |  |
| <b>End of year or month *</b>  |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| <b>Memo item: Foreign banks</b>  |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| 835,118  | 731,237   | 694,601                     | 714,096                             | 43,991                         | 5,757                 | 2,025                          | 8,192                                  | 26,391                                | 95,226               | 814,528   | 732,852   | 80,354                         | 2022      |  |
| 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                         | 2022 Sep. |  |
| 834,615  | 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.      |  |
| 762,919  | 649,735   | 804,524                     | 732,028                             | 43,339                         | 6,598                 | 1,989                          | 8,872                                  | 24,244                                | 96,304               | 737,693   | 659,978   | 78,600                         | Nov.      |  |
| 835,118  | 731,237   | 694,601                     | 714,096                             | 43,991                         | 5,757                 | 2,025                          | 8,192                                  | 26,391                                | 95,226               | 814,528   | 732,852   | 80,354                         | Dec.      |  |
| <b>Changes *</b>   |   |                             |                                     |                                |                       |                                |  |                                       |                      |           |   |                                |           |  |
| + 463,403  | + 432,322   | + 88,636                    | + 73,737                            | + 3,759                        | + 1,411               | + 640                          | + 811                                  | + 6,608                               | + 10,885             | + 465,628 | + 434,217   | + 14,642                       | 2022      |  |
| + 118,666  | + 115,932   | + 28,266                    | + 6,337                             | + 748                          | - 1,465               | + 41                           | - 55                                   | + 891                                 | + 198                | + 126,312 | + 113,071   | + 2,241                        | 2022 Sep. |  |
| - 5,333  | - 23,649  | + 32,559                    | - 4,996                             | - 1,427                        | + 808                 | + 525                          | + 375                                  | - 96                                  | - 133                | - 26,383  | - 18,630  | - 1,934                        | Oct.      |  |
| - 67,112   | - 70,741  | - 9,007                     | + 9,392                             | + 1,047                        | - 109                 | + 27                           | + 15                                   | - 242                                 | + 370                | - 67,017  | - 63,889  | + 2,648                        | Nov.      |  |
| + 75,463   | + 83,368  | - 106,652                   | - 11,445                            | + 660                          | - 841                 | + 36                           | - 4                                    | + 2,286                               | + 179                | + 78,659  | + 74,606  | + 1,755                        | Dec.      |  |

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

## I Banks (MFIs) in Germany

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

€ million

| Period    | Lending to domestic and foreign banks |                    |       |   |                           | Lending to domestic banks |                    |             |             |           |       |   |                           |
|-----------|---------------------------------------|--------------------|-------|---|---------------------------|---------------------------|--------------------|-------------|-------------|-----------|-------|---|---------------------------|
|           | Total                                 | Balances and loans | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans | Total                     | Balances and loans |             |             |           | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans |
|           |                                       |                    |       |   |                           |                           | Total              | Short-term  | Medium-term | Long-term |       |   |                           |
| 1         | 2                                     | 3                  | 4     | 5   | 6                         | 7                         | 8                  | 9           | 10          | 11        | 12    | 13  |                           |
|           | <b>End of year or month *</b>         |                    |       |   |                           |                           |                    |             |             |           |       |   |                           |
| 2015      | 2,413,445                             | 1,893,238          | 50    | 520,157   | 2,632                     | 1,346,570                 | 1,062,631          | 329,118     | 117,370     | 616,143   | 2     | 283,937   | 1,650                     |
| 2016      | 2,420,844                             | 1,920,316          | 63    | 500,465   | 2,985                     | 1,364,923                 | 1,099,826          | 364,536     | 105,542     | 629,748   | 2     | 265,095   | 2,005                     |
| 2017      | 2,371,315                             | 1,901,555          | 44    | 469,716   | 4,242                     | 1,407,486                 | 1,163,424          | 431,611     | 92,256      | 639,557   | 1     | 244,061   | 1,941                     |
| 2018      | 2,337,594                             | 1,855,619          | 21    | 481,954   | 8,877                     | 1,323,473                 | 1,083,751          | 381,869     | 79,995      | 621,887   | 4     | 239,718   | 5,882                     |
| 2019      | 2,318,967                             | 1,830,117          | 20    | 488,830   | 8,168                     | 1,254,733                 | 1,016,169          | 301,711     | 83,456      | 631,002   | 3     | 238,561   | 4,463                     |
| 2020      | 2,392,136                             | 1,904,522          | 44    | 487,570   | 12,760                    | 1,367,882                 | 1,119,729          | 398,027     | 84,878      | 636,824   | 2     | 248,151   | 8,790                     |
| 2021      | 2,510,243                             | 2,041,155          | 36    | 469,052   | 13,800                    | 1,409,587                 | 1,163,739          | 409,186     | 85,234      | 669,319   | -     | 245,848   | 10,346                    |
| 2022      | 3,498,278                             | 3,027,979          | 39    | 470,260   | 15,723                    | 2,347,005                 | 2,101,425          | 1,321,712   | 93,563      | 686,150   | -     | 245,580   | 12,056                    |
| 2021 May  | 2,580,823                             | 2,095,409          | 44    | 485,370   | 14,068                    | 1,423,590                 | 1,167,332          | 423,034     | 88,607      | 655,691   | 2     | 256,256   | 10,139                    |
| June      | 2,568,979                             | 2,084,133          | 38    | 484,808   | 14,144                    | 1,409,710                 | 1,153,824          | 410,979     | 88,548      | 654,297   | 1     | 255,885   | 10,261                    |
| July      | 2,511,264                             | 2,028,449          | 39    | 482,776   | 14,153                    | 1,372,007                 | 1,118,075          | 368,916     | 88,921      | 660,238   | 1     | 253,931   | 10,327                    |
| Aug.      | 2,551,115                             | 2,072,090          | 41    | 478,984   | 14,001                    | 1,425,224                 | 1,172,355          | 418,614     | 88,569      | 665,172   | 1     | 252,868   | 10,283                    |
| Sep.      | 2,512,956                             | 2,033,387          | 43    | 479,526   | 13,928                    | 1,399,872                 | 1,147,693          | 401,174     | 85,619      | 660,900   | 2     | 252,177   | 10,334                    |
| Oct.      | 2,586,067                             | 2,108,133          | 42    | 477,892   | 13,776                    | 1,419,334                 | 1,167,696          | 415,795     | 86,350      | 665,551   | 3     | 251,635   | 10,268                    |
| Nov.      | 2,596,985                             | 2,123,782          | 37    | 473,166   | 13,456                    | 1,432,234                 | 1,183,552          | 425,478     | 85,067      | 673,007   | -     | 248,682   | 10,013                    |
| Dec.      | 2,510,243                             | 2,041,155          | 36    | 469,052   | 13,800                    | 1,409,587                 | 1,163,739          | 409,186     | 85,234      | 669,319   | -     | 245,848   | 10,346                    |
| 2022 Jan. | 2,639,339                             | 2,169,465          | 37    | 469,837   | 13,595                    | 1,439,171                 | 1,191,785          | 432,751     | 85,606      | 673,428   | -     | 247,386   | 10,086                    |
| Feb.      | 2,675,850                             | 2,203,302          | 29    | 472,519   | 13,580                    | 1,453,576                 | 1,204,609          | 440,391     | 86,266      | 677,952   | -     | 248,967   | 10,025                    |
| Mar.      | 2,666,834                             | 2,194,224          | 23    | 472,587   | 13,558                    | 1,442,600                 | 1,195,084          | 433,992     | 85,762      | 675,330   | -     | 247,516   | 9,982                     |
| Apr.      | 2,589,805                             | 2,116,436          | 23    | 473,346   | 13,542                    | 1,360,295                 | 1,112,831          | 345,203     | 87,423      | 680,205   | -     | 247,464   | 9,949                     |
| May       | 2,675,523                             | 2,199,331          | 34    | 476,158   | 13,579                    | 1,452,694                 | 1,202,889          | 427,849     | 88,703      | 686,337   | -     | 249,805   | 9,948                     |
| June      | 2,695,543                             | 2,221,968          | 45    | 473,530   | 13,482                    | 1,462,797                 | 1,214,779          | 441,941     | 90,184      | 682,654   | -     | 248,018   | 9,848                     |
| July      | 2,702,881                             | 2,227,826          | 81    | 474,974   | 13,307                    | 1,454,856                 | 1,206,798          | 428,392     | 91,092      | 687,314   | -     | 248,058   | 9,784                     |
| Aug.      | 2,746,804                             | 2,270,450          | 85    | 476,269   | 13,205                    | 1,480,748                 | 1,232,018          | 453,173     | 89,618      | 689,227   | -     | 248,730   | 9,853                     |
| Sep.      | 3,861,683                             | 3,377,025          | 76    | 484,582   | 13,578                    | 2,573,860                 | 2,319,237          | 1,545,054   | 89,623      | 684,560   | -     | 254,623   | 9,814                     |
| Oct.      | 3,888,871                             | 3,402,127          | 66    | 486,678   | 13,407                    | 2,592,309                 | 2,337,036          | 1,557,354   | 91,482      | 688,200   | -     | 255,273   | 9,991                     |
| Nov.      | 3,798,123                             | 3,314,378          | 55    | 483,690   | 14,534                    | 2,524,403                 | 2,271,231          | 1,487,300   | 92,808      | 691,123   | -     | 253,172   | 11,056                    |
| Dec.      | 3,498,278                             | 3,027,979          | 39    | 470,260   | 15,723                    | 2,347,005                 | 2,101,425          | 1,321,712   | 93,563      | 686,150   | -     | 245,580   | 12,056                    |
|           | <b>Changes *</b>                      |                    |       |   |                           |                           |                    |             |             |           |       |   |                           |
| 2016      | + 22,605                              | + 52,351           | + 13  | - 29,759  | + 353                     | + 48,118                  | + 66,900           | + 57,583    | - 11,518    | + 20,835  | -     | - 18,782  | + 355                     |
| 2017      | - 6,939                               | + 21,677           | - 18  | - 28,598  | + 527                     | + 50,288                  | + 70,368           | + 70,100    | - 10,141    | + 10,409  | - 1   | - 20,079  | - 94                      |
| 2018      | - 31,389                              | - 42,580           | - 23  | + 11,214  | + 4,450                   | - 80,953                  | - 76,648           | - 48,062    | - 11,486    | - 17,100  | + 3   | + 4,308   | + 3,756                   |
| 2019      | - 67,116                              | - 72,377           | - 1   | + 5,262   | - 709                     | - 62,986                  | - 61,113           | - 73,359    | + 3,181     | + 9,065   | - 1   | - 1,872   | - 1,419                   |
| 2020      | + 169,130                             | + 169,163          | + 24  | - 57  | + 4,592                   | + 201,177                 | + 191,588          | + 145,632   | + 12,695    | + 33,261  | - 1   | + 9,590   | + 4,327                   |
| 2021      | + 96,975                              | + 117,398          | - 8   | - 20,415  | + 975                     | + 44,142                  | + 46,267           | + 14,208    | + 1,308     | + 30,751  | - 2   | - 2,123   | + 1,491                   |
| 2022      | + 959,650                             | + 958,526          | + 2   | + 1,122   | + 1,933                   | + 937,964                 | + 938,095          | + 910,007   | + 9,528     | + 18,560  | -     | - 131   | + 1,720                   |
| 2021 May  | + 46,295                              | + 47,019           | + 3   | - 727   | + 406                     | + 61,212                  | + 61,618           | + 57,579    | - 1,318     | + 5,357   | -     | - 406   | + 374                     |
| June      | - 17,725                              | - 17,007           | - 6   | - 712   | + 76                      | - 13,645                  | - 13,273           | - 11,820    | - 59        | - 1,394   | - 1   | - 371   | + 122                     |
| July      | - 56,856                              | - 53,585           | + 1   | - 3,272   | + 9                       | - 35,083                  | - 33,129           | - 39,443    | + 373       | + 5,941   | -     | - 1,954   | + 66                      |
| Aug.      | + 39,502                              | + 43,274           | + 2   | - 3,774   | - 152                     | + 53,372                  | + 54,435           | + 49,853    | - 312       | + 4,894   | -     | - 1,063   | - 44                      |
| Sep.      | - 44,888                              | - 45,338           | + 2   | + 448   | - 138                     | - 26,196                  | - 25,506           | - 18,284    | - 2,945     | - 4,277   | + 1   | - 691   | - 14                      |
| Oct.      | + 73,781                              | + 75,515           | - 1   | - 1,733   | - 152                     | + 19,462                  | + 20,003           | + 14,621    | + 741       | + 4,641   | + 1   | - 542   | - 66                      |
| Nov.      | + 7,207                               | + 12,043           | - 5   | - 4,831   | - 320                     | + 12,935                  | + 15,891           | + 9,978     | - 396       | + 6,309   | - 3   | - 2,953   | - 255                     |
| Dec.      | - 88,113                              | - 83,905           | - 1   | - 4,207   | + 344                     | - 22,407                  | - 19,573           | - 16,052    | + 167       | - 3,688   | -     | - 2,834   | + 333                     |
| 2022 Jan. | + 123,613                             | + 122,927          | + 1   | + 685   | - 205                     | + 27,834                  | + 26,296           | + 21,815    | + 372       | + 4,109   | -     | + 1,538   | - 260                     |
| Feb.      | + 36,262                              | + 33,558           | - 8   | + 2,712   | - 15                      | + 13,055                  | + 11,474           | + 6,290     | + 660       | + 4,524   | -     | + 1,581   | - 61                      |
| Mar.      | - 10,932                              | - 10,976           | - 6   | + 50  | - 22                      | - 10,916                  | - 9,465            | - 6,339     | - 504       | - 2,622   | -     | - 1,451   | - 43                      |
| Apr.      | - 92,001                              | - 92,420           | -     | + 419   | - 16                      | - 82,305                  | - 82,253           | - 88,789    | + 1,661     | + 4,875   | -     | - 52  | - 33                      |
| May       | + 91,247                              | + 88,190           | + 11  | + 3,046   | + 37                      | + 92,389                  | + 89,958           | + 82,546    | + 1,280     | + 6,132   | -     | + 2,431   | - 1                       |
| June      | - 5,343                               | - 2,532            | + 11  | - 2,822   | - 97                      | + 10,103                  | + 11,890           | + 14,092    | + 1,481     | - 3,683   | -     | - 1,787   | - 100                     |
| July      | + 932                                 | - 284              | + 36  | + 1,180   | - 165                     | - 7,516                   | - 7,556            | - 13,124    | + 908       | + 4,660   | -     | + 40  | - 54                      |
| Aug.      | + 42,879                              | + 41,567           | + 3   | + 1,309   | - 102                     | + 29,004                  | + 28,332           | + 24,875    | - 119       | + 3,576   | -     | + 672   | + 69                      |
| Sep.      | + 1,107,873                           | + 1,099,634        | - 10  | + 8,249   | + 373                     | + 1,092,900               | + 1,087,007        | + 1,091,819 | - 151       | - 4,661   | -     | + 5,893   | - 39                      |
| Oct.      | + 31,895                              | + 29,755           | - 10  | + 2,150   | - 171                     | + 18,450                  | + 17,800           | + 12,301    | + 1,859     | + 3,640   | -     | + 650   | + 177                     |
| Nov.      | - 76,998                              | - 74,262           | - 10  | - 2,726   | + 1,127                   | - 67,626                  | - 65,525           | - 69,774    | + 1,326     | + 2,923   | -     | - 2,101   | + 1,065                   |
| Dec.      | - 289,777                             | - 276,631          | - 16  | - 13,130  | + 1,189                   | - 177,408                 | - 169,863          | - 165,705   | + 755       | - 4,913   | -     | - 7,545   | + 1,000                   |

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

## I Banks (MFIs) in Germany

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

€ million

| Period   | Lending to domestic and foreign banks |                    |       |   |                           | Lending to domestic banks |                    |            |             |         |   |                           |           |
|--|---------------------------------------|--------------------|-------|---|---------------------------|---------------------------|--------------------|------------|-------------|---------|---|---------------------------|-----------|
|  | Total                                 | Balances and loans | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans | Total                     | Balances and loans |            |             | Bills   | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans |           |
|  |                                       |                    |       |   |                           |                           | Total              | Short-term | Medium-term |         |   |                           | Long-term |
| 1  | 2                                     | 3                  | 4     | 5   | 6                         | 7                         | 8                  | 9          | 10          | 11      | 12  | 13                        |           |
| <b>Commercial banks <sup>1</sup></b>             |                                       |                    |       |   |                           |                           |                    |            |             |         |   |                           |           |
|  |                                       |                    |       |   |                           |                           |                    |            |             |         | <b>End of year or month *</b>                             |                           |           |
| 2022   | 1,618,617                             | 1,540,548          | 39    | 78,030  | 6,902                     | 772,476                   | 740,923            | 707,817    | 16,313      | 16,793  | -   | 31,553                    | 3,978     |
| 2022 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.   | 1,855,347                             | 1,769,673          | 66    | 85,608  | 6,078                     | 893,059                   | 857,367            | 825,785    | 16,582      | 15,000  | -   | 35,692                    | 3,429     |
| Nov.   | 1,786,723                             | 1,703,336          | 55    | 83,332  | 6,478                     | 831,881                   | 798,066            | 766,231    | 16,458      | 15,377  | -   | 33,815                    | 3,763     |
| Dec.   | 1,618,617                             | 1,540,548          | 39    | 78,030  | 6,902                     | 772,476                   | 740,923            | 707,817    | 16,313      | 16,793  | -   | 31,553                    | 3,978     |
|  |                                       |                    |       |   |                           |                           |                    |            |             |         | <b>Changes *</b>  |                           |           |
| 2022   | + 522,383                             | + 524,938          | + 2   | - 2,557   | + 731                     | + 503,921                 | + 504,513          | + 503,396  | - 1,861     | + 2,978 | -   | - 592                     | + 489     |
| 2022 Sep.  | + 615,050                             | + 609,952          | - 10  | + 5,108   | + 487                     | + 616,269                 | + 614,238          | + 614,011  | - 64        | + 291   | -   | + 2,031                   | + 72      |
| Oct.   | + 32,284                              | + 32,492           | - 10  | - 198   | - 145                     | + 18,345                  | + 19,676           | + 19,431   | - 65        | + 310   | -   | - 1,331                   | + 202     |
| Nov.   | - 57,328                              | - 55,145           | - 10  | - 2,173   | + 400                     | - 60,898                  | - 59,021           | - 59,274   | - 124       | + 377   | -   | - 1,877                   | + 334     |
| Dec.   | - 160,205                             | - 154,998          | - 16  | - 5,191   | + 424                     | - 59,955                  | - 57,725           | - 58,996   | - 145       | + 1,416 | -   | - 2,230                   | + 215     |
| <b>Big banks</b>                                 |                                       |                    |       |   |                           |                           |                    |            |             |         |   |                           |           |
|  |                                       |                    |       |   |                           |                           |                    |            |             |         | <b>End of year or month *</b>                             |                           |           |
| 2022   | 659,841                               | 631,308            | -     | 28,533  | 2,424                     | 218,264                   | 207,122            | 193,062    | 1,259       | 12,801  | -   | 11,142                    | 2,424     |
| 2022 Sep.  | 771,669                               | 741,827            | -     | 29,842  | 1,833                     | 273,613                   | 260,638            | 246,684    | 1,982       | 11,972  | -   | 12,975                    | 1,833     |
| Oct.   | 774,692                               | 744,418            | -     | 30,274  | 2,033                     | 280,094                   | 267,220            | 253,186    | 1,761       | 12,273  | -   | 12,874                    | 2,033     |
| Nov.   | 712,253                               | 681,973            | -     | 30,280  | 2,216                     | 229,582                   | 217,313            | 203,465    | 1,408       | 12,440  | -   | 12,269                    | 2,216     |
| Dec.   | 659,841                               | 631,308            | -     | 28,533  | 2,424                     | 218,264                   | 207,122            | 193,062    | 1,259       | 12,801  | -   | 11,142                    | 2,424     |
|  |                                       |                    |       |   |                           |                           |                    |            |             |         | <b>Changes *</b>  |                           |           |
| 2022   | + 121,871                             | + 123,776          | -     | - 1,905   | + 700                     | + 159,424                 | + 161,261          | + 161,566  | - 1,811     | + 1,506 | -   | - 1,837                   | + 700     |
| 2022 Sep.  | + 166,998                             | + 166,860          | -     | + 138   | + 124                     | + 172,238                 | + 172,411          | + 172,308  | - 138       | + 241   | -   | - 173                     | + 124     |
| Oct.   | + 5,553                               | + 5,078            | -     | + 475   | + 200                     | + 6,481                   | + 6,582            | + 6,502    | - 221       | + 301   | -   | - 101                     | + 200     |
| Nov.   | - 54,984                              | - 55,025           | -     | + 41  | + 183                     | - 50,512                  | - 49,907           | - 49,721   | - 353       | + 167   | -   | - 605                     | + 183     |
| Dec.   | - 47,040                              | - 45,333           | -     | - 1,707   | + 208                     | - 11,318                  | - 10,191           | - 10,403   | - 149       | + 361   | -   | - 1,127                   | + 208     |
| <b>Regional banks and other commercial banks</b> |                                       |                    |       |   |                           |                           |                    |            |             |         |   |                           |           |
|  |                                       |                    |       |   |                           |                           |                    |            |             |         | <b>End of year or month *</b>                             |                           |           |
| 2022   | 635,398                               | 587,423            | 39    | 47,936  | 4,478                     | 337,420                   | 317,938            | 305,108    | 9,092       | 3,738   | -   | 19,482                    | 1,554     |
| 2022 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.   | 743,374                               | 689,577            | 66    | 53,731  | 4,045                     | 385,540                   | 363,717            | 352,458    | 8,792       | 2,467   | -   | 21,823                    | 1,396     |
| Nov.   | 756,717                               | 705,251            | 55    | 51,411  | 4,262                     | 393,983                   | 373,367            | 361,617    | 9,070       | 2,680   | -   | 20,616                    | 1,547     |
| Dec.   | 635,398                               | 587,423            | 39    | 47,936  | 4,478                     | 337,420                   | 317,938            | 305,108    | 9,092       | 3,738   | -   | 19,482                    | 1,554     |
|  |                                       |                    |       |   |                           |                           |                    |            |             |         | <b>Changes *</b>  |                           |           |
| 2022   | + 273,427                             | + 274,075          | + 2   | - 650   | + 31                      | + 219,568                 | + 218,276          | + 216,754  | + 75        | + 1,447 | -   | + 1,292                   | - 211     |
| 2022 Sep.  | + 293,416                             | + 288,448          | - 10  | + 4,978   | + 363                     | + 298,965                 | + 296,761          | + 296,730  | - 12        | + 43    | -   | + 2,204                   | - 52      |
| Oct.   | + 40                                  | + 723              | - 10  | - 673   | - 345                     | - 15,654                  | - 14,424           | - 14,626   | + 196       | + 6     | -   | - 1,230                   | + 2       |
| Nov.   | + 16,396                              | + 18,667           | - 10  | - 2,261   | + 217                     | + 8,723                   | + 9,930            | + 9,439    | + 278       | + 213   | -   | - 1,207                   | + 151     |
| Dec.   | - 119,232                             | - 115,807          | - 16  | - 3,409   | + 216                     | - 57,113                  | - 56,011           | - 57,091   | + 22        | + 1,058 | -   | - 1,102                   | + 7       |
| <b>Branches of foreign banks</b>                 |                                       |                    |       |   |                           |                           |                    |            |             |         |   |                           |           |
|  |                                       |                    |       |   |                           |                           |                    |            |             |         | <b>End of year or month *</b>                             |                           |           |
| 2022   | 323,378                               | 321,817            | -     | 1,561   | -                         | 216,792                   | 215,863            | 209,647    | 5,962       | 254     | -   | 929                       | -         |
| 2022 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                       | -         |
| Nov.   | 317,753                               | 316,112            | -     | 1,641   | -                         | 208,316                   | 207,386            | 201,149    | 5,980       | 257     | -   | 930                       | -         |
| Dec.   | 323,378                               | 321,817            | -     | 1,561   | -                         | 216,792                   | 215,863            | 209,647    | 5,962       | 254     | -   | 929                       | -         |
|  |                                       |                    |       |   |                           |                           |                    |            |             |         | <b>Changes *</b>  |                           |           |
| 2022   | + 127,085                             | + 127,087          | -     | - 2   | -                         | + 124,929                 | + 124,976          | + 125,076  | - 125       | + 25    | -   | - 47                      | -         |
| 2022 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     | -   | -                         | -         |
| Nov.   | - 18,740                              | - 18,787           | -     | + 47  | -                         | - 19,109                  | - 19,044           | - 18,992   | - 49        | - 3     | -   | - 65                      | -         |
| Dec.   | + 6,067                               | + 6,142            | -     | - 75  | -                         | + 8,476                   | + 8,477            | + 8,498    | - 18        | - 3     | -   | - 1                       | -         |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period                     | Lending to domestic and foreign banks |                    |       |   |                           | Lending to domestic banks |                    |            |             |           |       |   |                               |
|----------------------------|---------------------------------------|--------------------|-------|---|---------------------------|---------------------------|--------------------|------------|-------------|-----------|-------|---|-------------------------------|
|                            | Total                                 | Balances and loans | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans | Total                     | Balances and loans |            |             |           | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans     |
|                            |                                       |                    |       |   |                           |                           | Total              | Short-term | Medium-term | Long-term |       |   |                               |
| 1                          | 2                                     | 3                  | 4     | 5   | 6                         | 7                         | 8                  | 9          | 10          | 11        | 12    | 13  |                               |
| <b>Landesbanken</b>        |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   | <b>End of year or month *</b> |
| 2022                       | 317,104                               | 267,432            | -     | 49,672  | 2,856                     | 217,917                   | 207,965            | 126,599    | 10,586      | 70,780    | -     | 9,952   | 2,851                         |
| 2022 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                         |
| Nov.                       | 385,056                               | 334,086            | -     | 50,970  | 2,776                     | 284,183                   | 273,663            | 191,867    | 10,337      | 71,459    | -     | 10,520  | 2,756                         |
| Dec.                       | 317,104                               | 267,432            | -     | 49,672  | 2,856                     | 217,917                   | 207,965            | 126,599    | 10,586      | 70,780    | -     | 9,952   | 2,851                         |
| <b>Changes *</b>           |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   |                               |
| 2022                       | + 108,293                             | + 105,435          | -     | + 2,858   | + 71                      | + 109,056                 | + 110,007          | + 102,622  | + 4,031     | + 3,354   | -     | - 951   | + 91                          |
| 2022 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                           |
| Nov.                       | - 722                                 | - 1,412            | -     | + 690   | - 11                      | + 895                     | + 613              | - 238      | + 319       | + 532     | -     | + 282   | - 16                          |
| Dec.                       | - 67,018                              | - 65,752           | -     | - 1,266   | + 80                      | - 66,266                  | - 65,698           | - 65,268   | + 249       | - 679     | -     | - 568   | + 95                          |
| <b>Savings banks</b>       |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   | <b>End of year or month *</b> |
| 2022                       | 291,171                               | 172,824            | -     | 118,347   | -                         | 260,848                   | 171,262            | 140,575    | 6,404       | 24,283    | -     | 89,586  | -                             |
| 2022 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  | -                             |
| Nov.                       | 305,409                               | 185,650            | -     | 119,759   | -                         | 273,974                   | 182,937            | 151,996    | 6,404       | 24,537    | -     | 91,037  | -                             |
| Dec.                       | 291,171                               | 172,824            | -     | 118,347   | -                         | 260,848                   | 171,262            | 140,575    | 6,404       | 24,283    | -     | 89,586  | -                             |
| <b>Changes *</b>           |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   |                               |
| 2022                       | + 125,458                             | + 121,469          | -     | + 3,989   | -                         | + 126,421                 | + 122,421          | + 121,717  | + 1,287     | - 583     | -     | + 4,000   | -                             |
| 2022 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   | -                             |
| Nov.                       | - 3,242                               | - 2,901            | -     | - 341   | -                         | - 3,379                   | - 3,221            | - 3,106    | + 86        | - 201     | -     | - 158   | -                             |
| Dec.                       | - 14,232                              | - 12,820           | -     | - 1,412   | -                         | - 13,126                  | - 11,675           | - 11,421   | -           | - 254     | -     | - 1,451   | -                             |
| <b>Credit cooperatives</b> |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   | <b>End of year or month *</b> |
| 2022                       | 225,198                               | 112,799            | -     | 112,399   | -                         | 181,420                   | 110,119            | 83,025     | 7,706       | 19,388    | -     | 71,301  | -                             |
| 2022 Sep.                  | 230,539                               | 114,512            | -     | 116,027   | -                         | 186,029                   | 111,880            | 85,328     | 7,007       | 19,545    | -     | 74,149  | -                             |
| Oct.                       | 237,641                               | 121,528            | -     | 116,113   | -                         | 193,274                   | 118,850            | 91,808     | 7,289       | 19,753    | -     | 74,424  | -                             |
| Nov.                       | 236,035                               | 120,674            | -     | 115,361   | -                         | 191,673                   | 117,948            | 90,918     | 7,495       | 19,535    | -     | 73,725  | -                             |
| Dec.                       | 225,198                               | 112,799            | -     | 112,399   | -                         | 181,420                   | 110,119            | 83,025     | 7,706       | 19,388    | -     | 71,301  | -                             |
| <b>Changes *</b>           |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   |                               |
| 2022                       | + 32,367                              | + 33,306           | -     | - 939   | -                         | + 32,892                  | + 33,105           | + 27,687   | + 4,445     | + 973     | -     | - 213   | -                             |
| 2022 Sep.                  | + 36,634                              | + 36,290           | -     | + 344   | -                         | + 36,896                  | + 36,316           | + 35,944   | + 383       | - 11      | -     | + 580   | -                             |
| Oct.                       | + 7,104                               | + 7,025            | -     | + 79  | -                         | + 7,245                   | + 6,970            | + 6,480    | + 282       | + 208     | -     | + 275   | -                             |
| Nov.                       | - 1,580                               | - 828              | -     | - 752   | -                         | - 1,601                   | - 902              | - 890      | + 206       | - 218     | -     | - 699   | -                             |
| Dec.                       | - 10,817                              | - 7,855            | -     | - 2,962   | -                         | - 10,253                  | - 7,829            | - 7,953    | + 211       | - 87      | -     | - 2,424   | -                             |
| <b>Mortgage banks</b>      |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   | <b>End of year or month *</b> |
| 2022                       | 19,719                                | 13,211             | -     | 6,508   | -                         | 11,104                    | 7,533              | 6,813      | 300         | 420       | -     | 3,571   | -                             |
| 2022 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   | -                             |
| Nov.                       | 22,949                                | 16,114             | -     | 6,835   | -                         | 13,649                    | 9,783              | 9,065      | 300         | 418       | -     | 3,866   | -                             |
| Dec.                       | 19,719                                | 13,211             | -     | 6,508   | -                         | 11,104                    | 7,533              | 6,813      | 300         | 420       | -     | 3,571   | -                             |
| <b>Changes *</b>           |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   |                               |
| 2022                       | + 1,539                               | + 2,563            | -     | - 1,024   | -                         | + 1,208                   | + 1,513            | + 1,558    | + 50        | - 95      | -     | - 305   | -                             |
| 2022 Sep.                  | + 10,031                              | + 9,954            | -     | + 77  | -                         | + 7,942                   | + 7,894            | + 7,891    | -           | + 3       | -     | + 48  | -                             |
| Oct.                       | + 1,221                               | + 1,124            | -     | + 97  | -                         | - 526                     | - 625              | - 625      | -           | -         | -     | + 99  | -                             |
| Nov.                       | - 5,755                               | - 5,836            | -     | + 81  | -                         | - 5,002                   | - 5,067            | - 5,074    | -           | + 7       | -     | + 65  | -                             |
| Dec.                       | - 2,684                               | - 2,374            | -     | - 310   | -                         | - 2,005                   | - 1,725            | - 1,727    | -           | + 2       | -     | - 280   | -                             |

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

## I Banks (MFIs) in Germany

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

€ million

| Period   | Lending to domestic and foreign banks |                    |       |   |                           | Lending to domestic banks |                    |            |             |           |       |   |                               |
|--|---------------------------------------|--------------------|-------|---|---------------------------|---------------------------|--------------------|------------|-------------|-----------|-------|---|-------------------------------|
|  | Total                                 | Balances and loans | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans | Total                     | Balances and loans |            |             |           | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans     |
|  |                                       |                    |       |   |                           |                           | Total              | Short-term | Medium-term | Long-term |       |   |                               |
| 1  | 2                                     | 3                  | 4     | 5   | 6                         | 7                         | 8                  | 9          | 10          | 11        | 12    | 13  |                               |
| <b>Building and loan associations</b>                                  |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   | <b>End of year or month *</b> |
| 2022   | 45,633                                | 30,228             | .     | 15,405  | –                         | 36,134                    | 27,055             | 7,437      | 779         | 18,839    | .     | 9,079   | –                             |
| 2022 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   | –                             |
| Nov.   | 46,049                                | 30,640             | .     | 15,409  | –                         | 36,501                    | 27,441             | 7,627      | 781         | 19,033    | .     | 9,060   | –                             |
| Dec.   | 45,633                                | 30,228             | .     | 15,405  | –                         | 36,134                    | 27,055             | 7,437      | 779         | 18,839    | .     | 9,079   | –                             |
| <b>Changes *</b>   |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   |                               |
| 2022   | + 2,877                               | + 3,132            | .     | – 255   | –                         | + 3,427                   | + 2,987            | + 5,303    | + 685       | – 3,001   | .     | + 440   | –                             |
| 2022 Sep.  | + 933                                 | + 817              | .     | + 116   | –                         | + 955                     | + 836              | + 892      | + 48        | – 104     | .     | + 119   | –                             |
| Oct.   | + 620                                 | + 422              | .     | + 198   | –                         | + 664                     | + 413              | + 520      | + 29        | – 136     | .     | + 251   | –                             |
| Nov.   | – 289                                 | – 408              | .     | + 119   | –                         | – 143                     | – 382              | + 24       | + 24        | – 430     | .     | + 239   | –                             |
| Dec.   | – 416                                 | – 412              | .     | – 4   | –                         | – 367                     | – 386              | – 190      | – 2         | – 194     | .     | + 19  | –                             |
| <b>Banks with special, development and other central support tasks</b> |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   | <b>End of year or month *</b> |
| 2022   | 980,836                               | 890,937            | –     | 89,899  | 5,965                     | 867,106                   | 836,568            | 249,446    | 51,475      | 535,647   | –     | 30,538  | 5,227                         |
| 2022 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                         |
| Nov.   | 1,015,902                             | 923,878            | –     | 92,024  | 5,280                     | 892,542                   | 861,393            | 269,596    | 51,033      | 540,764   | –     | 31,149  | 4,537                         |
| Dec.   | 980,836                               | 890,937            | –     | 89,899  | 5,965                     | 867,106                   | 836,568            | 249,446    | 51,475      | 535,647   | –     | 30,538  | 5,227                         |
| <b>Changes *</b>   |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   |                               |
| 2022   | + 166,733                             | + 167,683          | –     | – 950   | + 1,131                   | + 161,039                 | + 163,549          | + 147,724  | + 891       | + 14,934  | –     | – 2,510   | + 1,140                       |
| 2022 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                          |
| Nov.   | – 8,082                               | – 7,732            | –     | – 350   | + 738                     | + 2,502                   | + 2,455            | – 1,216    | + 815       | + 2,856   | –     | + 47  | + 747                         |
| Dec.   | – 34,405                              | – 32,420           | –     | – 1,985   | + 685                     | – 25,436                  | – 24,825           | – 20,150   | + 442       | – 5,117   | –     | – 611   | + 690                         |
| <b>Memo item: Foreign banks</b>  |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   | <b>End of year or month *</b> |
| 2022   | 875,058                               | 843,151            | 37    | 31,870  | 3                         | 484,492                   | 473,328            | 461,497    | 11,303      | 528       | –     | 11,164  | –                             |
| 2022 Sep.  | 979,494                               | 941,623            | 74    | 37,797  | 103                       | 521,680                   | 507,734            | 495,983    | 11,097      | 654       | –     | 13,946  | –                             |
| Oct.   | 1,001,297                             | 964,498            | 64    | 36,735  | 38                        | 535,857                   | 523,091            | 511,242    | 11,213      | 636       | –     | 12,766  | –                             |
| Nov.   | 985,342                               | 950,569            | 52    | 34,721  | 4                         | 518,506                   | 506,968            | 495,180    | 11,252      | 536       | –     | 11,538  | –                             |
| Dec.   | 875,058                               | 843,151            | 37    | 31,870  | 3                         | 484,492                   | 473,328            | 461,497    | 11,303      | 528       | –     | 11,164  | –                             |
| <b>Changes *</b>   |                                       |                    |       |   |                           |                           |                    |            |             |           |       |   |                               |
| 2022   | + 360,510                             | + 364,053          | + 32  | – 3,575   | + 3                       | + 318,722                 | + 319,302          | + 319,017  | + 389       | – 104     | –     | – 580   | –                             |
| 2022 Sep.  | + 343,285                             | + 338,682          | – 9   | + 4,612   | + 3                       | + 339,105                 | + 337,011          | + 336,918  | + 80        | + 13      | –     | + 2,094   | –                             |
| Oct.   | + 22,994                              | + 24,033           | – 10  | – 1,029   | – 65                      | + 14,178                  | + 15,358           | + 15,260   | + 116       | – 18      | –     | – 1,180   | –                             |
| Nov.   | – 12,567                              | – 10,617           | – 11  | – 1,939   | – 34                      | – 17,351                  | – 16,123           | – 16,062   | + 39        | – 100     | –     | – 1,228   | –                             |
| Dec.   | – 105,978                             | – 103,178          | – 15  | – 2,785   | – 1                       | – 32,716                  | – 32,357           | – 32,400   | + 51        | – 8       | –     | – 359   | –                             |

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

## I Banks (MFIs) in Germany

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

€ million

| Period    | Lending to non-banks   |           |           |       |   |                                |                                  | Short-term lending              |           |           |
|-----------|--|-----------|-----------|-------|---|--------------------------------|----------------------------------|---------------------------------|-----------|-----------|
|           | Total  |           | Loans     | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks | Equalisation claims <sup>1</sup> | Memo item<br>Fiduciary<br>loans | Total     |           |
|           | including  | excluding |           |       |   |                                |                                  |                                 | including | excluding |
|           | Treasury bills credits, securities portfolios, equalisation claims |           |           |       |   |                                |                                  | Treasury bills credits          |           |           |
| 1         | 2  | 3         | 4         | 5     | 6   | 7                              | 8                                | 9                               | 10        |           |
|           | <b>End of year or month *</b>                                      |           |           |       |   |                                |                                  |                                 |           |           |
| 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   |
| 2022      | 4,930,051  | 4,230,214 | 4,229,983 | 231   | 17,590  | 682,247                        | -                                | 36,018                          | 485,017   | 467,427   |
| 2021 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.      | 4,945,212  | 4,241,050 | 4,240,788 | 262   | 16,724  | 687,438                        | -                                | 36,449                          | 503,185   | 486,461   |
| Nov.      | 4,964,521  | 4,257,101 | 4,256,869 | 232   | 16,095  | 691,325                        | -                                | 36,488                          | 510,675   | 494,580   |
| Dec.      | 4,930,051  | 4,230,214 | 4,229,983 | 231   | 17,590  | 682,247                        | -                                | 36,018                          | 485,017   | 467,427   |
|           | <b>Changes *</b>   |           |           |       |   |                                |                                  |                                 |           |           |
| 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   | + 10,728  |
| 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  |
| 2022      | + 253,734  | + 257,000 | + 257,159 | - 159 | + 6,734   | - 10,000                       | -                                | - 836                           | + 71,069  | + 64,335  |
| 2021 May  | + 7,870  | + 8,264   | + 8,304   | - 40  | - 1,948   | + 1,554                        | -                                | + 263                           | - 5,266   | - 3,318   |
| June      | + 4,555  | + 3,657   | + 3,643   | + 14  | - 193   | + 1,091                        | -                                | + 173                           | - 1,104   | - 911     |
| July      | + 28,973   | + 30,224  | + 30,208  | + 16  | + 2,896   | - 4,147                        | -                                | + 19                            | + 12,266  | + 9,370   |
| Aug.      | + 10,755   | + 11,090  | + 11,126  | - 36  | + 1,759   | - 2,094                        | -                                | + 190                           | - 746     | - 2,505   |
| Sep.      | + 23,456   | + 13,878  | + 13,852  | + 26  | - 1,444   | + 11,022                       | -                                | - 21                            | + 4,275   | + 5,719   |
| Oct.      | + 22,008   | + 35,003  | + 34,972  | + 31  | + 3,204   | - 16,199                       | -                                | - 30                            | + 18,834  | + 15,630  |
| Nov.      | + 30,966   | + 22,229  | + 22,226  | + 3   | + 2,877   | + 11,614                       | -                                | + 141                           | + 1,142   | + 1,735   |
| Dec.      | - 13,575   | - 7,700   | - 7,780   | + 80  | - 9,303   | + 3,428                        | -                                | + 369                           | - 24,778  | - 15,475  |
| 2022 Jan. | + 52,413   | + 52,714  | + 52,789  | - 75  | + 2,756   | - 3,057                        | -                                | - 53                            | + 49,946  | + 47,190  |
| Feb.      | + 27,834   | + 23,562  | + 23,530  | + 32  | + 1,061   | + 3,211                        | -                                | + 39                            | + 9,955   | + 8,894   |
| Mar.      | + 9,000  | + 4,107   | + 4,150   | - 43  | - 872   | + 5,765                        | -                                | - 4                             | - 13,004  | - 12,132  |
| Apr.      | + 11,416   | + 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.      | + 18,530   | + 17,988  | + 18,017  | - 29  | + 701   | - 159                          | -                                | - 17                            | - 4,849   | - 5,550   |
| Nov.      | + 28,492   | + 23,660  | + 23,689  | - 29  | - 732   | + 5,564                        | -                                | + 39                            | + 7,713   | + 8,445   |
| Dec.      | - 29,499   | - 22,881  | - 22,880  | - 1   | + 1,534   | - 8,152                        | -                                | - 470                           | - 24,090  | - 25,624  |

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

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



## I Banks (MFIs) in Germany

|                               |       |  | Medium and long-term lending               |           |                   |             |           |            |                                  |           |  |  |
|-------------------------------|-------|--|--|-----------|-------------------|-------------|-----------|------------|----------------------------------|-----------|--|--|
| Loans                         | Bills | Treasury bills and negotiable money market paper | Total                                      |           | Unsecured lending |             |           | Securities | Equalisation claims <sup>1</sup> | Period    |  |  |
|                               |       |  | including                                  | excluding | Total             | Medium-term | Long-term |            |                                  |           |  |  |
|                               |       |  | Securities portfolios, equalisation claims |           |                   |             |           |            |                                  |           |  |  |
| 11                            | 12    | 13   | 14   | 15        | 16                | 17          | 18        | 19         | 20                               |           |  |  |
| <b>End of year or month *</b> |       |  |  |           |                   |             |           |            |                                  |           |  |  |
| 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      |  |  |
| 467,196                       | 231   | 17,590   | 4,445,034                                  | 3,762,787 | 3,762,787         | 509,522     | 3,253,265 | 682,247    | -                                | 2022      |  |  |
| 391,162                       | 247   | 16,480   | 4,147,855                                  | 3,459,013 | 3,459,013         | 451,235     | 3,007,778 | 688,842    | -                                | 2021 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   | 4,442,027                                  | 3,754,589 | 3,754,589         | 503,255     | 3,251,334 | 687,438    | -                                | Oct.      |  |  |
| 494,348                       | 232   | 16,095   | 4,453,846                                  | 3,762,521 | 3,762,521         | 502,679     | 3,259,842 | 691,325    | -                                | Nov.      |  |  |
| 467,196                       | 231   | 17,590   | 4,445,034                                  | 3,762,787 | 3,762,787         | 509,522     | 3,253,265 | 682,247    | -                                | Dec.      |  |  |
| <b>Changes *</b>              |       |  |  |           |                   |             |           |            |                                  |           |  |  |
| + 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      |  |  |
| + 64,494                      | - 159 | + 6,734  | + 182,665                                  | + 192,665 | + 192,665         | + 48,569    | + 144,096 | - 10,000   | -                                | 2022      |  |  |
| - 3,278                       | - 40  | - 1,948  | + 13,136                                   | + 11,582  | + 11,582          | - 1,646     | + 13,228  | + 1,554    | -                                | 2021 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  | + 23,379                                   | + 23,538  | + 23,538          | + 7,942     | + 15,596  | - 159      | -                                | Oct.      |  |  |
| + 8,474                       | - 29  | + 732  | + 20,779                                   | + 15,215  | + 15,215          | + 3,529     | + 11,686  | + 5,564    | -                                | Nov.      |  |  |
| - 25,623                      | - 1   | + 1,534  | - 5,409                                    | + 2,743   | + 2,743           | + 7,851     | - 5,108   | - 8,152    | -                                | Dec.      |  |  |

## I Banks (MFIs) in Germany

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

€ million

| Period   | Lending to non-banks          |           |       |   |   |                           | Short-term lending |          |       | Medium and long-term lending |                |           |
|--|-------------------------------|-----------|-------|---|---|---------------------------|--------------------|----------|-------|------------------------------|----------------|-----------|
|  | Total                         | of which  |       |   |   |                           | Total              | of which |       | Total                        | of which Loans |           |
|  |                               | Loans     | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks <sup>1</sup> | Memo item Fiduciary loans |                    | Loans    | Bills |                              | Medium-term    | Long-term |
|  | 1                             | 2         | 3     | 4   | 5   | 6                         | 7                  | 8        | 9     | 10                           | 11             | 12        |
| <b>Commercial banks <sup>2</sup></b>             |                               |           |       |   |   |                           |                    |          |       |                              |                |           |
|  | <b>End of year or month *</b> |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022   | 1,562,366                     | 1,332,604 | 197   | 9,229   | 220,336                                     | 3,196                     | 318,263            | 308,837  | 197   | 1,244,103                    | 237,693        | 786,074   |
| 2022 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.   | 1,563,666                     | 1,330,081 | 221   | 10,126  | 223,238                                     | 3,307                     | 318,921            | 308,574  | 221   | 1,244,745                    | 236,853        | 784,654   |
| Nov.   | 1,572,405                     | 1,335,768 | 193   | 9,254   | 227,190                                     | 3,294                     | 325,356            | 315,909  | 193   | 1,247,049                    | 233,824        | 786,035   |
| Dec.   | 1,562,366                     | 1,332,604 | 197   | 9,229   | 220,336                                     | 3,196                     | 318,263            | 308,837  | 197   | 1,244,103                    | 237,693        | 786,074   |
|  | <b>Changes *</b>              |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022   | + 106,993                     | + 96,020  | - 133 | + 4,033   | + 7,073                                     | - 467                     | + 47,419           | + 43,519 | - 133 | + 59,574                     | + 19,845       | + 32,656  |
| 2022 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.   | + 7,009                       | + 5,747   | - 14  | + 685   | + 591                                       | - 19                      | - 1,778            | - 2,449  | - 14  | + 8,787                      | + 4,922        | + 3,274   |
| Nov.   | + 14,653                      | + 10,476  | - 27  | - 980   | + 5,184                                     | - 13                      | + 6,283            | + 7,290  | - 27  | + 8,370                      | + 483          | + 2,703   |
| Dec.   | - 7,606                       | - 1,377   | + 4   | + 12  | - 6,245                                     | - 98                      | - 5,769            | - 5,785  | + 4   | - 1,837                      | + 4,354        | + 54      |
| <b>Big banks</b>                                 |                               |           |       |   |   |                           |                    |          |       |                              |                |           |
|  | <b>End of year or month *</b> |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022   | 720,940                       | 594,310   | 51    | 4,770   | 121,809                                     | 2,670                     | 144,716            | 139,895  | 51    | 576,224                      | 45,220         | 409,195   |
| 2022 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   |
| Nov.   | 722,786                       | 596,276   | 37    | 4,297   | 122,176                                     | 2,735                     | 146,963            | 142,629  | 37    | 575,823                      | 43,774         | 409,873   |
| Dec.   | 720,940                       | 594,310   | 51    | 4,770   | 121,809                                     | 2,670                     | 144,716            | 139,895  | 51    | 576,224                      | 45,220         | 409,195   |
|  | <b>Changes *</b>              |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022   | + 45,171                      | + 18,789  | - 2   | + 2,962   | + 23,422                                    | + 123                     | + 11,817           | + 8,857  | - 2   | + 33,354                     | - 94           | + 10,026  |
| 2022 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     |
| Nov.   | - 413                         | - 5,013   | - 7   | - 1,242   | + 5,849                                     | - 10                      | - 4,372            | - 3,123  | - 7   | + 3,959                      | - 3,046        | + 1,156   |
| Dec.   | - 103                         | - 738     | + 14  | + 470   | + 151                                       | - 65                      | - 1,584            | - 2,068  | + 14  | + 1,481                      | + 1,630        | - 300     |
| <b>Regional banks and other commercial banks</b> |                               |           |       |   |   |                           |                    |          |       |                              |                |           |
|  | <b>End of year or month *</b> |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022   | 700,265                       | 604,425   | 100   | 3,567   | 92,173                                      | 522                       | 123,611            | 119,944  | 100   | 576,654                      | 147,123        | 337,358   |
| 2022 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.   | 698,269                       | 594,595   | 119   | 3,758   | 99,797                                      | 558                       | 117,911            | 114,034  | 119   | 580,358                      | 145,114        | 335,447   |
| Nov.   | 708,745                       | 605,562   | 110   | 4,075   | 98,998                                      | 555                       | 127,744            | 123,559  | 110   | 581,001                      | 145,641        | 336,362   |
| Dec.   | 700,265                       | 604,425   | 100   | 3,567   | 92,173                                      | 522                       | 123,611            | 119,944  | 100   | 576,654                      | 147,123        | 337,358   |
|  | <b>Changes *</b>              |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022   | + 38,123                      | + 52,780  | - 59  | + 1,212   | - 15,810                                    | - 589                     | + 26,997           | + 25,844 | - 59  | + 11,126                     | + 9,140        | + 17,796  |
| 2022 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.   | + 4,257                       | - 265     | - 5   | - 346   | + 4,873                                     | + 1                       | - 3,153            | - 2,802  | - 5   | + 7,410                      | + 827          | + 1,710   |
| Nov.   | + 12,824                      | + 12,883  | - 8   | + 364   | - 415                                       | - 3                       | + 10,564           | + 10,208 | - 8   | + 2,260                      | + 1,101        | + 1,574   |
| Dec.   | - 7,965                       | - 943     | - 10  | - 476   | - 6,536                                     | - 33                      | - 3,751            | - 3,265  | - 10  | - 4,214                      | + 1,725        | + 597     |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period                           | Lending to non-banks |           |       |   |   |                           | Short-term lending |          |       | Medium and long-term lending |                |           |
|----------------------------------|----------------------|-----------|-------|---|---|---------------------------|--------------------|----------|-------|------------------------------|----------------|-----------|
|                                  | Total                | of which  |       | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks <sup>1</sup> | Memo item Fiduciary loans | Total              | of which |       | Total                        | of which Loans |           |
|                                  |                      | Loans     | Bills |   |   |                           |                    | Loans    | Bills |                              | Medium-term    | Long-term |
|                                  | 1                    | 2         | 3     | 4   | 5   | 6                         | 7                  | 8        | 9     | 10                           | 11             | 12        |
| <b>Branches of foreign banks</b> |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| <b>End of year or month *</b>    |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                             | 141,161              | 133,869   | 46    | 892   | 6,354                                       | 4                         | 49,936             | 48,998   | 46    | 91,225                       | 45,350         | 39,521    |
| 2022 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    |
| Nov.                             | 140,874              | 133,930   | 46    | 882   | 6,016                                       | 4                         | 50,649             | 49,721   | 46    | 90,225                       | 44,409         | 39,800    |
| Dec.                             | 141,161              | 133,869   | 46    | 892   | 6,354                                       | 4                         | 49,936             | 48,998   | 46    | 91,225                       | 45,350         | 39,521    |
| <b>Changes *</b>                 |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                             | + 23,699             | + 24,451  | - 72  | - 141   | - 539                                       | - 1                       | + 8,605            | + 8,818  | - 72  | + 15,094                     | + 10,799       | + 4,834   |
| 2022 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     |
| Nov.                             | + 2,242              | + 2,606   | - 12  | - 102   | - 250                                       | -                         | + 91               | + 205    | - 12  | + 2,151                      | + 2,428        | - 27      |
| Dec.                             | + 462                | + 304     | -     | + 18  | + 140                                       | -                         | - 434              | - 452    | -     | + 896                        | + 999          | - 243     |
| <b>Landesbanken</b>              |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| <b>End of year or month *</b>    |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                             | 426,721              | 387,335   | 11    | 4,559   | 34,816                                      | 7,872                     | 46,267             | 41,697   | 11    | 380,454                      | 81,246         | 264,392   |
| 2022 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   |
| Nov.                             | 430,891              | 391,203   | 11    | 2,794   | 36,883                                      | 7,862                     | 49,772             | 46,967   | 11    | 381,119                      | 78,343         | 265,893   |
| Dec.                             | 426,721              | 387,335   | 11    | 4,559   | 34,816                                      | 7,872                     | 46,267             | 41,697   | 11    | 380,454                      | 81,246         | 264,392   |
| <b>Changes *</b>                 |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                             | + 8,443              | + 11,714  | - 5   | + 2,758   | - 6,024                                     | + 357                     | + 4,393            | + 1,640  | - 5   | + 4,050                      | + 6,821        | + 3,253   |
| 2022 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   |
| Nov.                             | + 2,852              | + 1,743   | - 1   | + 104   | + 1,214                                     | + 44                      | - 236              | - 131    | - 1   | + 3,088                      | + 1,582        | + 292     |
| Dec.                             | - 2,981              | - 2,792   | -     | + 1,767   | - 1,956                                     | + 10                      | - 3,329            | - 5,096  | -     | + 348                        | + 3,217        | - 913     |
| <b>Savings banks</b>             |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| <b>End of year or month *</b>    |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                             | 1,214,458            | 1,039,855 | -     | 263   | 174,340                                     | 4,023                     | 51,777             | 51,514   | -     | 1,162,681                    | 66,431         | 921,910   |
| 2022 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   |
| Nov.                             | 1,215,204            | 1,040,466 | -     | 319   | 174,419                                     | 4,131                     | 53,225             | 52,906   | -     | 1,161,979                    | 66,572         | 920,988   |
| Dec.                             | 1,214,458            | 1,039,855 | -     | 263   | 174,340                                     | 4,023                     | 51,777             | 51,514   | -     | 1,162,681                    | 66,431         | 921,910   |
| <b>Changes *</b>                 |                      |           |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                             | + 51,938             | + 56,150  | -     | - 399   | - 3,813                                     | - 14                      | + 4,367            | + 4,766  | -     | + 47,571                     | + 3,889        | + 47,495  |
| 2022 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   |
| Nov.                             | + 2,356              | + 3,995   | -     | + 11  | - 1,650                                     | - 10                      | - 37               | - 48     | -     | + 2,393                      | + 706          | + 3,337   |
| Dec.                             | - 739                | - 610     | -     | - 56  | - 73  | - 108                     | - 1,447            | - 1,391  | -     | + 708                        | - 141          | + 922     |

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

## I Banks (MFIs) in Germany

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

€ million

| Period                                | Lending to non-banks |          |       |   |   |                           | Short-term lending |          |       | Medium and long-term lending |                |           |
|---------------------------------------|----------------------|----------|-------|---|---|---------------------------|--------------------|----------|-------|------------------------------|----------------|-----------|
|                                       | Total                | of which |       | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks <sup>1</sup> | Memo item Fiduciary loans | Total              | of which |       | Total                        | of which Loans |           |
|                                       |                      | Loans    | Bills |   |   |                           |                    | Loans    | Bills |                              | Medium-term    | Long-term |
|                                       | 1                    | 2        | 3     | 4   | 5   | 6                         | 7                  | 8        | 9     | 10                           | 11             | 12        |
| <b>Credit cooperatives</b>            |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| <b>End of year or month *</b>         |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                                  | 879,818              | 754,891  | 23    | 29  | 124,875                                     | 3,350                     | 33,230             | 33,178   | 23    | 846,588                      | 44,778         | 676,935   |
| 2022 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   |
| Nov.                                  | 878,130              | 753,879  | 28    | 29  | 124,194                                     | 3,426                     | 33,151             | 33,094   | 28    | 844,979                      | 44,880         | 675,905   |
| Dec.                                  | 879,818              | 754,891  | 23    | 29  | 124,875                                     | 3,350                     | 33,230             | 33,178   | 23    | 846,588                      | 44,778         | 676,935   |
| <b>Changes *</b>                      |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                                  | + 47,811             | + 46,012 | + 5   | - 186   | + 1,980                                     | - 181                     | + 3,146            | + 3,327  | + 5   | + 44,665                     | + 3,594        | + 39,091  |
| 2022 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   |
| Nov.                                  | + 3,725              | + 3,588  | - 1   | - 7   | + 145                                       | - 14                      | + 193              | + 201    | - 1   | + 3,532                      | + 254          | + 3,133   |
| Dec.                                  | + 1,691              | + 1,013  | - 5   | -   | + 683                                       | - 76                      | + 79               | + 84     | - 5   | + 1,612                      | - 102          | + 1,031   |
| <b>Mortgage banks</b>                 |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| <b>End of year or month *</b>         |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                                  | 198,024              | 183,434  | -     | .   | 14,565                                      | 88                        | 3,062              | 3,037    | -     | 194,962                      | 36,431         | 143,966   |
| 2022 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   |
| Nov.                                  | 197,916              | 183,242  | -     | .   | 14,649                                      | 90                        | 2,721              | 2,696    | -     | 195,195                      | 36,087         | 144,459   |
| Dec.                                  | 198,024              | 183,434  | -     | .   | 14,565                                      | 88                        | 3,062              | 3,037    | -     | 194,962                      | 36,431         | 143,966   |
| <b>Changes *</b>                      |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                                  | + 2,661              | + 5,427  | -     | .   | - 2,691                                     | + 80                      | + 836              | + 911    | -     | + 1,825                      | + 3,439        | + 1,077   |
| 2022 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     |
| Nov.                                  | + 455                | + 666    | -     | .   | - 211                                       | + 8                       | - 80               | - 80     | -     | + 535                        | + 335          | + 411     |
| Dec.                                  | + 413                | + 462    | -     | .   | - 49  | - 2                       | + 358              | + 358    | -     | + 55                         | + 455          | - 351     |
| <b>Building and loan associations</b> |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| <b>End of year or month *</b>         |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                                  | 209,570              | 186,650  | .     | .   | 22,920                                      | 8                         | 1,295              | 1,295    | .     | 208,275                      | 4,161          | 181,194   |
| 2022 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   |
| Nov.                                  | 208,992              | 185,818  | .     | .   | 23,174                                      | 8                         | 1,302              | 1,302    | .     | 207,690                      | 4,200          | 180,316   |
| Dec.                                  | 209,570              | 186,650  | .     | .   | 22,920                                      | 8                         | 1,295              | 1,295    | .     | 208,275                      | 4,161          | 181,194   |
| <b>Changes *</b>                      |                      |          |       |   |   |                           |                    |          |       |                              |                |           |
| 2022                                  | + 5,729              | + 9,340  | .     | .   | - 3,611                                     | - 458                     | + 330              | + 330    | .     | + 5,399                      | - 642          | + 9,652   |
| 2022 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     |
| Nov.                                  | + 383                | + 567    | .     | .   | - 184                                       | -                         | - 27               | - 27     | .     | + 410                        | - 63           | + 657     |
| Dec.                                  | + 578                | + 832    | .     | .   | - 254                                       | -                         | - 7                | - 7      | .     | + 585                        | - 39           | + 878     |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period   | Lending to non-banks |          |       |   |   |                              | Short-term lending |          |       | Medium and long-term lending |                               |           |
|--|----------------------|----------|-------|---|---|------------------------------|--------------------|----------|-------|------------------------------|-------------------------------|-----------|
|  | Total                | of which |       | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks <sup>1</sup> | Memo item<br>Fiduciary loans | Total              | of which |       | Total                        | of which Loans                |           |
|  |                      | Loans    | Bills |   |   |                              |                    | Loans    | Bills |                              | Medium-term                   | Long-term |
|  | 1                    | 2        | 3     | 4   | 5   | 6                            | 7                  | 8        | 9     | 10                           | 11                            | 12        |
| <b>Banks with special, development and other central support tasks</b> |                      |          |       |   |   |                              |                    |          |       |                              |                               |           |
|  |                      |          |       |   |   |                              |                    |          |       |                              | <b>End of year or month *</b> |           |
| 2022   | 439,094              | 345,214  | –     | 3,485   | 90,395                                      | 17,481                       | 31,123             | 27,638   | –     | 407,971                      | 38,782                        | 278,794   |
| 2022 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   |
| Nov.   | 460,983              | 366,493  | –     | 3,674   | 90,816                                      | 17,677                       | 45,148             | 41,474   | –     | 415,835                      | 38,773                        | 286,246   |
| Dec.   | 439,094              | 345,214  | –     | 3,485   | 90,395                                      | 17,481                       | 31,123             | 27,638   | –     | 407,971                      | 38,782                        | 278,794   |
|  |                      |          |       |   |   |                              |                    |          |       |                              | <b>Changes *</b>              |           |
| 2022   | + 30,159             | + 32,496 | – 26  | + 603   | – 2,914                                     | – 153                        | + 10,578           | + 10,001 | – 26  | + 19,581                     | + 11,623                      | + 10,872  |
| 2022 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   |
| Nov.   | + 4,068              | + 2,654  | –     | + 348   | + 1,066                                     | + 24                         | + 1,617            | + 1,269  | –     | + 2,451                      | + 232                         | + 1,153   |
| Dec.   | – 20,855             | – 20,408 | –     | – 189   | – 258                                       | – 196                        | – 13,975           | – 13,786 | –     | – 6,880                      | + 107                         | – 6,729   |
| <b>Memo item: Foreign banks</b>  |                      |          |       |   |   |                              |                    |          |       |                              |                               |           |
|  |                      |          |       |   |   |                              |                    |          |       |                              | <b>End of year or month *</b> |           |
| 2022   | 669,132              | 562,401  | 130   | 7,063   | 99,538                                      | 432                          | 164,889            | 157,696  | 130   | 504,243                      | 116,172                       | 288,533   |
| 2022 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   |
| Nov.   | 683,950              | 571,926  | 131   | 5,282   | 106,611                                     | 442                          | 175,346            | 169,933  | 131   | 508,604                      | 114,594                       | 287,399   |
| Dec.   | 669,132              | 562,401  | 130   | 7,063   | 99,538                                      | 432                          | 164,889            | 157,696  | 130   | 504,243                      | 116,172                       | 288,533   |
|  |                      |          |       |   |   |                              |                    |          |       |                              | <b>Changes *</b>              |           |
| 2022   | + 79,466             | + 82,943 | – 125 | + 4,225   | – 7,577                                     | + 11                         | + 49,756           | + 45,656 | – 125 | + 29,710                     | + 18,128                      | + 19,159  |
| 2022 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   |
| Nov.   | + 16,729             | + 12,631 | – 19  | – 59  | + 4,176                                     | – 3                          | + 9,976            | + 10,054 | – 19  | + 6,753                      | + 1,575                       | + 1,002   |
| Dec.   | – 9,761              | – 5,485  | – 1   | + 1,820   | – 6,095                                     | – 10                         | – 7,939            | – 9,758  | – 1   | – 1,822                      | + 3,679                       | + 594     |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period    | Lending to domestic non-banks |           |       |   |   |                           | Short-term lending |                               |          |       |          |               | Medium    |       |          |
|-----------|-------------------------------|-----------|-------|---|---|---------------------------|--------------------|-------------------------------|----------|-------|----------|---------------|-----------|-------|----------|
|           | Total                         | of which  |       |   |   |                           | Total              | to enterprises and households |          |       |          | to government |           | Total |          |
|           |                               | Loans     | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks <sup>1</sup> | Memo item Fiduciary loans |                    | Total                         | of which |       | Total    | Loans         |           |       | of which |
|           |                               |           |       |   |   |                           |                    |                               | Loans    | Bills |          |               |           |       |          |
| 1         | 2                             | 3         | 4     | 5   | 6   | 7                         | 8                  | 9                             | 10       | 11    | 12       | 13            |           |       |          |
|           | <b>End of year or month *</b> |           |       |   |   |                           |                    |                               |          |       |          |               |           |       |          |
| 2015      | 3,233,856                     | 2,764,017 | 431   | 435   | 468,973                                     | 20,373                    | 255,528            | 207,755                       | 207,121  | 431   | 47,773   | 47,541        | 2,978,328 |       |          |
| 2016      | 3,274,332                     | 2,823,830 | 342   | 358   | 449,802                                     | 19,080                    | 248,569            | 205,715                       | 205,085  | 342   | 42,854   | 42,784        | 3,025,763 |       |          |
| 2017      | 3,332,586                     | 2,894,032 | 354   | 723   | 437,477                                     | 19,075                    | 241,651            | 210,946                       | 210,257  | 354   | 30,705   | 30,317        | 3,090,935 |       |          |
| 2018      | 3,394,464                     | 2,990,166 | 249   | 195   | 403,854                                     | 17,965                    | 249,512            | 228,013                       | 227,373  | 249   | 21,499   | 21,695        | 3,144,952 |       |          |
| 2019      | 3,521,535                     | 3,119,187 | 317   | 3,292   | 398,739                                     | 17,267                    | 260,438            | 238,838                       | 238,090  | 317   | 21,600   | 18,739        | 3,261,097 |       |          |
| 2020      | 3,647,048                     | 3,245,092 | 249   | 4,018   | 397,689                                     | 23,503                    | 243,250            | 221,615                       | 220,957  | 249   | 21,635   | 18,026        | 3,403,798 |       |          |
| 2021      | 3,798,090                     | 3,392,408 | 263   | 2,625   | 402,794                                     | 25,722                    | 249,701            | 232,189                       | 231,587  | 263   | 17,512   | 15,226        | 3,548,389 |       |          |
| 2022      | 4,015,780                     | 3,613,268 | 159   | 2,694   | 399,659                                     | 25,598                    | 296,591            | 279,935                       | 279,415  | 159   | 16,656   | 14,323        | 3,719,189 |       |          |
| 2021 May  | 3,709,613                     | 3,300,216 | 136   | 4,579   | 404,682                                     | 24,737                    | 248,776            | 225,410                       | 224,462  | 136   | 23,266   | 19,499        | 3,460,937 |       |          |
| June      | 3,709,244                     | 3,305,688 | 150   | 5,838   | 397,568                                     | 24,965                    | 250,703            | 225,761                       | 224,859  | 150   | 24,942   | 19,856        | 3,458,541 |       |          |
| July      | 3,725,339                     | 3,322,852 | 170   | 6,141   | 396,176                                     | 25,050                    | 248,243            | 221,043                       | 220,072  | 170   | 27,200   | 21,860        | 3,477,096 |       |          |
| Aug.      | 3,736,447                     | 3,332,800 | 134   | 5,665   | 397,848                                     | 25,225                    | 244,956            | 221,102                       | 220,236  | 134   | 23,854   | 18,921        | 3,491,491 |       |          |
| Sep.      | 3,749,771                     | 3,341,904 | 148   | 4,433   | 403,286                                     | 25,164                    | 247,840            | 224,462                       | 223,613  | 148   | 23,378   | 19,646        | 3,501,931 |       |          |
| Oct.      | 3,770,199                     | 3,366,944 | 168   | 5,045   | 398,042                                     | 25,109                    | 256,483            | 232,510                       | 231,729  | 168   | 23,973   | 19,541        | 3,513,716 |       |          |
| Nov.      | 3,794,026                     | 3,386,361 | 177   | 5,607   | 401,881                                     | 25,211                    | 255,646            | 232,938                       | 232,145  | 177   | 22,708   | 17,717        | 3,538,380 |       |          |
| Dec.      | 3,798,090                     | 3,392,408 | 263   | 2,625   | 402,794                                     | 25,722                    | 249,701            | 232,189                       | 231,587  | 263   | 17,512   | 15,226        | 3,548,389 |       |          |
| 2022 Jan. | 3,812,764                     | 3,409,001 | 189   | 3,123   | 400,451                                     | 25,674                    | 262,596            | 242,272                       | 241,473  | 189   | 20,324   | 17,811        | 3,550,168 |       |          |
| Feb.      | 3,826,524                     | 3,426,009 | 221   | 5,031   | 395,263                                     | 25,698                    | 267,405            | 246,918                       | 245,885  | 221   | 20,487   | 16,268        | 3,559,119 |       |          |
| Mar.      | 3,853,779                     | 3,449,024 | 183   | 3,321   | 401,251                                     | 25,759                    | 273,636            | 254,771                       | 253,785  | 183   | 18,865   | 16,347        | 3,580,143 |       |          |
| Apr.      | 3,866,579                     | 3,470,002 | 223   | 3,484   | 392,870                                     | 25,928                    | 277,497            | 257,908                       | 256,736  | 223   | 19,589   | 17,054        | 3,589,082 |       |          |
| May       | 3,886,701                     | 3,488,910 | 159   | 3,222   | 394,410                                     | 26,180                    | 280,078            | 262,476                       | 261,343  | 159   | 17,602   | 15,354        | 3,606,623 |       |          |
| June      | 3,906,560                     | 3,513,384 | 152   | 3,696   | 389,328                                     | 26,052                    | 290,815            | 271,358                       | 270,350  | 152   | 19,457   | 16,617        | 3,615,745 |       |          |
| July      | 3,945,049                     | 3,539,099 | 173   | 3,602   | 402,175                                     | 25,880                    | 291,366            | 271,765                       | 270,766  | 173   | 19,601   | 16,825        | 3,653,683 |       |          |
| Aug.      | 3,976,016                     | 3,574,275 | 137   | 3,908   | 397,696                                     | 25,870                    | 305,036            | 287,287                       | 286,311  | 137   | 17,749   | 14,680        | 3,670,980 |       |          |
| Sep.      | 3,993,630                     | 3,595,314 | 196   | 3,600   | 394,520                                     | 25,824                    | 311,005            | 292,778                       | 291,975  | 196   | 18,227   | 15,234        | 3,682,625 |       |          |
| Oct.      | 4,014,059                     | 3,611,628 | 172   | 4,272   | 397,987                                     | 25,807                    | 308,736            | 288,883                       | 288,210  | 172   | 19,853   | 16,082        | 3,705,323 |       |          |
| Nov.      | 4,025,717                     | 3,625,269 | 151   | 3,580   | 396,717                                     | 25,865                    | 310,678            | 292,935                       | 292,400  | 151   | 17,743   | 14,547        | 3,715,039 |       |          |
| Dec.      | 4,015,780                     | 3,613,268 | 159   | 2,694   | 399,659                                     | 25,598                    | 296,591            | 279,935                       | 279,415  | 159   | 16,656   | 14,323        | 3,719,189 |       |          |
|           | <b>Changes *</b>              |           |       |   |   |                           |                    |                               |          |       |          |               |           |       |          |
| 2016      | + 43,674                      | + 62,763  | - 89  | - 77  | - 18,923                                    | - 1,293                   | - 5,214            | - 275                         | - 271    | - 89  | - 4,939  | - 4,777       | + 48,888  |       |          |
| 2017      | + 56,984                      | + 70,162  | + 12  | + 365   | - 13,555                                    | - 5                       | - 6,483            | + 5,601                       | + 5,542  | + 12  | - 12,084 | - 12,402      | + 63,467  |       |          |
| 2018      | + 71,538                      | + 105,409 | - 105 | - 528   | - 33,238                                    | - 990                     | + 6,586            | + 15,777                      | + 15,786 | - 105 | - 9,191  | - 8,567       | + 64,952  |       |          |
| 2019      | + 126,701                     | + 129,081 | + 68  | + 3,097   | - 5,545                                     | - 698                     | + 11,706           | + 11,605                      | + 11,497 | + 68  | + 101    | - 2,956       | + 114,995 |       |          |
| 2020      | + 123,249                     | + 123,641 | - 68  | + 726   | - 1,050                                     | + 5,726                   | - 19,579           | - 19,784                      | - 19,694 | - 68  | + 205    | - 543         | + 142,828 |       |          |
| 2021      | + 152,225                     | + 147,814 | + 14  | - 2,158   | + 6,555                                     | + 2,284                   | + 8,848            | + 13,762                      | + 13,818 | + 14  | - 4,914  | - 2,826       | + 143,377 |       |          |
| 2022      | + 216,749                     | + 220,108 | - 104 | + 69  | - 3,324                                     | - 124                     | + 47,648           | + 48,504                      | + 48,586 | - 104 | - 856    | - 903         | + 169,101 |       |          |
| 2021 May  | + 15,589                      | + 12,529  | - 43  | - 1,053   | + 4,156                                     | + 254                     | + 65               | + 1,833                       | + 1,778  | - 43  | - 1,768  | - 617         | + 15,524  |       |          |
| June      | - 389                         | + 5,452   | + 14  | + 1,259   | - 7,114                                     | + 228                     | + 2,007            | + 316                         | + 362    | + 14  | + 1,691  | + 372         | - 2,396   |       |          |
| July      | + 16,095                      | + 17,164  | + 20  | + 303   | - 1,392                                     | + 85                      | - 1,980            | - 4,238                       | - 4,307  | + 20  | + 2,258  | + 2,004       | + 18,075  |       |          |
| Aug.      | + 10,893                      | + 9,733   | - 36  | - 476   | + 1,672                                     | + 175                     | - 3,232            | + 114                         | + 219    | - 36  | - 3,346  | - 2,939       | + 14,125  |       |          |
| Sep.      | + 13,468                      | + 9,248   | + 14  | - 1,232   | + 5,438                                     | + 4                       | + 3,263            | + 3,739                       | + 3,756  | + 14  | - 476    | + 725         | + 10,205  |       |          |
| Oct.      | + 20,473                      | + 25,085  | + 20  | + 612   | - 5,244                                     | - 55                      | + 8,653            | + 8,138                       | + 8,206  | + 20  | + 515    | - 185         | + 11,820  |       |          |
| Nov.      | + 25,541                      | + 20,446  | + 9   | + 562   | + 4,524                                     | + 102                     | + 1,187            | + 2,423                       | + 2,411  | + 9   | - 1,236  | - 1,795       | + 24,354  |       |          |
| Dec.      | + 4,264                       | + 6,247   | + 86  | - 2,982   | + 913                                       | + 511                     | - 5,805            | - 609                         | - 418    | + 86  | - 5,196  | - 2,491       | + 10,069  |       |          |
| 2022 Jan. | + 14,674                      | + 16,593  | - 74  | + 498   | - 2,343                                     | - 48                      | + 12,895           | + 10,083                      | + 9,886  | - 74  | + 2,812  | + 2,585       | + 1,779   |       |          |
| Feb.      | + 15,110                      | + 18,358  | + 32  | + 1,908   | - 5,188                                     | + 24                      | + 6,159            | + 5,996                       | + 5,762  | + 32  | + 163    | - 1,543       | + 8,951   |       |          |
| Mar.      | + 27,255                      | + 23,015  | - 38  | - 1,710   | + 5,988                                     | + 61                      | + 6,231            | + 7,853                       | + 7,900  | - 38  | - 1,622  | + 79          | + 21,024  |       |          |
| Apr.      | + 13,145                      | + 21,323  | + 40  | + 163   | - 8,381                                     | + 169                     | + 3,861            | + 3,137                       | + 2,951  | + 40  | + 724    | + 707         | + 9,284   |       |          |
| May       | + 20,102                      | + 18,908  | - 64  | - 262   | + 1,520                                     | + 252                     | + 2,581            | + 4,568                       | + 4,607  | - 64  | - 1,987  | - 1,700       | + 17,521  |       |          |
| June      | + 19,884                      | + 24,499  | - 7   | + 474   | - 5,082                                     | - 128                     | + 10,762           | + 8,907                       | + 9,032  | - 7   | + 1,855  | + 1,263       | + 9,122   |       |          |
| July      | + 36,082                      | + 23,498  | + 21  | - 94  | + 12,657                                    | - 172                     | + 2,35             | + 91                          | + 100    | + 21  | + 144    | + 208         | + 35,847  |       |          |
| Aug.      | + 30,912                      | + 35,121  | - 36  | + 306   | - 4,479                                     | - 10                      | + 13,670           | + 15,522                      | + 15,545 | - 36  | - 1,852  | - 2,145       | + 17,242  |       |          |
| Sep.      | + 16,517                      | + 19,942  | + 59  | - 308   | - 3,176                                     | - 46                      | + 4,839            | + 4,361                       | + 4,534  | + 59  | + 478    | + 554         | + 11,678  |       |          |
| Oct.      | + 20,729                      | + 16,614  | - 24  | + 672   | + 3,467                                     | - 17                      | - 1,969            | - 3,595                       | - 3,465  | - 24  | + 1,626  | + 848         | + 22,698  |       |          |
| Nov.      | + 11,958                      | + 13,941  | - 21  | - 692   | - 1,270                                     | + 58                      | + 2,242            | + 4,352                       | + 4,490  | - 21  | - 2,110  | - 1,535       | + 9,716   |       |          |
| Dec.      | - 9,619                       | - 11,704  | + 8   | - 886   | + 2,963                                     | - 267                     | - 13,858           | - 12,771                      | - 12,756 | + 8   | - 1,087  | - 224         | + 4,239   |       |          |

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

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

## I Banks (MFIs) in Germany

| and long-term lending         |           |             |           |            |                                 |               |          |             |           |              |                          |                                 | Period    |
|-------------------------------|-----------|-------------|-----------|------------|---------------------------------|---------------|----------|-------------|-----------|--------------|--------------------------|---------------------------------|-----------|
| to enterprises and households |           |             |           |            |                                 | to government |          |             |           |              |                          |                                 |           |
| Total                         | Loans     |             |           | Securities | Memo item<br>Fiduciary<br>loans | Total         | Loans    |             |           | Securities 1 | Equalisation<br>claims 2 | Memo item<br>Fiduciary<br>loans |           |
|                               | Total     | Medium-term | Long-term |            |                                 |               | Total    | Medium-term | Long-term |              |                          |                                 |           |
| 14                            | 15        | 16          | 17        | 18         | 19                              | 20            | 21       | 22          | 23        | 24           | 25                       | 26                              |           |
| <b>End of year or month *</b> |           |             |           |            |                                 |               |          |             |           |              |                          |                                 |           |
| 2,451,353                     | 2,232,379 | 256,032     | 1,976,347 | 218,974    | 18,264                          | 526,975       | 276,976  | 27,948      | 249,028   | 249,999      | -                        | 2,109                           | 2015      |
| 2,529,955                     | 2,306,514 | 264,126     | 2,042,388 | 223,441    | 17,326                          | 495,808       | 269,447  | 23,905      | 245,542   | 226,361      | -                        | 1,754                           | 2016      |
| 2,640,044                     | 2,399,492 | 273,545     | 2,125,947 | 240,552    | 17,381                          | 450,891       | 253,966  | 22,505      | 231,461   | 196,925      | -                        | 1,694                           | 2017      |
| 2,732,836                     | 2,499,397 | 282,600     | 2,216,797 | 233,439    | 16,522                          | 412,116       | 241,701  | 19,733      | 221,968   | 170,415      | -                        | 1,443                           | 2018      |
| 2,866,932                     | 2,626,440 | 301,319     | 2,325,121 | 240,492    | 15,732                          | 394,165       | 235,918  | 17,150      | 218,768   | 158,247      | -                        | 1,535                           | 2019      |
| 3,012,958                     | 2,771,828 | 310,463     | 2,461,365 | 241,130    | 22,404                          | 390,840       | 234,281  | 15,663      | 218,618   | 156,559      | -                        | 1,099                           | 2020      |
| 3,174,621                     | 2,915,679 | 314,455     | 2,601,224 | 258,942    | 24,715                          | 373,768       | 229,916  | 14,330      | 215,586   | 143,852      | -                        | 1,007                           | 2021      |
| 3,359,925                     | 3,085,878 | 348,754     | 2,737,124 | 274,047    | 24,572                          | 359,264       | 233,652  | 14,101      | 219,551   | 125,612      | -                        | 1,026                           | 2022      |
| 3,075,056                     | 2,825,142 | 311,659     | 2,513,483 | 249,914    | 23,632                          | 385,881       | 231,113  | 14,936      | 216,177   | 154,768      | -                        | 1,105                           | 2021 May  |
| 3,082,499                     | 2,831,775 | 309,997     | 2,521,778 | 250,724    | 23,884                          | 376,042       | 229,198  | 14,652      | 214,546   | 146,844      | -                        | 1,081                           | 2021 June |
| 3,102,481                     | 2,851,436 | 310,664     | 2,540,772 | 251,045    | 23,990                          | 374,615       | 229,484  | 14,851      | 214,633   | 145,131      | -                        | 1,060                           | 2021 July |
| 3,116,762                     | 2,864,548 | 311,484     | 2,553,064 | 252,214    | 24,169                          | 374,729       | 229,095  | 14,723      | 214,372   | 145,634      | -                        | 1,056                           | 2021 Aug. |
| 3,123,226                     | 2,869,991 | 310,069     | 2,559,922 | 253,235    | 24,157                          | 378,705       | 228,654  | 14,261      | 214,393   | 150,051      | -                        | 1,007                           | 2021 Sep. |
| 3,142,860                     | 2,885,480 | 313,454     | 2,572,026 | 257,380    | 24,103                          | 370,856       | 230,194  | 14,584      | 215,610   | 140,662      | -                        | 1,006                           | 2021 Oct. |
| 3,164,859                     | 2,906,466 | 315,606     | 2,590,860 | 258,393    | 24,214                          | 373,521       | 230,033  | 14,450      | 215,583   | 143,488      | -                        | 997                             | 2021 Nov. |
| 3,174,621                     | 2,915,679 | 314,455     | 2,601,224 | 258,942    | 24,715                          | 373,768       | 229,916  | 14,330      | 215,586   | 143,852      | -                        | 1,007                           | 2021 Dec. |
| 3,180,374                     | 2,920,603 | 312,776     | 2,607,827 | 259,771    | 24,682                          | 369,794       | 229,114  | 13,946      | 215,168   | 140,680      | -                        | 992                             | 2022 Jan. |
| 3,195,276                     | 2,935,393 | 313,816     | 2,621,577 | 259,883    | 24,642                          | 363,843       | 228,463  | 13,928      | 214,535   | 135,380      | -                        | 1,056                           | 2022 Feb. |
| 3,209,489                     | 2,950,077 | 316,135     | 2,633,942 | 259,412    | 24,707                          | 370,654       | 228,815  | 13,684      | 215,131   | 141,839      | -                        | 1,052                           | 2022 Mar. |
| 3,226,158                     | 2,966,761 | 317,286     | 2,649,475 | 259,397    | 24,891                          | 362,924       | 229,451  | 13,700      | 215,751   | 133,473      | -                        | 1,037                           | 2022 Apr. |
| 3,242,603                     | 2,983,115 | 319,746     | 2,663,369 | 259,488    | 25,145                          | 364,020       | 229,098  | 13,655      | 215,443   | 134,922      | -                        | 1,035                           | 2022 May  |
| 3,255,791                     | 2,998,170 | 322,234     | 2,675,936 | 257,621    | 25,039                          | 359,954       | 228,247  | 13,614      | 214,633   | 131,707      | -                        | 1,013                           | 2022 June |
| 3,293,486                     | 3,022,535 | 327,683     | 2,694,852 | 270,951    | 24,873                          | 360,197       | 228,973  | 13,513      | 215,460   | 131,224      | -                        | 1,007                           | 2022 July |
| 3,314,346                     | 3,044,557 | 335,441     | 2,709,116 | 269,789    | 24,858                          | 356,634       | 228,727  | 13,512      | 215,215   | 127,907      | -                        | 1,012                           | 2022 Aug. |
| 3,329,093                     | 3,058,845 | 339,520     | 2,719,325 | 270,248    | 24,804                          | 353,532       | 229,260  | 13,838      | 215,422   | 124,272      | -                        | 1,020                           | 2022 Sep. |
| 3,347,503                     | 3,077,421 | 344,771     | 2,732,650 | 270,082    | 24,791                          | 357,820       | 229,915  | 13,829      | 216,086   | 127,905      | -                        | 1,016                           | 2022 Oct. |
| 3,359,032                     | 3,086,584 | 344,880     | 2,741,704 | 272,448    | 24,833                          | 356,007       | 231,738  | 13,948      | 217,790   | 124,269      | -                        | 1,032                           | 2022 Nov. |
| 3,359,925                     | 3,085,878 | 348,754     | 2,737,124 | 274,047    | 24,572                          | 359,264       | 233,652  | 14,101      | 219,551   | 125,612      | -                        | 1,026                           | 2022 Dec. |
| <b>Changes *</b>              |           |             |           |            |                                 |               |          |             |           |              |                          |                                 |           |
| + 79,807                      | + 75,110  | + 9,704     | + 65,406  | + 4,697    | - 938                           | - 30,919      | - 7,299  | - 4,048     | - 3,251   | - 23,620     | -                        | - 355                           | 2016      |
| + 103,414                     | + 87,608  | + 9,439     | + 78,169  | + 15,806   | + 55                            | - 39,947      | - 10,586 | - 1,300     | - 9,286   | - 29,361     | -                        | - 60                            | 2017      |
| + 102,022                     | + 108,705 | + 19,315    | + 89,390  | - 6,683    | - 944                           | - 37,070      | - 10,515 | - 2,697     | - 7,818   | - 26,555     | -                        | - 46                            | 2018      |
| + 132,840                     | + 126,038 | + 18,865    | + 107,173 | + 6,802    | - 790                           | - 17,845      | - 5,498  | - 2,568     | - 2,930   | - 12,347     | -                        | + 92                            | 2019      |
| + 145,603                     | + 144,965 | + 9,433     | + 135,532 | + 638      | + 6,137                         | - 2,775       | - 1,087  | - 1,532     | + 445     | - 1,688      | -                        | - 411                           | 2020      |
| + 157,936                     | + 140,124 | + 5,626     | + 134,498 | + 17,812   | + 2,311                         | - 14,559      | - 3,302  | - 1,323     | - 1,979   | - 11,257     | -                        | - 27                            | 2021      |
| + 184,804                     | + 169,889 | + 33,481    | + 163,408 | + 14,915   | - 78                            | - 15,703      | + 2,536  | - 734       | + 3,270   | - 18,239     | -                        | - 46                            | 2022      |
| + 13,386                      | + 11,047  | - 1,941     | + 12,988  | + 2,339    | + 244                           | + 2,138       | + 321    | - 81        | + 402     | + 1,817      | -                        | + 10                            | 2021 May  |
| + 7,288                       | + 6,478   | - 1,702     | + 8,180   | + 810      | + 252                           | - 9,684       | - 1,760  | - 244       | - 1,516   | - 7,924      | -                        | - 24                            | 2021 June |
| + 19,502                      | + 19,181  | + 187       | + 18,994  | + 321      | + 106                           | - 1,427       | + 286    | + 199       | + 87      | - 1,713      | -                        | - 21                            | 2021 July |
| + 14,191                      | + 13,022  | + 770       | + 12,252  | + 1,169    | + 179                           | - 66          | - 569    | - 128       | - 441     | + 503        | -                        | - 4                             | 2021 Aug. |
| + 6,229                       | + 5,208   | - 1,385     | + 6,593   | + 1,021    | - 12                            | + 3,976       | - 441    | - 462       | + 21      | + 4,417      | -                        | + 16                            | 2021 Sep. |
| + 19,769                      | + 15,624  | + 3,515     | + 12,109  | + 4,145    | - 54                            | - 7,949       | + 1,440  | + 293       | + 1,147   | - 9,389      | -                        | - 1                             | 2021 Oct. |
| + 19,929                      | + 18,916  | + 4,377     | + 14,539  | + 1,013    | + 111                           | + 4,425       | + 914    | - 134       | + 1,048   | + 3,511      | -                        | - 9                             | 2021 Nov. |
| + 9,822                       | + 9,273   | - 1,122     | + 10,395  | + 549      | + 501                           | + 247         | - 117    | - 120       | + 3       | + 364        | -                        | + 10                            | 2021 Dec. |
| + 5,753                       | + 4,924   | - 1,679     | + 6,603   | + 829      | - 33                            | - 3,974       | - 802    | - 384       | - 418     | - 3,172      | -                        | - 15                            | 2022 Jan. |
| + 14,902                      | + 14,790  | + 1,040     | + 13,750  | + 112      | + 25                            | - 5,951       | - 651    | - 18        | - 633     | - 5,300      | -                        | - 1                             | 2022 Feb. |
| + 14,213                      | + 14,684  | + 2,319     | + 12,365  | - 471      | + 65                            | + 6,811       | + 352    | - 244       | + 596     | + 6,459      | -                        | - 4                             | 2022 Mar. |
| + 17,014                      | + 17,029  | + 1,456     | + 15,573  | - 15       | + 184                           | - 7,730       | + 636    | + 16        | + 620     | - 8,366      | -                        | - 15                            | 2022 Apr. |
| + 16,445                      | + 16,354  | + 2,460     | + 13,894  | + 91       | + 254                           | + 1,076       | - 353    | + 45        | + 308     | + 1,429      | -                        | - 2                             | 2022 May  |
| + 13,188                      | + 15,055  | + 2,488     | + 12,567  | - 1,867    | - 106                           | - 4,066       | - 851    | - 41        | - 810     | - 3,215      | -                        | - 22                            | 2022 June |
| + 35,604                      | + 22,464  | + 4,392     | + 18,072  | + 13,140   | - 166                           | + 243         | + 726    | - 101       | + 827     | - 483        | -                        | - 6                             | 2022 July |
| + 20,805                      | + 21,967  | + 7,703     | + 14,264  | - 1,162    | - 15                            | - 3,563       | - 246    | - 1         | - 245     | - 3,317      | -                        | + 5                             | 2022 Aug. |
| + 14,780                      | + 14,321  | + 3,962     | + 10,359  | + 459      | - 54                            | - 3,102       | + 533    | - 179       | + 712     | - 3,635      | -                        | + 8                             | 2022 Sep. |
| + 18,465                      | + 18,631  | + 5,251     | + 13,380  | - 166      | - 13                            | + 4,233       | + 600    | - 9         | + 609     | + 3,633      | -                        | - 4                             | 2022 Oct. |
| + 11,784                      | + 9,418   | + 109       | + 9,309   | + 2,366    | + 42                            | + 2,068       | + 1,568  | + 119       | + 1,449   | + 3,636      | -                        | + 16                            | 2022 Nov. |
| + 1,851                       | + 252     | + 3,980     | - 3,728   | + 1,599    | - 261                           | + 2,388       | + 1,024  | + 153       | + 871     | + 1,364      | -                        | - 6                             | 2022 Dec. |



## I Banks (MFIs) in Germany

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

€ million

| Period   | Lending to domestic non-banks |           |       |   |                                |                           | Short-term lending |                               |          |       |               | Medium         |                               |
|--|-------------------------------|-----------|-------|---|--------------------------------|---------------------------|--------------------|-------------------------------|----------|-------|---------------|----------------|-------------------------------|
|  | Total                         | of which  |       |   |                                |                           | Total              | to enterprises and households |          |       | to government |                | Total                         |
|  |                               | Loans     | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks | Memo item Fiduciary loans |                    | Total                         | of which |       | Total         | of which Loans |                               |
|  |                               |           |       |   |                                |                           |                    |                               | Loans    | Bills |               |                |                               |
| 1  | 2                             | 3         | 4     | 5   | 6                              | 7                         | 8                  | 9                             | 10       | 11    | 12            | 13             |                               |
| <b>Commercial banks <sup>1</sup></b>             |                               |           |       |   |                                |                           |                    |                               |          |       |               |                | <b>End of year or month *</b> |
| 2022   | 1,110,876                     | 1,021,211 | 126   | 2,307   | 87,232                         | 3,160                     | 159,982            | 152,334                       | 152,174  | 126   | 7,648         | 5,375          | 950,894                       |
| 2022 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                       |
| Nov.   | 1,101,757                     | 1,013,665 | 113   | 2,645   | 85,334                         | 3,256                     | 157,135            | 149,181                       | 149,026  | 113   | 7,954         | 5,351          | 944,622                       |
| Dec.   | 1,110,876                     | 1,021,211 | 126   | 2,307   | 87,232                         | 3,160                     | 159,982            | 152,334                       | 152,174  | 126   | 7,648         | 5,375          | 950,894                       |
| <b>Changes *</b>                                 |                               |           |       |   |                                |                           |                    |                               |          |       |               |                |                               |
| 2022   | + 76,493                      | + 72,322  | - 84  | + 1,763   | + 2,492                        | - 72                      | + 30,962           | + 30,220                      | + 30,305 | - 84  | + 742         | - 1,022        | + 45,531                      |
| 2022 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                       |
| Nov.   | - 238                         | + 2,018   | - 19  | - 1,215   | - 1,022                        | - 12                      | + 114              | + 1,954                       | + 1,962  | - 19  | - 1,840       | - 614          | - 352                         |
| Dec.   | + 9,427                       | + 7,843   | + 13  | - 338   | + 1,909                        | - 96                      | + 3,076            | + 3,382                       | + 3,377  | + 13  | - 306         | + 24           | + 6,351                       |
| <b>Big banks</b>                                 |                               |           |       |   |                                |                           |                    |                               |          |       |               |                | <b>End of year or month *</b> |
| 2022   | 533,477                       | 472,063   | 51    | 715   | 60,648                         | 2,670                     | 66,332             | 63,492                        | 63,441   | 51    | 2,840         | 2,125          | 467,145                       |
| 2022 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                       |
| Nov.   | 532,059                       | 472,381   | 37    | 1,235   | 58,406                         | 2,735                     | 68,440             | 65,069                        | 65,032   | 37    | 3,371         | 2,136          | 463,619                       |
| Dec.   | 533,477                       | 472,063   | 51    | 715   | 60,648                         | 2,670                     | 66,332             | 63,492                        | 63,441   | 51    | 2,840         | 2,125          | 467,145                       |
| <b>Changes *</b>                                 |                               |           |       |   |                                |                           |                    |                               |          |       |               |                |                               |
| 2022   | + 30,999                      | + 19,800  | - 2   | + 546   | + 10,655                       | + 123                     | + 9,761            | + 9,356                       | + 9,358  | - 2   | + 405         | - 141          | + 21,238                      |
| 2022 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                         |
| Nov.   | - 818                         | - 594     | - 7   | - 670   | + 453                          | - 10                      | - 1,006            | - 86                          | - 79     | - 7   | - 920         | - 250          | + 188                         |
| Dec.   | + 1,418                       | - 318     | + 14  | - 520   | + 2,242                        | - 65                      | - 2,108            | - 1,577                       | - 1,591  | + 14  | - 531         | - 11           | + 3,526                       |
| <b>Regional banks and other commercial banks</b> |                               |           |       |   |                                |                           |                    |                               |          |       |               |                | <b>End of year or month *</b> |
| 2022   | 471,165                       | 446,166   | 29    | 1,592   | 23,378                         | 486                       | 57,055             | 52,638                        | 52,575   | 29    | 4,417         | 2,859          | 414,110                       |
| 2022 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                       |
| Nov.   | 464,874                       | 439,740   | 30    | 1,410   | 23,694                         | 517                       | 52,595             | 48,382                        | 48,310   | 30    | 4,213         | 2,845          | 412,279                       |
| Dec.   | 471,165                       | 446,166   | 29    | 1,592   | 23,378                         | 486                       | 57,055             | 52,638                        | 52,575   | 29    | 4,417         | 2,859          | 414,110                       |
| <b>Changes *</b>                                 |                               |           |       |   |                                |                           |                    |                               |          |       |               |                |                               |
| 2022   | + 24,912                      | + 31,539  | - 10  | + 1,217   | - 7,834                        | - 194                     | + 11,915           | + 11,563                      | + 11,574 | - 10  | + 352         | - 866          | + 12,997                      |
| 2022 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                       |
| Nov.   | - 27                          | + 1,869   | -     | - 545   | - 1,351                        | - 2                       | + 861              | + 1,785                       | + 1,774  | -     | - 924         | - 368          | - 888                         |
| Dec.   | + 6,379                       | + 6,503   | - 1   | + 182   | - 305                          | - 31                      | + 4,469            | + 4,265                       | + 4,274  | - 1   | + 204         | + 14           | + 1,910                       |
| <b>Branches of foreign banks</b>                 |                               |           |       |   |                                |                           |                    |                               |          |       |               |                | <b>End of year or month *</b> |
| 2022   | 106,234                       | 102,982   | 46    | -   | 3,206                          | 4                         | 36,595             | 36,204                        | 36,158   | 46    | 391           | 391            | 69,639                        |
| 2022 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                        |
| Nov.   | 104,824                       | 101,544   | 46    | -   | 3,234                          | 4                         | 36,100             | 35,730                        | 35,684   | 46    | 370           | 370            | 68,724                        |
| Dec.   | 106,234                       | 102,982   | 46    | -   | 3,206                          | 4                         | 36,595             | 36,204                        | 36,158   | 46    | 391           | 391            | 69,639                        |
| <b>Changes *</b>                                 |                               |           |       |   |                                |                           |                    |                               |          |       |               |                |                               |
| 2022   | + 20,582                      | + 20,983  | - 72  | -   | - 329                          | - 1                       | + 9,286            | + 9,301                       | + 9,373  | - 72  | - 15          | - 15           | + 11,296                      |
| 2022 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                       |
| Nov.   | + 607                         | + 743     | - 12  | -   | - 124                          | -                         | + 259              | + 255                         | + 267    | - 12  | + 4           | + 4            | + 348                         |
| Dec.   | + 1,630                       | + 1,658   | -     | -   | - 28                           | -                         | + 715              | + 694                         | + 694    | -     | + 21          | + 21           | + 915                         |

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

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



## I Banks (MFIs) in Germany

| and long-term lending         |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    | Period   |           |
|-------------------------------|----------|-----------------|-----------|------------|---------------------------------|---------------|--------|-----------------|-----------|------------|--------------------------|------------------------------------|--|-----------|
| to enterprises and households |          |                 |           |            |                                 | to government |        |                 |           |            |                          |                                    |  |           |
| Total                         | Loans    |                 |           | Securities | Memo item<br>Fiduciary<br>loans | Total         | Loans  |                 |           | Securities | Equalisa-<br>tion claims | Memo<br>item<br>Fiduciary<br>loans |  |           |
|                               | Total    | Medium-<br>term | Long-term |            |                                 |               | Total  | Medium-<br>term | Long-term |            |                          |                                    |  |           |
| 14                            | 15       | 16              | 17        | 18         | 19                              | 20            | 21     | 22              | 23        | 24         | 25                       | 26                                 |  |           |
| <b>End of year or month *</b> |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    | <b>Commercial banks <sup>1</sup></b>             |           |
| 898,322                       | 835,674  | 163,399         | 672,275   | 62,648     | 3,144                           | 52,572        | 27,988 | 2,113           | 25,875    | 24,584     | -                        | 16                                 | 2022   |           |
| 885,735                       | 826,013  | 158,183         | 667,830   | 59,722     | 3,265                           | 50,799        | 26,650 | 1,931           | 24,719    | 24,149     | -                        | 21                                 | 2022 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.   |           |
| 894,125                       | 831,599  | 159,891         | 671,708   | 62,526     | 3,240                           | 50,497        | 27,689 | 1,925           | 25,764    | 22,808     | -                        | 16                                 | Nov.   |           |
| 898,322                       | 835,674  | 163,399         | 672,275   | 62,648     | 3,144                           | 52,572        | 27,988 | 2,113           | 25,875    | 24,584     | -                        | 16                                 | Dec.   |           |
| <b>Changes *</b>              |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    |  |           |
| + 55,995                      | + 42,135 | + 10,052        | + 32,083  | + 13,860   | - 67                            | - 10,464      | + 904  | + 146           | + 758     | - 11,368   | -                        | -                                  | 5  | 2022      |
| + 2,572                       | + 1,954  | - 244           | + 2,198   | + 618      | - 61                            | - 956         | + 142  | + 10            | + 132     | - 1,098    | -                        | -                                  | -  | 2022 Sep. |
| + 5,438                       | + 5,780  | + 3,502         | + 2,278   | - 342      | - 13                            | + 3,002       | + 175  | -               | + 175     | + 2,827    | -                        | -                                  | 5  | Oct.      |
| + 2,952                       | - 194    | - 1,794         | + 1,600   | + 3,146    | - 12                            | - 3,304       | + 864  | - 6             | + 870     | - 4,168    | -                        | -                                  | -  | Nov.      |
| + 4,265                       | + 4,143  | + 3,614         | + 529     | + 122      | - 96                            | + 2,086       | + 299  | + 188           | + 111     | + 1,787    | -                        | -                                  | -  | Dec.      |
| <b>End of year or month *</b> |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    | <b>Big banks</b>                                 |           |
| 445,241                       | 392,962  | 27,282          | 365,680   | 52,279     | 2,654                           | 21,904        | 13,535 | 894             | 12,641    | 8,369      | -                        | 16                                 | 2022   |           |
| 441,361                       | 392,565  | 27,914          | 364,651   | 48,796     | 2,744                           | 21,758        | 12,453 | 897             | 11,556    | 9,305      | -                        | 21                                 | 2022 Sep.  |           |
| 441,757                       | 392,988  | 28,048          | 364,940   | 48,769     | 2,729                           | 21,674        | 12,490 | 894             | 11,596    | 9,184      | -                        | 16                                 | Oct.   |           |
| 443,771                       | 391,991  | 26,634          | 365,357   | 51,780     | 2,719                           | 19,848        | 13,222 | 888             | 12,334    | 6,626      | -                        | 16                                 | Nov.   |           |
| 445,241                       | 392,962  | 27,282          | 365,680   | 52,279     | 2,654                           | 21,904        | 13,535 | 894             | 12,641    | 8,369      | -                        | 16                                 | Dec.   |           |
| <b>Changes *</b>              |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    |  |           |
| + 26,573                      | + 10,373 | - 712           | + 11,085  | + 16,200   | + 128                           | - 5,335       | + 210  | - 249           | + 459     | - 5,545    | -                        | -                                  | 5  | 2022      |
| + 1,870                       | + 1,573  | + 222           | + 1,351   | + 297      | - 53                            | + 1,282       | + 137  | - 13            | + 150     | + 1,145    | -                        | -                                  | -  | 2022 Sep. |
| + 396                         | + 423    | + 134           | + 289     | - 27       | - 15                            | - 84          | + 37   | - 3             | + 40      | - 121      | -                        | -                                  | 5  | Oct.      |
| + 2,014                       | - 997    | - 1,414         | + 417     | + 3,011    | - 10                            | - 1,826       | + 732  | - 6             | + 738     | - 2,558    | -                        | -                                  | -  | Nov.      |
| + 1,470                       | + 971    | + 648           | + 323     | + 499      | - 65                            | + 2,056       | + 313  | + 6             | + 307     | + 1,743    | -                        | -                                  | -  | Dec.      |
| <b>End of year or month *</b> |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    | <b>Regional banks and other commercial banks</b> |           |
| 386,668                       | 376,526  | 102,478         | 274,048   | 10,142     | 486                             | 27,442        | 14,206 | 1,006           | 13,200    | 13,236     | -                        | -                                  | 2022   |           |
| 379,699                       | 369,029  | 99,329          | 269,700   | 10,670     | 517                             | 25,887        | 14,146 | 1,018           | 13,128    | 11,741     | -                        | -                                  | 2022 Sep.  |           |
| 384,193                       | 373,838  | 101,526         | 272,312   | 10,355     | 519                             | 28,974        | 14,284 | 1,021           | 13,263    | 14,690     | -                        | -                                  | Oct.   |           |
| 384,656                       | 374,168  | 100,731         | 273,437   | 10,488     | 517                             | 27,623        | 14,417 | 1,021           | 13,396    | 13,206     | -                        | -                                  | Nov.   |           |
| 386,668                       | 376,526  | 102,478         | 274,048   | 10,142     | 486                             | 27,442        | 14,206 | 1,006           | 13,200    | 13,236     | -                        | -                                  | Dec.   |           |
| <b>Changes *</b>              |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    |  |           |
| + 18,117                      | + 20,329 | + 3,400         | + 16,929  | - 2,212    | - 194                           | - 5,120       | + 502  | + 203           | + 299     | - 5,622    | -                        | -                                  | -  | 2022      |
| + 840                         | + 516    | - 260           | + 776     | + 324      | - 8                             | - 2,191       | + 4    | + 22            | - 18      | - 2,195    | -                        | -                                  | -  | 2022 Sep. |
| + 2,350                       | + 2,665  | + 1,187         | + 1,478   | - 315      | + 2                             | + 3,087       | + 138  | + 3             | + 135     | + 2,949    | -                        | -                                  | -  | Oct.      |
| + 463                         | + 330    | - 795           | + 1,125   | + 133      | - 2                             | - 1,351       | + 133  | -               | + 133     | - 1,484    | -                        | -                                  | -  | Nov.      |
| + 2,080                       | + 2,426  | + 1,853         | + 573     | - 346      | - 31                            | - 170         | - 211  | - 15            | - 196     | + 41       | -                        | -                                  | -  | Dec.      |
| <b>End of year or month *</b> |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    | <b>Branches of foreign banks</b>                 |           |
| 66,413                        | 66,186   | 33,639          | 32,547    | 227        | 4                               | 3,226         | 247    | 213             | 34        | 2,979      | -                        | -                                  | 2022   |           |
| 64,675                        | 64,419   | 30,940          | 33,479    | 256        | 4                               | 3,154         | 51     | 16              | 35        | 3,103      | -                        | -                                  | 2022 Sep.  |           |
| 65,223                        | 64,967   | 32,111          | 32,856    | 256        | 4                               | 3,153         | 51     | 16              | 35        | 3,102      | -                        | -                                  | Oct.   |           |
| 65,698                        | 65,440   | 32,526          | 32,914    | 258        | 4                               | 3,026         | 50     | 16              | 34        | 2,976      | -                        | -                                  | Nov.   |           |
| 66,413                        | 66,186   | 33,639          | 32,547    | 227        | 4                               | 3,226         | 247    | 213             | 34        | 2,979      | -                        | -                                  | Dec.   |           |
| <b>Changes *</b>              |          |                 |           |            |                                 |               |        |                 |           |            |                          |                                    |  |           |
| + 11,305                      | + 11,433 | + 7,364         | + 4,069   | - 128      | - 1                             | - 9           | + 192  | + 192           | ± 0       | - 201      | -                        | -                                  | -  | 2022      |
| - 138                         | - 135    | - 206           | + 71      | - 3        | -                               | - 47          | + 1    | + 1             | -         | - 48       | -                        | -                                  | -  | 2022 Sep. |
| + 2,692                       | + 2,692  | + 2,181         | + 511     | -          | -                               | - 1           | -      | -               | -         | - 1        | -                        | -                                  | -  | Oct.      |
| + 475                         | + 473    | + 415           | + 58      | + 2        | -                               | - 127         | - 1    | -               | - 1       | - 126      | -                        | -                                  | -  | Nov.      |
| + 715                         | + 746    | + 1,113         | - 367     | - 31       | -                               | + 200         | + 197  | + 197           | -         | + 3        | -                        | -                                  | -  | Dec.      |

## I Banks (MFIs) in Germany

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

€ million

| Period                     | Lending to domestic non-banks |           |       |   |                                |                           | Short-term lending |                               |         |          |       |               | Medium                        |       |
|----------------------------|-------------------------------|-----------|-------|---|--------------------------------|---------------------------|--------------------|-------------------------------|---------|----------|-------|---------------|-------------------------------|-------|
|                            | of which                      |           |       |   |                                |                           | Total              | to enterprises and households |         |          |       | to government |                               | Total |
|                            | Total                         | Loans     | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks | Memo item Fiduciary loans |                    | Total                         | Total   | of which |       | Total         | of which Loans                |       |
|                            |                               |           |       |   |                                |                           |                    |                               |         | Loans    | Bills |               |                               |       |
| 1                          | 2                             | 3         | 4     | 5   | 6                              | 7                         | 8                  | 9                             | 10      | 11       | 12    | 13            |                               |       |
| <b>Landesbanken</b>        |                               |           |       |   |                                |                           |                    |                               |         |          |       |               | <b>End of year or month *</b> |       |
| 2022                       | 275,103                       | 262,266   | 10    | 310   | 12,517                         | 7,737                     | 29,739             | 26,605                        | 26,338  | 10       | 3,134 | 3,081         | 245,364                       |       |
| 2022 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                       |       |
| Nov.                       | 275,971                       | 262,823   | 10    | 463   | 12,675                         | 7,720                     | 30,863             | 27,638                        | 27,365  | 10       | 3,225 | 3,025         | 245,108                       |       |
| Dec.                       | 275,103                       | 262,266   | 10    | 310   | 12,517                         | 7,737                     | 29,739             | 26,605                        | 26,338  | 10       | 3,134 | 3,081         | 245,364                       |       |
| <b>Changes *</b>           |                               |           |       |   |                                |                           |                    |                               |         |          |       |               |                               |       |
| 2022                       | + 827                         | + 5,826   | - 2   | - 740   | - 4,257                        | + 307                     | + 1,034            | + 1,952                       | + 1,916 | - 2      | - 918 | - 140         | - 207                         |       |
| 2022 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                       |       |
| Nov.                       | + 677                         | + 623     | - 1   | + 107   | - 52                           | + 40                      | - 143              | - 77                          | + 12    | - 1      | - 66  | - 261         | + 820                         |       |
| Dec.                       | - 868                         | - 557     | -     | - 153   | - 158                          | + 17                      | - 1,124            | - 1,033                       | - 1,027 | -        | - 91  | + 56          | + 256                         |       |
| <b>Savings banks</b>       |                               |           |       |   |                                |                           |                    |                               |         |          |       |               | <b>End of year or month *</b> |       |
| 2022                       | 1,164,942                     | 1,020,748 | -     | 109   | 144,085                        | 4,016                     | 50,763             | 46,614                        | 46,579  | -        | 4,149 | 4,075         | 1,114,179                     |       |
| 2022 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                     |       |
| Nov.                       | 1,165,600                     | 1,021,486 | -     | 141   | 143,973                        | 4,123                     | 52,179             | 48,064                        | 48,020  | -        | 4,115 | 4,018         | 1,113,421                     |       |
| Dec.                       | 1,164,942                     | 1,020,748 | -     | 109   | 144,085                        | 4,016                     | 50,763             | 46,614                        | 46,579  | -        | 4,149 | 4,075         | 1,114,179                     |       |
| <b>Changes *</b>           |                               |           |       |   |                                |                           |                    |                               |         |          |       |               |                               |       |
| 2022                       | + 50,975                      | + 54,678  | -     | - 519   | - 3,184                        | - 14                      | + 4,321            | + 4,417                       | + 4,422 | -        | - 96  | + 418         | + 46,654                      |       |
| 2022 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                       |       |
| Nov.                       | + 2,416                       | + 3,947   | -     | - 37  | - 1,494                        | - 10                      | - 32               | + 333                         | + 358   | -        | - 365 | + 353         | + 2,448                       |       |
| Dec.                       | - 658                         | - 738     | -     | - 32  | + 112                          | - 107                     | - 1,416            | - 1,450                       | - 1,441 | -        | + 34  | + 57          | + 758                         |       |
| <b>Credit cooperatives</b> |                               |           |       |   |                                |                           |                    |                               |         |          |       |               | <b>End of year or month *</b> |       |
| 2022                       | 832,254                       | 742,125   | 23    | 27  | 90,079                         | 3,348                     | 32,824             | 32,585                        | 32,552  | 23       | 239   | 222           | 799,430                       |       |
| 2022 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                       |       |
| Nov.                       | 829,932                       | 741,159   | 28    | 27  | 88,718                         | 3,422                     | 32,728             | 32,459                        | 32,421  | 28       | 269   | 252           | 797,204                       |       |
| Dec.                       | 832,254                       | 742,125   | 23    | 27  | 90,079                         | 3,348                     | 32,824             | 32,585                        | 32,552  | 23       | 239   | 222           | 799,430                       |       |
| <b>Changes *</b>           |                               |           |       |   |                                |                           |                    |                               |         |          |       |               |                               |       |
| 2022                       | + 49,420                      | + 44,770  | + 5   | - 188   | + 4,833                        | - 178                     | + 3,157            | + 3,325                       | + 3,325 | + 5      | - 168 | + 15          | + 46,263                      |       |
| 2022 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                       |       |
| Nov.                       | + 4,136                       | + 3,488   | - 1   | - 5   | + 654                          | - 13                      | + 184              | + 228                         | + 234   | - 1      | - 44  | - 44          | + 3,952                       |       |
| Dec.                       | + 2,322                       | + 966     | - 5   | -   | + 1,361                        | - 74                      | + 96               | + 126                         | + 131   | - 5      | - 30  | - 30          | + 2,226                       |       |
| <b>Mortgage banks</b>      |                               |           |       |   |                                |                           |                    |                               |         |          |       |               | <b>End of year or month *</b> |       |
| 2022                       | 132,509                       | 126,333   | -     | 25  | 6,151                          | 88                        | 2,014              | 2,000                         | 1,975   | -        | 14    | 14            | 130,495                       |       |
| 2022 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                       |       |
| Nov.                       | 131,912                       | 125,711   | -     | 25  | 6,176                          | 90                        | 1,686              | 1,660                         | 1,635   | -        | 26    | 26            | 130,226                       |       |
| Dec.                       | 132,509                       | 126,333   | -     | 25  | 6,151                          | 88                        | 2,014              | 2,000                         | 1,975   | -        | 14    | 14            | 130,495                       |       |
| <b>Changes *</b>           |                               |           |       |   |                                |                           |                    |                               |         |          |       |               |                               |       |
| 2022                       | + 2,730                       | + 3,254   | -     | - 75  | - 449                          | + 80                      | + 304              | + 428                         | + 403   | -        | - 124 | - 24          | + 2,426                       |       |
| 2022 Sep.                  | + 225                         | + 191     | -     | - 16  | + 50                           | + 2                       | + 38               | + 56                          | + 56    | -        | - 18  | - 2           | + 187                         |       |
| Oct.                       | + 498                         | + 378     | -     | + 25  | + 95                           | -                         | - 109              | - 102                         | - 127   | -        | - 7   | - 7           | + 607                         |       |
| Nov.                       | + 398                         | + 399     | -     | -   | - 1                            | + 8                       | - 84               | - 83                          | - 83    | -        | - 1   | - 1           | + 482                         |       |
| Dec.                       | + 607                         | + 622     | -     | -   | - 15                           | - 2                       | + 328              | + 340                         | + 340   | -        | - 12  | - 12          | + 279                         |       |

\* 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<br>Fiduciary<br>loans | Total         | Loans   |                 |           | Securities | Equalisa-<br>tion claims | Memo<br>item<br>Fiduciary<br>loans |                            |           |
|                               | Total    | Medium-<br>term | Long-term |            |                                 |               | Total   | Medium-<br>term | Long-term |            |                          |                                    |                            |           |
| 14                            | 15       | 16              | 17        | 18         | 19                              | 20            | 21      | 22              | 23        | 24         | 25                       | 26                                 |                            |           |
| <b>End of year or month *</b> |          |                 |           |            |                                 |               |         |                 |           |            |                          |                                    | <b>Landesbanken</b>        |           |
| 170,834                       | 168,324  | 40,039          | 128,285   | 2,510      | 7,330                           | 74,530        | 64,523  | 1,427           | 63,096    | 10,007     | -                        | 407                                | 2022                       |           |
| 169,070                       | 166,649  | 38,611          | 128,038   | 2,421      | 7,253                           | 74,217        | 64,084  | 1,443           | 62,641    | 10,133     | -                        | 400                                | 2022 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.                       |           |
| 170,691                       | 168,283  | 39,454          | 128,829   | 2,408      | 7,311                           | 74,417        | 64,150  | 1,313           | 62,837    | 10,267     | -                        | 409                                | Nov.                       |           |
| 170,834                       | 168,324  | 40,039          | 128,285   | 2,510      | 7,330                           | 74,530        | 64,523  | 1,427           | 63,096    | 10,007     | -                        | 407                                | Dec.                       |           |
| <b>Changes *</b>              |          |                 |           |            |                                 |               |         |                 |           |            |                          |                                    |                            |           |
| + 4,324                       | + 5,851  | + 4,373         | + 1,478   | - 1,527    | + 354                           | - 4,531       | - 1,801 | - 378           | - 1,423   | - 2,730    | -                        | -                                  | 47                         | 2022      |
| + 321                         | + 171    | + 636           | - 465     | + 150      | + 146                           | - 363         | + 103   | + 35            | + 68      | - 466      | -                        | +                                  | 2                          | 2022 Sep. |
| + 782                         | + 773    | + 104           | + 669     | + 9        | + 27                            | + 219         | + 55    | - 70            | + 125     | + 164      | -                        | -                                  | -                          | Oct.      |
| + 894                         | + 916    | + 739           | + 177     | - 22       | + 31                            | - 74          | - 44    | - 60            | + 16      | - 30       | -                        | +                                  | 9                          | Nov.      |
| + 143                         | + 41     | + 585           | - 544     | + 102      | + 19                            | + 113         | + 373   | + 114           | + 259     | - 260      | -                        | -                                  | 2                          | Dec.      |
| <b>End of year or month *</b> |          |                 |           |            |                                 |               |         |                 |           |            |                          |                                    | <b>Savings banks</b>       |           |
| 1,048,527                     | 941,262  | 60,108          | 881,154   | 107,265    | 3,965                           | 65,652        | 28,832  | 2,543           | 26,289    | 36,820     | -                        | 51                                 | 2022                       |           |
| 1,042,649                     | 933,634  | 58,972          | 874,662   | 109,015    | 4,089                           | 64,392        | 27,753  | 2,588           | 25,165    | 36,639     | -                        | 49                                 | 2022 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.                       |           |
| 1,048,302                     | 941,036  | 60,269          | 880,767   | 107,266    | 4,074                           | 65,119        | 28,412  | 2,608           | 25,804    | 36,707     | -                        | 49                                 | Nov.                       |           |
| 1,048,527                     | 941,262  | 60,108          | 881,154   | 107,265    | 3,965                           | 65,652        | 28,832  | 2,543           | 26,289    | 36,820     | -                        | 51                                 | Dec.                       |           |
| <b>Changes *</b>              |          |                 |           |            |                                 |               |         |                 |           |            |                          |                                    |                            |           |
| + 47,455                      | + 48,363 | + 3,374         | + 44,989  | - 908      | - 10                            | - 801         | + 1,475 | + 37            | + 1,438   | - 2,276    | -                        | -                                  | 4                          | 2022      |
| + 1,868                       | + 2,561  | + 348           | + 2,213   | - 693      | - 96                            | - 1,050       | - 125   | - 16            | - 109     | - 925      | -                        | -                                  | 1                          | 2022 Sep. |
| + 3,665                       | + 3,991  | + 644           | + 3,347   | - 326      | - 5                             | + 267         | + 128   | + 2             | + 126     | + 139      | -                        | -                                  | -                          | Oct.      |
| + 1,988                       | + 3,411  | + 653           | + 2,758   | - 1,423    | - 10                            | + 460         | + 531   | + 18            | + 513     | - 71       | -                        | -                                  | -                          | Nov.      |
| + 225                         | + 226    | - 161           | + 387     | - 1        | - 109                           | + 533         | + 420   | - 65            | + 485     | + 113      | -                        | +                                  | 2                          | Dec.      |
| <b>End of year or month *</b> |          |                 |           |            |                                 |               |         |                 |           |            |                          |                                    | <b>Credit cooperatives</b> |           |
| 783,386                       | 706,371  | 43,551          | 662,820   | 77,015     | 3,347                           | 16,044        | 2,980   | 196             | 2,784     | 13,064     | -                        | 1                                  | 2022                       |           |
| 773,563                       | 698,943  | 43,159          | 655,784   | 74,620     | 3,451                           | 15,924        | 2,839   | 166             | 2,673     | 13,085     | -                        | 1                                  | 2022 Sep.                  |           |
| 777,377                       | 702,321  | 43,480          | 658,841   | 75,056     | 3,434                           | 15,875        | 2,867   | 176             | 2,691     | 13,008     | -                        | 1                                  | Oct.                       |           |
| 781,317                       | 705,560  | 43,687          | 661,873   | 75,757     | 3,421                           | 15,887        | 2,926   | 184             | 2,742     | 12,961     | -                        | 1                                  | Nov.                       |           |
| 783,386                       | 706,371  | 43,551          | 662,820   | 77,015     | 3,347                           | 16,044        | 2,980   | 196             | 2,784     | 13,064     | -                        | 1                                  | Dec.                       |           |
| <b>Changes *</b>              |          |                 |           |            |                                 |               |         |                 |           |            |                          |                                    |                            |           |
| + 46,269                      | + 41,348 | + 3,521         | + 37,827  | + 4,921    | - 178                           | - 6           | + 82    | + 58            | + 24      | - 88       | -                        | -                                  | -                          | 2022      |
| + 2,680                       | + 2,296  | + 181           | + 2,115   | + 384      | - 54                            | - 161         | + 12    | + 11            | + 1       | - 173      | -                        | -                                  | -                          | 2022 Sep. |
| + 3,814                       | + 3,378  | + 321           | + 3,057   | + 436      | - 17                            | - 49          | + 28    | + 10            | + 18      | - 77       | -                        | -                                  | -                          | Oct.      |
| + 3,940                       | + 3,239  | + 207           | + 3,032   | + 701      | - 13                            | + 12          | + 59    | + 8             | + 51      | - 47       | -                        | -                                  | -                          | Nov.      |
| + 2,069                       | + 811    | - 136           | + 947     | + 1,258    | - 74                            | + 157         | + 54    | + 12            | + 42      | + 103      | -                        | -                                  | -                          | Dec.      |
| <b>End of year or month *</b> |          |                 |           |            |                                 |               |         |                 |           |            |                          |                                    | <b>Mortgage banks</b>      |           |
| 112,443                       | 112,267  | 13,406          | 98,861    | 176        | 88                              | 18,052        | 12,077  | 295             | 11,782    | 5,975      | -                        | -                                  | 2022                       |           |
| 111,193                       | 111,019  | 12,863          | 98,156    | 174        | 82                              | 17,944        | 12,036  | 281             | 11,755    | 5,908      | -                        | -                                  | 2022 Sep.                  |           |
| 111,702                       | 111,528  | 13,004          | 98,524    | 174        | 82                              | 18,042        | 12,039  | 288             | 11,751    | 6,003      | -                        | -                                  | Oct.                       |           |
| 112,127                       | 111,950  | 12,983          | 98,967    | 177        | 90                              | 18,099        | 12,100  | 312             | 11,788    | 5,999      | -                        | -                                  | Nov.                       |           |
| 112,443                       | 112,267  | 13,406          | 98,861    | 176        | 88                              | 18,052        | 12,077  | 295             | 11,782    | 5,975      | -                        | -                                  | Dec.                       |           |
| <b>Changes *</b>              |          |                 |           |            |                                 |               |         |                 |           |            |                          |                                    |                            |           |
| + 3,533                       | + 3,544  | + 722           | + 2,822   | - 11       | + 80                            | - 1,107       | - 669   | + 2             | - 671     | - 438      | -                        | -                                  | -                          | 2022      |
| + 148                         | + 152    | + 218           | - 66      | - 4        | + 2                             | + 39          | - 15    | - 2             | - 13      | + 54       | -                        | -                                  | -                          | 2022 Sep. |
| + 509                         | + 509    | + 141           | + 368     | -          | -                               | + 98          | + 3     | + 7             | - 4       | + 95       | -                        | -                                  | -                          | Oct.      |
| + 425                         | + 422    | - 21            | + 443     | + 3        | + 8                             | + 57          | + 61    | + 24            | + 37      | - 4        | -                        | -                                  | -                          | Nov.      |
| + 316                         | + 317    | + 423           | - 106     | - 1        | - 2                             | - 37          | - 23    | - 17            | - 6       | - 14       | -                        | -                                  | -                          | Dec.      |

## 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<br>Fiduciary loans |                    | Total                         | Total    | of which |         | Total         | of which<br>Loans             |       |
|  |                               |          |       |   |                                |                              |                    |                               |          | Loans    | Bills   |               |                               |       |
| 1  | 2                             | 3        | 4     | 5   | 6                              | 7                            | 8                  | 9                             | 10       | 11       | 12      | 13            |                               |       |
| <b>Building and loan associations</b>                                  |                               |          |       |   |                                |                              |                    |                               |          |          |         |               | <b>End of year or month *</b> |       |
| 2022   | 200,448                       | 185,215  | .     | -   | 15,233                         | 8                            | 1,284              | 1,284                         | 1,284    | .        | -       | -             | 199,164                       |       |
| 2022 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                       |       |
| Nov.   | 199,829                       | 184,386  | .     | -   | 15,443                         | 8                            | 1,288              | 1,287                         | 1,287    | .        | 1       | 1             | 198,541                       |       |
| Dec.   | 200,448                       | 185,215  | .     | -   | 15,233                         | 8                            | 1,284              | 1,284                         | 1,284    | .        | -       | -             | 199,164                       |       |
| <b>Changes *</b>   |                               |          |       |   |                                |                              |                    |                               |          |          |         |               |                               |       |
| 2022   | + 7,407                       | + 9,378  | .     | -   | - 1,971                        | - 457                        | + 334              | + 334                         | + 334    | .        | ± 0     | ± 0           | + 7,073                       |       |
| 2022 Sep.  | + 782                         | + 850    | .     | -   | - 68                           | -                            | + 52               | + 52                          | + 52     | .        | -       | -             | + 730                         |       |
| Oct.   | + 378                         | + 377    | .     | -   | + 1                            | - 1                          | - 20               | - 20                          | - 20     | .        | -       | -             | + 398                         |       |
| Nov.   | + 525                         | + 569    | .     | -   | - 44                           | -                            | - 28               | - 29                          | - 29     | .        | + 1     | + 1           | + 553                         |       |
| Dec.   | + 619                         | + 829    | .     | -   | - 210                          | -                            | - 4                | - 3                           | - 3      | .        | - 1     | - 1           | + 623                         |       |
| <b>Banks with special, development and other central support tasks</b> |                               |          |       |   |                                |                              |                    |                               |          |          |         |               | <b>End of year or month *</b> |       |
| 2022   | 299,648                       | 255,370  | -     | - 84  | 44,362                         | 7,241                        | 19,985             | 18,513                        | 18,513   | -        | 1,472   | 1,556         | 279,663                       |       |
| 2022 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                       |       |
| Nov.   | 320,716                       | 276,039  | -     | 279   | 44,398                         | 7,246                        | 34,799             | 32,646                        | 32,646   | -        | 2,153   | 1,874         | 285,917                       |       |
| Dec.   | 299,648                       | 255,370  | -     | - 84  | 44,362                         | 7,241                        | 19,985             | 18,513                        | 18,513   | -        | 1,472   | 1,556         | 279,663                       |       |
| <b>Changes *</b>   |                               |          |       |   |                                |                              |                    |                               |          |          |         |               |                               |       |
| 2022   | + 28,897                      | + 29,880 | - 23  | - 172   | - 788                          | + 210                        | + 7,536            | + 7,828                       | + 7,881  | - 23     | - 292   | - 150         | + 21,361                      |       |
| 2022 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                       |       |
| Nov.   | + 4,044                       | + 2,897  | -     | + 458   | + 689                          | + 45                         | + 2,231            | + 2,026                       | + 2,036  | -        | + 205   | - 263         | + 1,813                       |       |
| Dec.   | - 21,068                      | - 20,669 | -     | - 363   | - 36                           | - 5                          | - 14,814           | - 14,133                      | - 14,133 | -        | - 681   | - 318         | - 6,254                       |       |
| <b>Memo item: Foreign banks</b>  |                               |          |       |   |                                |                              |                    |                               |          |          |         |               | <b>End of year or month *</b> |       |
| 2022   | 432,920                       | 400,039  | .     | .   | 31,571                         | 432                          | 75,359             | 71,475                        | 71,406   | 60       | 3,884   | 2,643         | 357,561                       |       |
| 2022 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                       |       |
| Nov.   | 434,897                       | 402,347  | .     | .   | 31,286                         | 442                          | 79,221             | 75,339                        | 75,282   | 51       | 3,882   | 2,675         | 355,676                       |       |
| Dec.   | 432,920                       | 400,039  | .     | .   | 31,571                         | 432                          | 75,359             | 71,475                        | 71,406   | 60       | 3,884   | 2,643         | 357,561                       |       |
| <b>Changes *</b>   |                               |          |       |   |                                |                              |                    |                               |          |          |         |               |                               |       |
| 2022   | + 38,955                      | + 44,706 | .     | .   | - 6,619                        | + 11                         | + 17,292           | + 16,331                      | + 16,412 | - 69     | + 961   | + 12          | + 21,663                      |       |
| 2022 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                       |       |
| Nov.   | + 225                         | - 173    | .     | .   | + 1,149                        | - 3                          | - 37               | + 1,092                       | + 1,103  | - 11     | - 1,129 | - 389         | + 262                         |       |
| Dec.   | + 2,102                       | + 1,761  | .     | .   | + 295                          | - 10                         | - 1,911            | - 1,913                       | - 1,925  | + 9      | + 2     | - 32          | + 4,013                       |       |

\* 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<br>Fiduciary<br>loans | Total         | Loans   |       |         | Securities | Equalisa-<br>tion claims |        | Memo<br>item<br>Fiduciary<br>loans |
|  | 14       | 15       | 16       |            |                                 |               | 17      | 18    | 19      |            |                          | 20     |                                    |
| <b>End of year or month *</b>  |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| <b>Building and loan associations</b>                                  |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| 189,757  | 179,073  | 4,053    | 175,020  | 10,684     | 8                               | 9,407         | 4,858   | -     | 4,858   | 4,549      | -                        | -      | 2022                               |
| 187,940  | 177,210  | 4,251    | 172,959  | 10,730     | 9                               | 9,650         | 4,894   | -     | 4,894   | 4,756      | -                        | -      | 2022 Sep.                          |
| 188,338  | 177,607  | 4,154    | 173,453  | 10,731     | 8                               | 9,650         | 4,894   | -     | 4,894   | 4,756      | -                        | -      | Oct.                               |
| 188,898  | 178,217  | 4,091    | 174,126  | 10,681     | 8                               | 9,643         | 4,881   | -     | 4,881   | 4,762      | -                        | -      | Nov.                               |
| 189,757  | 179,073  | 4,053    | 175,020  | 10,684     | 8                               | 9,407         | 4,858   | -     | 4,858   | 4,549      | -                        | -      | Dec.                               |
| <b>Changes *</b>   |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| + 8,209  | + 9,221  | - 637    | + 9,858  | - 1,012    | - 457                           | - 1,136       | - 177   | -     | - 177   | - 959      | -                        | -      | 2022                               |
| + 898  | + 901    | - 35     | + 936    | - 3        | -                               | - 168         | - 103   | -     | - 103   | - 65       | -                        | -      | 2022 Sep.                          |
| + 398  | + 397    | - 97     | + 494    | + 1        | - 1                             | -             | -       | -     | -       | -          | -                        | -      | Oct.                               |
| + 560  | + 610    | - 63     | + 673    | - 50       | -                               | - 7           | - 13    | -     | - 13    | + 6        | -                        | -      | Nov.                               |
| + 859  | + 856    | - 38     | + 894    | + 3        | -                               | - 236         | - 23    | -     | - 23    | - 213      | -                        | -      | Dec.                               |
| <b>End of year or month *</b>  |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| <b>Banks with special, development and other central support tasks</b> |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| 156,656  | 142,907  | 24,198   | 118,709  | 13,749     | 6,690                           | 123,007       | 92,394  | 7,527 | 84,867  | 30,613     | -                        | 551    | 2022                               |
| 158,943  | 145,377  | 23,481   | 121,896  | 13,566     | 6,655                           | 120,606       | 91,004  | 7,429 | 83,575  | 29,602     | -                        | 549    | 2022 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.                               |
| 163,572  | 149,939  | 24,505   | 125,434  | 13,633     | 6,689                           | 122,345       | 91,580  | 7,606 | 83,974  | 30,765     | -                        | 557    | Nov.                               |
| 156,656  | 142,907  | 24,198   | 118,709  | 13,749     | 6,690                           | 123,007       | 92,394  | 7,527 | 84,867  | 30,613     | -                        | 551    | Dec.                               |
| <b>Changes *</b>   |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| + 19,019   | + 19,427 | + 12,076 | + 7,351  | - 408      | + 200                           | + 2,342       | + 2,722 | - 599 | + 3,321 | - 380      | -                        | + 10   | 2022                               |
| + 6,293  | + 6,286  | + 2,858  | + 3,428  | + 7        | + 9                             | - 443         | + 519   | - 217 | + 736   | - 962      | -                        | + 7    | 2022 Sep.                          |
| + 3,859  | + 3,803  | + 636    | + 3,167  | + 56       | - 4                             | + 696         | + 211   | + 42  | + 169   | + 485      | -                        | + 1    | Oct.                               |
| + 1,025  | + 1,014  | + 388    | + 626    | + 11       | + 38                            | + 788         | + 110   | + 135 | - 25    | + 678      | -                        | + 7    | Nov.                               |
| - 6,026  | - 6,142  | - 307    | - 5,835  | + 116      | + 1                             | - 228         | - 76    | - 79  | + 3     | - 152      | -                        | - 6    | Dec.                               |
| <b>End of year or month *</b>  |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| <b>Memo item: Foreign banks</b>  |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| 341,193  | 321,534  | 77,917   | 243,617  | 19,659     | 432                             | 16,368        | 4,456   | 428   | 4,028   | 11,912     | -                        | -      | 2022                               |
| 332,606  | 316,166  | 75,086   | 241,080  | 16,440     | 448                             | 14,803        | 3,936   | 230   | 3,706   | 10,867     | -                        | -      | 2022 Sep.                          |
| 337,649  | 321,308  | 78,654   | 242,654  | 16,341     | 445                             | 17,765        | 3,969   | 231   | 3,738   | 13,796     | -                        | -      | Oct.                               |
| 339,644  | 320,153  | 77,036   | 243,117  | 19,491     | 442                             | 16,032        | 4,237   | 230   | 4,007   | 11,795     | -                        | -      | Nov.                               |
| 341,193  | 321,534  | 77,917   | 243,617  | 19,659     | 432                             | 16,368        | 4,456   | 428   | 4,028   | 11,912     | -                        | -      | Dec.                               |
| <b>Changes *</b>   |          |          |          |            |                                 |               |         |       |         |            |                          |        |                                    |
| + 29,935   | + 28,344 | + 10,643 | + 17,701 | + 1,591    | + 11                            | - 8,272       | - 62    | + 188 | - 250   | - 8,210    | -                        | -      | 2022                               |
| + 1,608  | + 1,137  | - 107    | + 1,244  | + 471      | - 10                            | - 2,508       | + 57    | - 3   | + 60    | - 2,565    | -                        | -      | 2022 Sep.                          |
| + 5,043  | + 5,142  | + 3,568  | + 1,574  | - 99       | - 3                             | + 2,962       | + 33    | + 1   | + 32    | + 2,929    | -                        | -      | Oct.                               |
| + 1,995  | - 1,155  | - 1,618  | + 463    | + 3,150    | - 3                             | - 1,733       | + 268   | - 1   | + 269   | - 2,001    | -                        | -      | Nov.                               |
| + 3,666  | + 3,498  | + 3,005  | + 493    | + 168      | - 10                            | + 347         | + 220   | + 199 | + 21    | + 127      | -                        | -      | Dec.                               |

## I. Banken (MFIs) in Deutschland

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

## a) insgesamt

Mio €

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

| Zeit                                   | darunter: |                             |   |  | Kredite an Unternehmen und Selbständige |  |             |                              |                                |                              |   |                              |                                |
|--|-----------|-----------------------------|---|--|---|--|-------------|------------------------------|--------------------------------|------------------------------|---|------------------------------|--------------------------------|
|  | insgesamt | Kredite für den Wohnungsbau |   |  | zusammen                                | darunter<br>Kredite<br>für den<br>Woh-<br>nungsbau | Unternehmen |                              |                                |                              | wirtschaftlich<br>selbständige Privatpersonen |                              |                                |
|  |           | zusammen                    | Hypo-<br>thekar-<br>kredite<br>auf<br>Wohn-<br>grund-<br>stücke | sonstige<br>Kredite<br>für den<br>Woh-<br>nungsbau |   |  | zusammen    | kurz-<br>fristige<br>Kredite | mittel-<br>fristige<br>Kredite | lang-<br>fristige<br>Kredite | zusammen                                      | kurz-<br>fristige<br>Kredite | mittel-<br>fristige<br>Kredite |
| 1                                      | 2         | 3                           | 4   | 5  | 6                                       | 7  | 8           | 9                            | 10                             | 11                           | 12  | 13                           |                                |
| <b>Stand am Quartalsende *)</b>        |           |                             |   |  |   |  |             |                              |                                |                              |   |                              |                                |
| 2015 Dez.                              | 2 439 975 | 1 230 170                   | 1 010 397   | 219 773  | 1 314 171                               | 339 607  | 918 565     | 148 437                      | 148 873                        | 621 255                      | 395 606                                       | 25 389                       | 32 389                         |
| 2016 März                              | 2 458 524 | 1 235 203                   | 987 025   | 248 178  | 1 328 598                               | 342 525  | 931 380     | 159 468                      | 149 117                        | 622 795                      | 397 218                                       | 25 617                       | 32 701                         |
| Juni                                   | 2 473 642 | 1 248 037                   | 996 192   | 251 845  | 1 332 029                               | 345 849  | 932 653     | 159 180                      | 149 086                        | 624 387                      | 399 376                                       | 25 471                       | 33 025                         |
| Sept.                                  | 2 497 221 | 1 264 481                   | 1 007 598   | 256 883  | 1 341 052                               | 350 470  | 939 998     | 156 913                      | 150 386                        | 632 699                      | 401 054                                       | 24 695                       | 33 007                         |
| Dez.                                   | 2 511 978 | 1 276 582                   | 1 016 523   | 260 059  | 1 347 491                               | 354 059  | 946 211     | 150 425                      | 153 476                        | 642 310                      | 401 280                                       | 23 866                       | 32 887                         |
| 2017 März                              | 2 533 783 | 1 283 244                   | 1 022 397   | 260 847  | 1 364 355                               | 356 637  | 960 597     | 156 789                      | 154 056                        | 649 752                      | 403 758                                       | 24 537                       | 32 744                         |
| Juni                                   | 2 559 681 | 1 297 771                   | 1 033 704   | 264 067  | 1 377 841                               | 360 866  | 969 661     | 158 754                      | 155 897                        | 655 010                      | 408 180                                       | 24 532                       | 32 839                         |
| Sept.                                  | 2 589 491 | 1 315 658                   | 1 046 906   | 268 752  | 1 392 692                               | 366 501  | 982 317     | 159 884                      | 157 293                        | 665 140                      | 410 375                                       | 23 661                       | 32 926                         |
| Dez.                                   | 2 610 127 | 1 326 573                   | 1 052 952   | 273 621  | 1 403 094                               | 368 520  | 991 900     | 157 555                      | 160 409                        | 673 936                      | 411 194                                       | 23 266                       | 32 660                         |
| 2018 März                              | 2 644 424 | 1 338 197                   | 1 061 543   | 276 654  | 1 429 472                               | 373 400  | 1 015 073   | 171 576                      | 161 257                        | 682 240                      | 414 399                                       | 23 696                       | 32 761                         |
| Juni                                   | 2 672 198 | 1 357 497                   | 1 074 170   | 283 327  | 1 445 471                               | 380 075  | 1 029 955   | 175 770                      | 164 134                        | 690 051                      | 415 516                                       | 23 474                       | 30 973                         |
| Sept.                                  | 2 708 491 | 1 377 674                   | 1 086 817   | 290 857  | 1 476 908                               | 389 572  | 1 046 275   | 177 862                      | 167 680                        | 700 733                      | 430 633                                       | 23 989                       | 31 748                         |
| Dez.                                   | 2 727 031 | 1 391 210                   | 1 116 392   | 274 818  | 1 483 581                               | 392 702  | 1 050 976   | 171 922                      | 171 025                        | 708 029                      | 432 605                                       | 23 953                       | 31 482                         |
| 2019 März                              | 2 765 718 | 1 404 905                   | 1 152 325   | 252 580  | 1 513 458                               | 398 394  | 1 077 171   | 185 737                      | 174 313                        | 717 121                      | 436 287                                       | 24 351                       | 31 678                         |
| Juni                                   | 2 809 526 | 1 427 776                   | 1 182 833   | 244 943  | 1 539 725                               | 405 183  | 1 098 628   | 192 757                      | 180 390                        | 725 481                      | 441 097                                       | 24 552                       | 32 197                         |
| Sept.                                  | 2 839 566 | 1 450 388                   | 1 197 033   | 253 355  | 1 551 724                               | 411 586  | 1 106 991   | 189 271                      | 183 369                        | 734 351                      | 444 733                                       | 24 322                       | 32 016                         |
| Dez.                                   | 2 864 845 | 1 470 358                   | 1 212 956   | 257 402  | 1 560 544                               | 416 097  | 1 113 081   | 182 298                      | 187 544                        | 743 239                      | 447 463                                       | 23 854                       | 31 908                         |
| 2020 März                              | 2 915 875 | 1 488 574                   | 1 225 785   | 262 789  | 1 598 862                               | 421 905  | 1 148 246   | 206 552                      | 190 896                        | 750 798                      | 450 616                                       | 23 782                       | 31 889                         |
| Juni                                   | 2 949 028 | 1 510 569                   | 1 246 647   | 263 922  | 1 613 460                               | 423 161  | 1 166 353   | 196 066                      | 198 245                        | 772 042                      | 447 107                                       | 21 813                       | 31 571                         |
| Sept.                                  | 2 968 645 | 1 537 334                   | 1 265 380   | 271 954  | 1 616 750                               | 434 586  | 1 157 859   | 179 716                      | 200 202                        | 777 941                      | 458 891                                       | 21 670                       | 31 888                         |
| Dez.                                   | 2 993 027 | 1 565 603                   | 1 285 081   | 280 522  | 1 623 407                               | 443 308  | 1 159 379   | 171 185                      | 198 312                        | 789 882                      | 464 028                                       | 20 910                       | 32 046                         |
| 2021 März                              | 3 038 422 | 1 587 902                   | 1 302 473   | 285 429  | 1 657 238                               | 451 187  | 1 189 507   | 186 867                      | 204 907                        | 797 733                      | 467 731                                       | 20 539                       | 31 472                         |
| Juni                                   | 3 056 782 | 1 619 529                   | 1 316 740   | 302 789  | 1 654 295                               | 461 432  | 1 180 737   | 174 933                      | 201 545                        | 804 259                      | 473 558                                       | 20 992                       | 31 298                         |
| Sept.                                  | 3 093 749 | 1 648 877                   | 1 337 443   | 311 434  | 1 666 920                               | 467 940  | 1 188 591   | 173 179                      | 202 161                        | 813 251                      | 478 329                                       | 20 529                       | 31 096                         |
| Dez.                                   | 3 147 522 | 1 678 184                   | 1 373 030   | 305 154  | 1 701 525                               | 477 185  | 1 217 699   | 183 021                      | 209 420                        | 825 258                      | 483 826                                       | 19 702                       | 30 045                         |
| 2022 März                              | 3 204 036 | 1 700 953                   | 1 391 933   | 309 020  | 1 742 357                               | 485 071  | 1 253 292   | 203 764                      | 212 248                        | 837 280                      | 489 065                                       | 20 335                       | 29 962                         |
| Juni                                   | 3 268 668 | 1 731 366                   | 1 412 827   | 318 539  | 1 784 762                               | 494 516  | 1 289 900   | 218 756                      | 219 335                        | 851 809                      | 494 862                                       | 20 750                       | 29 911                         |
| Sept.                                  | 3 351 017 | 1 758 267                   | 1 433 029   | 325 238  | 1 845 304                               | 503 066  | 1 345 300   | 239 815                      | 235 579                        | 869 906                      | 500 004                                       | 20 907                       | 30 362                         |
| Dez.                                   | 3 365 449 | 1 773 856                   | 1 448 019   | 325 837  | 1 852 383                               | 509 137  | 1 350 722   | 228 657                      | 245 707                        | 876 358                      | 501 661                                       | 20 427                       | 30 123                         |
| <b>Veränderungen im Vierteljahr *)</b> |           |                             |   |  |   |  |             |                              |                                |                              |   |                              |                                |
| 2015 2.Vj.                             | + 13 318  | + 12 608                    | + 7 458   | + 5 150  | + 4 066                                 | + 4 389  | + 1 729     | + 4 043                      | - 1 400                        | - 914                        | + 2 337                                       | - 117                        | + 194                          |
| 3.Vj.                                  | + 13 243  | + 13 611                    | + 9 297   | + 4 314  | + 5 611                                 | + 1 984  | - 2 501     | - 3 825                      | - 915                          | + 2 239                      | + 1 940                                       | - 953                        | + 136                          |
| 4.Vj.                                  | + 13 713  | + 11 434                    | + 9 006   | + 2 428  | + 4 959                                 | + 3 094  | + 4 192     | - 6 193                      | + 3 291                        | + 7 094                      | + 767   | - 874                        | + 124                          |
| 2016 1.Vj.                             | + 18 454  | + 5 843                     | + 5 373   | + 170  | + 14 092                                | + 2 933  | + 13 025    | + 11 246                     | + 469                          | + 1 310                      | + 1 067                                       | + 193                        | + 72                           |
| 2.Vj.                                  | + 17 448  | + 12 599                    | + 8 862   | + 4 037  | + 5 701                                 | + 3 399  | + 3 573     | + 527                        | + 1 264                        | + 1 782                      | + 2 128                                       | + 201                        | + 404                          |
| 3.Vj.                                  | + 24 484  | + 16 019                    | + 10 876  | + 5 143  | + 10 193                                | + 4 196  | + 8 450     | - 2 167                      | + 2 350                        | + 8 267                      | + 1 743                                       | - 776                        | + 47                           |
| 4.Vj.                                  | + 14 357  | + 12 391                    | + 8 385   | + 4 006  | + 6 029                                 | + 3 834  | + 5 868     | - 5 788                      | + 2 405                        | + 9 251                      | + 161   | - 834                        | - 120                          |
| 2017 1.Vj.                             | + 21 670  | + 6 592                     | + 5 844   | + 748  | + 16 764                                | + 2 563  | + 14 416    | + 6 289                      | + 575                          | + 7 552                      | + 2 348                                       | + 671                        | - 143                          |
| 2.Vj.                                  | + 23 268  | + 13 787                    | + 11 177  | + 2 610  | + 11 096                                | + 4 064  | + 7 714     | + 2 345                      | + 1 791                        | + 3 578                      | + 3 382                                       | -                            | + 95                           |
| 3.Vj.                                  | + 29 500  | + 17 807                    | + 12 577  | + 5 230  | + 14 496                                | + 5 735  | + 12 316    | + 1 110                      | + 1 376                        | + 9 830                      | + 2 180                                       | - 861                        | + 87                           |
| 4.Vj.                                  | + 18 711  | + 12 705                    | + 7 836   | + 4 869  | + 8 892                                 | + 4 079  | + 8 108     | - 2 254                      | + 3 111                        | + 7 251                      | + 784   | - 395                        | - 296                          |
| 2018 1.Vj.                             | + 33 637  | + 11 104                    | + 8 096   | + 3 008  | + 25 973                                | + 4 810  | + 22 398    | + 14 016                     | + 1 138                        | + 7 244                      | + 3 575                                       | + 430                        | + 101                          |
| 2.Vj.                                  | + 37 019  | + 17 750                    | + 11 762  | + 5 988  | + 23 079                                | + 6 585  | + 19 292    | + 4 204                      | + 6 897                        | + 8 191                      | + 3 787                                       | + 187                        | + 437                          |
| 3.Vj.                                  | + 35 178  | + 19 442                    | + 11 127  | + 8 315  | + 19 342                                | + 6 032  | + 15 625    | + 2 197                      | + 3 361                        | + 10 067                     | + 3 717                                       | + 115                        | + 200                          |
| 4.Vj.                                  | + 18 540  | + 15 161                    | + 8 940   | + 6 221  | + 6 753                                 | + 4 835  | + 4 651     | - 6 120                      | + 3 530                        | + 7 241                      | + 2 102                                       | - 116                        | - 156                          |
| 2019 1.Vj.                             | + 38 692  | + 13 527                    | + 11 433  | + 2 094  | + 29 793                                | + 5 478  | + 26 091    | + 13 848                     | + 3 079                        | + 9 164                      | + 3 702                                       | + 407                        | + 136                          |
| 2.Vj.                                  | + 43 758  | + 20 111                    | + 13 453  | + 6 658  | + 26 787                                | + 6 919  | + 22 457    | + 7 500                      | + 5 927                        | + 9 030                      | + 4 330                                       | + 231                        | + 444                          |
| 3.Vj.                                  | + 29 810  | + 22 417                    | + 15 405  | + 7 012  | + 11 959                                | + 6 113  | + 8 388     | - 3 546                      | + 3 209                        | + 8 725                      | + 3 571                                       | - 235                        | - 121                          |
| 4.Vj.                                  | + 25 329  | + 20 010                    | + 13 863  | + 6 147  | + 9 200                                 | + 4 571  | + 6 435     | - 6 958                      | + 4 195                        | + 9 198                      | + 2 765                                       | - 498                        | - 108                          |
| 2020 1.Vj.                             | + 50 955  | + 17 776                    | + 12 399  | + 5 377  | + 38 163                                | + 5 408  | + 35 135    | + 24 254                     | + 3 402                        | + 7 479                      | + 3 028                                       | - 72                         | - 144                          |
| 2.Vj.                                  | + 30 598  | + 20 970                    | + 13 682  | + 7 288  | + 17 073                                | + 5 156  | + 13 532    | + 12 926                     | + 7 519                        | + 18 939                     | + 3 541                                       | - 2 019                      | - 108                          |
| 3.Vj.                                  | + 19 697  | + 26 470                    | + 18 778  | + 7 692  | - 1 855                                 | + 6 375  | - 7 279     | - 16 665                     | + 2 097                        | + 7 289                      | + 5 424                                       | - 3                          | + 17                           |
| 4.Vj.                                  | + 23 948  | + 27 744                    | + 19 321  | + 8 423  | + 6 143                                 | + 8 372  | + 1 751     | - 8 492                      | - 1 756                        | + 11 999                     | + 4 392                                       | - 760                        | + 203                          |
| 2021 1.Vj.                             | + 44 843  | + 22 219                    | + 17 298  | + 4 921  | + 33 004                                | + 7 581  | + 29 844    | + 15 741                     | + 6 476                        | + 7 627                      | + 3 160                                       | - 391                        | - 529                          |
| 2.Vj.                                  | + 17 940  | + 30 722                    | + 21 042  | + 9 680  | - 3 153                                 | + 9 595  | - 8 935     | - 12 034                     | - 3 382                        | + 6 481                      | + 5 782                                       | + 453                        | - 164                          |
| 3.Vj.                                  | + 37 075  | + 29 096                    | + 19 702  | + 9 394  | + 12 728                                | + 6 289  | + 8 497     | - 841                        | + 81                           | + 9 257                      | + 4 231                                       | - 468                        | - 187                          |
| 4.Vj.                                  | + 54 123  | + 28 615                    | + 18 878  | + 9 737  | + 34 906                                | + 8 961  | + 29 704    | + 11 155                     | + 8 377                        | + 10 172                     | + 5 202                                       | - 632                        | - 369                          |
| 2022 1.Vj.                             | + 57 864  | + 21 959                    | + 16 618  | + 5 341  | + 41 972                                | + 6 991  | + 36 943    | + 22 093                     | + 2 828                        | + 12 022                     | + 5 029                                       | + 633                        | - 83                           |
| 2.Vj.                                  | + 65 002  | + 29 943                    | + 20 539  | + 9 404  | + 42 710                                | + 9 140  | + 36 913    | + 15 017                     | + 7 382                        | + 14 514                     | + 5 797                                       | + 415                        | - 51                           |
| 3.Vj.                                  | + 78 980  | + 26 941                    | + 20 542  | + 6 399  | + 58 457                                | + 8 590  | + 54 113    | + 19 881                     | + 16 021                       | + 18 211                     | + 4 344                                       | - 95                         | + 97                           |
| 4.Vj.                                  | + 16 436  | + 15 434                    | + 14 835  | + 599  | + 8 783                                 | + 5 871  | + 6 691     | - 10 679                     | + 9 758                        | + 7 612                      | + 2 092                                       | - 140                        | + 106                          |

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

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

I. Banken (MFIs) in Deutschland

| Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen |           |                             |                            |   |                      |                        |                      |          |                                      |                      |                        |                      | Kredite an Organisationen ohne Erwerbszweck |  |  |  | Zeit |
|--|-----------|-----------------------------|----------------------------|---|----------------------|------------------------|----------------------|----------|--------------------------------------|----------------------|------------------------|----------------------|---|--|--|--|------|
| langfristige Kredite   | zusammen  | darunter:                   |                            |   | kurzfristige Kredite | mittelfristige Kredite | langfristige Kredite | zusammen | darunter Kredite für den Wohnungsbau | kurzfristige Kredite | mittelfristige Kredite | langfristige Kredite | Zeit  |  |  |  |      |
|  |           | Kredite für den Wohnungsbau | Ratenkredite <sup>1)</sup> | Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten |                      |                        |                      |          |                                      |                      |                        |                      |   |  |  |  |      |
| 14   | 15        | 16                          | 17                         | 18  | 19                   | 20                     | 21                   | 22       | 23                                   | 24                   | 25                     | 26                   | Zeit  |  |  |  |      |
| <b>Stand am Quartalsende <sup>*)</sup></b>                           |           |                             |                            |   |                      |                        |                      |          |                                      |                      |                        |                      |   |  |  |  |      |
| 337 828  | 1 111 647 | 887 091                     | 154 415                    | 10 120  | 33 242               | 74 186                 | 1 004 219            | 14 157   | 3 472                                | 528                  | 584                    | 13 045               | 2015 Dez.                                   |  |  |  |      |
| 338 900  | 1 115 865 | 889 235                     | 156 839                    | 10 277  | 32 403               | 74 884                 | 1 008 578            | 14 061   | 3 443                                | 494                  | 598                    | 12 969               | 2016 März                                   |  |  |  |      |
| 340 880  | 1 127 588 | 898 712                     | 159 629                    | 9 790   | 31 645               | 76 010                 | 1 019 933            | 14 025   | 3 476                                | 478                  | 593                    | 12 954               | Juni  |  |  |  |      |
| 343 352  | 1 141 970 | 910 480                     | 162 262                    | 9 837   | 31 615               | 77 074                 | 1 033 281            | 14 199   | 3 531                                | 544                  | 516                    | 13 139               | Sept.                                       |  |  |  |      |
| 344 577  | 1 150 112 | 918 954                     | 163 266                    | 9 228   | 30 580               | 77 257                 | 1 042 275            | 14 375   | 3 569                                | 593                  | 506                    | 13 276               | Dez.  |  |  |  |      |
| 346 477  | 1 154 835 | 922 907                     | 165 531                    | 9 212   | 29 845               | 77 060                 | 1 047 930            | 14 593   | 3 700                                | 643                  | 518                    | 13 432               | 2017 März                                   |  |  |  |      |
| 350 809  | 1 167 311 | 933 151                     | 168 010                    | 8 924   | 29 742               | 78 135                 | 1 059 434            | 14 529   | 3 754                                | 539                  | 522                    | 13 468               | Juni  |  |  |  |      |
| 353 788  | 1 182 157 | 945 425                     | 170 399                    | 8 909   | 29 448               | 78 886                 | 1 073 823            | 14 642   | 3 732                                | 517                  | 529                    | 13 596               | Sept.                                       |  |  |  |      |
| 355 268  | 1 192 250 | 954 334                     | 171 575                    | 8 566   | 29 292               | 79 906                 | 1 083 052            | 14 783   | 3 719                                | 530                  | 570                    | 13 683               | Dez.  |  |  |  |      |
| 357 942  | 1 200 037 | 961 075                     | 173 296                    | 8 394   | 29 027               | 80 682                 | 1 090 328            | 14 915   | 3 722                                | 635                  | 546                    | 13 734               | 2018 März                                   |  |  |  |      |
| 361 069  | 1 211 801 | 973 657                     | 172 950                    | 8 367   | 29 173               | 79 636                 | 1 102 992            | 14 926   | 3 765                                | 481                  | 523                    | 13 922               | Juni  |  |  |  |      |
| 374 896  | 1 216 562 | 984 367                     | 172 153                    | 8 438   | 29 229               | 80 122                 | 1 107 211            | 15 021   | 3 735                                | 498                  | 513                    | 14 010               | Sept.                                       |  |  |  |      |
| 377 170  | 1 228 423 | 994 761                     | 172 882                    | 8 268   | 31 247               | 79 578                 | 1 117 598            | 15 027   | 3 747                                | 512                  | 515                    | 14 000               | Dez.  |  |  |  |      |
| 380 258  | 1 237 159 | 1 002 719                   | 173 735                    | 8 048   | 29 791               | 80 129                 | 1 127 239            | 15 101   | 3 792                                | 541                  | 499                    | 14 061               | 2019 März                                   |  |  |  |      |
| 384 348  | 1 254 632 | 1 018 782                   | 175 638                    | 8 044   | 31 349               | 81 235                 | 1 142 048            | 15 169   | 3 811                                | 542                  | 450                    | 14 177               | Juni  |  |  |  |      |
| 388 395  | 1 272 475 | 1 035 011                   | 176 389                    | 8 494   | 31 507               | 81 283                 | 1 159 685            | 15 367   | 3 791                                | 544                  | 453                    | 14 370               | Sept.                                       |  |  |  |      |
| 391 701  | 1 288 420 | 1 050 411                   | 176 499                    | 7 914   | 31 585               | 81 370                 | 1 175 465            | 15 881   | 3 850                                | 669                  | 497                    | 14 715               | Dez.  |  |  |  |      |
| 394 945  | 1 300 993 | 1 062 783                   | 177 994                    | 7 945   | 30 025               | 81 214                 | 1 189 754            | 16 020   | 3 886                                | 743                  | 526                    | 14 751               | 2020 März                                   |  |  |  |      |
| 393 723  | 1 319 403 | 1 083 518                   | 176 887                    | 7 339   | 28 994               | 80 420                 | 1 209 989            | 16 165   | 3 890                                | 748                  | 558                    | 14 859               | Juni  |  |  |  |      |
| 405 333  | 1 335 850 | 1 098 812                   | 178 342                    | 7 477   | 29 256               | 80 590                 | 1 226 004            | 16 045   | 3 936                                | 629                  | 466                    | 14 950               | Sept.                                       |  |  |  |      |
| 411 072  | 1 353 419 | 1 118 266                   | 177 449                    | 6 672   | 28 553               | 79 595                 | 1 245 271            | 16 201   | 4 029                                | 557                  | 507                    | 15 137               | Dez.  |  |  |  |      |
| 415 720  | 1 364 812 | 1 132 613                   | 175 380                    | 6 623   | 27 913               | 77 598                 | 1 259 301            | 16 372   | 4 102                                | 660                  | 546                    | 15 166               | 2021 März                                   |  |  |  |      |
| 421 268  | 1 386 321 | 1 153 957                   | 174 753                    | 6 569   | 28 565               | 76 680                 | 1 281 076            | 16 166   | 4 140                                | 521                  | 472                    | 15 173               | Juni  |  |  |  |      |
| 426 704  | 1 410 525 | 1 176 634                   | 176 441                    | 7 049   | 29 580               | 76 254                 | 1 304 691            | 16 304   | 4 303                                | 474                  | 555                    | 15 275               | Sept.                                       |  |  |  |      |
| 434 079  | 1 429 306 | 1 196 608                   | 184 081                    | 6 889   | 28 600               | 74 392                 | 1 326 314            | 16 691   | 4 391                                | 526                  | 597                    | 15 568               | Dez.  |  |  |  |      |
| 438 768  | 1 444 914 | 1 211 448                   | 184 448                    | 7 078   | 29 206               | 73 420                 | 1 342 288            | 16 765   | 4 434                                | 661                  | 500                    | 15 604               | 2022 März                                   |  |  |  |      |
| 444 201  | 1 466 960 | 1 232 372                   | 184 599                    | 7 334   | 30 305               | 72 466                 | 1 364 189            | 16 946   | 4 478                                | 690                  | 521                    | 15 735               | Juni  |  |  |  |      |
| 448 735  | 1 488 595 | 1 250 617                   | 187 322                    | 7 474   | 30 810               | 73 030                 | 1 384 755            | 17 118   | 4 584                                | 637                  | 549                    | 15 932               | Sept.                                       |  |  |  |      |
| 451 111  | 1 495 780 | 1 260 102                   | 185 936                    | 7 062   | 29 912               | 72 347                 | 1 393 521            | 17 286   | 4 617                                | 575                  | 574                    | 16 137               | Dez.  |  |  |  |      |
| <b>Veränderungen im Vierteljahr <sup>*)</sup></b>                    |           |                             |                            |   |                      |                        |                      |          |                                      |                      |                        |                      |   |  |  |  |      |
| + 2 260  | + 9 598   | + 8 563                     | + 1 665                    | - 258   | - 548                | + 1 083                | + 9 063              | - 346    | - 344                                | - 149                | + 2                    | - 199                | 2015 2.Vj.                                  |  |  |  |      |
| + 2 757  | + 13 510  | + 11 542                    | + 1 931                    | + 26  | + 94                 | + 727                  | + 12 689             | + 294    | + 85                                 | - 5                  | + 46                   | + 253                | 3.Vj.                                       |  |  |  |      |
| + 1 517  | + 9 013   | + 8 451                     | + 959                      | - 899   | + 2                  | + 382                  | + 8 629              | - 259    | - 111                                | - 30                 | -                      | - 229                | 4.Vj.                                       |  |  |  |      |
| + 802  | + 4 378   | + 2 639                     | + 1 854                    | + 157   | - 839                | + 823                  | + 4 394              | - 16     | - 29                                 | - 34                 | + 14                   | + 4                  | 2016 1.Vj.                                  |  |  |  |      |
| + 1 925  | + 11 783  | + 9 472                     | + 2 865                    | - 487   | - 693                | + 1 051                | + 11 425             | - 36     | + 28                                 | - 16                 | + 5                    | - 15                 | 2.Vj.                                       |  |  |  |      |
| + 2 472  | + 14 117  | + 11 768                    | + 2 433                    | + 47  | - 30                 | + 849                  | + 13 298             | + 174    | + 55                                 | + 66                 | - 77                   | + 185                | 3.Vj.                                       |  |  |  |      |
| + 1 115  | + 8 152   | + 8 519                     | + 1 089                    | - 604   | - 1 070              | + 168                  | + 9 054              | + 176    | + 38                                 | + 49                 | - 10                   | + 137                | 4.Vj.                                       |  |  |  |      |
| + 1 820  | + 4 853   | + 4 063                     | + 2 280                    | - 16  | - 735                | - 197                  | + 5 785              | + 53     | - 34                                 | + 50                 | + 12                   | - 9                  | 2017 1.Vj.                                  |  |  |  |      |
| + 3 287  | + 12 236  | + 9 669                     | + 2 799                    | - 288   | - 103                | + 1 070                | + 11 269             | - 64     | + 54                                 | - 104                | + 4                    | + 36                 | 2.Vj.                                       |  |  |  |      |
| + 2 954  | + 14 861  | + 12 094                    | + 2 529                    | - 15  | - 299                | + 886                  | + 14 274             | + 143    | - 22                                 | - 22                 | + 7                    | + 158                | 3.Vj.                                       |  |  |  |      |
| + 1 475  | + 9 753   | + 8 639                     | + 1 056                    | - 343   | - 156                | + 1 020                | + 8 889              | + 66     | - 13                                 | + 13                 | + 41                   | + 12                 | 4.Vj.                                       |  |  |  |      |
| + 3 044  | + 7 502   | + 6 291                     | + 1 796                    | - 172   | - 265                | + 776                  | + 6 991              | + 162    | + 3                                  | + 105                | - 24                   | + 81                 | 2018 1.Vj.                                  |  |  |  |      |
| + 3 537  | + 13 969  | + 11 122                    | + 3 184                    | - 27  | + 146                | + 1 554                | + 12 269             | - 29     | + 43                                 | - 154                | - 23                   | + 148                | 2.Vj.                                       |  |  |  |      |
| + 3 402  | + 15 741  | + 13 440                    | + 2 273                    | + 51  | + 501                | + 1 006                | + 14 234             | + 95     | - 30                                 | + 17                 | - 10                   | + 88                 | 3.Vj.                                       |  |  |  |      |
| + 2 374  | + 11 716  | + 10 279                    | + 959                      | - 170   | + 758                | + 526                  | + 10 432             | + 71     | + 47                                 | + 14                 | + 2                    | + 55                 | 4.Vj.                                       |  |  |  |      |
| + 3 159  | + 8 825   | + 8 004                     | + 2 608                    | - 220   | - 1 383              | + 546                  | + 9 662              | + 74     | + 45                                 | + 29                 | - 16                   | + 61                 | 2019 1.Vj.                                  |  |  |  |      |
| + 3 655  | + 16 903  | + 13 178                    | + 2 893                    | - 4   | + 1 553              | + 1 106                | + 14 244             | + 68     | + 14                                 | + 1                  | - 49                   | + 116                | 2.Vj.                                       |  |  |  |      |
| + 3 927  | + 17 908  | + 16 324                    | + 1 236                    | + 450   | + 148                | + 383                  | + 17 377             | - 57     | - 20                                 | + 2                  | - 2                    | - 57                 | 3.Vj.                                       |  |  |  |      |
| + 3 371  | + 15 870  | + 15 455                    | + 50                       | + 580   | + 328                | + 92                   | + 15 450             | + 259    | - 16                                 | + 125                | + 44                   | + 90                 | 4.Vj.                                       |  |  |  |      |
| + 3 244  | + 12 573  | + 12 327                    | + 1 805                    | + 31  | - 1 560              | - 156                  | + 14 289             | + 219    | + 41                                 | + 74                 | + 29                   | + 116                | 2020 1.Vj.                                  |  |  |  |      |
| + 5 668  | + 13 380  | + 15 810                    | - 1 007                    | - 606   | - 1 031              | - 1 264                | + 15 675             | + 145    | + 4                                  | + 5                  | + 32                   | + 108                | 2.Vj.                                       |  |  |  |      |
| + 5 410  | + 21 672  | + 20 049                    | + 1 710                    | + 138   | + 327                | + 255                  | + 21 090             | - 120    | + 46                                 | - 119                | - 92                   | + 91                 | 3.Vj.                                       |  |  |  |      |
| + 4 949  | + 17 649  | + 19 284                    | - 693                      | - 805   | - 705                | - 645                  | + 18 997             | + 156    | + 88                                 | - 72                 | + 41                   | + 187                | 4.Vj.                                       |  |  |  |      |
| + 4 080  | + 11 613  | + 14 555                    | - 1 976                    | - 49  | - 515                | - 2 152                | + 14 280             | + 226    | + 83                                 | + 103                | + 39                   | + 84                 | 2021 1.Vj.                                  |  |  |  |      |
| + 5 493  | + 21 309  | + 21 089                    | - 392                      | - 54  | + 637                | - 928                  | + 21 600             | - 216    | + 38                                 | - 139                | - 74                   | - 3                  | 2.Vj.                                       |  |  |  |      |
| + 4 886  | + 24 254  | + 22 664                    | + 1 087                    | + 480   | + 1 020              | - 406                  | + 23 640             | + 93     | + 143                                | - 47                 | + 83                   | + 57                 | 3.Vj.                                       |  |  |  |      |
| + 6 203  | + 18 831  | + 19 567                    | - 115                      | - 160   | - 263                | - 1 278                | + 20 372             | + 386    | + 87                                 | + 52                 | + 42                   | + 292                | 4.Vj.                                       |  |  |  |      |
| + 4 479  | + 15 818  | + 14 925                    | + 482                      | + 189   | + 606                | - 972                  | + 16 184             | + 74     | + 43                                 | + 135                | - 97                   | + 36                 | 2022 1.Vj.                                  |  |  |  |      |
| + 5 433  | + 22 191  | + 20 759                    | + 446                      | + 256   | + 1 099              | - 944                  | + 22 036             | + 101    | + 44                                 | + 29                 | + 21                   | + 51                 | 2.Vj.                                       |  |  |  |      |
| + 4 342  | + 20 351  | + 18 245                    | + 1 450                    | + 140   | + 489                | - 88                   | + 19 950             | + 172    | + 106                                | - 53                 | + 28                   | + 197                | 3.Vj.                                       |  |  |  |      |
| + 2 126  | + 7 485   | + 9 530                     | - 1 341                    | - 412   | - 898                | - 683                  | + 9 066              | + 168    | + 33                                 | - 62                 | + 25                   | + 205                | 4.Vj.                                       |  |  |  |      |

## I. Banken (MFIs) in Deutschland

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

Mio €

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

| Zeit  | darunter:                   |          |                                       |          | Kredite an Unternehmen und Selbständige |                                      |          |                      |                        |   |          |                      |                                 |  |
|---|-----------------------------|----------|---------------------------------------|----------|---|--------------------------------------|----------|----------------------|------------------------|---|----------|----------------------|---------------------------------|--|
|   | Kredite für den Wohnungsbau |          |                                       | zusammen | darunter Kredite für den Wohnungsbau    | Unternehmen                          |          |                      |                        | wirtschaftlich selbständige Privatpersonen 1) |          |                      |                                 |  |
|   | insgesamt                   | zusammen | Hypothekarkredite auf Wohngrundstücke |          |   | sonstige Kredite für den Wohnungsbau | zusammen | kurzfristige Kredite | mittelfristige Kredite | langfristige Kredite                          | zusammen | kurzfristige Kredite | mittelfristige Kredite          |  |
| 1   | 2                           | 3        | 4                                     | 5        | 6                                       | 7                                    | 8        | 9                    | 10                     | 11  | 12       | 13                   |                                 |  |
| <b>Kreditbanken 3)</b>                          |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      | <b>Stand am Quartalsende *)</b> |  |
| 2021 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.   | 974 885                     | 423 495  | 365 189                               | 58 306   | 495 883                                 | 92 756                               | 408 770  | 123 121              | 93 275                 | 192 374                                       | 87 113   | 7 512                | 15 351                          |  |
| Dez.  | 987 974                     | 426 929  | 368 434                               | 58 495   | 506 677                                 | 93 606                               | 420 173  | 127 483              | 98 721                 | 193 969                                       | 86 504   | 7 057                | 15 199                          |  |
| <b>Veränderungen im Vierteljahr *)</b>          |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                                 |  |
| 2021 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.   | + 18 686                    | + 5 030  | + 4 898                               | + 132    | + 12 482                                | + 982                                | + 11 789 | + 5 901              | + 1 697                | + 4 191                                       | + 693    | + 163                | + 79                            |  |
| 4.Vj.   | + 13 883                    | + 3 434  | + 3 245                               | + 189    | + 11 588                                | + 850                                | + 11 462 | + 4 841              | + 5 076                | + 1 545                                       | + 126    | - 115                | + 193                           |  |
| <b>Großbanken</b>                               |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      | <b>Stand am Quartalsende *)</b> |  |
| 2021 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                           |  |
| Dez.  | 456 454                     | 268 285  | 228 745                               | 39 540   | 210 285                                 | 50 368                               | 162 601  | 56 078               | 22 105                 | 84 418  | 47 684   | 3 035                | 1 193                           |  |
| <b>Veränderungen im Vierteljahr *)</b>          |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                                 |  |
| 2021 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                            |  |
| 4.Vj.   | - 2 321                     | + 1 242  | + 1 571                               | - 329    | - 2 751                                 | + 195                                | - 2 435  | - 2 297              | - 494                  | + 356   | - 316    | - 207                | - 29                            |  |
| <b>Regionalbanken und sonstige Kreditbanken</b> |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      | <b>Stand am Quartalsende *)</b> |  |
| 2021 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.   | 415 332                     | 152 731  | 135 632                               | 17 099   | 203 603                                 | 41 869                               | 170 301  | 34 334               | 48 050                 | 87 917  | 33 302   | 3 058                | 11 709                          |  |
| Dez.  | 429 130                     | 154 851  | 137 314                               | 17 537   | 215 938                                 | 42 506                               | 182 255  | 41 018               | 51 221                 | 90 016  | 33 683   | 3 043                | 11 920                          |  |
| <b>Veränderungen im Vierteljahr *)</b>          |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                                 |  |
| 2021 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.   | + 6 434                     | + 2 754  | + 2 334                               | + 420    | + 2 534                                 | + 384                                | + 2 065  | + 1 731              | - 369                  | + 703   | + 469    | + 31                 | + 162                           |  |
| 4.Vj.   | + 11 197                    | + 2 120  | + 1 682                               | + 438    | + 9 734                                 | + 637                                | + 9 378  | + 6 252              | + 2 161                | + 965   | + 356    | - 15                 | + 186                           |  |
| <b>Zweigstellen ausländischer Banken</b>        |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      | <b>Stand am Quartalsende *)</b> |  |
| 2021 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                           |  |
| Dez.  | 102 390                     | 3 793    | 2 375                                 | 1 418    | 80 454                                  | 732                                  | 75 317   | 30 387               | 25 395                 | 19 535  | 5 137    | 979                  | 2 086                           |  |
| <b>Veränderungen im Vierteljahr *)</b>          |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                                 |  |
| 2021 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                            |  |
| 4.Vj.   | + 5 007                     | + 72     | - 8                                   | + 80     | + 4 605                                 | + 18                                 | + 4 519  | + 886                | + 3 409                | + 224   | + 86     | + 107                | + 36                            |  |

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

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



I. Banken (MFIs) in Deutschland

| Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      | Kredite an Organisationen ohne Erwerbszweck     |            |    |    |    | Zeit |    |    |    |    |    |    |    |
|--|----------|-----------------------------|-----------------|---|----------------------|------------------------|----------------------|----------|--------------------------------------|----------------------|------------------------|----------------------|---|------------|----|----|----|------|----|----|----|----|----|----|----|
| langfristige Kredite   | zusammen | darunter:                   |                 |   | kurzfristige Kredite | mittelfristige Kredite | langfristige Kredite | zusammen | darunter Kredite für den Wohnungsbau | kurzfristige Kredite | mittelfristige Kredite | langfristige Kredite | 14  | 15         | 16 | 17 | 18 |      | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
|  |          | Kredite für den Wohnungsbau | Ratenkredite 2) | Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten |                      |                        |                      |          |                                      |                      |                        |                      |   |            |    |    |    |      |    |    |    |    |    |    |    |
| <b>Stand am Quartalsende *)</b>                                      |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      | <b>Kreditbanken 3)</b>                          |            |    |    |    |      |    |    |    |    |    |    |    |
| 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                | Juni  |            |    |    |    |      |    |    |    |    |    |    |    |
| 64 250   | 477 245  | 330 289                     | 122 924         | 2 990   | 17 992               | 49 405                 | 409 848              | 1 757    | 450                                  | 247                  | 152                    | 1 358                | Sept.   |            |    |    |    |      |    |    |    |    |    |    |    |
| 64 248   | 479 513  | 332 863                     | 122 860         | 2 774   | 17 517               | 49 330                 | 412 666              | 1 784    | 460                                  | 243                  | 149                    | 1 392                | Dez.  |            |    |    |    |      |    |    |    |    |    |    |    |
| <b>Veränderungen im Vierteljahr *)</b>                               |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      |   |            |    |    |    |      |    |    |    |    |    |    |    |
| +  | 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  | 2.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| +  | 451      | + 6 240                     | + 4 037         | + 1 786   | + 133                | + 295                  | + 51                 | + 5 894  | - 36                                 | + 11                 | - 47                   | - 7                  | + 18  | 3.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| +  | 48       | + 2 268                     | + 2 574         | - 64  | - 216                | - 475                  | - 75                 | + 2 818  | + 27                                 | + 10                 | - 4                    | - 3                  | + 34  | 4.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| <b>Stand am Quartalsende *)</b>                                      |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      | <b>Großbanken</b>                               |            |    |    |    |      |    |    |    |    |    |    |    |
| 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                  | Juni  |            |    |    |    |      |    |    |    |    |    |    |    |
| 43 536   | 245 090  | 216 739                     | 19 157          | 1 648   | 4 467                | 4 059                  | 236 564              | 649      | 131                                  | 126                  | 34                     | 489                  | Sept.   |            |    |    |    |      |    |    |    |    |    |    |    |
| 43 456   | 245 540  | 217 782                     | 18 746          | 1 570   | 4 261                | 3 953                  | 237 326              | 629      | 135                                  | 118                  | 31                     | 480                  | Dez.  |            |    |    |    |      |    |    |    |    |    |    |    |
| <b>Veränderungen im Vierteljahr *)</b>                               |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      |   |            |    |    |    |      |    |    |    |    |    |    |    |
| +  | 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   | 2.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| +  | 196      | + 1 667                     | + 1 640         | - 19  | + 124                | + 39                   | - 7                  | + 1 635  | - 14                                 | - 3                  | - 6                    | + 1                  | - 9   | 3.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| -  | 80       | + 450                       | + 1 043         | - 411   | - 78                 | - 206                  | - 106                | + 762    | - 20                                 | + 4                  | - 8                    | - 3                  | - 9   | 4.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| <b>Stand am Quartalsende *)</b>                                      |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      | <b>Regionalbanken und sonstige Kreditbanken</b> |            |    |    |    |      |    |    |    |    |    |    |    |
| 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                  | Juni  |            |    |    |    |      |    |    |    |    |    |    |    |
| 18 535   | 210 767  | 110 547                     | 90 883          | 1 326   | 8 860                | 39 481                 | 162 426              | 962      | 315                                  | 51                   | 89                     | 822                  | Sept.   |            |    |    |    |      |    |    |    |    |    |    |    |
| 18 720   | 212 178  | 112 024                     | 91 120          | 1 189   | 8 481                | 39 250                 | 164 447              | 1 014    | 321                                  | 62                   | 87                     | 865                  | Dez.  |            |    |    |    |      |    |    |    |    |    |    |    |
| <b>Veränderungen im Vierteljahr *)</b>                               |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      |   |            |    |    |    |      |    |    |    |    |    |    |    |
| +  | 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  | 2.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| +  | 276      | + 3 906                     | + 2 355         | + 1 397   | + 8                  | + 116                  | - 63                 | + 3 853  | - 6                                  | + 15                 | - 25                   | - 9                  | + 28  | 3.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| +  | 185      | + 1 411                     | + 1 477         | + 237   | - 137                | - 379                  | - 231                | + 2 021  | + 52                                 | + 6                  | + 11                   | - 2                  | + 43  | 4.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| <b>Stand am Quartalsende *)</b>                                      |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      | <b>Zweigstellen ausländischer Banken</b>        |            |    |    |    |      |    |    |    |    |    |    |    |
| 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                   | Juni  |            |    |    |    |      |    |    |    |    |    |    |    |
| 2 179  | 21 388   | 3 003                       | 12 884          | 16  | 4 665                | 5 865                  | 10 858               | 146      | 4                                    | 70                   | 29                     | 47                   | Sept.   |            |    |    |    |      |    |    |    |    |    |    |    |
| 2 072  | 21 795   | 3 057                       | 12 994          | 15  | 4 775                | 6 127                  | 10 893               | 141      | 4                                    | 63                   | 31                     | 47                   | Dez.  |            |    |    |    |      |    |    |    |    |    |    |    |
| <b>Veränderungen im Vierteljahr *)</b>                               |          |                             |                 |   |                      |                        |                      |          |                                      |                      |                        |                      |   |            |    |    |    |      |    |    |    |    |    |    |    |
| -  | 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   | 2.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| -  | 21       | + 667                       | + 42            | + 408   | + 1                  | + 140                  | + 121                | + 406    | - 16                                 | - 1                  | - 16                   | + 1                  | - 1   | 3.Vj.      |    |    |    |      |    |    |    |    |    |    |    |
| -  | 57       | + 407                       | + 54            | + 110   | - 1                  | + 110                  | + 262                | + 35     | - 5                                  | -                    | - 7                    | + 2                  | -   | 4.Vj.      |    |    |    |      |    |    |    |    |    |    |    |

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

## I. Banken (MFIs) in Deutschland

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

Mio €

| Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände) |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
|--|-----------------------------|----------|---------------------------------------|----------|---|--------------------------------------|----------|----------------------|------------------------|---|----------|----------------------|------------------------|
| Zeit   | darunter:                   |          |                                       |          | Kredite an Unternehmen und Selbständige |                                      |          |                      |                        |   |          |                      |                        |
|  | Kredite für den Wohnungsbau |          |                                       | zusammen | darunter Kredite für den Wohnungsbau    | Unternehmen                          |          |                      |                        | wirtschaftlich selbständige Privatpersonen 1) |          |                      |                        |
|  | insgesamt                   | zusammen | Hypothekarkredite auf Wohngrundstücke |          |   | sonstige Kredite für den Wohnungsbau | zusammen | kurzfristige Kredite | mittelfristige Kredite | langfristige Kredite                          | zusammen | kurzfristige Kredite | mittelfristige Kredite |
| 1  | 2                           | 3        | 4                                     | 5        | 6                                       | 7                                    | 8        | 9                    | 10                     | 11  | 12       | 13                   |                        |
| <b>Landesbanken</b>  |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| <b>Stand am Quartalsende *)</b>  |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| 2021 Dez.  | 186 877                     | 34 293   | 25 559                                | 8 734    | 171 021                                 | 20 721                               | 164 395  | 23 678               | 34 337                 | 106 380                                       | 6 626    | 301                  | 620                    |
| 2022 März  | 187 345                     | 33 743   | 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                    |
| Dez.   | 194 672                     | 33 617   | 25 060                                | 8 557    | 178 972                                 | 20 232                               | 172 383  | 25 450               | 38 640                 | 108 293                                       | 6 589    | 361                  | 611                    |
| <b>Veränderungen im Vierteljahr *)</b>   |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| 2021 4.Vj.   | + 5 338                     | + 932    | + 351                                 | + 581    | + 5 284                                 | + 969                                | + 5 260  | + 4 417              | + 1 460                | - 617   | + 24     | - 35                 | + 14                   |
| 2022 1.Vj.   | + 468                       | - 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                    |
| 4.Vj.  | - 1 626                     | - 56     | + 53                                  | - 109    | - 1 440                                 | + 110                                | - 1 406  | - 3 271              | + 1 331                | + 534   | - 34     | + 39                 | - 18                   |
| <b>Sparkassen</b>  |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| <b>Stand am Quartalsende *)</b>  |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| 2021 Dez.  | 935 026                     | 544 951  | 363 754                               | 181 197  | 516 521                                 | 174 225                              | 322 984  | 30 195               | 42 089                 | 250 700                                       | 193 537  | 6 094                | 6 315                  |
| 2022 März  | 949 860                     | 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                  |
| Dez.   | 987 841                     | 580 207  | 379 413                               | 200 794  | 549 369                                 | 188 921                              | 347 470  | 33 753               | 45 581                 | 268 136                                       | 201 899  | 6 328                | 6 429                  |
| <b>Veränderungen im Vierteljahr *)</b>   |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| 2021 4.Vj.   | + 13 339                    | + 10 095 | + 3 366                               | + 6 729  | + 7 618                                 | + 4 048                              | + 5 266  | - 356                | + 833                  | + 4 789                                       | + 2 352  | - 28                 | + 46                   |
| 2022 1.Vj.   | + 14 834                    | + 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                   |
| 4.Vj.  | + 6 089                     | + 4 524  | + 3 713                               | + 811    | + 4 566                                 | + 2 373                              | + 3 569  | - 1 354              | + 1 284                | + 3 639                                       | + 997    | - 63                 | - 3                    |
| <b>Kreditgenossenschaften</b>  |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| <b>Stand am Quartalsende *)</b>  |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| 2021 Dez.  | 694 267                     | 413 185  | 385 145                               | 28 040   | 347 961                                 | 110 934                              | 181 848  | 18 582               | 21 992                 | 141 274                                       | 166 113  | 6 175                | 7 372                  |
| 2022 März  | 704 769                     | 420 107  | 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                  |
| Dez.   | 738 946                     | 444 053  | 415 662                               | 28 391   | 375 207                                 | 123 513                              | 202 064  | 21 790               | 25 798                 | 154 476                                       | 173 143  | 6 487                | 7 383                  |
| <b>Veränderungen im Vierteljahr *)</b>   |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| 2021 4.Vj.   | + 11 700                    | + 8 397  | + 7 144                               | + 1 253  | + 7 113                                 | + 3 574                              | + 5 023  | - 267                | - 41                   | + 5 331                                       | + 2 090  | - 413                | - 366                  |
| 2022 1.Vj.   | + 10 502                    | + 6 382  | + 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                   |
| 4.Vj.  | + 7 756                     | + 5 288  | + 5 785                               | - 497    | + 5 512                                 | + 2 267                              | + 4 645  | + 627                | + 749                  | + 3 269                                       | + 867    | - 15                 | - 70                   |
| <b>Realkreditinstitute</b>   |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| <b>Stand am Quartalsende *)</b>  |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| 2021 Dez.  | 110 291                     | 63 955   | 61 228                                | 2 727    | 79 420                                  | 33 342                               | 70 412   | 1 563                | 12 472                 | 56 377  | 9 008    | 8                    | 166                    |
| 2022 März  | 111 822                     | 64 682   | 61 959                                | 2 723    | 80 345                                  | 33 456                               | 71 295   | 1 940                | 12 411                 | 56 944  | 9 050    | 8                    | 169                    |
| 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                    |
| Dez.   | 114 239                     | 65 891   | 62 792                                | 3 099    | 81 255                                  | 33 154                               | 72 133   | 1 970                | 13 126                 | 57 037  | 9 122    | 4                    | 209                    |
| <b>Veränderungen im Vierteljahr *)</b>   |                             |          |                                       |          |   |                                      |          |                      |                        |   |          |                      |                        |
| 2021 4.Vj.   | + 1 412                     | - 39     | - 56                                  | + 17     | + 568                                   | - 890                                | + 494    | + 65                 | + 470                  | - 41  | + 74     | - 2                  | + 29                   |
| 2022 1.Vj.   | + 1 531                     | + 727    | + 731                                 | - 4      | + 925                                   | + 114                                | + 883    | + 377                | - 61                   | + 567   | + 42     | -                    | + 3                    |
| 2.Vj.  | - 78                        | + 564    | + 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                    |
| 4.Vj.  | + 1 375                     | + 231    | + 75                                  | + 156    | + 971                                   | - 173                                | + 926    | + 132                | + 489                  | + 305   | + 45     | + 1                  | + 27                   |

\* 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

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

Mio €

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

| Zeit  | darunter:                   |                                       |                                      |          | Kredite an Unternehmen und Selbständige |             |                      |                        |                      |   |                      |                        |                                 |
|---|-----------------------------|---------------------------------------|--------------------------------------|----------|---|-------------|----------------------|------------------------|----------------------|---|----------------------|------------------------|---------------------------------|
|   | Kredite für den Wohnungsbau |                                       |                                      | zusammen | darunter Kredite für den Wohnungsbau    | Unternehmen |                      |                        |                      | wirtschaftlich selbständige Privatpersonen 1) |                      |                        |                                 |
|   | insgesamt                   | Hypothekarkredite auf Wohngrundstücke | sonstige Kredite für den Wohnungsbau |          |   | zusammen    | kurzfristige Kredite | mittelfristige Kredite | langfristige Kredite | zusammen                                      | kurzfristige Kredite | mittelfristige Kredite |                                 |
| 1   | 2                           | 3                                     | 4                                    | 5        | 6                                       | 7           | 8                    | 9                      | 10                   | 11  | 12                   | 13                     |                                 |
| <b>Bausparkassen</b>  |                             |                                       |                                      |          |   |             |                      |                        |                      |   |                      |                        | <b>Stand am Quartalsende *)</b> |
| 2021 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                             |
| Dez.  | 180 361                     | 176 987                               | 153 978                              | 23 009   | 20 898                                  | 18 442      | 2 924                | 113                    | 38                   | 2 773   | 17 974               | 142                    | 245                             |
| <b>Veränderungen im Vierteljahr *)</b>  |                             |                                       |                                      |          |   |             |                      |                        |                      |   |                      |                        |                                 |
| 2021 4.Vj.  | + 2 684                     | + 2 707                               | + 2 610                              | + 97     | + 218                                   | + 200       | + 28                 | - 1                    | -                    | + 29  | + 190                | - 5                    | - 18                            |
| 2022 1.Vj.  | + 2 401                     | + 2 303                               | + 2 222                              | + 81     | + 224                                   | + 209       | + 3                  | + 1                    | - 1                  | + 3   | + 221                | + 13                   | - 21                            |
| 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                             |
| 4.Vj.   | + 1 812                     | + 1 839                               | + 1 801                              | + 38     | + 244                                   | + 206       | + 7                  | - 14                   | + 2                  | + 19  | + 237                | + 11                   | - 16                            |
| <b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b> |                             |                                       |                                      |          |   |             |                      |                        |                      |   |                      |                        | <b>Stand am Quartalsende *)</b> |
| 2021 Dez.   | 135 235                     | 45 779                                | 42 498                               | 3 281    | 113 265                                 | 30 524      | 106 641              | 10 382                 | 11 646               | 84 613  | 6 624                | 38                     | 62                              |
| 2022 März   | 141 095                     | 45 753                                | 42 464                               | 3 289    | 119 133                                 | 30 648      | 112 478              | 16 168                 | 11 172               | 85 138  | 6 655                | 44                     | 61                              |
| 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                              |
| Dez.  | 161 416                     | 46 172                                | 42 680                               | 3 492    | 140 005                                 | 31 269      | 133 575              | 18 098                 | 23 803               | 91 674  | 6 430                | 48                     | 47                              |
| <b>Veränderungen im Vierteljahr *)</b>  |                             |                                       |                                      |          |   |             |                      |                        |                      |   |                      |                        |                                 |
| 2021 4.Vj.  | + 1 406                     | - 395                                 | - 416                                | + 21     | + 1 506                                 | - 265       | + 1 554              | + 1 032                | + 571                | - 49  | - 48                 | - 30                   | -                               |
| 2022 1.Vj.  | + 5 860                     | - 26                                  | - 34                                 | + 8      | + 5 868                                 | + 124       | + 5 837              | + 5 786                | - 474                | + 525   | + 31                 | + 6                    | - 1                             |
| 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                             |
| 4.Vj.   | - 12 853                    | + 174                                 | + 163                                | + 11     | - 12 658                                | + 238       | - 12 512             | - 11 640               | + 827                | - 1 699                                       | - 146                | + 2                    | - 7                             |
| <b>Nachrichtlich: Auslandsbanken</b>  |                             |                                       |                                      |          |   |             |                      |                        |                      |   |                      |                        | <b>Stand am Quartalsende *)</b> |
| 2021 Dez.   | 349 512                     | 129 416                               | 120 417                              | 8 999    | 167 058                                 | 24 404      | 138 616              | 43 056                 | 42 574               | 52 986  | 28 442               | 2 409                  | 4 998                           |
| 2022 März   | 363 571                     | 130 983                               | 122 276                              | 8 707    | 178 654                                 | 24 446      | 150 151              | 50 599                 | 43 970               | 55 582  | 28 503               | 2 341                  | 5 011                           |
| 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                           |
| Dez.  | 393 000                     | 135 929                               | 126 944                              | 8 985    | 201 488                                 | 25 050      | 171 697              | 57 863                 | 53 053               | 60 781  | 29 791               | 2 726                  | 5 316                           |
| <b>Veränderungen im Vierteljahr *)</b>  |                             |                                       |                                      |          |   |             |                      |                        |                      |   |                      |                        |                                 |
| 2021 4.Vj.  | + 8 772                     | + 2 120                               | + 2 208                              | - 88     | + 6 320                                 | + 331       | + 6 015              | + 3 115                | + 3 536              | - 636   | + 305                | + 61                   | + 82                            |
| 2022 1.Vj.  | + 14 059                    | + 1 567                               | + 1 859                              | - 292    | + 11 596                                | + 42        | + 11 535             | + 7 543                | + 1 396              | + 2 596                                       | + 61                 | - 68                   | + 13                            |
| 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                            |
| 4.Vj.   | + 6 086                     | + 1 113                               | + 1 069                              | + 44     | + 4 703                                 | + 132       | + 4 364              | - 1 142                | + 4 315              | + 1 191                                       | + 339                | + 120                  | + 132                           |

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

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

I. Banken (MFIs) in Deutschland

| Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen |          |   |                      |  |                              |                                |                              |          |  |                              |                                |                              | Kredite an Organisationen ohne Erwerbszweck                                       |            |      |            | Zeit |    |    |    |    |    |    |    |    |
|--|----------|---|----------------------|--|------------------------------|--------------------------------|------------------------------|----------|--|------------------------------|--------------------------------|------------------------------|---|------------|------|------------|------|----|----|----|----|----|----|----|----|
| lang-<br>fristige<br>Kredite   | zusammen | darunter:                                   |                      |  | kurz-<br>fristige<br>Kredite | mittel-<br>fristige<br>Kredite | lang-<br>fristige<br>Kredite | zusammen | darunter<br>Kredite<br>für den<br>Woh-<br>nungsbau | kurz-<br>fristige<br>Kredite | mittel-<br>fristige<br>Kredite | lang-<br>fristige<br>Kredite | 14  | 15         | 16   | 17         |      | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
|  |          | Kredite<br>für den<br>Woh-<br>nungs-<br>bau | Raten-<br>kredite 2) | Debet-<br>salden auf<br>Lohn-,<br>Gehalts-,<br>Renten-<br>und<br>Pensions-<br>konten |                              |                                |                              |          |  |                              |                                |                              |   |            |      |            |      |    |    |    |    |    |    |    |    |
| <b>Stand am Quartalsende *)</b>                                      |          |   |                      |  |                              |                                |                              |          |  |                              |                                |                              | <b>Bausparkassen</b>  |            |      |            |      |    |    |    |    |    |    |    |    |
| 16 430   | 151 098  | 150 351                                     | 284                  | –  | 827                          | 4 352                          | 145 919                      | 93       | 91   | –                            | –                              | 93                           | 2021 Dez.   |            |      |            |      |    |    |    |    |    |    |    |    |
| 16 869   | 153 033  | 152 193                                     | 340                  | –  | 882                          | 4 232                          | 147 919                      | 125      | 123  | –                            | –                              | 125                          | 2022 März   |            |      |            |      |    |    |    |    |    |    |    |    |
| 17 130   | 155 442  | 154 527                                     | 366                  | –  | 998                          | 4 100                          | 150 344                      | 134      | 132  | –                            | –                              | 134                          | Juni  |            |      |            |      |    |    |    |    |    |    |    |    |
| 17 345   | 157 744  | 156 763                                     | 362                  | –  | 1 078                        | 3 954                          | 152 712                      | 151      | 149  | –                            | –                              | 151                          | Sept.   |            |      |            |      |    |    |    |    |    |    |    |    |
| 17 587   | 159 291  | 158 376                                     | 339                  | –  | 1 028                        | 3 768                          | 154 495                      | 172      | 169  | –                            | –                              | 172                          | Dez.  |            |      |            |      |    |    |    |    |    |    |    |    |
| <b>Veränderungen im Vierteljahr *)</b>                               |          |   |                      |  |                              |                                |                              |          |  |                              |                                |                              |   |            |      |            |      |    |    |    |    |    |    |    |    |
| +  | 213      | + 2 456                                     | + 2 497              | –  | 17                           | –                              | 8                            | –        | 113  | + 2 577                      | + 10                           | + 10                         | –   | –          | + 10 | 2021 4.Vj. |      |    |    |    |    |    |    |    |    |
| +  | 229      | + 2 145                                     | + 2 062              | + 56   | –                            | + 55                           | – 120                        | + 2 210  | + 32   | + 32                         | –                              | –                            | + 32  | –          | + 32 | 2022 1.Vj. |      |    |    |    |    |    |    |    |    |
| +  | 261      | + 2 409                                     | + 2 334              | + 26   | –                            | + 116                          | – 132                        | + 2 425  | + 9  | + 9                          | –                              | –                            | + 9   | –          | + 9  | 2.Vj.      |      |    |    |    |    |    |    |    |    |
| +  | 215      | + 2 302                                     | + 2 236              | – 19   | –                            | + 80                           | – 146                        | + 2 368  | + 17   | + 17                         | –                              | –                            | + 17  | –          | + 17 | 3.Vj.      |      |    |    |    |    |    |    |    |    |
| +  | 242      | + 1 547                                     | + 1 613              | – 23   | –                            | – 50                           | – 186                        | + 1 783  | + 21   | + 20                         | –                              | –                            | + 21  | –          | + 21 | 4.Vj.      |      |    |    |    |    |    |    |    |    |
| <b>Stand am Quartalsende *)</b>                                      |          |   |                      |  |                              |                                |                              |          |  |                              |                                |                              | <b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b> |            |      |            |      |    |    |    |    |    |    |    |    |
| 6 524  | 20 240   | 13 882                                      | 6 075                | –  | 227                          | 340                            | 19 673                       | 1 730    | 1 373  | .                            | .                              | 1 679                        | 2021 Dez.   |            |      |            |      |    |    |    |    |    |    |    |    |
| 6 550  | 20 220   | 13 728                                      | 6 246                | –  | 191                          | 606                            | 19 423                       | 1 742    | 1 377  | .                            | .                              | 1 680                        | 2022 März   |            |      |            |      |    |    |    |    |    |    |    |    |
| 6 553  | 20 050   | 13 630                                      | 6 108                | –  | 294                          | 488                            | 19 268                       | 1 734    | 1 378  | .                            | .                              | 1 679                        | Juni  |            |      |            |      |    |    |    |    |    |    |    |    |
| 6 476  | 19 891   | 13 597                                      | 6 008                | –  | 260                          | 405                            | 19 226                       | 1 715    | 1 370  | .                            | .                              | 1 666                        | Sept.   |            |      |            |      |    |    |    |    |    |    |    |    |
| 6 335  | 19 700   | 13 521                                      | 5 828                | –  | 332                          | 338                            | 19 030                       | 1 711    | 1 382  | 33                           | 9                              | 1 669                        | Dez.  |            |      |            |      |    |    |    |    |    |    |    |    |
| <b>Veränderungen im Vierteljahr *)</b>                               |          |   |                      |  |                              |                                |                              |          |  |                              |                                |                              |   |            |      |            |      |    |    |    |    |    |    |    |    |
| –  | 18       | – 103                                       | – 117                | – 94   | –                            | + 110                          | – 47                         | – 166    | + 3  | – 13                         | .                              | .                            | – 14  | 2021 4.Vj. |      |            |      |    |    |    |    |    |    |    |    |
| +  | 26       | – 20  | – 154                | + 171  | –                            | – 36                           | + 266                        | – 250    | + 12   | + 4                          | .                              | .                            | + 1   | 2022 1.Vj. |      |            |      |    |    |    |    |    |    |    |    |
| +  | 3        | – 170                                       | – 98                 | – 138  | –                            | + 103                          | – 118                        | – 155    | – 8  | + 1                          | .                              | .                            | – 1   | 2.Vj.      |      |            |      |    |    |    |    |    |    |    |    |
| –  | 77       | – 159                                       | – 33                 | – 100  | –                            | – 34                           | – 83                         | – 42     | – 19   | – 8                          | .                              | .                            | – 13  | 3.Vj.      |      |            |      |    |    |    |    |    |    |    |    |
| –  | 141      | – 191                                       | – 76                 | – 180  | –                            | + 72                           | – 67                         | – 196    | – 4  | + 12                         | + 30                           | – 37                         | + 3   | 4.Vj.      |      |            |      |    |    |    |    |    |    |    |    |
| <b>Stand am Quartalsende *)</b>                                      |          |   |                      |  |                              |                                |                              |          |  |                              |                                |                              | <b>Nachrichtlich: Auslandsbanken</b>  |            |      |            |      |    |    |    |    |    |    |    |    |
| 21 035   | 182 077  | 104 964                                     | 65 920               | 1 185  | 10 412                       | 20 427                         | 151 238                      | 377      | 48   | 86                           | 50                             | 241                          | 2021 Dez.   |            |      |            |      |    |    |    |    |    |    |    |    |
| 21 151   | 184 492  | 106 489                                     | 66 607               | 1 203  | 10 566                       | 20 205                         | 153 721                      | 425      | 48   | 124                          | 54                             | 247                          | 2022 März   |            |      |            |      |    |    |    |    |    |    |    |    |
| 21 356   | 187 110  | 108 362                                     | 66 951               | 1 276  | 10 996                       | 19 863                         | 156 251                      | 427      | 46   | 121                          | 55                             | 251                          | Juni  |            |      |            |      |    |    |    |    |    |    |    |    |
| 21 730   | 191 321  | 109 854                                     | 69 332               | 1 291  | 11 148                       | 20 643                         | 159 530                      | 405      | 44   | 104                          | 55                             | 246                          | Sept.   |            |      |            |      |    |    |    |    |    |    |    |    |
| 21 749   | 191 116  | 110 832                                     | 68 332               | 1 200  | 10 774                       | 19 494                         | 160 848                      | 396      | 47   | 103                          | 54                             | 239                          | Dez.  |            |      |            |      |    |    |    |    |    |    |    |    |
| <b>Veränderungen im Vierteljahr *)</b>                               |          |   |                      |  |                              |                                |                              |          |  |                              |                                |                              |   |            |      |            |      |    |    |    |    |    |    |    |    |
| +  | 162      | + 2 433                                     | + 1 787              | + 414  | + 16                         | + 75                           | – 23                         | + 2 381  | + 19   | + 2                          | + 15                           | – 3                          | + 7   | 2021 4.Vj. |      |            |      |    |    |    |    |    |    |    |    |
| +  | 116      | + 2 415                                     | + 1 525              | + 687  | + 18                         | + 154                          | – 222                        | + 2 483  | + 48   | –                            | + 38                           | + 4                          | + 6   | 2022 1.Vj. |      |            |      |    |    |    |    |    |    |    |    |
| +  | 205      | + 2 633                                     | + 1 873              | + 359  | + 73                         | + 430                          | – 342                        | + 2 545  | + 2  | – 2                          | 3                              | + 1                          | + 4   | 2.Vj.      |      |            |      |    |    |    |    |    |    |    |    |
| +  | 172      | + 3 247                                     | + 1 492              | + 1 418  | + 15                         | + 151                          | + 23                         | + 3 073  | – 22   | – 2                          | – 17                           | –                            | + 5   | 3.Vj.      |      |            |      |    |    |    |    |    |    |    |    |
| +  | 87       | + 1 392                                     | + 978                | + 597  | – 91                         | – 374                          | + 422                        | + 1 344  | – 9  | + 3                          | – 1                            | – 1                          | – 7   | 4.Vj.      |      |            |      |    |    |    |    |    |    |    |    |

von Ratenkrediten gewährt worden sind.

## I. Banken (MFIs) in Deutschland

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

Mio €

| Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände) |                        |          |  |  |   |  |   |   |  |   |  |  |            |
|--|------------------------|----------|--|--|---|--|---|---|--|---|--|--|------------|
| Zeit   | Verarbeitendes Gewerbe |          |  |  |   |  |   |   |  |   |  | Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden | Baugewerbe |
|  | insgesamt              | zusammen | Chemische Industrie, Kokerei und Mineralölverarbeitung | Herstellung von Gummi- und Kunststoffwaren | Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden | Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen | Maschi-nenbau; Fahr-zeugbau; Reparatur und Installation von Maschinen und Aus-rüstungen | Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen | Holz-gewerbe; Papier- und Druck-gewerbe; Herstel-lung von Möbeln und sonstigen Waren | Textil- und Beklei-dungs-gewerbe, Leder-gewerbe | Ernäh-rungs-gewerbe; Tabak-verarbeit-ung |  |            |
|  | 1                      | 2        | 3  | 4  | 5   | 6  | 7   | 8   | 9  | 10  | 11                                       | 12   | 13         |
| <b>Kredite insgesamt</b>   |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| <b>Stand am Quartalsende *)</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 Dez.  | 1 701 525              | 146 104  | 12 620   | 7 542                                      | 5 209   | 23 819   | 40 410  | 15 551  | 18 319   | 3 342   | 19 292                                   | 128 326  | 98 036     |
| 2022 März  | 1 742 357              | 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                                   | 147 504  | 107 304    |
| Dez.   | 1 852 383              | 160 010  | 16 521   | 7 899                                      | 5 107   | 24 551   | 47 011  | 16 471  | 19 056   | 3 581   | 19 813                                   | 137 651  | 108 776    |
| <b>Kurzfristige Kredite</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 Dez.  | 202 723                | 31 561   | 3 284  | 2 074                                      | 714   | 5 002  | 8 890   | 4 448   | 2 544  | 690   | 3 915                                    | 9 056  | 17 957     |
| 2022 März  | 224 099                | 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     |
| Dez.   | 249 084                | 41 599   | 6 249  | 2 223                                      | 930   | 5 732  | 13 139  | 4 579   | 3 267  | 1 080   | 4 400                                    | 12 082   | 20 799     |
| <b>Mittelfristige Kredite</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 Dez.  | 239 465                | 28 338   | 3 152  | 1 126                                      | 1 261   | 3 479  | 10 570  | 3 096   | 2 730  | 584   | 2 340                                    | 5 425  | 19 290     |
| 2022 März  | 242 210                | 28 872   | 3 147  | 1 126                                      | 1 180   | 3 545  | 11 470  | 3 033   | 2 535  | 529   | 2 307                                    | 5 561  | 19 966     |
| 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  | 21 557     |
| Dez.   | 275 830                | 31 239   | 3 600  | 1 148                                      | 1 125   | 3 452  | 12 999  | 3 388   | 2 611  | 539   | 2 377                                    | 6 538  | 22 213     |
| <b>Langfristige Kredite</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 Dez.  | 1 259 337              | 86 205   | 6 184  | 4 342                                      | 3 234   | 15 338   | 20 950  | 8 007   | 13 045   | 2 068   | 13 037                                   | 113 845  | 60 789     |
| 2022 März  | 1 276 048              | 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                                   | 117 095  | 64 669     |
| Dez.   | 1 327 469              | 87 172   | 6 672  | 4 528                                      | 3 052   | 15 367   | 20 873  | 8 504   | 13 178   | 1 962   | 13 036                                   | 119 031  | 65 764     |
| <b>Kredite insgesamt</b>   |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| <b>Veränderungen im Vierteljahr *)</b>   |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 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   | + 122   | + 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               | + 2 495  | - 4  | + 208                                      | - 576   | + 73   | + 1 925   | + 245   | + 187  | + 120   | + 317                                    | + 14 917   | + 2 710    |
| 4.Vj.  | + 8 783                | - 3 283  | - 1 248  | - 562                                      | - 27  | - 590  | + 294   | - 619   | - 251  | - 76  | - 204                                    | - 9 823  | + 1 452    |
| <b>Kurzfristige Kredite</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 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      |
| 4.Vj.  | - 10 819               | - 4 259  | - 968  | - 524                                      | + 63  | - 533  | - 718   | - 836   | - 359  | - 82  | - 302                                    | - 12 308   | - 299      |
| <b>Mittelfristige Kredite</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 4.Vj.   | + 8 008                | + 524    | - 145  | - 140                                      | - 15  | - 110  | + 515   | - 5   | + 147  | - 17  | + 294                                    | + 229  | + 3 535    |
| 2022 1.Vj.   | + 2 745                | + 534    | - 5  | -  | - 81  | + 66   | + 900   | - 63  | - 195  | - 55  | - 33                                     | + 261  | + 676      |
| 2.Vj.  | + 7 331                | + 192    | - 14   | - 23                                       | + 30  | + 35   | + 74  | + 80  | + 73   | - 18  | - 45                                     | + 229  | + 998      |
| 3.Vj.  | + 16 118               | + 1 450  | + 682  | + 16                                       | - 19  | - 159  | + 819   | + 126   | - 1  | - 32  | + 18                                     | + 229  | + 523      |
| 4.Vj.  | + 9 864                | + 633    | - 215  | + 26                                       | - 66  | + 31   | + 547   | + 149   | + 4  | + 60  | + 97                                     | + 519  | + 656      |
| <b>Langfristige Kredite</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 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                                     | + 1 903  | + 1 324    |
| 4.Vj.  | + 9 738                | + 343    | - 65   | - 64                                       | - 24  | - 88   | + 465   | + 68  | + 104  | - 54  | + 1                                      | + 1 966  | + 1 095    |

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

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

I. Banken (MFIs) in Deutschland

| Dienstleistungsgewerbe (einschl. freier Berufe)          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |                          | Zeit |
|--|---|--|---|----------|---------------------|----------------------------|-----------------------------|--------------|---|--|---------------------------------|----------------------------|--------------------------|------|
| Handel; Instandhaltung und Reparatur von Kraftfahrzeugen | Land- und Forstwirtschaft, Fischerei und Aquakultur | Verkehr und Lagerei; Nachrichtenübermittlung | Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen | zusammen | Wohnungsunternehmen | Beteiligungsgesellschaften | Sonstiges Grundstücks-wesen | Gast-gewerbe | Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1) | Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe) | Vermie-tung beweg-licher Sachen | Sonstige Dienst-leistungen |                          |      |
| 14   | 15  | 16   | 17  | 18       | 19                  | 20                         | 21                          | 22           | 23  | 24   | 25                              | 26                         |                          |      |
| <b>Stand am Quartalsende *)</b>                          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Kredite insgesamt</b> |      |
| 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                     | Juni                     |      |
| 163 259  | 56 902  | 64 936                                       | 202 273   | 939 553  | 329 097             | 71 172                     | 215 468                     | 29 613       | 149 498   | 90 387   | 10 575                          | 43 743                     | Sept.                    |      |
| 155 088  | 56 299  | 65 206                                       | 211 894   | 957 459  | 334 000             | 79 853                     | 218 223                     | 29 818       | 151 690   | 91 598   | 10 426                          | 41 851                     | Dez.                     |      |
| <b>Kurzfristige Kredite</b>                              |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |                          |      |
| 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                      | 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                      | Sept.                    |      |
| 44 664   | 3 296   | 3 842  | 49 772  | 73 030   | 16 066              | 15 573                     | 10 837                      | 1 190        | 19 489  | 4 273  | 1 964                           | 3 638                      | Dez.                     |      |
| <b>Mittelfristige Kredite</b>                            |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |                          |      |
| 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                      | Juni                     |      |
| 23 379   | 4 267   | 12 170                                       | 54 414  | 103 614  | 25 248              | 17 746                     | 27 540                      | 2 129        | 18 278  | 4 670  | 3 027                           | 4 976                      | Sept.                    |      |
| 24 292   | 4 147   | 22 962                                       | 56 232  | 108 207  | 25 367              | 20 109                     | 28 362                      | 2 141        | 19 026  | 4 932  | 3 046                           | 5 224                      | Dez.                     |      |
| <b>Langfristige Kredite</b>                              |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |                          |      |
| 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                     | Juni                     |      |
| 94 619   | 49 029  | 38 605                                       | 105 628   | 762 167  | 288 000             | 38 479                     | 176 747                     | 26 504       | 111 797   | 81 179   | 5 614                           | 33 847                     | Sept.                    |      |
| 86 132   | 48 856  | 38 402                                       | 105 890   | 776 222  | 292 567             | 44 171                     | 179 024                     | 26 487       | 113 175   | 82 393   | 5 416                           | 32 989                     | Dez.                     |      |
| <b>Veränderungen im Vierteljahr *)</b>                   |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Kredite insgesamt</b> |      |
| + 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                      | 2.Vj.                    |      |
| + 9 594  | - 54  | + 8 493                                      | + 1 990   | + 18 312 | + 6 241             | + 3 122                    | + 3 938                     | + 6          | + 2 707   | + 528  | + 536                           | + 1 234                    | 3.Vj.                    |      |
| - 2 726  | - 603   | + 270  | + 10 216  | + 13 280 | + 4 902             | + 3 516                    | + 2 395                     | + 205        | + 2 127   | + 1 211  | - 149                           | - 927                      | 4.Vj.                    |      |
| <b>Kurzfristige Kredite</b>                              |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |                          |      |
| + 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                       | 2.Vj.                    |      |
| + 2 751  | - 302   | - 183  | + 52  | + 3 098  | - 10                | + 1 268                    | + 114                       | - 29         | + 433   | - 53   | + 350                           | + 1 025                    | 3.Vj.                    |      |
| - 527  | - 310   | - 319  | + 7 821   | - 618    | + 216               | + 696                      | - 344                       | + 210        | + 46  | - 265  | + 30                            | - 1 207                    | 4.Vj.                    |      |
| <b>Mittelfristige Kredite</b>                            |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |                          |      |
| + 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                      | 2.Vj.                    |      |
| + 1 125  | - 46  | + 8 890                                      | + 761   | + 3 186  | + 1 014             | + 628                      | + 898                       | -            | + 443   | + 47   | + 121                           | + 35                       | 3.Vj.                    |      |
| + 888  | - 120   | + 792  | + 1 903   | + 4 593  | + 119               | + 2 363                    | + 822                       | + 12         | + 748   | + 262  | + 19                            | + 248                      | 4.Vj.                    |      |
| <b>Langfristige Kredite</b>                              |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |                          |      |
| + 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                      | 2.Vj.                    |      |
| + 5 718  | + 294   | - 214  | + 1 177   | + 12 028 | + 5 237             | + 1 226                    | + 2 926                     | + 35         | + 1 831   | + 534  | + 65                            | + 174                      | 3.Vj.                    |      |
| - 3 087  | - 173   | - 203  | + 492   | + 9 305  | + 4 567             | + 457                      | + 1 917                     | - 17         | + 1 333   | + 1 214  | - 198                           | + 32                       | 4.Vj.                    |      |

## I. Banken (MFIs) in Deutschland

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

Mio €

| Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände) |                        |          |  |  |   |  |  |   |  |   |   |  |            |
|--|------------------------|----------|--|--|---|--|--|---|--|---|---|--|------------|
| Zeit   | Verarbeitendes Gewerbe |          |  |  |   |  |  |   |  |   |   | Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden | Baugewerbe |
|  | insgesamt              | zusammen | Chemische Industrie, Kokerei und Mineralölverarbeitung | Herstellung von Gummi- und Kunststoffwaren | Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden | Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen | Maschinenbau; 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-verarbeitung |  |            |
|  | 1                      | 2        | 3  | 4  | 5   | 6  | 7  | 8   | 9  | 10  | 11                                      | 12   | 13         |
| <b>Kreditbanken 2)</b>   |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| <b>Stand am Quartalsende *)</b>  |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| 2021 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                                   | 43 355   | 15 539     |
| Dez.   | 506 677                | 66 682   | 9 370  | 2 476                                      | 1 806   | 8 158  | 23 300   | 8 331   | 5 537  | 1 431   | 6 273                                   | 42 680   | 15 616     |
| <b>Veränderungen im Vierteljahr *)</b>   |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| 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               | + 1 218  | - 67   | + 135                                      | - 538   | + 187  | + 1 112  | - 41  | + 153  | + 38  | + 239                                   | + 1 101  | + 143      |
| 4.Vj.  | + 11 588               | - 1 652  | - 880  | - 794                                      | + 15  | - 190  | + 442  | + 116   | - 131  | - 23  | - 207                                   | - 675  | + 57       |
| <b>Großbanken</b>  |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| <b>Stand am Quartalsende *)</b>  |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| 2021 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      |
| Dez.   | 210 285                | 34 624   | 3 922  | 1 511                                      | 963   | 4 481  | 10 713   | 5 358   | 2 954  | 928   | 3 794                                   | 11 242   | 4 881      |
| <b>Veränderungen im Vierteljahr *)</b>   |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| 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      |
| 4.Vj.  | - 2 751                | - 1 220  | + 3  | - 74                                       | + 15  | - 109  | - 602  | - 13  | - 201  | - 90  | - 149                                   | - 350  | - 91       |
| <b>Regionalbanken und sonstige Kreditbanken</b>  |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| <b>Stand am Quartalsende *)</b>  |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| 2021 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                                   | 27 113   | 8 486      |
| Dez.   | 215 938                | 14 381   | 1 858  | 561  | 395   | 2 295  | 3 951  | 1 827   | 1 730  | 220   | 1 544                                   | 27 366   | 8 862      |
| <b>Veränderungen im Vierteljahr *)</b>   |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| 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                | - 119    | - 18   | - 31                                       | - 30  | + 33   | + 154  | - 64  | - 117  | - 7   | - 39                                    | + 250  | - 112      |
| 4.Vj.  | + 9 734                | - 246    | - 129  | - 5  | + 30  | - 17   | - 109  | + 48  | - 52   | - 4   | - 8                                     | + 178  | + 266      |
| <b>Zweigstellen ausländischer Banken</b>   |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| <b>Stand am Quartalsende *)</b>  |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| 2021 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   | 1 411  | 983  | 910   | 1 337  | 7 025  | 1 041   | 674  | 204   | 926                                     | 3 777  | 1 828      |
| Sept.  | 79 089                 | 18 709   | 1 489  | 1 149                                      | 488   | 1 526  | 7 838  | 1 205   | 771  | 212   | 1 031                                   | 4 650  | 2 081      |
| Dez.   | 80 454                 | 17 677   | 1 590  | 404  | 448   | 1 382  | 8 636  | 1 146   | 853  | 283   | 935                                     | 4 072  | 1 873      |
| <b>Veränderungen im Vierteljahr *)</b>   |                        |          |  |  |   |  |  |   |  |   |   |  |            |
| 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       |
| 4.Vj.  | + 4 605                | - 186    | - 754  | - 715                                      | - 30  | - 64   | + 1 153  | + 81  | + 122  | + 71  | - 50                                    | - 503  | - 118      |

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

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



I. Banken (MFIs) in Deutschland

| Dienstleistungsgewerbe (einschl. freier Berufe)          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   | Zeit |
|--|---|--|---|----------|---------------------|----------------------------|-----------------------------|--------------|---|--|---------------------------------|----------------------------|---|------|
| Handel; Instandhaltung und Reparatur von Kraftfahrzeugen | Land- und Forstwirtschaft, Fischerei und Aquakultur | Verkehr und Lagerei; Nachrichtenübermittlung | Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen | zusammen | Wohnungsunternehmen | Beteiligungsgesellschaften | Sonstiges Grundstücks-wesen | Gast-gewerbe | Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1) | Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe) | Vermie-tung beweg-licher Sachen | Sonstige Dienst-leistungen |   |      |
| 14   | 15  | 16   | 17  | 18       | 19                  | 20                         | 21                          | 22           | 23  | 24   | 25                              | 26                         |   |      |
| <b>Stand am Quartalsende *)</b>                          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Kreditbanken 2)</b>                          |      |
| 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                     | 2021 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  |      |
| 56 098   | 10 679  | 16 274                                       | 73 160  | 212 164  | 56 376              | 30 228                     | 40 657                      | 5 467        | 47 187  | 16 031   | 4 148                           | 12 070                     | Sept.   |      |
| 57 390   | 10 605  | 15 874                                       | 81 691  | 216 139  | 56 612              | 33 376                     | 40 267                      | 5 640        | 47 998  | 16 056   | 4 160                           | 12 030                     | Dez.  |      |
| <b>Veränderungen im Vierteljahr *)</b>                   |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   |      |
| + 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.   |      |
| + 2 425  | + 15  | + 226  | + 1 027   | + 6 327  | + 539               | + 2 668                    | + 1 058                     | + 58         | + 1 003   | + 206  | + 421                           | + 374                      | 3.Vj.   |      |
| + 1 337  | - 74  | - 400  | + 9 056   | + 3 939  | + 235               | + 3 218                    | - 550                       | + 173        | + 791   | + 25   | + 12                            | + 35                       | 4.Vj.   |      |
| <b>Stand am Quartalsende *)</b>                          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Großbanken</b>                               |      |
| 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                      | 2021 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.   |      |
| 22 618   | 1 319   | 6 693  | 27 611  | 101 297  | 17 707              | 13 101                     | 28 111                      | 2 625        | 25 263  | 8 370  | 1 493                           | 4 627                      | Dez.  |      |
| <b>Veränderungen im Vierteljahr *)</b>                   |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   |      |
| + 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.   |      |
| - 1 653  | + 10  | - 166  | + 1 085   | - 346    | - 89                | - 124                      | - 228                       | + 108        | - 192   | + 2  | + 53                            | + 124                      | 4.Vj.   |      |
| <b>Stand am Quartalsende *)</b>                          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Regionalbanken und sonstige Kreditbanken</b> |      |
| 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                      | 2021 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  |      |
| 23 500   | 5 584   | 7 263  | 31 050  | 86 546   | 33 551              | 8 229                      | 10 612                      | 2 557        | 17 617  | 6 828  | 1 897                           | 5 255                      | Sept.   |      |
| 25 122   | 5 446   | 7 183  | 38 583  | 88 995   | 33 977              | 9 338                      | 10 761                      | 2 614        | 18 372  | 6 953  | 1 678                           | 5 302                      | Dez.  |      |
| <b>Veränderungen im Vierteljahr *)</b>                   |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   |      |
| + 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.   |      |
| + 714  | - 98  | - 4  | + 801   | + 1 102  | + 77                | + 368                      | - 146                       | + 52         | + 357   | + 111  | + 214                           | + 69                       | 3.Vj.   |      |
| + 1 307  | - 148   | - 150  | + 7 678   | + 849    | + 380               | + 135                      | - 211                       | + 57         | + 635   | + 45   | - 229                           | + 37                       | 4.Vj.   |      |
| <b>Stand am Quartalsende *)</b>                          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Zweigstellen ausländischer Banken</b>        |      |
| 6 474  | 3 637   | 2 181  | 13 102  | 18 937   | 4 109               | 5 908                      | 1 534                       | 411          | 3 764   | 742  | 501                             | 1 968                      | 2021 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.   |      |
| 9 650  | 3 840   | 1 998  | 15 497  | 25 847   | 4 928               | 10 937                     | 1 395                       | 401          | 4 363   | 733  | 989                             | 2 101                      | Dez.  |      |
| <b>Veränderungen im Vierteljahr *)</b>                   |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   |      |
| + 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.   |      |
| + 1 683  | + 84  | - 84   | + 293   | - 3 436  | - 56                | + 3 207                    | - 111                       | + 8          | + 348   | - 22   | + 188                           | - 126                      | 4.Vj.   |      |

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

I. Banken (MFIs) in Deutschland

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

Mio €

| Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände) |                        |          |  |  |   |  |  |   |   |   |  |  |            |
|--|------------------------|----------|--|--|---|--|--|---|---|---|--|--|------------|
| Zeit   | Verarbeitendes Gewerbe |          |  |  |   |  |  |   |   |   |  | Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden | Baugewerbe |
|  | insgesamt              | zusammen | Chemische Industrie, Kokerei und Mineralölverarbeitung | Herstellung von Gummi- und Kunststoffwaren | Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden | Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen | Maschinenbau; Fahrzeugbau; Reparatur und Installation von Maschinen und Ausrüstungen | Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen | Holz-gewerbe; Papier- und Druck-gewerbe; Herstellung von Möbeln und sonstigen Waren | Textil- und Beklei-dungs-gewerbe, Leder-gewerbe | Ernäh-rungs-gewerbe; Tabak-verarbeit-ung |  |            |
|  | 1                      | 2        | 3  | 4  | 5   | 6  | 7  | 8   | 9   | 10  | 11                                       | 12   | 13         |
| <b>Landesbanken</b>  |                        |          |  |  |   |  |  |   |   |   |  |  |            |
|  |                        |          |  |  |   |  |  |   |   |   |  | <b>Stand am Quartalsende *)</b>  |            |
| 2021 Dez.  | 171 021                | 17 658   | 1 422  | 1 127                                      | 929   | 1 905  | 5 625  | 1 599   | 1 902   | 221   | 2 928                                    | 23 282   | 2 748      |
| 2022 März  | 171 516                | 17 273   | 1 430  | 836  | 757   | 1 962  | 5 760  | 1 655   | 1 758   | 225   | 2 890                                    | 23 837   | 2 846      |
| 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      |
| Dez.   | 178 972                | 18 412   | 1 830  | 1 190                                      | 814   | 1 809  | 6 253  | 1 492   | 1 874   | 246   | 2 904                                    | 24 043   | 3 222      |
|  |                        |          |  |  |   |  |  |   |   |   |  | <b>Veränderungen im Vierteljahr *)</b>   |            |
| 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      |
| 4.Vj.  | - 1 440                | - 1 109  | - 360  | + 307                                      | + 38  | - 66   | - 341  | - 458   | - 24  | - 38  | - 167                                    | + 197  | - 109      |
| <b>Sparkassen</b>  |                        |          |  |  |   |  |  |   |   |   |  |  |            |
|  |                        |          |  |  |   |  |  |   |   |   |  | <b>Stand am Quartalsende *)</b>  |            |
| 2021 Dez.  | 516 521                | 38 305   | 2 390  | 2 361                                      | 1 406   | 8 039  | 8 387  | 3 306   | 6 152   | 954   | 5 310                                    | 27 817   | 36 354     |
| 2022 März  | 526 799                | 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     |
| Dez.   | 549 369                | 39 961   | 2 696  | 2 502                                      | 1 316   | 8 026  | 8 739  | 3 792   | 6 402   | 986   | 5 502                                    | 28 600   | 39 170     |
|  |                        |          |  |  |   |  |  |   |   |   |  | <b>Veränderungen im Vierteljahr *)</b>   |            |
| 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      |
| 4.Vj.  | + 4 566                | - 15     | - 64   | - 14                                       | - 21  | - 163  | + 141  | + 14  | + 2   | - 4   | + 94                                     | + 452  | + 360      |
| <b>Kreditgenossenschaften</b>  |                        |          |  |  |   |  |  |   |   |   |  |  |            |
|  |                        |          |  |  |   |  |  |   |   |   |  | <b>Stand am Quartalsende *)</b>  |            |
| 2021 Dez.  | 347 961                | 21 602   | 885  | 1 227                                      | 824   | 4 941  | 3 907  | 1 643   | 3 991   | 654   | 3 530                                    | 16 504   | 34 838     |
| 2022 März  | 354 906                | 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     |
| Dez.   | 375 207                | 22 536   | 932  | 1 309                                      | 870   | 5 095  | 4 082  | 1 820   | 4 044   | 680   | 3 704                                    | 16 717   | 39 935     |
|  |                        |          |  |  |   |  |  |   |   |   |  | <b>Veränderungen im Vierteljahr *)</b>   |            |
| 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    |
| 4.Vj.  | + 5 512                | - 126    | - 20   | - 12                                       | - 20  | - 15   | + 14   | + 25  | - 96  | - 17  | + 15                                     | + 222  | + 861      |
| <b>Realkreditinstitute</b>   |                        |          |  |  |   |  |  |   |   |   |  |  |            |
|  |                        |          |  |  |   |  |  |   |   |   |  | <b>Stand am Quartalsende *)</b>  |            |
| 2021 Dez.  | 79 420                 | 293      | 3  | 9  | 16  | 43   | 54   | 23  | 74  | 20  | 51                                       | 1 823  | 1 257      |
| 2022 März  | 80 345                 | 285      | 3  | 10   | 12  | 42   | 54   | 25  | 73  | 17  | 49                                       | 1 808  | 1 464      |
| 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      |
| Dez.   | 81 255                 | 277      | 3  | 6  | 12  | 41   | 52   | 24  | 74  | 17  | 48                                       | 1 802  | 1 728      |
|  |                        |          |  |  |   |  |  |   |   |   |  | <b>Veränderungen im Vierteljahr *)</b>   |            |
| 2022 1.Vj.   | + 925                  | - 8      | -  | + 1  | - 4   | - 1  | -  | + 2   | - 1   | - 3   | - 2                                      | - 15   | + 207      |
| 2.Vj.  | - 660                  | - 4      | -  | - 5  | -   | -  | -  | 1   | + 1   | + 2   | -  | - 25   | - 75       |
| 3.Vj.  | + 599                  | - 2      | -  | -  | + 1   | - 1  | -  | -   | -   | -   | -  | - 30   | + 90       |
| 4.Vj.  | + 971                  | - 2      | -  | + 1  | - 1   | -  | -  | -   | -   | -   | -  | + 49   | + 249      |

\* 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;<br>Instandhaltung<br>und<br>Reparatur<br>von<br>Kraftfahrzeugen | Land- und<br>Forstwirtschaft,<br>Fischerei<br>und<br>Aqua-<br>kultur | Verkehr<br>und<br>Lagerei;<br>Nachricht-<br>übermittlung | Finanzierungs-<br>institutionen<br>(ohne<br>MFIs) und<br>Versicherungs-<br>unternehmen | Dienstleistungsgewerbe (einschl. freier Berufe) |                               |   |   |                  |        |         |       |        |                               |            | Zeit |
|---|--|--|--|---|-------------------------------|---|---|------------------|--------|---------|-------|--------|-------------------------------|------------|------|
|   |  |  |  | zusammen  | Wohnungs-<br>unter-<br>nehmen | Beteili-<br>gungs-<br>gesell-<br>schaften | Sonstiges<br>Grund-<br>stücks-<br>wesen | Gast-<br>gewerbe | 21     | 22      | 23    | 24     | 25                            | 26         |      |
| 14  | 15   | 16   | 17   | 18  | 19                            | 20  | 21                                      | 22               | 23     | 24      | 25    | 26     |                               |            |      |
| <b>Stand am Quartalsende *)</b>   |  |  |  |   |                               |   |   |                  |        |         |       |        | <b>Landesbanken</b>           |            |      |
| 7 740   | 2 001  | 9 434  | 30 306   | 77 852  | 22 829                        | 8 891                                     | 26 595                                  | 474              | 11 915 | 3 678   | 1 560 | 1 910  | 2021 Dez.                     |            |      |
| 7 814   | 2 020  | 9 212  | 30 440   | 78 074  | 22 735                        | 8 833                                     | 26 918                                  | 466              | 12 148 | 3 804   | 1 485 | 1 685  | 2022 März                     |            |      |
| 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.                         |            |      |
| 8 427   | 2 045  | 9 278  | 32 530   | 81 015  | 23 858                        | 8 630                                     | 28 448                                  | 408              | 12 955 | 3 730   | 1 206 | 1 780  | Dez.                          |            |      |
| <b>Veränderungen im Vierteljahr *)</b>                                  |  |  |  |   |                               |   |   |                  |        |         |       |        |                               |            |      |
| +   | 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.      |      |
| -   | 291  | - 28   | + 351  | - 66  | - 385                         | + 250                                     | + 473                                   | + 475            | - 2    | - 222   | - 137 | - 216  | - 1 006                       | 4.Vj.      |      |
| <b>Stand am Quartalsende *)</b>   |  |  |  |   |                               |   |   |                  |        |         |       |        | <b>Sparkassen</b>             |            |      |
| 39 173  | 12 086   | 13 368   | 43 040   | 306 378   | 101 658                       | 19 331                                    | 81 878                                  | 12 662           | 49 057 | 25 406  | 2 829 | 13 557 | 2021 Dez.                     |            |      |
| 40 115  | 12 146   | 13 470   | 44 452   | 312 748   | 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.                         |            |      |
| 41 294  | 12 127   | 13 006   | 48 377   | 326 834   | 111 584                       | 20 072                                    | 86 716                                  | 12 996           | 52 494 | 26 429  | 3 026 | 13 517 | Dez.                          |            |      |
| <b>Veränderungen im Vierteljahr *)</b>                                  |  |  |  |   |                               |   |   |                  |        |         |       |        |                               |            |      |
| +   | 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.      |      |
| -   | 289  | - 165  | - 183  | + 1 029   | + 3 377                       | + 1 625                                   | - 6                                     | + 962            | + 64   | + 612   | + 153 | + 70   | - 103                         | 4.Vj.      |      |
| <b>Stand am Quartalsende *)</b>   |  |  |  |   |                               |   |   |                  |        |         |       |        | <b>Kreditgenossenschaften</b> |            |      |
| 28 230  | 28 170   | 6 192  | 14 130   | 198 295   | 75 444                        | 3 955                                     | 27 605                                  | 9 128            | 27 878 | 40 389  | 1 556 | 12 340 | 2021 Dez.                     |            |      |
| 28 676  | 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.                         |            |      |
| 30 125  | 28 463   | 6 237  | 16 109   | 215 085   | 86 188                        | 4 322                                     | 29 472                                  | 9 323            | 30 640 | 40 672  | 1 679 | 12 789 | Dez.                          |            |      |
| <b>Veränderungen im Vierteljahr *)</b>                                  |  |  |  |   |                               |   |   |                  |        |         |       |        |                               |            |      |
| +   | 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.      |      |
| +   | 173  | - 356  | - 25   | + 550   | + 4 213                       | + 2 487                                   | + 9                                     | + 455            | + 24   | + 887   | + 233 | + 19   | + 99                          | 4.Vj.      |      |
| <b>Stand am Quartalsende *)</b>   |  |  |  |   |                               |   |   |                  |        |         |       |        | <b>Realkreditinstitute</b>    |            |      |
| 403   | 435  | 122  | 14 406   | 60 681  | 27 153                        | 513                                       | 28 936                                  | 293              | 2 539  | 656     | 12    | 579    | 2021 Dez.                     |            |      |
| 401   | 445  | 125  | 14 523   | 61 294  | 27 625                        | 540                                       | 29 122                                  | 294              | 2 506  | 652     | 12    | 543    | 2022 März                     |            |      |
| 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.                         |            |      |
| 404   | 424  | 111  | 14 171   | 62 338  | 27 553                        | 505                                       | 30 216                                  | 283              | 2 601  | 639     | 13    | 528    | Dez.                          |            |      |
| <b>Veränderungen im Vierteljahr *)</b>                                  |  |  |  |   |                               |   |   |                  |        |         |       |        |                               |            |      |
| -   | 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.      |      |
| -   | -  | 8  | - 2  | - 246   | + 931                         | - 110                                     | + 7                                     | + 1 111          | - 24   | - 71    | - 4   | + 2    | + 20                          | 4.Vj.      |      |

## I. Banken (MFIs) in Deutschland

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

Mio €

| Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände) |                        |          |  |  |   |  |   |   |  |   |  |  |            |
|--|------------------------|----------|--|--|---|--|---|---|--|---|--|--|------------|
| Zeit   | Verarbeitendes Gewerbe |          |  |  |   |  |   |   |  |   |  | Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden | Baugewerbe |
|  | insgesamt              | zusammen | Chemische Industrie, Kokerei und Mineralölverarbeitung | Herstellung von Gummi- und Kunststoffwaren | Glas-gewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden | Metall-erzeugung und -bearbeitung, Herstellung von Metall-erzeugnissen | Maschi-nenbau; Fahr-zeugbau; Reparatur und Installation von Maschinen und Aus-rüstungen | Herstellung von Daten-verarbeitungsgeräten, elektro-nischen und optischen Erzeug-nissen | Holz-gewerbe; Papier- und Druck-gewerbe; Herstel-lung von Möbeln und sonstigen Waren | Textil- und Beklei-dungs-gewerbe, Leder-gewerbe | Ernäh-rungs-gewerbe; Tabak-verarbeit-ung |  |            |
|  | 1                      | 2        | 3  | 4  | 5   | 6  | 7   | 8   | 9  | 10  | 11                                       | 12   | 13         |
| <b>Bausparkassen <sup>2)</sup></b>   |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| <b>Stand am Quartalsende *)</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 Dez.  | 19 614                 | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | 6 599      |
| 2022 März  | 20 048                 | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | 6 749      |
| Juni   | 20 318                 | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | 6 853      |
| Sept.  | 20 654                 | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | 6 946      |
| Dez.   | 20 898                 | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | 7 042      |
| <b>Veränderungen im Vierteljahr *)</b>   |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2022 1.Vj.   | + 224                  | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | + 69       |
| 2.Vj.  | + 270                  | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | + 104      |
| 3.Vj.  | + 336                  | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | + 93       |
| 4.Vj.  | + 244                  | -        | -  | -  | -   | -  | -   | -   | -  | -   | -  | -  | + 96       |
| <b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| <b>Stand am Quartalsende *)</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 Dez.  | 113 265                | 11 470   | 1 424  | 405  | 281   | 1 448  | 4 154   | 1 052   | 1 090  | 195   | 1 421                                    | 17 369   | 2 008      |
| 2022 März  | 119 133                | 12 167   | 1 816  | 453  | 286   | 1 533  | 4 191   | 1 130   | 1 209  | 199   | 1 350                                    | 21 391   | 2 112      |
| 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      |
| Dez.   | 140 005                | 12 142   | 1 690  | 416  | 289   | 1 422  | 4 585   | 1 012   | 1 125  | 221   | 1 382                                    | 23 809   | 2 063      |
| <b>Veränderungen im Vierteljahr *)</b>   |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 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        |
| 4.Vj.  | - 12 658               | - 379    | + 76   | - 50                                       | - 38  | - 156  | + 38  | - 316   | - 1  | + 6   | + 62                                     | - 10 068   | - 62       |
| <b>Nachrichtlich: Auslandsbanken</b>   |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| <b>Stand am Quartalsende *)</b>  |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 2021 Dez.  | 167 058                | 22 958   | 2 424  | 1 122                                      | 733   | 2 550  | 9 211   | 2 678   | 1 894  | 487   | 1 859                                    | 8 004  | 3 646      |
| 2022 März  | 178 654                | 26 242   | 3 091  | 1 591                                      | 741   | 2 728  | 10 775  | 2 993   | 1 990  | 453   | 1 880                                    | 8 899  | 3 750      |
| 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      |
| Dez.   | 201 488                | 32 730   | 5 834  | 1 227                                      | 793   | 3 130  | 13 520  | 3 179   | 2 382  | 569   | 2 096                                    | 8 920  | 3 882      |
| <b>Veränderungen im Vierteljahr *)</b>   |                        |          |  |  |   |  |   |   |  |   |  |  |            |
| 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      |
| 4.Vj.  | + 4 703                | - 456    | - 778  | - 695                                      | + 34  | - 123  | + 886   | + 170   | + 63   | + 13  | - 26                                     | - 369  | + 1 582    |

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

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

I. Banken (MFIs) in Deutschland

| Dienstleistungsgewerbe (einschl. freier Berufe)          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   | Zeit       |
|--|---|--|---|----------|---------------------|----------------------------|-----------------------------|--------------|---|--|---------------------------------|----------------------------|---|------------|
| Handel; Instandhaltung und Reparatur von Kraftfahrzeugen | Land- und Forstwirtschaft, Fischerei und Aquakultur | Verkehr und Lagerei; Nachrichtenübermittlung | Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen | zusammen | Wohnungsunternehmen | Beteiligungsgesellschaften | Sonstiges Grundstücks-wesen | Gast-gewerbe | Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1) | Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe) | Vermie-tung beweg-licher Sachen | Sonstige Dienst-leistungen |   |            |
| 14   | 15  | 16   | 17  | 18       | 19                  | 20                         | 21                          | 22           | 23  | 24   | 25                              | 26                         |   |            |
| <b>Stand am Quartalsende *)</b>                          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Bausparkassen 2)</b>   |            |
| 10 370   | 1 883   | -  | 762   | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | 2021 Dez.  |
| 10 608   | 1 929   | -  | 762   | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | 2022 März  |
| 10 776   | 1 961   | -  | 728   | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | Juni       |
| 10 912   | 1 984   | -  | 812   | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | Sept.      |
| 11 068   | 2 010   | -  | 778   | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | Dez.       |
| <b>Veränderungen im Vierteljahr *)</b>                   |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   |            |
| + 109  | + 46  | -  | -   | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | 2022 1.Vj. |
| + 168  | + 32  | -  | 34  | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | 2.Vj.      |
| + 136  | + 23  | -  | 84  | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | 3.Vj.      |
| + 156  | + 26  | -  | 34  | -        | -                   | -                          | -                           | -            | -   | -  | -                               | -                          | -   | 4.Vj.      |
| <b>Stand am Quartalsende *)</b>                          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben</b> |            |
| 5 884  | 603   | 10 286                                       | 17 045  | 48 600   | 27 328              | 6 016                      | 3 182                       | 1 234        | 4 838   | 3 214  | 478                             | 2 310                      | 2021 Dez.   |            |
| 6 076  | 614   | 9 614  | 17 632  | 49 527   | 27 490              | 6 921                      | 3 161                       | 1 237        | 4 849   | 3 159  | 455                             | 2 255                      | 2022 März   |            |
| 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.   |            |
| 6 380  | 625   | 20 700                                       | 18 238  | 56 048   | 28 205              | 12 948                     | 3 104                       | 1 168        | 5 002   | 4 072  | 342                             | 1 207                      | Dez.  |            |
| <b>Veränderungen im Vierteljahr *)</b>                   |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   |            |
| + 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.   |            |
| - 3 812  | + 2   | + 529  | - 73  | + 1 205  | + 415               | - 185                      | - 58                        | - 30         | + 130   | + 941  | - 36                            | + 28                       | 4.Vj.   |            |
| <b>Stand am Quartalsende *)</b>                          |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            | <b>Nachrichtlich: Auslandsbanken</b>  |            |
| 20 209   | 4 977   | 6 438  | 26 123  | 74 703   | 16 104              | 15 905                     | 14 582                      | 1 154        | 17 534  | 4 415  | 1 307                           | 3 702                      | 2021 Dez.   |            |
| 21 254   | 4 923   | 6 688  | 29 970  | 76 928   | 16 477              | 17 465                     | 14 186                      | 1 141        | 17 795  | 4 423  | 1 347                           | 4 094                      | 2022 März   |            |
| 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.   |            |
| 24 784   | 5 096   | 6 563  | 31 240  | 88 273   | 16 834              | 23 264                     | 15 897                      | 1 268        | 20 168  | 4 755  | 1 919                           | 4 168                      | Dez.  |            |
| <b>Veränderungen im Vierteljahr *)</b>                   |   |  |   |          |                     |                            |                             |              |   |  |                                 |                            |   |            |
| + 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.   |            |
| - 251  | + 36  | - 243  | + 266   | + 4 138  | - 190               | + 3 341                    | - 134                       | + 157        | + 728   | + 32   | + 272                           | - 68                       | 4.Vj.   |            |

## I Banks (MFIs) in Germany

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

€ million

| Period   | Lending to domestic government 1 |  | Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) |            |             |           |  |            |             |           |           |         |
|----------|----------------------------------|--|---|------------|-------------|-----------|--|------------|-------------|-----------|-----------|---------|
|          | Total                            | of which Treasury bills, securities portfolios and equalisation claims | Domestic government, total  |            |             |           | Federal Government and its special funds 2 |            |             |           | State go- |         |
|          |                                  |  | Total   | Short-term | Medium-term | Long-term | Total                                      | Short-term | Medium-term | Long-term | Total     |         |
| 1        | 2                                | 3  | 4   | 5          | 6           | 7         | 8  | 9          | 10          | 11        |           |         |
|          | <b>End of year or month *</b>    |  |   |            |             |           |  |            |             |           |           |         |
| 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     | 375,920                          | 127,945  | 247,975   | 14,323     | 14,101      | 219,551   | 15,346                                     | 317        | 4,375       | 10,654    | 82,677    |         |
| 2022 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    |         |
| Nov.     | 373,750                          | 127,465  | 246,285   | 14,547     | 13,948      | 217,790   | 16,021                                     | 601        | 4,508       | 10,912    | 82,073    |         |
| Dec.     | 375,920                          | 127,945  | 247,975   | 14,323     | 14,101      | 219,551   | 15,346                                     | 317        | 4,375       | 10,654    | 82,677    |         |
|          | <b>Changes *</b>                 |  |   |            |             |           |  |            |             |           |           |         |
| 2021     | - 19,473                         | -  | 13,345  | - 6,128    | - 2,826     | - 1,323   | - 1,979                                    | - 30       | - 734       | - 24      | + 728     | - 5,078 |
| 2022     | - 16,559                         | -  | 18,192  | + 1,633    | - 903       | - 734     | + 3,270                                    | + 720      | - 19        | + 57      | + 682     | - 5,499 |
| 2022 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     |         |
| Nov.     | - 4,178                          | - 4,211  | + 33  | - 1,535    | + 119       | + 1,449   | - 101                                      | - 376      | + 132       | + 143     | - 53      |         |
| Dec.     | + 1,301                          | + 501  | + 800   | - 224      | + 153       | + 871     | - 675                                      | - 284      | - 133       | - 258     | - 286     |         |

| Period   | Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd) |             |           |   |            |             |           |                       |            |             |           |
|----------|--|-------------|-----------|---|------------|-------------|-----------|-----------------------|------------|-------------|-----------|
|          | Government   |             |           | Local government and local government association 3 |            |             |           | Social security funds |            |             |           |
|          | Short-term   | Medium-term | Long-term | Total   | Short-term | Medium-term | Long-term | Total                 | Short-term | Medium-term | Long-term |
| 12       | 13   | 14          | 15        | 16  | 17         | 18          | 19        | 20                    | 21         | 22          |           |
|          | <b>End of year or month *</b>  |             |           |   |            |             |           |                       |            |             |           |
| 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     | 2,345  | 1,726       | 78,606    | 149,247   | 11,524     | 7,510       | 130,213   | 705                   | 137        | 490         | 78        |
| 2022 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       |
| Nov.     | 2,359  | 1,742       | 77,972    | 147,858   | 11,464     | 7,602       | 128,792   | 333                   | 123        | 96          | 114       |
| Dec.     | 2,345  | 1,726       | 78,606    | 149,247   | 11,524     | 7,510       | 130,213   | 705                   | 137        | 490         | 78        |
|          | <b>Changes *</b>   |             |           |   |            |             |           |                       |            |             |           |
| 2021     | - 149  | - 431       | - 4,498   | - 845   | - 1,857    | - 773       | + 1,785   | - 175                 | - 86       | - 95        | + 6       |
| 2022     | - 238  | - 680       | - 4,581   | + 6,012   | - 700      | - 496       | + 7,208   | + 400                 | + 54       | + 385       | - 39      |
| 2022 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         | -         |
| Nov.     | - 214  | - 36        | + 197     | + 170   | - 959      | + 23        | + 1,106   | + 17                  | + 14       | -           | + 3       |
| Dec.     | - 14   | - 16        | - 256     | + 1,389   | + 60       | - 92        | + 1,421   | + 372                 | + 14       | + 394       | - 36      |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup> |            |             |           |   |            |             |           |                  |                    |  |                    |                               |       |
|--|------------|-------------|-----------|---|------------|-------------|-----------|------------------|--------------------|--|--------------------|-------------------------------|-------|
| Domestic government total  |            |             |           | Federal Government and its special funds <sup>2</sup> |            |             |           | State government |                    | Local government and local government association <sup>3</sup> |                    | Social security funds         |       |
| Total  | Short-term | Medium-term | Long-term | Total   | Short-term | Medium-term | Long-term | Total            | of which Long-term | Total  | of which Long-term |                               |       |
| Period   | 1          | 2           | 3         | 4   | 5          | 6           | 7         | 8                | 9                  | 10   | 11                 | 12                            | 13    |
| <b>Commercial banks <sup>4</sup></b>   |            |             |           |   |            |             |           |                  |                    |  |                    |                               |       |
|  |            |             |           |   |            |             |           |                  |                    |  |                    | <b>End of year or month *</b> |       |
| 2022   | 33,363     | 5,375       | 2,113     | 25,875  | 584        | 247         | 12        | 325              | 8,937              | 7,441  | 23,512             | 18,097                        | 330   |
| 2022 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   |
| Nov.   | 33,040     | 5,351       | 1,925     | 25,764  | 694        | 336         | 12        | 346              | 8,925              | 7,519  | 23,248             | 17,860                        | 173   |
| Dec.   | 33,363     | 5,375       | 2,113     | 25,875  | 584        | 247         | 12        | 325              | 8,937              | 7,441  | 23,512             | 18,097                        | 330   |
|  |            |             |           |   |            |             |           |                  |                    |  |                    | <b>Changes *</b>              |       |
| 2022   | - 118      | - 1,022     | + 146     | + 758   | + 252      | + 78        | + 1       | + 173            | - 471              | - 720  | - 97               | + 1,332                       | + 198 |
| 2022 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   |
| Nov.   | + 250      | - 614       | - 6       | + 870   | + 112      | - 30        | -         | + 142            | + 156              | + 301  | - 48               | + 427                         | + 30  |
| Dec.   | + 323      | + 24        | + 188     | + 111   | - 110      | - 89        | -         | - 21             | + 12               | - 78   | + 264              | + 237                         | + 157 |
| <b>Big banks</b>   |            |             |           |   |            |             |           |                  |                    |  |                    |                               |       |
|  |            |             |           |   |            |             |           |                  |                    |  |                    | <b>End of year or month *</b> |       |
| 2022   | 15,660     | 2,125       | 894       | 12,641  | 329        | 59          | -         | 270              | 5,377              | 4,792  | 9,942              | 7,569                         | 12    |
| 2022 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    |
| Nov.   | 15,358     | 2,136       | 888       | 12,334  | 384        | 95          | -         | 289              | 5,357              | 4,848  | 9,536              | 7,160                         | 81    |
| Dec.   | 15,660     | 2,125       | 894       | 12,641  | 329        | 59          | -         | 270              | 5,377              | 4,792  | 9,942              | 7,569                         | 12    |
|  |            |             |           |   |            |             |           |                  |                    |  |                    | <b>Changes *</b>              |       |
| 2022   | + 69       | - 141       | - 249     | + 459   | + 92       | - 54        | -         | + 146            | - 562              | - 609  | + 567              | + 951                         | - 28  |
| 2022 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   |
| Nov.   | + 482      | - 250       | - 6       | + 738   | + 172      | + 30        | -         | + 142            | + 121              | + 224  | + 160              | + 372                         | + 29  |
| Dec.   | + 302      | - 11        | + 6       | + 307   | + 55       | - 36        | -         | - 19             | + 20               | - 56   | + 406              | + 409                         | - 69  |
| <b>Regional banks and other commercial banks</b>   |            |             |           |   |            |             |           |                  |                    |  |                    |                               |       |
|  |            |             |           |   |            |             |           |                  |                    |  |                    | <b>End of year or month *</b> |       |
| 2022   | 17,065     | 2,859       | 1,006     | 13,200  | 225        | 161         | 9         | 55               | 3,228              | 2,648  | 13,495             | 10,495                        | 117   |
| 2022 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    |
| Nov.   | 17,262     | 2,845       | 1,021     | 13,396  | 298        | 232         | 9         | 57               | 3,218              | 2,670  | 13,658             | 10,667                        | 88    |
| Dec.   | 17,065     | 2,859       | 1,006     | 13,200  | 225        | 161         | 9         | 55               | 3,228              | 2,648  | 13,495             | 10,495                        | 117   |
|  |            |             |           |   |            |             |           |                  |                    |  |                    | <b>Changes *</b>              |       |
| 2022   | - 364      | - 866       | + 203     | + 299   | + 177      | + 149       | + 1       | + 27             | + 95               | - 107  | - 669              | + 377                         | + 33  |
| 2022 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   |
| Nov.   | - 235      | - 368       | -         | + 133   | - 34       | - 34        | -         | -                | + 16               | + 78   | - 218              | + 55                          | + 1   |
| Dec.   | - 197      | + 14        | - 15      | - 196   | - 73       | - 71        | -         | - 2              | + 10               | - 22   | - 163              | - 172                         | + 29  |
| <b>Branches of foreign banks</b>   |            |             |           |   |            |             |           |                  |                    |  |                    |                               |       |
|  |            |             |           |   |            |             |           |                  |                    |  |                    | <b>End of year or month *</b> |       |
| 2022   | 638        | 391         | 213       | 34  | 30         | 27          | 3         | -                | 332                | 1  | 75                 | 33                            | 201   |
| 2022 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     |
| Nov.   | 420        | 370         | 16        | 34  | 12         | 9           | 3         | -                | 350                | 1  | 54                 | 33                            | 4     |
| Dec.   | 638        | 391         | 213       | 34  | 30         | 27          | 3         | -                | 332                | 1  | 75                 | 33                            | 201   |
|  |            |             |           |   |            |             |           |                  |                    |  |                    | <b>Changes *</b>              |       |
| 2022   | + 177      | - 15        | + 192     | ± 0   | - 17       | - 17        | ± 0       | -                | - 4                | - 4  | + 5                | + 4                           | + 193 |
| 2022 Sep.  | + 51       | + 50        | + 1       | -   | + 49       | + 49        | -         | -                | + 1                | -  | + 1                | -                             | -     |
| Oct.   | - 15       | - 15        | -         | -   | - 15       | - 15        | -         | -                | + 3                | -  | - 3                | -                             | -     |
| Nov.   | + 3        | + 4         | -         | - 1   | - 26       | - 26        | -         | -                | + 19               | - 1  | + 10               | -                             | -     |
| Dec.   | + 218      | + 21        | + 197     | -   | + 18       | + 18        | -         | -                | - 18               | -  | + 21               | -                             | + 197 |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup> |                           |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
|--|---------------------------|------------|-------------|-----------|---|------------|-------------|-----------|------------------|--------------------|--|--------------------|-----------------------|
| Period   | Domestic government total |            |             |           | Federal Government and its special funds <sup>2</sup> |            |             |           | State government |                    | Local government and local government association <sup>3</sup> |                    | Social security funds |
|  | Total                     | Short-term | Medium-term | Long-term | Total   | Short-term | Medium-term | Long-term | Total            | of which Long-term | Total  | of which Long-term |                       |
|  | 1                         | 2          | 3           | 4         | 5   | 6          | 7           | 8         | 9                | 10                 | 11   | 12                 | 13                    |
| <b>Landesbanken</b>  |                           |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
|  | End of year or month *    |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
| 2022   | 67,604                    | 3,081      | 1,427       | 63,096    | 364   | -          | 7           | 357       | 26,729           | 26,046             | 40,155   | 36,635             | 356                   |
| 2022 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                   |
| Nov.   | 67,175                    | 3,025      | 1,313       | 62,837    | 329   | 28         | 7           | 294       | 26,896           | 26,102             | 39,807   | 36,376             | 143                   |
| Dec.   | 67,604                    | 3,081      | 1,427       | 63,096    | 364   | -          | 7           | 357       | 26,729           | 26,046             | 40,155   | 36,635             | 356                   |
|  | Changes *                 |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
| 2022   | - 1,941                   | - 140      | - 378       | - 1,423   | - 62  | - 21       | + 7         | - 48      | - 2,971          | - 2,524            | + 887  | + 1,160            | + 205                 |
| 2022 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                  |
| Nov.   | - 305                     | - 261      | - 60        | + 16      | + 5   | + 28       | -           | - 23      | - 193            | - 139              | - 104  | + 178              | - 13                  |
| Dec.   | + 429                     | + 56       | + 114       | + 259     | + 35  | - 28       | -           | + 63      | - 167            | - 56               | + 348  | + 259              | + 213                 |
| <b>Savings banks</b>   |                           |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
|  | End of year or month *    |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
| 2022   | 32,907                    | 4,075      | 2,543       | 26,289    | 139   | 2          | -           | 137       | 5,131            | 4,193              | 27,618   | 21,951             | 19                    |
| 2022 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                    |
| Nov.   | 32,430                    | 4,018      | 2,608       | 25,804    | 134   | 2          | -           | 132       | 5,110            | 4,188              | 27,172   | 21,477             | 14                    |
| Dec.   | 32,907                    | 4,075      | 2,543       | 26,289    | 139   | 2          | -           | 137       | 5,131            | 4,193              | 27,618   | 21,951             | 19                    |
|  | Changes *                 |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
| 2022   | + 1,893                   | + 418      | + 37        | + 1,438   | - 125   | - 89       | - 4         | - 32      | - 283            | - 306              | + 2,304  | + 1,777            | - 3                   |
| 2022 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                   |
| Nov.   | + 178                     | - 353      | + 18        | + 513     | - 159   | - 158      | - 1         | -         | + 24             | + 26               | + 315  | + 487              | - 2                   |
| Dec.   | + 477                     | + 57       | - 65        | + 485     | + 5   | -          | -           | + 5       | + 21             | + 5                | + 446  | + 474              | + 2                   |
| <b>Credit cooperatives</b>   |                           |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
|  | End of year or month *    |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
| 2022   | 3,202                     | 222        | 196         | 2,784     | 112   | 11         | 20          | 81        | 325              | 317                | 2,765  | 2,386              | -                     |
| 2022 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                     |
| Nov.   | 3,178                     | 252        | 184         | 2,742     | 120   | 18         | 21          | 81        | 327              | 318                | 2,728  | 2,340              | 3                     |
| Dec.   | 3,202                     | 222        | 196         | 2,784     | 112   | 11         | 20          | 81        | 325              | 317                | 2,765  | 2,386              | -                     |
|  | Changes *                 |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
| 2022   | + 97                      | + 15       | + 58        | + 24      | + 32  | + 6        | + 13        | + 13      | + 6              | ± 0                | + 59   | + 11               | ± 0                   |
| 2022 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                   |
| Nov.   | + 15                      | - 44       | + 8         | + 51      | + 6   | + 7        | -           | - 1       | + 12             | + 11               | - 5  | + 38               | + 2                   |
| Dec.   | + 24                      | - 30       | + 12        | + 42      | - 8   | - 7        | - 1         | -         | - 2              | - 1                | + 37   | + 46               | - 3                   |
| <b>Mortgage banks</b>  |                           |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
|  | End of year or month *    |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
| 2022   | 12,091                    | 14         | 295         | 11,782    | 232   | -          | 5           | 227       | 4,462            | 4,460              | 7,397  | 7,095              | -                     |
| 2022 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              | -                     |
| Nov.   | 12,126                    | 26         | 312         | 11,788    | 230   | -          | 5           | 225       | 4,462            | 4,460              | 7,434  | 7,103              | -                     |
| Dec.   | 12,091                    | 14         | 295         | 11,782    | 232   | -          | 5           | 227       | 4,462            | 4,460              | 7,397  | 7,095              | -                     |
|  | Changes *                 |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
| 2022   | - 693                     | - 24       | + 2         | - 671     | - 13  | -          | -           | - 13      | - 361            | - 363              | - 319  | - 295              | -                     |
| 2022 Sep.  | - 17                      | - 2        | - 2         | - 13      | + 1   | -          | -           | + 1       | - 3              | - 3                | - 15   | - 11               | -                     |
| Oct.   | - 4                       | - 7        | + 7         | - 4       | -   | -          | -           | -         | -                | -                  | - 4  | - 4                | -                     |
| Nov.   | + 60                      | - 1        | + 24        | + 37      | - 10  | -          | -           | - 10      | - 1              | - 1                | + 71   | + 48               | -                     |
| Dec.   | - 35                      | - 12       | - 17        | - 6       | + 2   | -          | -           | + 2       | -                | -                  | - 37   | - 8                | -                     |

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



## I Banks (MFIs) in Germany

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

€ million

| Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1 |            |             |           |  |            |             |           |                  |                    |   |                    |                               |       |
|---|------------|-------------|-----------|--|------------|-------------|-----------|------------------|--------------------|---|--------------------|-------------------------------|-------|
| 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    |
| <b>Building an loan associations</b>  |            |             |           |  |            |             |           |                  |                    |   |                    | <b>End of year or month *</b> |       |
| 2022  | 4,858      | –           | –         | 4,858                                      | 25         | –           | –         | 25               | 4,121              | 4,121   | 712                | 712                           | –     |
| 2022 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                           | –     |
| Nov.  | 4,882      | 1           | –         | 4,881                                      | 25         | –           | –         | 25               | 4,145              | 4,145   | 712                | 711                           | –     |
| Dec.  | 4,858      | –           | –         | 4,858                                      | 25         | –           | –         | 25               | 4,121              | 4,121   | 712                | 712                           | –     |
| <b>Changes *</b>  |            |             |           |  |            |             |           |                  |                    |   |                    |                               |       |
| 2022  | – 177      | ± 0         | –         | – 177                                      | –          | –           | –         | –                | – 180              | – 180   | + 3                | + 3                           | –     |
| 2022 Sep.   | – 103      | –           | –         | – 103                                      | –          | –           | –         | –                | – 100              | – 100   | – 3                | – 3                           | –     |
| Oct.  | –          | –           | –         | –  | –          | –           | –         | –                | –                  | –   | –                  | –                             | –     |
| Nov.  | – 12       | + 1         | –         | – 13                                       | –          | –           | –         | –                | – 15               | – 15  | + 3                | + 2                           | –     |
| Dec.  | – 24       | – 1         | –         | – 23                                       | –          | –           | –         | –                | – 24               | – 24  | –                  | + 1                           | –     |
| <b>Banks with special, development and other central support tasks</b>  |            |             |           |  |            |             |           |                  |                    |   |                    | <b>End of year or month *</b> |       |
| 2022  | 93,950     | 1,556       | 7,527     | 84,867                                     | 13,890     | 57          | 4,331     | 9,502            | 32,972             | 32,028  | 47,088             | 43,337                        | –     |
| 2022 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                        | –     |
| Nov.  | 93,454     | 1,874       | 7,606     | 83,974                                     | 14,489     | 217         | 4,463     | 9,809            | 32,208             | 31,240  | 46,757             | 42,925                        | –     |
| Dec.  | 93,950     | 1,556       | 7,527     | 84,867                                     | 13,890     | 57          | 4,331     | 9,502            | 32,972             | 32,028  | 47,088             | 43,337                        | –     |
| <b>Changes *</b>  |            |             |           |  |            |             |           |                  |                    |   |                    |                               |       |
| 2022  | + 2,572    | – 150       | – 599     | + 3,321                                    | + 636      | + 7         | + 40      | + 589            | – 1,239            | – 488   | + 3,175            | + 3,220                       | ± 0   |
| 2022 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                         | –     |
| Nov.  | – 153      | – 263       | + 135     | – 25                                       | – 55       | – 223       | + 133     | + 35             | – 36               | + 14  | – 62               | – 74                          | –     |
| Dec.  | – 394      | – 318       | – 79      | + 3  | – 599      | – 160       | – 132     | – 307            | – 126              | – 102   | + 331              | + 412                         | –     |
| <b>Memo item: Foreign banks</b>   |            |             |           |  |            |             |           |                  |                    |   |                    | <b>End of year or month *</b> |       |
| 2022  | 7,099      | 2,643       | 428       | 4,028                                      | 246        | 171         | 4         | 71               | 2,517              | 1,830   | 4,110              | 2,126                         | 226   |
| 2022 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    |
| Nov.  | 6,912      | 2,675       | 230       | 4,007                                      | 301        | 224         | 4         | 73               | 2,520              | 1,836   | 4,035              | 2,097                         | 56    |
| Dec.  | 7,099      | 2,643       | 428       | 4,028                                      | 246        | 171         | 4         | 71               | 2,517              | 1,830   | 4,110              | 2,126                         | 226   |
| <b>Changes *</b>  |            |             |           |  |            |             |           |                  |                    |   |                    |                               |       |
| 2022  | – 50       | + 12        | + 188     | – 250                                      | + 151      | + 123       | ± 0       | + 28             | + 231              | + 233   | – 644              | – 512                         | + 212 |
| 2022 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   |
| Nov.  | – 121      | – 389       | – 1       | + 269                                      | – 28       | – 29        | –         | + 1              | + 213              | + 260   | – 329              | + 8                           | + 23  |
| Dec.  | + 188      | – 32        | + 199     | + 21                                       | – 55       | – 53        | –         | – 2              | – 3                | – 6   | + 76               | + 29                          | + 170 |

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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 |  | Corporate debt securities (non-MFIs) 11 |
|           | Total                         | Total    | of which              |                     |                            |   | Total                  | Total   | with an maturity of           |                   | Total                    | of which issued by the Federal Government and its special funds 9,10 |   |
|           |                               |          | Floating rate notes 3 | Zero coupon bonds 4 | Foreign currency bonds 5,6 |   |                        |         | up to and including 2 years 8 | more than 2 years |                          |  |   |
| 1         | 2                             | 3        | 4                     | 5                   | 6                          | 7   | 8                      | 9       | 10                            | 11                | 12                       | 13   |   |
|           | <b>End of year or month *</b> |          |                       |                     |                            |   |                        |         |                               |                   |                          |  |   |
| 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      | 1,149,835                     | 926,309  | 130,919               | 59,138              | 131,609                    | 223,526   | 644,252                | 244,395 | 6,535                         | 237,860           | 125,612                  | 3,434  | 73,336                                  |
| 2022 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.      | 1,169,469                     | 946,431  | 135,191               | 61,414              | 129,489                    | 223,038   | 651,735                | 253,632 | 6,282                         | 247,350           | 127,905                  | 2,594  | 71,191                                  |
| Nov.      | 1,170,625                     | 945,818  | 133,199               | 62,363              | 131,499                    | 224,807   | 648,401                | 251,498 | 6,075                         | 245,423           | 124,269                  | 740  | 73,832                                  |
| Dec.      | 1,149,835                     | 926,309  | 130,919               | 59,138              | 131,609                    | 223,526   | 644,252                | 244,395 | 6,535                         | 237,860           | 125,612                  | 3,434  | 73,336                                  |
|           | <b>Changes *</b>              |          |                       |                     |                            |   |                        |         |                               |                   |                          |  |   |
| 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      | - 10,375                      | - 5,303  | - 13,379              | + 5,821             | + 18,814                   | - 5,072   | - 3,650                | + 374   | + 3,789                       | - 4,163           | - 18,239                 | - 3,334  | + 12,772                                |
| 2022 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.      | + 2,941                       | + 4,509  | - 1,088               | + 347               | + 513                      | + 1,568   | + 4,032                | + 578   | + 192                         | + 386             | + 3,633                  | + 2,180  | - 480                                   |
| Nov.      | + 3,075                       | + 1,162  | - 1,992               | + 949               | + 2,020                    | + 1,913   | - 3,334                | - 2,134 | - 207                         | - 1,927           | - 3,636                  | - 1,854  | + 2,641                                 |
| Dec.      | - 19,571                      | - 18,387 | - 2,278               | - 3,225             | + 26                       | - 1,184   | - 4,081                | - 7,056 | + 460                         | - 7,516           | + 1,364                  | + 2,694  | - 496                                   |

| Period    | Domestic securities (cont'd)                  |                                 |                                      |                                 | Foreign securities |                      |   |   | Participating interests |                          |                                    |                  |                        |
|-----------|---|---------------------------------|--------------------------------------|---------------------------------|--------------------|----------------------|---|---|-------------------------|--------------------------|------------------------------------|------------------|------------------------|
|           | Shares (including participating certificates) |                                 | Mutual fund shares, other securities |                                 | Total              | Bank debt securities | Bonds and debt securities issued by foreign non-banks | Shares, mutual fund shares and other securities | Total                   | in domestic banks (MFIs) | in domestic enterprises (non-MFIs) | in foreign banks | in foreign enterprises |
|           | Total   | of which issued by banks (MFIs) | Total                                | of which issued by banks (MFIs) |                    |                      |   |   |                         |                          |                                    |                  |                        |
|           |   |                                 |                                      |                                 |                    |                      |   |   |                         |                          |                                    |                  |                        |
| 18        | 19  | 20                              | 21                                   | 22                              | 23                 | 24                   | 25  | 26  |                         |                          |                                    |                  |                        |
|           | <b>End of year or month *</b>                 |                                 |                                      |                                 |                    |                      |   |   |                         |                          |                                    |                  |                        |
| 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      | 13,908  | 190                             | 187,001                              | 8                               | 505,583            | 221,588              | 261,378   | 22,617  | 96,208                  | 17,188                   | 63,116                             | 8,919            | 6,795                  |
| 2022 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                               | 517,734            | 226,517              | 267,186   | 24,031  | 96,413                  | 17,186                   | 63,168                             | 8,955            | 6,917                  |
| Nov.      | 13,364  | 175                             | 185,438                              | 11                              | 522,224            | 225,655              | 270,564   | 26,005  | 96,172                  | 17,180                   | 63,032                             | 8,954            | 6,817                  |
| Dec.      | 13,908  | 190                             | 187,001                              | 8                               | 505,583            | 221,588              | 261,378   | 22,617  | 96,208                  | 17,188                   | 63,116                             | 8,919            | 6,795                  |
|           | <b>Changes *</b>                              |                                 |                                      |                                 |                    |                      |   |   |                         |                          |                                    |                  |                        |
| 2021      | + 1,812                                       | - 1                             | + 15,696                             | - 34                            | - 14,392           | - 16,696             | - 4,211   | + 6,515   | + 813                   | + 1,526                  | - 558                              | + 609            | - 1,415                |
| 2022      | - 1,519                                       | + 48                            | + 3,710                              | ± 0                             | - 6,725            | + 283                | + 255   | - 7,263   | + 665                   | + 400                    | + 1,269                            | - 697            | - 307                  |
| 2022 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                                | -                               | - 1,091            | + 2,636              | - 1,858   | + 1,869   | + 178                   | -                        | + 144                              | + 3              | + 32                   |
| Nov.      | + 213   | + 65                            | - 418                                | + 5                             | + 6,409            | - 627                | + 4,918   | + 2,118   | - 178                   | - 6                      | - 136                              | - 2              | - 36                   |
| Dec.      | + 544   | + 15                            | + 1,563                              | - 3                             | - 15,490           | - 3,824              | - 8,375   | - 3,291   | + 31                    | + 8                      | + 42                               | - 35             | + 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** 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 <sup>2</sup>          |         |                                   |                                  |   |          |                    |                  | Foreign securities |                      |                                     |                                 |                  |
|--|---|---------|-----------------------------------|----------------------------------|---|----------|--------------------|------------------|--------------------|----------------------|-------------------------------------|---------------------------------|------------------|
|  | Securities portfolios, total <sup>1</sup> | Total   | Bank debt securities <sup>3</sup> | Public sector bonds <sup>4</sup> | Corporate bonds (non-MFIs) <sup>5</sup> | Equities | Mutual fund shares | Other securities | Total              | Bank debt securities | Debt securities issued by non-banks | Equities and mutual fund shares | Other securities |
|  | 1   | 2       | 3                                 | 4                                | 5                                       | 6        | 7                  | 8                | 9                  | 10                   | 11                                  | 12                              | 13               |
| <b>Commercial banks <sup>6</sup></b>             |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| <b>End of year or month *</b>                    |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| 2022   | 297,762                                   | 118,439 | 31,084                            | 24,584                           | 58,619                                  | 1,852    | 2,104              | 196              | 179,323            | 44,844               | 119,533                             | 14,197                          | 749              |
| 2022 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.   | 308,285                                   | 121,702 | 35,292                            | 26,976                           | 55,790                                  | 1,297    | 2,147              | 200              | 186,583            | 47,976               | 122,943                             | 14,731                          | 933              |
| Nov.   | 309,823                                   | 118,802 | 33,364                            | 22,808                           | 58,794                                  | 1,488    | 2,137              | 211              | 191,021            | 47,231               | 125,753                             | 17,280                          | 757              |
| Dec.   | 297,762                                   | 118,439 | 31,084                            | 24,584                           | 58,619                                  | 1,852    | 2,104              | 196              | 179,323            | 44,844               | 119,533                             | 14,197                          | 749              |
| <b>Changes *</b>                                 |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| 2022   | + 4,347                                   | + 1,836 | - 766                             | - 11,368                         | + 14,355                                | - 301    | - 123              | + 39             | + 2,511            | - 1,832              | + 9,018                             | - 4,460                         | - 215            |
| 2022 Sep.  | + 8,063                                   | + 1,552 | + 2,040                           | - 1,098                          | + 344                                   | + 300    | - 33               | - 1              | + 6,511            | + 2,083              | + 5,391                             | - 1,246                         | + 283            |
| Oct.   | + 1,365                                   | + 1,169 | - 1,299                           | + 2,827                          | - 242                                   | - 117    | + 1                | - 1              | + 196              | + 2,044              | - 297                               | - 1,141                         | - 410            |
| Nov.   | + 2,869                                   | - 2,900 | - 1,928                           | - 4,168                          | + 3,004                                 | + 191    | - 10               | + 11             | + 5,769            | - 653                | + 3,911                             | + 2,677                         | - 166            |
| Dec.   | - 11,343                                  | - 320   | - 2,248                           | + 1,787                          | - 175                                   | + 364    | - 33               | - 15             | - 11,023           | - 2,313              | + 5,710                             | - 3,000                         | -                |
| <b>Big banks</b>                                 |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| <b>End of year or month *</b>                    |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| 2022   | 150,342                                   | 71,790  | 11,114                            | 8,369                            | 50,679                                  | 1,255    | 343                | 30               | 78,552             | 16,982               | 54,342                              | 6,887                           | 341              |
| 2022 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              |
| Nov.   | 152,456                                   | 70,675  | 12,228                            | 6,626                            | 50,313                                  | 1,086    | 389                | 33               | 81,781             | 17,635               | 56,667                              | 7,138                           | 341              |
| Dec.   | 150,342                                   | 71,790  | 11,114                            | 8,369                            | 50,679                                  | 1,255    | 343                | 30               | 78,552             | 16,982               | 54,342                              | 6,887                           | 341              |
| <b>Changes *</b>                                 |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| 2022   | + 21,514                                  | + 8,818 | - 1,867                           | - 5,545                          | + 16,458                                | - 41     | - 178              | - 9              | + 12,696           | + 95                 | + 15,295                            | - 2,694                         | ± 0              |
| 2022 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              |
| Nov.   | + 5,890                                   | - 152   | - 650                             | - 2,558                          | + 2,917                                 | + 176    | - 42               | + 5              | + 6,042            | + 631                | + 4,207                             | + 1,197                         | + 7              |
| Dec.   | - 1,556                                   | + 1,115 | - 1,114                           | + 1,743                          | + 366                                   | + 169    | - 46               | - 3              | - 2,671            | - 614                | - 1,865                             | - 200                           | + 8              |
| <b>Regional banks and other commercial banks</b> |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| <b>End of year or month *</b>                    |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| 2022   | 139,706                                   | 42,514  | 19,041                            | 13,236                           | 7,738                                   | 597      | 1,736              | 166              | 97,192             | 27,431               | 62,045                              | 7,308                           | 408              |
| 2022 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.   | 153,002                                   | 46,522  | 21,419                            | 14,690                           | 8,163                                   | 387      | 1,691              | 172              | 106,480            | 30,365               | 66,785                              | 8,741                           | 589              |
| Nov.   | 149,947                                   | 43,963  | 20,206                            | 13,206                           | 8,250                                   | 402      | 1,721              | 178              | 105,984            | 29,122               | 66,306                              | 10,140                          | 416              |
| Dec.   | 139,706                                   | 42,514  | 19,041                            | 13,236                           | 7,738                                   | 597      | 1,736              | 166              | 97,192             | 27,431               | 62,045                              | 7,308                           | 408              |
| <b>Changes *</b>                                 |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| 2022   | - 16,425                                  | - 6,606 | + 1,148                           | - 5,622                          | - 1,986                                 | - 260    | + 66               | + 48             | - 9,819            | - 1,771              | - 6,067                             | - 1,766                         | - 215            |
| 2022 Sep.  | + 4,768                                   | + 334   | + 2,198                           | - 2,195                          | - 76                                    | + 379    | + 27               | + 1              | + 4,434            | + 1,781              | + 2,041                             | + 324                           | + 288            |
| Oct.   | + 5,171                                   | + 1,419 | - 1,209                           | + 2,949                          | - 235                                   | - 118    | + 33               | - 1              | + 3,752            | + 1,397              | + 3,249                             | - 483                           | - 411            |
| Nov.   | - 2,616                                   | - 2,559 | - 1,213                           | - 1,484                          | + 87                                    | + 15     | + 30               | + 6              | - 57               | - 1,194              | - 1,170                             | + 1,480                         | - 173            |
| Dec.   | - 9,888                                   | - 1,406 | - 1,133                           | + 41                             | - 512                                   | + 195    | + 15               | - 12             | - 8,482            | - 1,661              | - 4,013                             | - 2,800                         | - 8              |
| <b>Branches of foreign banks</b>                 |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| <b>End of year or month *</b>                    |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| 2022   | 7,714                                     | 4,135   | 929                               | 2,979                            | 202                                     | -        | 25                 | -                | 3,579              | 431                  | 3,146                               | 2                               | -                |
| 2022 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                               | -                |
| Nov.   | 7,420                                     | 4,164   | 930                               | 2,976                            | 231                                     | -        | 27                 | -                | 3,256              | 474                  | 2,780                               | 2                               | -                |
| Dec.   | 7,714                                     | 4,135   | 929                               | 2,979                            | 202                                     | -        | 25                 | -                | 3,579              | 431                  | 3,146                               | 2                               | -                |
| <b>Changes *</b>                                 |   |         |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |
| 2022   | - 742                                     | - 376   | - 47                              | - 201                            | - 117                                   | -        | - 11               | -                | - 366              | - 156                | - 210                               | ± 0                             | ± 0              |
| 2022 Sep.  | - 116                                     | - 51    | -                                 | - 48                             | -                                       | -        | - 3                | -                | - 65               | - 44                 | - 20                                | -                               | - 1              |
| Oct.   | - 122                                     | - 1     | -                                 | - 1                              | - 1                                     | -        | + 1                | -                | - 121              | + 1                  | - 122                               | -                               | -                |
| Nov.   | - 405                                     | - 189   | - 65                              | - 126                            | -                                       | -        | + 2                | -                | - 216              | - 90                 | - 126                               | -                               | -                |
| Dec.   | + 101                                     | - 29    | - 1                               | + 3                              | - 29                                    | -        | - 2                | -                | + 130              | - 38                 | + 168                               | -                               | -                |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period                     | Domestic securities <sup>2</sup>          |         |                                   |                                  |   |          |                    | Foreign securities |         |                      |                                     |                                 |                               |
|----------------------------|---|---------|-----------------------------------|----------------------------------|---|----------|--------------------|--------------------|---------|----------------------|-------------------------------------|---------------------------------|-------------------------------|
|                            | Securities portfolios, total <sup>1</sup> | Total   | Bank debt securities <sup>3</sup> | Public sector bonds <sup>4</sup> | Corporate bonds (non-MFIs) <sup>5</sup> | Equities | Mutual fund shares | Other securities   | Total   | Bank debt securities | Debt securities issued by non-banks | Equities and mutual fund shares | Other securities              |
|                            | 1   | 2       | 3                                 | 4                                | 5                                       | 6        | 7                  | 8                  | 9       | 10                   | 11                                  | 12                              | 13                            |
| <b>Landesbanken</b>        |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>End of year or month *</b> |
| 2022                       | 84,287                                    | 22,469  | 9,912                             | 10,007                           | 584                                     | 996      | 805                | 165                | 61,818  | 39,495               | 21,349                              | 971                             | 3                             |
| 2022 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                             |
| Nov.                       | 87,622                                    | 23,195  | 10,488                            | 10,267                           | 622                                     | 876      | 776                | 166                | 64,427  | 40,204               | 23,290                              | 930                             | 3                             |
| Dec.                       | 84,287                                    | 22,469  | 9,912                             | 10,007                           | 584                                     | 996      | 805                | 165                | 61,818  | 39,495               | 21,349                              | 971                             | 3                             |
|                            |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>Changes *</b>              |
| 2022                       | - 3,130                                   | - 5,208 | - 901                             | - 2,730                          | - 13                                    | - 932    | - 635              | + 3                | + 2,078 | + 3,930              | - 734                               | - 1,119                         | + 1                           |
| 2022 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                           |
| Nov.                       | + 1,928                                   | + 255   | + 302                             | - 30                             | - 14                                    | - 32     | + 29               | -                  | + 1,673 | + 419                | + 1,222                             | + 32                            | -                             |
| Dec.                       | - 3,192                                   | - 726   | - 576                             | - 260                            | - 38                                    | + 120    | + 29               | - 1                | - 2,466 | - 677                | - 1,834                             | + 45                            | -                             |
| <b>Savings banks</b>       |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>End of year or month *</b> |
| 2022                       | 292,550                                   | 233,534 | 89,449                            | 36,820                           | 5,975                                   | 324      | 83,316             | 17,650             | 59,016  | 28,761               | 26,987                              | 3,132                           | 136                           |
| 2022 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                           |
| Nov.                       | 293,958                                   | 234,790 | 90,817                            | 36,707                           | 6,098                                   | 326      | 83,040             | 17,802             | 59,168  | 28,722               | 27,178                              | 3,134                           | 134                           |
| Dec.                       | 292,550                                   | 233,534 | 89,449                            | 36,820                           | 5,975                                   | 324      | 83,316             | 17,650             | 59,016  | 28,761               | 26,987                              | 3,132                           | 136                           |
|                            |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>Changes *</b>              |
| 2022                       | + 61                                      | + 701   | + 3,887                           | - 2,276                          | - 803                                   | - 68     | + 392              | - 431              | - 640   | - 6                  | - 631                               | + 3                             | - 6                           |
| 2022 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                          |
| Nov.                       | - 1,980                                   | - 1,641 | - 147                             | - 71                             | - 270                                   | - 3      | - 790              | - 360              | - 339   | - 183                | - 61                                | - 92                            | - 3                           |
| Dec.                       | - 1,402                                   | - 1,256 | - 1,368                           | + 113                            | - 123                                   | - 2      | + 276              | - 152              | - 146   | + 39                 | - 185                               | - 2                             | + 2                           |
| <b>Credit cooperatives</b> |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>End of year or month *</b> |
| 2022                       | 236,717                                   | 160,995 | 70,910                            | 13,064                           | 5,014                                   | 155      | 64,020             | 7,832              | 75,722  | 40,926               | 31,581                              | 3,158                           | 57                            |
| 2022 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                            |
| Nov.                       | 238,507                                   | 161,741 | 73,016                            | 12,961                           | 5,201                                   | 168      | 61,857             | 8,538              | 76,766  | 41,290               | 31,945                              | 3,484                           | 47                            |
| Dec.                       | 236,717                                   | 160,995 | 70,910                            | 13,064                           | 5,014                                   | 155      | 64,020             | 7,832              | 75,722  | 40,926               | 31,581                              | 3,158                           | 57                            |
|                            |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>Changes *</b>              |
| 2022                       | + 572                                     | + 4,323 | - 506                             | - 88                             | - 550                                   | + 8      | + 6,007            | - 548              | - 3,751 | - 897                | - 1,466                             | - 1,382                         | - 6                           |
| 2022 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                           | -                             |
| Nov.                       | - 605                                     | - 43    | - 697                             | - 47                             | - 42                                    | - 13     | + 1,302            | - 546              | - 562   | - 53                 | - 178                               | - 335                           | + 4                           |
| Dec.                       | - 1,788                                   | - 746   | - 2,106                           | + 103                            | - 187                                   | - 13     | + 2,163            | - 706              | - 1,042 | - 364                | - 363                               | - 325                           | + 10                          |
| <b>Mortgage banks</b>      |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>End of year or month *</b> |
| 2022                       | 20,950                                    | 9,722   | 3,571                             | 5,975                            | 31                                      | -        | 145                | -                  | 11,228  | 2,814                | 8,412                               | 2                               | -                             |
| 2022 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                               | -                             |
| Nov.                       | 21,241                                    | 9,942   | 3,766                             | 5,999                            | 31                                      | -        | 146                | -                  | 11,299  | 2,826                | 8,471                               | 2                               | -                             |
| Dec.                       | 20,950                                    | 9,722   | 3,571                             | 5,975                            | 31                                      | -        | 145                | -                  | 11,228  | 2,814                | 8,412                               | 2                               | -                             |
|                            |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>Changes *</b>              |
| 2022                       | - 3,538                                   | - 454   | - 5                               | - 438                            | - 9                                     | -        | - 2                | -                  | - 3,084 | - 842                | - 2,242                             | -                               | -                             |
| 2022 Sep.                  | + 304                                     | + 98    | + 48                              | + 54                             | -                                       | -        | - 4                | -                  | + 206   | + 72                 | + 134                               | -                               | -                             |
| Oct.                       | + 129                                     | + 194   | + 99                              | + 95                             | -                                       | -        | -                  | -                  | - 65    | - 1                  | - 64                                | -                               | -                             |
| Nov.                       | - 131                                     | + 64    | + 65                              | - 4                              | -                                       | -        | + 3                | -                  | - 195   | + 15                 | - 210                               | -                               | -                             |
| Dec.                       | - 239                                     | - 195   | - 180                             | - 14                             | -                                       | -        | - 1                | -                  | - 44    | - 10                 | - 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** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier

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

## I Banks (MFIs) in Germany

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

€ million

| Period   | Domestic securities <sup>2</sup>          |         |                                   |                                  |   |          |                    | Foreign securities |         |                      |                                     |                                 |                               |
|--|---|---------|-----------------------------------|----------------------------------|---|----------|--------------------|--------------------|---------|----------------------|-------------------------------------|---------------------------------|-------------------------------|
|  | Securities portfolios, total <sup>1</sup> | Total   | Bank debt securities <sup>3</sup> | Public sector bonds <sup>4</sup> | Corporate bonds (non-MFIs) <sup>5</sup> | Equities | Mutual fund shares | Other securities   | Total   | Bank debt securities | Debt securities issued by non-banks | Equities and mutual fund shares | Other securities              |
|  | 1   | 2       | 3                                 | 4                                | 5                                       | 6        | 7                  | 8                  | 9       | 10                   | 11                                  | 12                              | 13                            |
| <b>Building and loan associations</b>                                  |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>End of year or month *</b> |
| 2022   | 38,325                                    | 24,312  | 9,079                             | 4,549                            | 225                                     | -        | 10,459             | -                  | 14,013  | 6,326                | 7,687                               | -                               | -                             |
| 2022 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                               | -                               | -                             |
| Nov.   | 38,583                                    | 24,503  | 9,060                             | 4,762                            | 225                                     | -        | 10,456             | -                  | 14,080  | 6,349                | 7,731                               | -                               | -                             |
| Dec.   | 38,325                                    | 24,312  | 9,079                             | 4,549                            | 225                                     | -        | 10,459             | -                  | 14,013  | 6,326                | 7,687                               | -                               | -                             |
| <b>Changes *</b>   |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 |                               |
| 2022   | - 3,866                                   | - 1,531 | + 440                             | - 959                            | - 9                                     | -        | - 1,003            | -                  | - 2,335 | - 695                | - 1,640                             | -                               | -                             |
| 2022 Sep.  | - 133                                     | + 51    | + 119                             | - 65                             | -                                       | -        | - 3                | -                  | - 184   | - 3                  | - 181                               | -                               | -                             |
| Oct.   | + 201                                     | + 252   | + 251                             | -                                | + 1                                     | -        | -                  | -                  | - 51    | - 53                 | + 2                                 | -                               | -                             |
| Nov.   | - 65                                      | + 195   | + 239                             | + 6                              | -                                       | -        | - 50               | -                  | - 260   | - 120                | - 140                               | -                               | -                             |
| Dec.   | - 258                                     | - 191   | + 19                              | - 213                            | -                                       | -        | + 3                | -                  | - 67    | - 23                 | - 44                                | -                               | -                             |
| <b>Banks with special, development and other central support tasks</b> |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>End of year or month *</b> |
| 2022   | 179,244                                   | 74,781  | 30,390                            | 30,613                           | 2,888                                   | 10,581   | 281                | 28                 | 104,463 | 58,422               | 45,829                              | 211                             | 1                             |
| 2022 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                             |
| Nov.   | 180,891                                   | 75,428  | 30,987                            | 30,765                           | 2,861                                   | 10,506   | 281                | 28                 | 105,463 | 59,033               | 46,196                              | 233                             | 1                             |
| Dec.   | 179,244                                   | 74,781  | 30,390                            | 30,613                           | 2,888                                   | 10,581   | 281                | 28                 | 104,463 | 58,422               | 45,829                              | 211                             | 1                             |
| <b>Changes *</b>   |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 |                               |
| 2022   | - 4,821                                   | - 3,317 | - 2,523                           | - 380                            | - 199                                   | - 226    | + 11               | -                  | - 1,504 | + 625                | - 2,050                             | - 80                            | + 1                           |
| 2022 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                            | -                             |
| Nov.   | + 1,059                                   | + 736   | + 32                              | + 678                            | - 37                                    | + 70     | - 7                | -                  | + 323   | - 52                 | + 374                               | + 1                             | -                             |
| Dec.   | - 1,349                                   | - 647   | - 597                             | - 152                            | + 27                                    | + 75     | -                  | -                  | - 702   | - 476                | - 205                               | - 21                            | -                             |
| <b>Memo item: Foreign banks</b>  |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 | <b>End of year or month *</b> |
| 2022   | 130,916                                   | 42,481  | 10,877                            | 11,912                           | 17,550                                  | 1,665    | 448                | 29                 | 88,435  | 19,100               | 57,060                              | 11,870                          | 405                           |
| 2022 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                           |
| Nov.   | 140,745                                   | 42,570  | 11,239                            | 11,795                           | 17,710                                  | 1,314    | 483                | 29                 | 98,175  | 20,923               | 61,942                              | 14,898                          | 412                           |
| Dec.   | 130,916                                   | 42,481  | 10,877                            | 11,912                           | 17,550                                  | 1,665    | 448                | 29                 | 88,435  | 19,100               | 57,060                              | 11,870                          | 405                           |
| <b>Changes *</b>   |   |         |                                   |                                  |   |          |                    |                    |         |                      |                                     |                                 |                               |
| 2022   | - 11,216                                  | - 7,173 | - 576                             | - 8,210                          | + 1,863                                 | + 29     | - 267              | - 12               | - 4,043 | - 3,358              | + 1,985                             | - 2,464                         | - 206                         |
| 2022 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                         |
| Nov.   | + 2,084                                   | - 80    | - 1,274                           | - 2,001                          | + 3,043                                 | + 192    | - 40               | -                  | + 2,164 | - 1,078              | + 863                               | + 2,551                         | - 172                         |
| Dec.   | - 8,787                                   | - 64    | - 347                             | + 127                            | - 160                                   | + 351    | - 35               | -                  | - 8,723 | - 1,779              | - 3,990                             | - 2,947                         | - 7                           |

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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) \*  
(a) Total

€ million

| Period    | Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1 |                  |                 |                       | Deposits and borrowing from domestic banks (excluding the Bundesbank) 1 |                |               |                      | Memo item             |   |                                |                 |
|-----------|---|------------------|-----------------|-----------------------|---|----------------|---------------|----------------------|-----------------------|---|--------------------------------|-----------------|
|           | Total   | Sight deposits 2 | Time deposits 2 | Bills redis-counted 3 | Total   | Sight deposits | Time deposits |                      | Bills redis-counted 3 | Liabilities of domestic banks to the Bundesbank | Liabilities arising from repos | Fiduciary loans |
|           |   |                  |                 |                       |   |                | Short-term    | Medium and long-term |                       |   |                                |                 |
|           | 1   | 2                | 3               | 4                     | 5   | 6              | 7             | 8                    | 9                     | 10  | 11                             | 12              |
|           | <b>End of year or month *</b>   |                  |                 |                       |   |                |               |                      |                       |   |                                |                 |
| 2015      | 1,677,553   | 454,489          | 1,223,013       | 51                    | 1,003,739   | 130,491        | 153,706       | 719,499              | 43                    | 61,882  | 133,942                        | 6,155           |
| 2016      | 1,729,021   | 503,973          | 1,224,984       | 64                    | 961,069   | 127,818        | 114,797       | 718,404              | 50                    | 71,851  | 88,718                         | 5,658           |
| 2017      | 1,707,149   | 500,323          | 1,206,809       | 17                    | 944,615   | 109,135        | 108,140       | 727,337              | 3                     | 103,567   | 93,696                         | 5,162           |
| 2018      | 1,663,959   | 476,102          | 1,187,839       | 18                    | 928,918   | 104,528        | 124,263       | 700,119              | 8                     | 91,954  | 100,631                        | 4,750           |
| 2019      | 1,690,817   | 446,583          | 1,244,175       | 59                    | 931,100   | 107,210        | 112,879       | 711,002              | 9                     | 79,092  | 122,739                        | 4,407           |
| 2020      | 1,997,904   | 553,774          | 1,444,090       | 40                    | 894,728   | 124,840        | 52,703        | 717,183              | 2                     | 341,925   | 134,227                        | 13,069          |
| 2021      | 2,253,058   | 573,121          | 1,679,898       | 39                    | 914,498   | 117,122        | 47,983        | 749,387              | 6                     | 423,936   | 205,266                        | 16,362          |
| 2022      | 2,230,048   | 616,887          | 1,613,128       | 33                    | 989,086   | 134,214        | 82,448        | 772,422              | 2                     | 242,532   | 232,850                        | 15,700          |
| 2021 May  | 2,365,011   | 653,874          | 1,711,096       | 41                    | 921,252   | 134,462        | 47,921        | 738,866              | 3                     | 430,640   | 290,354                        | 15,523          |
| June      | 2,373,214   | 672,171          | 1,701,003       | 40                    | 909,717   | 126,050        | 46,323        | 737,339              | 5                     | 447,276   | 297,134                        | 15,794          |
| July      | 2,342,276   | 661,096          | 1,681,140       | 40                    | 912,545   | 128,805        | 39,933        | 743,802              | 5                     | 448,134   | 263,574                        | 15,911          |
| Aug.      | 2,334,141   | 648,298          | 1,685,807       | 36                    | 917,646   | 128,422        | 41,241        | 747,982              | 1                     | 447,086   | 265,165                        | 16,117          |
| Sep.      | 2,357,732   | 657,064          | 1,700,633       | 35                    | 902,207   | 129,957        | 40,220        | 741,040              | 2                     | 451,579   | 253,977                        | 16,198          |
| Oct.      | 2,394,890   | 683,463          | 1,711,387       | 40                    | 913,817   | 125,514        | 42,418        | 745,878              | 7                     | 449,831   | 268,395                        | 16,204          |
| Nov.      | 2,442,077   | 700,561          | 1,741,476       | 40                    | 924,592   | 127,408        | 45,157        | 752,020              | 7                     | 449,258   | 278,109                        | 16,315          |
| Dec.      | 2,253,058   | 573,121          | 1,679,898       | 39                    | 914,498   | 117,122        | 47,983        | 749,387              | 6                     | 423,936   | 205,266                        | 16,362          |
| 2022 Jan. | 2,462,283   | 773,049          | 1,689,196       | 38                    | 932,727   | 129,976        | 48,716        | 754,030              | 5                     | 430,977   | 259,289                        | 16,388          |
| Feb.      | 2,500,147   | 780,866          | 1,719,245       | 36                    | 939,901   | 135,247        | 46,401        | 758,250              | 3                     | 429,802   | 274,566                        | 16,573          |
| Mar.      | 2,481,594   | 770,405          | 1,711,153       | 36                    | 940,183   | 132,743        | 52,517        | 754,920              | 3                     | 427,563   | 267,911                        | 16,550          |
| Apr.      | 2,498,180   | 741,200          | 1,756,944       | 36                    | 955,457   | 134,724        | 59,422        | 761,308              | 3                     | 428,963   | 270,826                        | 16,725          |
| May       | 2,521,270   | 783,171          | 1,738,064       | 35                    | 963,766   | 135,894        | 59,863        | 768,007              | 2                     | 429,963   | 267,086                        | 17,070          |
| June      | 2,484,942   | 772,585          | 1,712,323       | 34                    | 971,406   | 140,198        | 65,796        | 765,411              | 1                     | 413,296   | 257,924                        | 16,896          |
| July      | 2,490,677   | 743,080          | 1,747,563       | 34                    | 978,491   | 134,018        | 72,451        | 772,021              | 1                     | 404,779   | 266,654                        | 16,572          |
| Aug.      | 2,523,923   | 746,901          | 1,776,989       | 33                    | 998,683   | 135,807        | 90,158        | 772,718              | -                     | 404,828   | 279,920                        | 16,515          |
| Sep.      | 2,585,273   | 788,168          | 1,797,072       | 33                    | 1,006,657   | 142,513        | 97,559        | 766,583              | 2                     | 409,008   | 281,630                        | 16,658          |
| Oct.      | 2,607,902   | 795,691          | 1,812,176       | 35                    | 1,010,691   | 130,936        | 107,983       | 771,768              | 4                     | 408,310   | 286,940                        | 16,138          |
| Nov.      | 2,495,807   | 747,502          | 1,748,271       | 34                    | 1,018,760   | 128,876        | 112,554       | 777,327              | 3                     | 326,275   | 302,002                        | 16,083          |
| Dec.      | 2,230,048   | 616,887          | 1,613,128       | 33                    | 989,086   | 134,214        | 82,448        | 772,422              | 2                     | 242,532   | 232,850                        | 15,700          |
|           | <b>Changes *</b>  |                  |                 |                       |   |                |               |                      |                       |   |                                |                 |
| 2016      | + 81,058  | + 51,257         | + 29,788        | + 13                  | - 11,750  | - 868          | - 21,244      | + 10,355             | + 7                   | + 10,069  | - 31,641                       | - 497           |
| 2017      | - 4,514   | + 6,881          | - 11,348        | - 47                  | - 20,709  | - 18,248       | - 4,677       | + 2,263              | + 47                  | + 31,716  | + 5,606                        | - 496           |
| 2018      | - 48,875  | - 26,534         | - 22,342        | + 1                   | - 13,902  | - 2,972        | + 16,093      | - 27,028             | + 5                   | - 11,083  | + 6,280                        | - 427           |
| 2019      | - 18,070  | - 47,760         | + 29,649        | + 41                  | + 4,570   | + 2,510        | - 8,704       | + 10,763             | + 1                   | - 13,132  | - 12,318                       | - 343           |
| 2020      | + 397,143   | + 111,049        | + 286,113       | - 19                  | + 50,551  | + 23,062       | - 16,834      | + 44,330             | - 7                   | + 262,833                                       | + 12,968                       | + 8,152         |
| 2021      | + 241,793   | + 12,396         | + 229,398       | - 1                   | + 23,146  | - 7,284        | - 1,623       | + 32,049             | + 4                   | + 82,011  | + 67,620                       | + 3,293         |
| 2022      | - 18,788  | + 37,959         | - 56,741        | - 6                   | + 76,827  | + 6,208        | + 44,585      | + 26,038             | - 4                   | - 181,404                                       | + 26,824                       | - 652           |
| 2021 May  | + 13,758  | - 3,512          | + 17,270        | -                     | + 6,497   | + 5,037        | - 3,606       | + 5,066              | -                     | + 2,393   | + 4,121                        | + 465           |
| June      | + 3,129   | + 16,429         | - 13,299        | - 1                   | - 11,645  | - 8,412        | - 1,598       | - 1,637              | + 2                   | + 16,636  | + 6,067                        | + 271           |
| July      | - 28,279  | - 11,191         | - 17,088        | -                     | + 5,708   | + 2,755        | - 3,570       | + 6,523              | -                     | + 858   | - 33,650                       | + 117           |
| Aug.      | - 8,732   | - 13,123         | + 4,395         | - 4                   | + 5,121   | - 363          | + 1,308       | + 4,180              | - 4                   | - 1,048   | + 1,582                        | + 206           |
| Sep.      | + 19,847  | + 6,511          | + 13,337        | - 1                   | - 15,138  | - 7,477        | - 799         | - 6,863              | + 1                   | + 4,493   | - 11,711                       | + 81            |
| Oct.      | + 38,487  | + 26,773         | + 11,709        | + 5                   | + 12,290  | + 4,569        | + 2,198       | + 5,518              | + 5                   | - 1,748   | + 14,325                       | + 6             |
| Nov.      | + 42,537  | + 14,739         | + 27,798        | -                     | + 10,775  | + 1,894        | + 3,034       | + 5,847              | -                     | - 573   | + 9,206                        | + 111           |
| Dec.      | - 190,401   | - 128,131        | - 62,269        | - 1                   | - 10,109  | - 10,286       | + 2,826       | - 2,648              | - 1                   | - 25,322  | - 73,096                       | + 47            |
| 2022 Jan. | + 204,352   | + 196,678        | + 7,675         | - 1                   | + 16,479  | + 11,104       | + 733         | + 4,643              | - 1                   | + 7,041   | + 53,630                       | + 26            |
| Feb.      | + 39,419  | + 8,921          | + 30,500        | - 2                   | + 7,174   | + 5,271        | - 2,315       | + 4,220              | - 2                   | - 1,175   | + 15,437                       | + 185           |
| Mar.      | - 20,238  | - 11,245         | - 8,993         | -                     | + 307   | - 2,479        | + 6,116       | - 3,330              | -                     | - 2,239   | - 6,742                        | - 23            |
| Apr.      | + 3,511   | - 36,655         | + 40,166        | -                     | + 15,274  | + 1,981        | + 6,905       | + 6,388              | -                     | + 1,400   | + 1,544                        | + 175           |
| May       | + 28,146  | + 44,722         | - 16,575        | - 1                   | + 8,409   | + 1,270        | + 441         | + 6,699              | - 1                   | + 1,000   | + 3,119                        | + 345           |
| June      | - 30,249  | - 1,454          | - 28,794        | - 1                   | + 7,640   | + 4,304        | + 5,933       | - 2,596              | - 1                   | - 16,667  | - 9,828                        | - 174           |
| July      | - 1,409   | - 32,351         | + 30,942        | -                     | + 7,372   | - 5,740        | + 6,635       | + 6,477              | -                     | - 8,517   | + 7,920                        | - 314           |
| Aug.      | + 33,070  | + 2,082          | + 30,989        | - 1                   | + 23,298  | + 1,874        | + 17,767      | + 3,658              | - 1                   | + 49  | + 13,041                       | - 57            |
| Sep.      | + 54,760  | + 38,548         | + 16,212        | -                     | + 8,052   | + 6,704        | + 7,481       | - 6,135              | + 2                   | + 4,180   | + 1,317                        | + 143           |
| Oct.      | + 26,117  | + 9,510          | + 16,605        | + 2                   | + 4,182   | - 11,429       | + 10,424      | + 5,185              | + 2                   | - 698   | + 5,370                        | - 520           |
| Nov.      | - 97,997  | - 43,897         | - 54,099        | - 1                   | + 8,139   | - 1,990        | + 4,571       | + 5,559              | - 1                   | - 82,035  | + 16,374                       | - 55            |
| Dec.      | - 258,270   | - 136,900        | - 121,369       | - 1                   | - 29,499  | - 4,662        | - 20,106      | + 4,730              | - 1                   | - 83,743  | - 68,120                       | - 383           |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period   | Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup> |                             |                            |                                  | Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup> |                |               |                      |                                  | Memo item                                       |                                |                 |
|--|--|-----------------------------|----------------------------|----------------------------------|--|----------------|---------------|----------------------|----------------------------------|---|--------------------------------|-----------------|
|  | Total  | Sight deposits <sup>2</sup> | Time deposits <sup>2</sup> | Bills redis-counted <sup>3</sup> | Total  | Sight deposits | Time deposits |                      | Bills redis-counted <sup>3</sup> | Liabilities of domestic banks to the Bundesbank | Liabilities arising from repos | Fiduciary loans |
|  |  |                             |                            |                                  |  |                | Short-term    | Medium and long-term |                                  |   |                                |                 |
|  | 1  | 2                           | 3                          | 4                                | 5  | 6              | 7             | 8                    | 9                                | 10  | 11                             | 12              |
| <b>Commercial banks <sup>4</sup></b>             |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| <b>End of year or month *</b>                    |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022   | 1,151,946  | 461,589                     | 690,324                    | 33                               | 152,297  | 24,011         | 18,102        | 110,182              | 2                                | 102,464   | 215,246                        | 2,768           |
| 2022 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.   | 1,381,908  | 612,130                     | 769,743                    | 35                               | 149,656  | 28,411         | 11,608        | 109,633              | 4                                | 176,156   | 248,086                        | 2,842           |
| Nov.   | 1,332,783  | 568,219                     | 764,530                    | 34                               | 158,886  | 28,363         | 18,949        | 111,571              | 3                                | 155,140   | 257,614                        | 2,830           |
| Dec.   | 1,151,946  | 461,589                     | 690,324                    | 33                               | 152,297  | 24,011         | 18,102        | 110,182              | 2                                | 102,464   | 215,246                        | 2,768           |
| <b>Changes *</b>                                 |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022   | + 9,185  | + 45,004                    | - 35,813                   | - 6                              | + 13,032   | + 8,192        | + 3,788       | + 1,056              | - 4                              | - 79,684  | + 27,784                       | + 140           |
| 2022 Sep.  | + 37,412   | + 23,980                    | + 13,432                   | -                                | + 658  | + 3,333        | - 426         | - 2,251              | + 2                              | + 3,103   | + 5,769                        | + 390           |
| Oct.   | + 32,609   | + 23,081                    | + 9,526                    | + 2                              | - 722  | - 2,599        | + 1,023       | + 852                | + 2                              | - 472   | + 8,325                        | - 467           |
| Nov.   | - 36,365   | - 40,034                    | + 3,670                    | - 1                              | + 9,300  | + 22           | + 7,341       | + 1,938              | - 1                              | - 21,016  | + 10,821                       | - 12            |
| Dec.   | - 174,525  | - 103,303                   | - 71,221                   | - 1                              | - 6,589  | - 4,352        | - 847         | - 1,389              | - 1                              | - 52,676  | - 41,354                       | - 62            |
| <b>Big banks</b>                                 |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| <b>End of year or month *</b>                    |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022   | 422,253  | 156,178                     | 266,075                    | -                                | 77,000   | 16,118         | 9,067         | 51,815               | -                                | 55,496  | 76,048                         | 2,543           |
| 2022 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           |
| Nov.   | 491,396  | 191,990                     | 299,406                    | -                                | 79,556   | 18,189         | 8,222         | 53,145               | -                                | 88,854  | 91,387                         | 2,599           |
| Dec.   | 422,253  | 156,178                     | 266,075                    | -                                | 77,000   | 16,118         | 9,067         | 51,815               | -                                | 55,496  | 76,048                         | 2,543           |
| <b>Changes *</b>                                 |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022   | - 47,378   | - 2,970                     | - 44,408                   | -                                | + 9,588  | + 5,663        | + 4,790       | - 865                | -                                | - 48,655  | + 13,156                       | + 165           |
| 2022 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            |
| Nov.   | - 27,620   | - 3,366                     | - 24,254                   | -                                | + 2,123  | - 125          | + 1,154       | + 1,094              | -                                | - 14,506  | + 2,845                        | - 10            |
| Dec.   | - 65,777   | - 33,970                    | - 31,807                   | -                                | - 2,556  | - 2,071        | + 845         | - 1,330              | -                                | - 33,358  | - 14,872                       | - 56            |
| <b>Regional banks and other commercial banks</b> |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| <b>End of year or month *</b>                    |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022   | 451,486  | 158,875                     | 292,578                    | 33                               | 62,296   | 5,687          | 7,289         | 49,318               | 2                                | 41,994  | 139,198                        | 221             |
| 2022 Sep.  | 547,048  | 231,775                     | 315,240                    | 33                               | 61,095   | 9,574          | 3,443         | 48,076               | 2                                | 68,057  | 150,824                        | 683             |
| Oct.   | 569,720  | 250,109                     | 319,576                    | 35                               | 59,293   | 7,378          | 3,334         | 48,577               | 4                                | 67,801  | 159,145                        | 229             |
| Nov.   | 570,475  | 239,858                     | 330,583                    | 34                               | 65,907   | 7,407          | 9,023         | 49,474               | 3                                | 61,291  | 166,227                        | 227             |
| Dec.   | 451,486  | 158,875                     | 292,578                    | 33                               | 62,296   | 5,687          | 7,289         | 49,318               | 2                                | 41,994  | 139,198                        | 221             |
| <b>Changes *</b>                                 |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022   | + 32,551   | + 52,223                    | - 19,666                   | - 6                              | + 2,756  | + 2,599        | - 1,640       | + 1,801              | - 4                              | - 32,958  | + 14,628                       | - 24            |
| 2022 Sep.  | + 15,793   | + 11,053                    | + 4,740                    | -                                | + 127  | + 2,482        | - 1,461       | - 896                | + 2                              | + 1,192   | - 1,912                        | + 440           |
| Oct.   | + 23,657   | + 18,918                    | + 4,737                    | + 2                              | - 1,799  | - 2,193        | - 109         | + 501                | + 2                              | - 256   | + 8,503                        | - 454           |
| Nov.   | + 8,170  | - 8,972                     | + 17,143                   | - 1                              | + 6,684  | + 99           | + 5,689       | + 897                | - 1                              | - 6,510   | + 7,976                        | - 2             |
| Dec.   | - 116,578  | - 79,657                    | - 36,920                   | - 1                              | - 3,611  | - 1,720        | - 1,734       | - 156                | - 1                              | - 19,297  | - 26,482                       | - 6             |
| <b>Branches of foreign banks</b>                 |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| <b>End of year or month *</b>                    |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022   | 278,207  | 146,536                     | 131,671                    | -                                | 13,001   | 2,206          | 1,746         | 9,049                | -                                | 4,974   | -                              | 4               |
| 2022 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               |
| Nov.   | 270,912  | 136,371                     | 134,541                    | -                                | 13,423   | 2,767          | 1,704         | 8,952                | -                                | 4,995   | -                              | 4               |
| Dec.   | 278,207  | 146,536                     | 131,671                    | -                                | 13,001   | 2,206          | 1,746         | 9,049                | -                                | 4,974   | -                              | 4               |
| <b>Changes *</b>                                 |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022   | + 24,012   | - 4,249                     | + 28,261                   | -                                | + 688  | - 70           | + 638         | + 120                | -                                | + 1,929   | -                              | - 1             |
| 2022 Sep.  | + 8,044  | + 6,746                     | + 1,298                    | -                                | + 677  | + 656          | + 97          | - 76                 | -                                | + 1,950   | -                              | -               |
| Oct.   | + 17,659   | + 11,532                    | + 6,127                    | -                                | - 9  | - 315          | + 231         | + 75                 | -                                | -   | -                              | -               |
| Nov.   | - 16,915   | - 27,696                    | + 10,781                   | -                                | + 493  | + 48           | + 498         | - 53                 | -                                | -   | -                              | -               |
| Dec.   | + 7,830  | + 10,324                    | - 2,494                    | -                                | - 422  | - 561          | + 42          | + 97                 | -                                | - 21  | -                              | -               |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period                     | Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup> |                             |                            |                                  | Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup> |                |               |                      | Memo item                        |   |                                |                 |
|----------------------------|--|-----------------------------|----------------------------|----------------------------------|--|----------------|---------------|----------------------|----------------------------------|---|--------------------------------|-----------------|
|                            | Total  | Sight deposits <sup>2</sup> | Time deposits <sup>2</sup> | Bills redis-counted <sup>3</sup> | Total  | Sight deposits | Time deposits |                      | Bills redis-counted <sup>3</sup> | Liabilities of domestic banks to the Bundesbank | Liabilities arising from repos | Fiduciary loans |
|                            |  |                             |                            |                                  |  |                | Short-term    | Medium and long-term |                                  |   |                                |                 |
|                            | 1  | 2                           | 3                          | 4                                | 5  | 6              | 7             | 8                    | 9                                | 10  | 11                             | 12              |
| <b>Landesbanken</b>        |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
|                            | <b>End of year or month *</b>  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022                       | 250,148  | 29,619                      | 220,529                    | –                                | 172,897  | 21,644         | 16,978        | 134,275              | –                                | 42,185  | 8,218                          | 2,396           |
| 2022 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           |
| Nov.                       | 277,652  | 54,084                      | 223,568                    | –                                | 178,756  | 23,878         | 19,875        | 135,003              | –                                | 42,886  | 14,676                         | 2,440           |
| Dec.                       | 250,148  | 29,619                      | 220,529                    | –                                | 172,897  | 21,644         | 16,978        | 134,275              | –                                | 42,185  | 8,218                          | 2,396           |
|                            | <b>Changes *</b>   |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022                       | – 6,194  | – 12,835                    | + 6,641                    | –                                | + 13,110   | + 684          | + 8,551       | + 3,875              | –                                | – 12,482  | – 1,548                        | – 51            |
| 2022 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             |
| Nov.                       | – 11,128   | + 3,024                     | – 14,152                   | –                                | – 310  | – 633          | – 617         | + 940                | –                                | – 12,579  | + 2,497                        | – 5             |
| Dec.                       | – 26,809   | – 24,126                    | – 2,683                    | –                                | – 5,859  | – 2,234        | – 2,897       | – 728                | –                                | – 701   | – 6,444                        | – 44            |
| <b>Savings banks</b>       |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
|                            | <b>End of year or month *</b>  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022                       | 177,293  | 3,151                       | 174,142                    | –                                | 140,403  | 3,123          | 11,210        | 126,070              | –                                | 36,750  | 28                             | 3,935           |
| 2022 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           |
| Nov.                       | 194,955  | 3,832                       | 191,123                    | –                                | 142,629  | 3,257          | 12,367        | 127,005              | –                                | 52,066  | 278                            | 4,041           |
| Dec.                       | 177,293  | 3,151                       | 174,142                    | –                                | 140,403  | 3,123          | 11,210        | 126,070              | –                                | 36,750  | 28                             | 3,935           |
|                            | <b>Changes *</b>   |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022                       | – 22,444   | + 399                       | – 22,843                   | –                                | + 12,414   | + 460          | + 5,554       | + 6,400              | –                                | – 34,837  | + 22                           | – 12            |
| 2022 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             |
| Nov.                       | – 10,750   | + 608                       | – 11,358                   | –                                | + 987  | + 118          | – 215         | + 1,084              | –                                | – 11,650  | + 194                          | – 9             |
| Dec.                       | – 17,661   | – 680                       | – 16,981                   | –                                | – 2,226  | – 134          | – 1,157       | – 935                | –                                | – 15,316  | – 250                          | – 106           |
| <b>Credit cooperatives</b> |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
|                            | <b>End of year or month *</b>  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022                       | 165,257  | 3,282                       | 161,975                    | –                                | 140,685  | 3,231          | 4,620         | 132,834              | –                                | 24,055  | 180                            | 3,132           |
| 2022 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           |
| Nov.                       | 175,598  | 2,724                       | 172,874                    | –                                | 140,841  | 2,671          | 4,918         | 133,252              | –                                | 34,239  | 186                            | 3,205           |
| Dec.                       | 165,257  | 3,282                       | 161,975                    | –                                | 140,685  | 3,231          | 4,620         | 132,834              | –                                | 24,055  | 180                            | 3,132           |
|                            | <b>Changes *</b>   |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022                       | – 3,081  | + 2,279                     | – 5,360                    | –                                | + 15,040   | + 2,300        | + 2,029       | + 10,711             | –                                | – 18,114  | – 76                           | – 175           |
| 2022 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            |
| Nov.                       | – 3,144  | – 19                        | – 3,125                    | –                                | + 1,157  | – 19           | – 100         | + 1,276              | –                                | – 4,296   | + 18                           | – 19            |
| Dec.                       | – 10,162   | + 558                       | – 10,720                   | –                                | + 19   | + 560          | – 298         | – 243                | –                                | – 10,184  | – 6                            | – 73            |
| <b>Mortgage banks</b>      |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
|                            | <b>End of year or month *</b>  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022                       | 51,206   | 3,769                       | 47,437                     | –                                | 40,757   | 3,329          | 8,173         | 29,255               | –                                | 7,442   | 6,196                          | 88              |
| 2022 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              |
| Nov.                       | 53,337   | 3,766                       | 49,571                     | –                                | 41,626   | 3,352          | 9,644         | 28,630               | –                                | 9,102   | 5,465                          | 90              |
| Dec.                       | 51,206   | 3,769                       | 47,437                     | –                                | 40,757   | 3,329          | 8,173         | 29,255               | –                                | 7,442   | 6,196                          | 88              |
|                            | <b>Changes *</b>   |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 2022                       | – 11,500   | – 62                        | – 11,438                   | –                                | + 4,144  | – 101          | + 3,585       | + 660                | –                                | – 16,750  | + 4,295                        | + 80            |
| 2022 Sep.                  | – 1,107  | + 237                       | – 1,344                    | –                                | + 80   | + 183          | – 46          | – 57                 | –                                | – 1,299   | + 560                          | + 2             |
| Oct.                       | – 891  | – 231                       | – 660                      | –                                | – 784  | – 192          | – 667         | + 75                 | –                                | – 1   | – 568                          | –               |
| Nov.                       | – 6,720  | – 66                        | – 6,654                    | –                                | + 6,342  | – 64           | + 6,396       | + 10                 | –                                | – 13,789  | + 5,381                        | + 8             |
| Dec.                       | – 2,126  | + 4                         | – 2,130                    | –                                | – 869  | – 23           | – 1,471       | + 625                | –                                | – 1,660   | + 734                          | – 2             |

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

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



## I Banks (MFIs) in Germany

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

€ million

| Period   | Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup> |                             |                            |                                  | Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup> |                |               |                      | Memo item                        |   |                                |                               |
|--|--|-----------------------------|----------------------------|----------------------------------|--|----------------|---------------|----------------------|----------------------------------|---|--------------------------------|-------------------------------|
|  | Total  | Sight deposits <sup>2</sup> | Time deposits <sup>2</sup> | Bills redis-counted <sup>3</sup> | Total  | Sight deposits | Time deposits |                      | Bills redis-counted <sup>3</sup> | Liabilities of domestic banks to the Bundesbank | Liabilities arising from repos | Fiduciary loans               |
|  |  |                             |                            |                                  |  |                | Short-term    | Medium and long-term |                                  |   |                                |                               |
|  | 1  | 2                           | 3                          | 4                                | 5  | 6              | 7             | 8                    | 9                                | 10  | 11                             | 12                            |
| <b>Building and loan associations</b>                          |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                | <b>End of year or month *</b> |
| 2022   | 38,649   | 2,673                       | 35,976                     | .                                | 37,419   | 2,671          | 4,989         | 29,759               | .                                | 1,110   | 479                            | -                             |
| 2022 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                            | -                             |
| Nov.   | 39,322   | 3,176                       | 36,146                     | .                                | 38,136   | 3,164          | 5,418         | 29,554               | .                                | 1,020   | 478                            | -                             |
| Dec.   | 38,649   | 2,673                       | 35,976                     | .                                | 37,419   | 2,671          | 4,989         | 29,759               | .                                | 1,110   | 479                            | -                             |
| <b>Changes *</b>   |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                               |
| 2022   | + 5,546  | + 953                       | + 4,593                    | .                                | + 4,636  | + 955          | + 946         | + 2,735              | .                                | + 880   | - 2,916                        | - 454                         |
| 2022 Sep.  | - 330  | + 254                       | - 584                      | .                                | - 483  | + 254          | - 1,042       | + 305                | .                                | + 159   | - 459                          | -                             |
| Oct.   | + 561  | - 305                       | + 866                      | .                                | + 353  | - 309          | + 60          | + 602                | .                                | + 201   | - 196                          | -                             |
| Nov.   | + 186  | + 399                       | - 213                      | .                                | + 475  | + 396          | - 137         | + 216                | .                                | - 300   | + 64                           | -                             |
| Dec.   | - 673  | - 503                       | - 170                      | .                                | - 717  | - 493          | - 429         | + 205                | .                                | + 90  | + 1                            | -                             |
| <b>Banks with special, development and other support tasks</b> |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                | <b>End of year or month *</b> |
| 2022   | 395,549  | 112,804                     | 282,745                    | -                                | 304,628  | 76,205         | 18,376        | 210,047              | -                                | 28,526  | 2,503                          | 3,381                         |
| 2022 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                         |
| Nov.   | 422,160  | 111,701                     | 310,459                    | -                                | 317,886  | 64,191         | 41,383        | 212,312              | -                                | 31,822  | 23,305                         | 3,477                         |
| Dec.   | 395,549  | 112,804                     | 282,745                    | -                                | 304,628  | 76,205         | 18,376        | 210,047              | -                                | 28,526  | 2,503                          | 3,381                         |
| <b>Changes *</b>   |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                               |
| 2022   | + 9,700  | + 2,221                     | + 7,479                    | -                                | + 14,451   | - 6,282        | + 20,132      | + 601                | -                                | - 20,417  | - 737                          | - 180                         |
| 2022 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                          |
| Nov.   | - 30,076   | - 7,809                     | - 22,267                   | -                                | - 9,812  | - 1,810        | - 8,097       | + 95                 | -                                | - 18,405  | - 2,601                        | - 18                          |
| Dec.   | - 26,314   | - 8,850                     | - 17,464                   | -                                | - 13,258   | + 2,014        | - 13,007      | - 2,265              | -                                | - 3,296   | - 20,801                       | - 96                          |
| <b>Memo item: Foreign banks</b>                                |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                | <b>End of year or month *</b> |
| 2022   | 699,175  | 304,909                     | 394,235                    | 31                               | 53,484   | 9,647          | 7,195         | 36,642               | -                                | 34,706  | 139,973                        | 432                           |
| 2022 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                           |
| Nov.   | 809,189  | 378,609                     | 430,549                    | 31                               | 55,297   | 12,632         | 5,742         | 36,923               | -                                | 50,607  | 168,820                        | 442                           |
| Dec.   | 699,175  | 304,909                     | 394,235                    | 31                               | 53,484   | 9,647          | 7,195         | 36,642               | -                                | 34,706  | 139,973                        | 432                           |
| <b>Changes *</b>   |  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                               |
| 2022   | + 88,816   | + 42,379                    | + 46,439                   | - 2                              | + 3,501  | + 3,245        | - 885         | + 1,141              | -                                | - 14,565  | + 13,046                       | + 11                          |
| 2022 Sep.  | + 28,286   | + 21,646                    | + 6,642                    | - 2                              | + 304  | + 2,372        | - 1,370       | - 698                | -                                | + 3,140   | + 2,127                        | - 10                          |
| Oct.   | + 32,544   | + 22,436                    | + 10,108                   | -                                | - 964  | - 914          | - 344         | + 294                | -                                | - 122   | + 4,858                        | - 3                           |
| Nov.   | - 9,037  | - 39,663                    | + 30,626                   | -                                | + 3,314  | - 44           | + 3,082       | + 276                | -                                | - 50  | + 3,902                        | - 3                           |
| Dec.   | - 106,743  | - 72,181                    | - 34,562                   | -                                | - 1,741  | - 2,982        | + 1,522       | - 281                | -                                | - 15,846  | - 28,266                       | - 10                          |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period    | Deposits and borrowing from domestic and foreign non-banks 1 |                |                 |                                |                      |                                 |                    |                      |                 |           |                           |                                |  |
|-----------|--|----------------|-----------------|--------------------------------|----------------------|---------------------------------|--------------------|----------------------|-----------------|-----------|---------------------------|--------------------------------|--|
|           | Total  | Sight deposits | Time deposits 2 |                                |                      |                                 | Savings deposits 3 | Bank savings bonds 4 | Fiduciary loans | Memo item |                           |                                |  |
|           |  |                | Total           | for up to and including 1 year | for more than 1 year |                                 |                    |                      |                 | Total     | Included in time deposits |                                | Loans and advances to financial vehicle corporations |
|           |  |                |                 |                                | Total                | for up to and including 2 years |                    |                      |                 |           | for 2 years and more 2    | Liabilities arising from Repos |  |
| 1         | 2  | 3              | 4               | 5                              | 6                    | 7                               | 8                  | 9                    | 10              | 11        | 12                        | 13                             |  |
|           | <b>End of year or month *</b>                                |                |                 |                                |                      |                                 |                    |                      |                 |           |                           |                                |  |
| 2015      | 3,425,860  | 1,776,341      | 979,278         | 284,879                        | 694,399              | 40,964                          | 653,435            | 605,370              | 64,871          | 30,051    | 29,105                    | 14,409                         | 72,032   |
| 2016      | 3,532,947  | 1,898,442      | 978,830         | 280,532                        | 698,298              | 52,021                          | 646,277            | 596,537              | 59,138          | 29,546    | 41,908                    | 22,901                         | 76,808   |
| 2017      | 3,662,085  | 2,050,361      | 969,423         | 269,118                        | 700,305              | 62,000                          | 638,305            | 590,331              | 51,970          | 30,303    | 46,002                    | 22,557                         | 84,234   |
| 2018      | 3,769,144  | 2,190,314      | 952,013         | 260,834                        | 691,179              | 60,181                          | 630,998            | 585,612              | 41,205          | 34,009    | 38,772                    | 15,299                         | 77,809   |
| 2019      | 3,890,732  | 2,348,686      | 924,422         | 257,212                        | 667,210              | 55,823                          | 611,387            | 581,761              | 35,863          | 32,593    | 29,209                    | 6,320                          | 79,717   |
| 2020      | 4,143,718  | 2,646,351      | 900,355         | 248,720                        | 651,635              | 51,370                          | 600,265            | 566,844              | 30,168          | 34,552    | 32,632                    | 3,603                          | 85,409   |
| 2021      | 4,264,457  | 2,796,506      | 876,133         | 224,257                        | 651,876              | 52,630                          | 599,246            | 567,123              | 24,695          | 34,314    | 32,004                    | 3,125                          | 97,350   |
| 2022      | 4,532,955  | 2,917,308      | 1,042,277       | 394,029                        | 648,248              | 57,276                          | 590,972            | 538,482              | 34,888          | 36,047    | 48,606                    | 2,211                          | 99,057   |
| 2021 May  | 4,260,307  | 2,768,944      | 895,230         | 248,304                        | 646,926              | 50,577                          | 596,349            | 569,360              | 26,773          | 34,699    | 50,814                    | 7,652                          | 84,878   |
| June      | 4,227,202  | 2,760,416      | 871,825         | 232,406                        | 639,419              | 50,875                          | 588,544            | 568,721              | 26,240          | 34,679    | 41,674                    | 5,341                          | 83,993   |
| July      | 4,256,797  | 2,797,669      | 865,002         | 229,120                        | 635,882              | 50,778                          | 585,104            | 568,122              | 26,004          | 34,594    | 49,451                    | 6,751                          | 84,616   |
| Aug.      | 4,269,442  | 2,814,858      | 861,210         | 224,434                        | 636,776              | 51,370                          | 585,406            | 567,575              | 25,799          | 34,418    | 54,722                    | 7,063                          | 86,600   |
| Sep.      | 4,266,239  | 2,811,928      | 861,980         | 228,730                        | 633,250              | 50,581                          | 582,669            | 566,700              | 25,631          | 34,177    | 50,312                    | 6,592                          | 86,156   |
| Oct.      | 4,309,972  | 2,834,128      | 884,348         | 241,494                        | 642,854              | 51,926                          | 590,928            | 566,051              | 25,445          | 33,989    | 53,672                    | 6,446                          | 86,765   |
| Nov.      | 4,317,841  | 2,857,197      | 869,944         | 227,184                        | 642,760              | 52,520                          | 590,240            | 565,768              | 24,932          | 33,698    | 47,433                    | 6,892                          | 88,713   |
| Dec.      | 4,264,457  | 2,796,506      | 876,133         | 224,257                        | 651,876              | 52,630                          | 599,246            | 567,123              | 24,695          | 34,314    | 32,004                    | 3,125                          | 97,350   |
| 2022 Jan. | 4,365,775  | 2,868,140      | 906,672         | 252,645                        | 654,027              | 52,537                          | 601,490            | 566,657              | 24,306          | 34,041    | 50,016                    | 6,818                          | 96,913   |
| Feb.      | 4,399,004  | 2,899,045      | 909,197         | 257,167                        | 652,030              | 51,910                          | 600,120            | 566,686              | 24,076          | 33,883    | 60,126                    | 5,895                          | 96,293   |
| Mar.      | 4,395,270  | 2,895,598      | 910,803         | 260,076                        | 650,727              | 52,470                          | 598,257            | 564,789              | 24,080          | 33,881    | 50,663                    | 4,087                          | 95,907   |
| Apr.      | 4,431,305  | 2,907,019      | 936,688         | 287,146                        | 649,542              | 53,338                          | 596,204            | 563,657              | 23,941          | 33,886    | 62,468                    | 4,504                          | 96,145   |
| May       | 4,438,736  | 2,941,375      | 911,118         | 263,070                        | 648,048              | 54,589                          | 593,459            | 562,272              | 23,971          | 33,812    | 62,520                    | 5,109                          | 95,706   |
| June      | 4,439,387  | 2,937,117      | 917,881         | 272,049                        | 645,832              | 54,774                          | 591,058            | 560,432              | 23,957          | 33,690    | 62,808                    | 4,100                          | 94,867   |
| July      | 4,476,608  | 2,950,572      | 943,226         | 296,026                        | 647,200              | 57,358                          | 589,842            | 558,578              | 24,232          | 33,217    | 65,644                    | 3,634                          | 93,763   |
| Aug.      | 4,534,747  | 2,998,093      | 955,419         | 309,098                        | 646,321              | 56,989                          | 589,332            | 556,118              | 25,117          | 33,218    | 70,205                    | 4,030                          | 93,839   |
| Sep.      | 4,559,005  | 2,987,057      | 995,162         | 354,481                        | 640,681              | 52,318                          | 588,363            | 550,714              | 26,072          | 33,418    | 63,971                    | 3,221                          | 94,351   |
| Oct.      | 4,570,205  | 2,968,742      | 1,025,590       | 385,108                        | 640,482              | 52,341                          | 588,141            | 547,586              | 28,287          | 33,752    | 64,293                    | 4,910                          | 97,650   |
| Nov.      | 4,619,644  | 3,003,018      | 1,042,703       | 395,922                        | 646,781              | 53,108                          | 593,673            | 542,231              | 31,692          | 34,970    | 68,368                    | 5,046                          | 100,059  |
| Dec.      | 4,532,955  | 2,917,308      | 1,042,277       | 394,029                        | 648,248              | 57,276                          | 590,972            | 538,482              | 34,888          | 36,047    | 48,606                    | 2,211                          | 99,057   |
|           | <b>Changes *</b>   |                |                 |                                |                      |                                 |                    |                      |                 |           |                           |                                |  |
| 2016      | + 108,286  | + 121,426      | + 686           | - 2,504                        | + 3,190              | + 11,584                        | - 8,394            | - 8,833              | - 4,993         | - 505     | + 13,107                  | + 8,958                        | + 4,852  |
| 2017      | + 134,859  | + 153,862      | - 5,629         | - 8,713                        | + 3,084              | + 10,009                        | - 6,925            | - 6,206              | - 7,168         | + 27      | + 5,441                   | - 294                          | + 7,191  |
| 2018      | + 105,727  | + 139,083      | - 19,497        | - 8,860                        | - 10,637             | - 1,466                         | - 9,171            | - 4,719              | - 9,140         | + 3,731   | - 7,915                   | - 7,235                        | - 6,426  |
| 2019      | + 121,753  | + 157,879      | - 27,008        | - 2,382                        | - 24,626             | - 4,407                         | - 20,219           | - 3,851              | - 5,267         | - 1,416   | - 5,416                   | - 4,209                        | + 1,527  |
| 2020      | + 245,146  | + 287,478      | - 21,790        | - 7,686                        | - 14,104             | - 4,236                         | - 9,868            | - 14,847             | - 5,695         | + 1,959   | + 519                     | - 2,346                        | + 5,675  |
| 2021      | + 117,963  | + 150,775      | - 27,870        | - 26,980                       | - 890                | + 1,232                         | - 2,122            | + 284                | - 5,226         | - 238     | - 1,984                   | - 812                          | + 11,006   |
| 2022      | + 259,956  | + 114,826      | + 163,058       | + 66,897                       | - 3,839              | + 4,342                         | - 8,181            | - 28,136             | + 10,208        | + 1,733   | + 16,022                  | - 718                          | - 1,266  |
| 2021 May  | + 29,238   | + 23,806       | + 5,826         | + 4,266                        | + 1,560              | - 605                           | + 2,165            | + 447                | - 841           | + 202     | + 1,139                   | + 733                          | + 97   |
| June      | - 34,642   | - 9,080        | - 24,390        | - 16,752                       | - 7,638              | + 288                           | - 7,926            | - 639                | - 533           | - 20      | - 9,484                   | - 2,328                        | - 888  |
| July      | + 29,485   | + 36,838       | - 6,518         | - 2,973                        | - 3,545              | - 97                            | - 3,448            | - 599                | - 236           | - 85      | + 7,730                   | + 1,371                        | + 768  |
| Aug.      | + 12,076   | + 16,704       | - 3,876         | - 4,759                        | + 883                | + 590                           | + 293              | - 547                | - 205           | - 176     | + 5,268                   | + 359                          | + 1,559  |
| Sep.      | - 18   | - 468          | + 1,481         | + 4,440                        | - 2,959              | - 773                           | - 2,186            | - 870                | - 161           | - 241     | - 4,653                   | - 459                          | - 446  |
| Oct.      | + 43,540   | + 22,183       | + 22,192        | + 12,574                       | + 9,618              | + 1,324                         | + 8,294            | - 649                | - 186           | - 188     | + 3,293                   | - 252                          | + 609  |
| Nov.      | + 7,021  | + 22,341       | - 14,719        | - 14,762                       | + 43                 | + 609                           | - 566              | - 283                | - 318           | - 291     | - 6,468                   | + 486                          | + 1,947  |
| Dec.      | - 53,611   | - 60,800       | + 6,071         | - 3,029                        | + 9,100              | + 109                           | + 8,991            | + 1,355              | - 237           | + 616     | - 15,544                  | - 3,841                        | + 8,637  |
| 2022 Jan. | + 100,411  | + 71,193       | + 30,073        | + 28,068                       | + 2,005              | - 145                           | + 2,150            | - 466                | - 389           | - 273     | + 17,898                  | + 3,664                        | - 442  |
| Feb.      | + 33,102   | + 30,602       | + 2,701         | + 4,670                        | - 1,969              | - 625                           | + 1,344            | + 29                 | - 230           | - 158     | + 10,182                  | - 898                          | - 620  |
| Mar.      | - 4,273  | - 3,712        | + 1,287         | + 2,693                        | - 1,406              | + 558                           | - 1,964            | - 1,867              | + 19            | - 2       | - 9,521                   | - 1,741                        | - 387  |
| Apr.      | + 32,186   | + 8,949        | + 24,038        | + 25,543                       | - 1,505              | + 796                           | - 2,301            | - 662                | - 139           | + 5       | + 11,224                  | + 383                          | + 226  |
| May       | + 9,032  | + 35,128       | - 24,741        | - 23,367                       | - 1,374              | + 1,258                         | - 2,632            | - 1,385              | + 30            | - 74      | + 361                     | + 662                          | + 435  |
| June      | - 1,465  | - 5,159        | + 5,543         | + 7,951                        | - 2,408              | + 166                           | - 2,574            | - 1,835              | - 14            | - 122     | - 260                     | - 968                          | - 848  |
| July      | + 33,557   | + 12,127       | + 23,009        | + 22,573                       | + 436                | + 2,142                         | - 1,706            | - 1,854              | + 275           | - 473     | + 2,410                   | - 556                          | - 2,314  |
| Aug.      | + 57,032   | + 46,883       | + 11,724        | + 12,467                       | - 743                | - 359                           | - 384              | - 2,460              | + 885           | + 1       | + 4,240                   | + 483                          | + 73   |
| Sep.      | + 22,442   | - 12,016       | + 38,907        | + 44,606                       | - 5,699              | - 4,772                         | - 927              | - 5,404              | + 955           | + 200     | - 6,606                   | - 718                          | + 508  |
| Oct.      | + 11,491   | - 18,844       | + 31,248        | + 31,235                       | + 13                 | + 156                           | - 143              | - 3,128              | + 2,215         | + 334     | + 514                     | + 1,606                        | + 1,331  |
| Nov.      | + 50,555   | + 34,006       | + 18,499        | + 11,367                       | + 7,132              | + 944                           | + 6,188            | - 5,355              | + 3,405         | + 1,218   | + 4,884                   | + 149                          | + 2,638  |
| Dec.      | - 84,114   | - 84,331       | + 770           | - 909                          | + 1,679              | + 4,223                         | - 2,544            | - 3,749              | + 3,196         | + 1,077   | - 19,304                  | - 2,784                        | - 996  |

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

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

## I Banks (MFIs) in Germany

| Deposits and borrowing from domestic non-banks 1 |                |                 |                                |                      |                                 |                        |                    |                      |                 |                                | Period    |
|--|----------------|-----------------|--------------------------------|----------------------|---------------------------------|------------------------|--------------------|----------------------|-----------------|--------------------------------|-----------|
| Total  | Sight deposits | Time deposits 2 |                                |                      |                                 |                        | Savings deposits 3 | Bank savings bonds 4 | Memo item       |                                |           |
|  |                | 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 |                    |                      |                 |                                | 23        |
| 14   | 15             | 16              | 17                             | 18                   | 19                              | 20                     | 21                 | 22                   | 23              | 24                             |           |
| <b>End of year or month *</b>                    |                |                 |                                |                      |                                 |                        |                    |                      |                 |                                |           |
| 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      |
| 4,162,176  | 2,720,792      | 873,535         | 314,820                        | 558,715              | 50,526                          | 508,189                | 533,199            | 34,650               | 35,924          | 3,887                          | 2022      |
| 3,956,303  | 2,620,545      | 746,230         | 165,895                        | 580,335              | 47,256                          | 533,079                | 563,213            | 26,315               | 34,561          | 731                            | 2021 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.      |
| 4,168,365  | 2,748,745      | 849,340         | 290,086                        | 559,254              | 45,554                          | 513,700                | 542,172            | 28,108               | 33,594          | 1,574                          | Oct.      |
| 4,205,588  | 2,767,931      | 869,279         | 309,595                        | 559,684              | 46,809                          | 512,875                | 536,892            | 31,486               | 34,846          | 4,441                          | Nov.      |
| 4,162,176  | 2,720,792      | 873,535         | 314,820                        | 558,715              | 50,526                          | 508,189                | 533,199            | 34,650               | 35,924          | 3,887                          | Dec.      |
| <b>Changes *</b>                                 |                |                 |                                |                      |                                 |                        |                    |                      |                 |                                |           |
| + 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      |
| + 191,781  | + 65,839       | + 143,352       | + 152,498                      | - 9,146              | + 578                           | - 9,724                | - 27,537           | + 10,127             | + 1,724         | + 2,609                        | 2022      |
| + 20,648   | + 25,976       | - 5,332         | - 2,968                        | - 2,364              | + 422                           | - 2,786                | + 459              | - 455                | + 204           | - 297                          | 2021 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.      |
| + 17,366   | - 8,005        | + 26,239        | + 26,300                       | - 61                 | + 28                            | - 89                   | - 3,064            | + 2,196              | + 396           | + 533                          | Oct.      |
| + 45,293   | + 20,886       | + 26,309        | + 18,654                       | + 7,655              | + 1,255                         | + 6,400                | - 5,280            | + 3,378              | + 1,252         | + 2,867                        | Nov.      |
| - 43,437   | - 47,114       | + 4,206         | + 5,200                        | - 994                | + 3,723                         | - 4,717                | - 3,693            | + 3,164              | + 1,078         | - 554                          | Dec.      |

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

5 Within the meaning of § 1 section 31 KWG.

## I Banks (MFIs) in Germany

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

€ million

| Period   | Deposits and borrowing from domestic and foreign non-banks 1 |                |                 |                                |                         |                    |                      | Deposits and borrowing from domestic non-banks 1 |           |                |                 |   |                               |  |
|--|--|----------------|-----------------|--------------------------------|-------------------------|--------------------|----------------------|--|-----------|----------------|-----------------|---|-------------------------------|--|
|  | Total  | Sight deposits | Time deposits 2 |                                |                         | Savings deposits 3 | Bank savings bonds 4 | Memo item Fiduciary loans                        | Total     | Sight deposits | Time deposits 2 | Savings deposits and bank savings bands 3,4 | Memo item Fiduciary loans     |  |
|  |  |                | Total           | of which                       |                         |                    |                      |  |           |                |                 |   |                               |  |
|  |  |                |                 | for up to and including 1 year | for more than 2 years 2 |                    |                      |  |           |                |                 |   |                               |  |
| 1  | 2  | 3              | 4               | 5                              | 6                       | 7                  | 8                    | 9  | 10        | 11             | 12              | 13  |                               |  |
| <b>Commercial banks 5</b>                        |  |                |                 |                                |                         |                    |                      |  |           |                |                 |   | <b>End of year or month *</b> |  |
| 2022   | 1,787,654  | 1,217,492      | 465,128         | 230,147                        | 195,968                 | 93,291             | 11,743               | 7,330  | 1,496,284 | 1,074,671      | 318,736         | 102,877                                     | 7,255                         |  |
| 2022 June  | 1,754,350  | 1,249,144      | 393,955         | 156,622                        | 203,957                 | 101,575            | 9,676                | 6,849  | 1,462,950 | 1,096,265      | 257,766         | 108,919                                     | 6,644                         |  |
| July   | 1,763,688  | 1,252,967      | 399,952         | 162,511                        | 202,059                 | 101,266            | 9,503                | 6,353  | 1,471,774 | 1,098,521      | 264,797         | 108,456                                     | 6,152                         |  |
| Aug.   | 1,797,524  | 1,281,630      | 405,558         | 170,859                        | 200,003                 | 100,483            | 9,853                | 6,207  | 1,490,847 | 1,113,036      | 269,764         | 108,047                                     | 6,041                         |  |
| Sep.   | 1,809,163  | 1,271,828      | 430,345         | 195,917                        | 199,423                 | 97,111             | 9,879                | 6,240  | 1,497,390 | 1,103,610      | 289,028         | 104,752                                     | 6,071                         |  |
| Oct.   | 1,804,694  | 1,251,854      | 446,483         | 213,482                        | 198,287                 | 96,140             | 10,217               | 6,545  | 1,502,466 | 1,094,272      | 304,053         | 104,141                                     | 6,437                         |  |
| Nov.   | 1,817,931  | 1,257,258      | 455,285         | 220,094                        | 199,389                 | 94,737             | 10,651               | 6,942  | 1,500,144 | 1,089,718      | 307,216         | 103,210                                     | 6,868                         |  |
| Dec.   | 1,787,654  | 1,217,492      | 465,128         | 230,147                        | 195,968                 | 93,291             | 11,743               | 7,330  | 1,496,284 | 1,074,671      | 318,736         | 102,877                                     | 7,255                         |  |
| <b>Changes *</b>                                 |  |                |                 |                                |                         |                    |                      |  |           |                |                 |   |                               |  |
| 2022   | + 120,852  | + 52,199       | + 75,786        | + 81,196                       | - 11,439                | - 8,419            | + 1,286              | + 131  | + 69,743  | + 17,556       | + 59,035        | - 6,848                                     | + 121                         |  |
| 2022 June  | - 15,823   | - 14,133       | - 1,208         | - 1,890                        | - 1,645                 | - 389              | - 93                 | - 36   | - 10,316  | - 9,849        | - 8             | - 459                                       | - 58                          |  |
| July   | + 6,054  | + 2,695        | + 3,841         | + 4,643                        | - 2,366                 | - 309              | - 173                | - 496  | + 7,645   | + 2,015        | + 6,093         | - 463                                       | - 492                         |  |
| Aug.   | + 35,109   | + 28,186       | + 7,356         | + 7,898                        | + 134                   | - 783              | + 350                | - 146  | + 21,337  | + 14,448       | + 7,298         | - 409                                       | - 111                         |  |
| Sep.   | + 10,020   | - 10,779       | + 24,145        | + 24,452                       | - 515                   | - 3,372            | + 26                 | + 33   | + 6,543   | - 9,596        | + 19,434        | - 3,295                                     | + 30                          |  |
| Oct.   | - 4,167  | - 20,340       | + 16,806        | + 18,043                       | - 1,079                 | - 971              | + 338                | + 305  | + 4,106   | - 10,308       | + 15,025        | - 611                                       | + 366                         |  |
| Nov.   | + 13,903   | + 4,992        | + 9,880         | + 6,900                        | + 1,715                 | - 1,403            | + 434                | + 397  | + 5,748   | - 2,854        | + 9,533         | - 931                                       | + 431                         |  |
| Dec.   | - 27,917   | - 38,598       | + 11,035        | + 10,884                       | - 3,115                 | - 1,446            | + 1,092              | + 388  | - 3,715   | - 15,022       | + 11,640        | - 333                                       | + 387                         |  |
| <b>Big banks</b>                                 |  |                |                 |                                |                         |                    |                      |  |           |                |                 |   | <b>End of year or month *</b> |  |
| 2022   | 850,247  | 562,694        | 207,116         | 131,016                        | 62,333                  | 79,359             | 1,078                | 2,551  | 757,786   | 511,837        | 167,471         | 78,478                                      | 2,503                         |  |
| 2022 June  | 830,911  | 587,547        | 155,880         | 79,145                         | 65,369                  | 86,399             | 1,085                | 1,683  | 733,645   | 528,028        | 120,256         | 85,361                                      | 1,647                         |  |
| July   | 845,023  | 594,759        | 163,003         | 85,958                         | 65,132                  | 86,178             | 1,083                | 1,750  | 739,695   | 528,887        | 125,654         | 85,154                                      | 1,713                         |  |
| Aug.   | 865,323  | 610,238        | 168,511         | 91,336                         | 65,174                  | 85,496             | 1,078                | 1,855  | 756,968   | 542,254        | 130,228         | 84,486                                      | 1,817                         |  |
| Sep.   | 859,282  | 591,683        | 184,237         | 107,050                        | 64,740                  | 82,284             | 1,078                | 1,976  | 752,651   | 526,659        | 144,665         | 81,327                                      | 1,937                         |  |
| Oct.   | 871,836  | 591,429        | 197,807         | 122,847                        | 62,871                  | 81,522             | 1,078                | 2,171  | 758,613   | 526,357        | 151,670         | 80,586                                      | 2,127                         |  |
| Nov.   | 873,197  | 588,517        | 203,176         | 124,021                        | 66,356                  | 80,426             | 1,078                | 2,352  | 762,581   | 524,476        | 158,575         | 79,530                                      | 2,306                         |  |
| Dec.   | 850,247  | 562,694        | 207,116         | 131,016                        | 62,333                  | 79,359             | 1,078                | 2,551  | 757,786   | 511,837        | 167,471         | 78,478                                      | 2,503                         |  |
| <b>Changes *</b>                                 |  |                |                 |                                |                         |                    |                      |  |           |                |                 |   |                               |  |
| 2022   | + 65,521   | + 13,101       | + 59,362        | + 62,378                       | - 5,688                 | - 6,834            | - 108                | + 665  | + 50,911  | + 6,009        | + 51,580        | - 6,678                                     | + 658                         |  |
| 2022 June  | - 8,099  | - 4,448        | - 3,373         | - 3,569                        | - 76                    | - 278              | -                    | + 1  | - 4,470   | - 5,991        | + 1,780         | - 259                                       | + 1                           |  |
| July   | + 12,958   | + 6,377        | + 6,804         | + 6,522                        | - 263                   | - 221              | - 2                  | + 67   | + 5,610   | + 419          | + 5,398         | - 207                                       | + 66                          |  |
| Aug.   | + 19,848   | + 15,249       | + 5,286         | + 5,136                        | + 64                    | - 682              | - 5                  | + 105  | + 17,273  | + 13,367       | + 4,574         | - 668                                       | + 104                         |  |
| Sep.   | - 6,650  | - 18,885       | + 15,447        | + 15,416                       | - 412                   | - 3,212            | -                    | + 121  | + 4,317   | - 15,595       | + 14,437        | - 3,159                                     | + 120                         |  |
| Oct.   | + 12,946   | - 66           | + 13,774        | + 16,012                       | - 1,882                 | - 762              | -                    | + 195  | + 5,962   | - 302          | + 7,005         | - 741                                       | + 190                         |  |
| Nov.   | + 3,058  | - 1,386        | + 5,540         | + 2,078                        | + 2,747                 | - 1,096            | -                    | + 181  | + 3,968   | - 1,131        | + 6,155         | - 1,056                                     | + 179                         |  |
| Dec.   | - 21,854   | - 25,303       | + 4,516         | + 7,547                        | + 4,002                 | - 1,067            | -                    | + 199  | - 4,795   | - 12,639       | + 8,896         | - 1,052                                     | + 197                         |  |
| <b>Regional banks and other commercial banks</b> |  |                |                 |                                |                         |                    |                      |  |           |                |                 |   | <b>End of year or month *</b> |  |
| 2022   | 762,787  | 530,856        | 207,701         | 71,162                         | 117,905                 | 13,640             | 10,590               | 4,779  | 591,816   | 450,723        | 117,048         | 24,045                                      | 4,752                         |  |
| 2022 June  | 754,361  | 537,340        | 193,713         | 56,482                         | 122,204                 | 14,811             | 8,497                | 5,166  | 587,082   | 456,634        | 107,333         | 23,115                                      | 4,997                         |  |
| July   | 751,183  | 536,286        | 191,836         | 56,085                         | 119,921                 | 14,732             | 8,329                | 4,603  | 591,524   | 460,058        | 108,595         | 22,871                                      | 4,439                         |  |
| Aug.   | 758,817  | 544,812        | 190,672         | 57,060                         | 117,858                 | 14,643             | 8,690                | 4,352  | 589,198   | 457,303        | 108,747         | 23,148                                      | 4,224                         |  |
| Sep.   | 776,753  | 555,669        | 197,863         | 63,560                         | 118,513                 | 14,501             | 8,720                | 4,264  | 600,550   | 464,892        | 112,624         | 23,034                                      | 4,134                         |  |
| Oct.   | 756,976  | 535,866        | 197,739         | 63,106                         | 118,707                 | 14,311             | 9,060                | 4,374  | 596,086   | 455,351        | 117,550         | 23,185                                      | 4,310                         |  |
| Nov.   | 769,478  | 545,156        | 200,814         | 67,380                         | 116,975                 | 14,013             | 9,495                | 4,590  | 589,438   | 452,952        | 113,166         | 23,320                                      | 4,562                         |  |
| Dec.   | 762,787  | 530,856        | 207,701         | 71,162                         | 117,905                 | 13,640             | 10,590               | 4,779  | 591,816   | 450,723        | 117,048         | 24,045                                      | 4,752                         |  |
| <b>Changes *</b>                                 |  |                |                 |                                |                         |                    |                      |  |           |                |                 |   |                               |  |
| 2022   | + 52,918   | + 36,555       | + 16,428        | + 18,192                       | - 4,507                 | - 1,480            | + 1,415              | - 534  | + 15,450  | + 4,440        | + 11,060        | - 50  | - 537                         |  |
| 2022 June  | - 403  | - 2,626        | + 2,427         | + 4,362                        | - 1,470                 | - 112              | - 92                 | - 37   | - 1,750   | - 348          | - 1,202         | - 200                                       | - 59                          |  |
| July   | - 3,895  | - 1,238        | - 2,410         | - 841                          | - 2,315                 | - 79               | - 168                | - 563  | + 4,442   | + 3,674        | + 1,012         | - 244                                       | - 558                         |  |
| Aug.   | + 9,490  | + 8,307        | + 911           | + 812                          | + 105                   | - 89               | + 361                | - 251  | + 62      | + 2,822        | + 2,483         | + 277                                       | - 215                         |  |
| Sep.   | + 17,106   | + 10,413       | + 6,805         | + 6,247                        | + 543                   | - 142              | + 30                 | - 88   | + 11,352  | + 7,589        | + 3,877         | - 114                                       | - 90                          |  |
| Oct.   | - 23,963   | - 22,186       | - 1,927         | - 2,388                        | + 264                   | - 190              | + 340                | + 110  | - 9,046   | - 12,141       | + 2,944         | + 151                                       | + 176                         |  |
| Nov.   | + 11,142   | + 7,301        | + 3,704         | + 4,225                        | + 1,091                 | - 298              | + 435                | + 216  | + 1,422   | + 1,429        | + 2,716         | + 135                                       | + 252                         |  |
| Dec.   | - 5,619  | - 13,742       | + 7,401         | + 3,983                        | + 1,215                 | - 373              | + 1,095              | + 189  | + 2,523   | - 2,204        | + 4,002         | + 725                                       | + 190                         |  |

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

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

I Banks (MFIs) in Germany

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

€ million

| Period                           | Deposits and borrowing from domestic and foreign non-banks 1 |                |                 |                                |                    |                      |                           | Deposits and borrowing from domestic non-banks 1 |                |                 |   |                           |                         |
|----------------------------------|--|----------------|-----------------|--------------------------------|--------------------|----------------------|---------------------------|--|----------------|-----------------|---|---------------------------|-------------------------|
|                                  | Total  | Sight deposits | Time deposits 2 |                                | Savings deposits 3 | Bank savings bonds 4 | Memo item Fiduciary loans | Total  | Sight deposits | Time deposits 2 | Savings deposits and bank savings bands 3,4 | Memo item Fiduciary loans |                         |
|                                  |  |                | Total           | of which                       |                    |                      |                           |  |                |                 |   |                           |                         |
|                                  |  |                |                 | for up to and including 1 year |                    |                      |                           |  |                |                 |   |                           | for more than 2 years 2 |
| 1                                | 2  | 3              | 4               | 5                              | 6                  | 7                    | 8                         | 9  | 10             | 11              | 12  | 13                        |                         |
| <b>Branches of foreign banks</b> |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| <b>End of year or month *</b>    |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| 2022                             | 174,620  | 123,942        | 50,311          | 27,969                         | 15,730             | 292                  | 75                        | -  | 146,682        | 112,111         | 34,217                                      | 354                       | -                       |
| 2022 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                       | -                       |
| Nov.                             | 175,256  | 123,585        | 51,295          | 28,693                         | 16,058             | 298                  | 78                        | -  | 148,125        | 112,290         | 35,475                                      | 360                       | -                       |
| Dec.                             | 174,620  | 123,942        | 50,311          | 27,969                         | 15,730             | 292                  | 75                        | -  | 146,682        | 112,111         | 34,217                                      | 354                       | -                       |
| <b>Changes *</b>                 |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| 2022                             | + 2,413  | + 2,543        | - 4             | + 626                          | - 1,244            | - 105                | - 21                      | -  | + 3,382        | + 7,107         | - 3,605                                     | - 120                     | -                       |
| 2022 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.                             | + 6,850  | + 1,912        | + 4,959         | + 4,419                        | + 539              | - 19                 | - 2                       | -  | + 7,190        | + 2,135         | + 5,076                                     | - 21                      | -                       |
| Nov.                             | - 297  | - 923          | + 636           | + 597                          | + 59               | - 9                  | - 1                       | -  | + 358          | - 294           | + 662                                       | - 10                      | -                       |
| Dec.                             | - 444  | + 447          | - 882           | - 646                          | - 328              | - 6                  | - 3                       | -  | - 1,443        | - 179           | - 1,258                                     | - 6                       | -                       |
| <b>Landesbanken</b>              |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| <b>End of year or month *</b>    |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| 2022                             | 263,943  | 137,283        | 121,101         | 51,359                         | 64,457             | 5,278                | 281                       | 8,410  | 235,678        | 119,822         | 110,362                                     | 5,494                     | 8,410                   |
| 2022 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                   |
| Nov.                             | 308,384  | 166,811        | 136,010         | 66,525                         | 64,709             | 5,353                | 210                       | 8,276  | 272,526        | 143,648         | 123,381                                     | 5,497                     | 8,276                   |
| Dec.                             | 263,943  | 137,283        | 121,101         | 51,359                         | 64,457             | 5,278                | 281                       | 8,410  | 235,678        | 119,822         | 110,362                                     | 5,494                     | 8,410                   |
| <b>Changes *</b>                 |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| 2022                             | + 25,137   | - 2,176        | + 27,577        | + 28,548                       | - 2,828            | - 534                | + 270                     | + 488  | + 19,105       | - 5,424         | + 24,784                                    | - 255                     | + 488                   |
| 2022 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                    |
| Nov.                             | + 372  | + 9,526        | - 9,113         | - 8,057                        | - 466              | - 113                | + 72                      | + 38   | + 2,147        | + 9,807         | - 7,618                                     | - 42                      | + 38                    |
| Dec.                             | - 44,142   | - 29,382       | - 14,756        | - 15,034                       | - 231              | - 75                 | + 71                      | + 134  | - 36,848       | - 23,826        | - 13,019                                    | - 3                       | + 134                   |
| <b>Savings banks</b>             |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| <b>End of year or month *</b>    |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| 2022                             | 1,185,297  | 865,755        | 37,268          | 23,099                         | 12,386             | 265,714              | 16,560                    | 88   | 1,174,166      | 857,050         | 36,839                                      | 280,277                   | 88                      |
| 2022 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                      |
| Nov.                             | 1,187,220  | 869,331        | 35,351          | 21,386                         | 12,293             | 267,492              | 15,046                    | 90   | 1,174,805      | 860,395         | 33,866                                      | 280,544                   | 90                      |
| Dec.                             | 1,185,297  | 865,755        | 37,268          | 23,099                         | 12,386             | 265,714              | 16,560                    | 88   | 1,174,166      | 857,050         | 36,839                                      | 280,277                   | 88                      |
| <b>Changes *</b>                 |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
| 2022                             | + 31,163   | + 21,401       | + 14,985        | + 14,082                       | + 338              | - 11,658             | + 6,435                   | - 2  | + 31,206       | + 21,414        | + 14,877                                    | - 5,085                   | - 2                     |
| 2022 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                      | -                       |
| Nov.                             | + 8,046  | + 4,324        | + 3,798         | + 3,778                        | - 23               | - 2,384              | + 2,308                   | - 1  | + 8,371        | + 4,260         | + 4,178                                     | - 67                      | - 1                     |
| Dec.                             | - 1,917  | - 3,571        | + 1,918         | + 1,717                        | + 90               | - 1,778              | + 1,514                   | - 2  | - 639          | + 3,345         | + 2,973                                     | - 267                     | - 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 Including liabilities arising from registered debt securities, registered money market paper,

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

## I Banks (MFIs) in Germany

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

€ million

| Period                                | Deposits and borrowing from domestic and foreign non-banks 1 |                |                 |                                |                    |                      |                           | Deposits and borrowing from domestic non-banks 1 |                |                 |   |                           |                               |  |
|---------------------------------------|--|----------------|-----------------|--------------------------------|--------------------|----------------------|---------------------------|--|----------------|-----------------|---|---------------------------|-------------------------------|--|
|                                       | Total  | Sight deposits | Time deposits 2 |                                | Savings deposits 3 | Bank savings bonds 4 | Memo item Fiduciary loans | Total  | Sight deposits | Time deposits 2 | Savings deposits and bank savings bands 3,4 | Memo item Fiduciary loans |                               |  |
|                                       |  |                | Total           | of which                       |                    |                      |                           |  |                |                 |   |                           |                               |  |
|                                       |  |                |                 | for up to and including 1 year |                    |                      |                           |  |                |                 |   |                           | for more than 2 years 2       |  |
| 1                                     | 2  | 3              | 4               | 5                              | 6                  | 7                    | 8                         | 9  | 10             | 11              | 12  | 13                        |                               |  |
| <b>Credit cooperatives</b>            |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           | <b>End of year or month *</b> |  |
| 2022                                  | 861,028  | 625,359        | 56,025          | 36,520                         | 12,703             | 173,739              | 5,905                     | 214  | 853,820        | 619,781         | 55,695                                      | 178,344                   | 178                           |  |
| 2022 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                           |  |
| Nov.                                  | 857,877  | 626,581        | 51,723          | 32,893                         | 12,303             | 174,188              | 5,385                     | 217  | 850,595        | 620,860         | 51,467                                      | 178,268                   | 179                           |  |
| Dec.                                  | 861,028  | 625,359        | 56,025          | 36,520                         | 12,703             | 173,739              | 5,905                     | 214  | 853,820        | 619,781         | 55,695                                      | 178,344                   | 178                           |  |
| <b>Changes *</b>                      |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                               |  |
| 2022                                  | + 27,614   | + 19,811       | + 13,281        | + 9,817                        | + 1,324            | - 7,522              | + 2,044                   | - 6  | + 27,376       | + 19,639        | + 13,130                                    | - 5,393                   | - 4                           |  |
| 2022 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                     | -                             |  |
| Nov.                                  | + 3,652  | + 180          | + 4,342         | + 3,821                        | + 359              | - 1,455              | + 585                     | + 5  | + 3,609        | + 170           | + 4,307                                     | - 868                     | + 5                           |  |
| Dec.                                  | + 2,981  | - 1,217        | + 4,127         | + 3,627                        | + 225              | - 449                | + 520                     | - 3  | + 3,050        | - 1,079         | + 4,053                                     | + 76                      | - 1                           |  |
| <b>Mortgage banks</b>                 |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           | <b>End of year or month *</b> |  |
| 2022                                  | 53,081   | 2,286          | 50,795          | 4,961                          | 43,869             | -                    | -                         | -  | 52,530         | 2,084           | 50,446                                      | -                         | -                             |  |
| 2022 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                                      | -                         | -                             |  |
| Nov.                                  | 53,490   | 2,490          | 51,000          | 5,313                          | 43,834             | -                    | -                         | -  | 52,556         | 2,203           | 50,353                                      | -                         | -                             |  |
| Dec.                                  | 53,081   | 2,286          | 50,795          | 4,961                          | 43,869             | -                    | -                         | -  | 52,530         | 2,084           | 50,446                                      | -                         | -                             |  |
| <b>Changes *</b>                      |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                               |  |
| 2022                                  | + 91   | + 454          | - 363           | + 1,220                        | - 1,974            | -                    | -                         | -  | + 128          | + 427           | - 299                                       | -                         | -                             |  |
| 2022 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                                       | -                         | -                             |  |
| Nov.                                  | - 202  | - 221          | + 19            | + 292                          | - 327              | -                    | -                         | -  | - 210          | - 183           | - 27  | -                         | -                             |  |
| Dec.                                  | - 404  | - 204          | - 200           | - 352                          | + 40               | -                    | -                         | -  | - 21           | - 119           | + 98  | -                         | -                             |  |
| <b>Building and loan associations</b> |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           | <b>End of year or month *</b> |  |
| 2022                                  | 194,636  | 3,824          | 190,277         | 1,437                          | 188,386            | 460                  | 75                        | 8  | 192,923        | 3,804           | 188,586                                     | 533                       | 8                             |  |
| 2022 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                             |  |
| Nov.                                  | 193,090  | 3,874          | 188,682         | 1,391                          | 186,862            | 461                  | 73                        | 8  | 191,357        | 3,854           | 186,971                                     | 532                       | 8                             |  |
| Dec.                                  | 194,636  | 3,824          | 190,277         | 1,437                          | 188,386            | 460                  | 75                        | 8  | 192,923        | 3,804           | 188,586                                     | 533                       | 8                             |  |
| <b>Changes *</b>                      |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                               |  |
| 2022                                  | + 1,033  | + 122          | + 901           | - 118                          | + 964              | - 3                  | + 13                      | - 4  | + 1,027        | + 122           | + 894                                       | + 11                      | - 4                           |  |
| 2022 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                           |  |
| Nov.                                  | - 41   | + 1            | - 45            | - 17                           | - 26               | -                    | + 3                       | -  | - 46           | -               | - 49  | + 3                       | -                             |  |
| Dec.                                  | + 1,546  | - 50           | + 1,595         | + 46                           | + 1,524            | - 1                  | + 2                       | -  | + 1,566        | - 50            | + 1,615                                     | + 1                       | -                             |  |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period   | Deposits and borrowing from domestic and foreign non-banks 1 |                |                 |                                |                    |                      |                           | Deposits and borrowing from domestic non-banks 1 |                |                 |   |                           |                         |
|--|--|----------------|-----------------|--------------------------------|--------------------|----------------------|---------------------------|--|----------------|-----------------|---|---------------------------|-------------------------|
|  | Total  | Sight deposits | Time deposits 2 |                                | Savings deposits 3 | Bank savings bonds 4 | Memo item Fiduciary loans | Total  | Sight deposits | Time deposits 2 | Savings deposits and bank savings bands 3,4 | Memo item Fiduciary loans |                         |
|  |  |                | Total           | of which                       |                    |                      |                           |  |                |                 |   |                           |                         |
|  |  |                |                 | for up to and including 1 year |                    |                      |                           |  |                |                 |   |                           | for more than 2 years 2 |
| 1  | 2  | 3              | 4               | 5                              | 6                  | 7                    | 8                         | 9  | 10             | 11              | 12  | 13                        |                         |
| <b>Banks with special, development and other central support tasks</b> |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
|  |  |                |                 |                                |                    |                      |                           |  |                |                 | <b>End of year or month *</b>               |                           |                         |
| 2022   | 187,316  | 65,309         | 121,683         | 46,506                         | 73,203             | -                    | 19,997                    | 156,775  | 43,580         | 112,871         | 324   | 19,985                    |                         |
| 2022 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                    |                         |
| Nov.   | 201,652  | 76,673         | 124,652         | 48,320                         | 74,283             | -                    | 19,437                    | 163,605  | 47,253         | 116,025         | 327   | 19,425                    |                         |
| Dec.   | 187,316  | 65,309         | 121,683         | 46,506                         | 73,203             | -                    | 19,997                    | 156,775  | 43,580         | 112,871         | 324   | 19,985                    |                         |
|  |  |                |                 |                                |                    |                      |                           |  |                |                 | <b>Changes *</b>                            |                           |                         |
| 2022   | + 54,066   | + 23,015       | + 30,891        | + 32,152                       | + 5,434            | -                    | + 1,126                   | + 43,196   | + 12,105       | + 30,931        | + 160                                       | + 1,125                   |                         |
| 2022 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                       |                         |
| Nov.   | + 24,825   | + 15,204       | + 9,618         | + 4,650                        | + 4,956            | -                    | + 779                     | + 25,674   | + 9,686        | + 15,985        | + 3   | + 779                     |                         |
| Dec.   | - 14,261   | - 11,309       | - 2,949         | - 1,797                        | - 1,077            | -                    | + 560                     | - 6,830  | - 3,673        | - 3,154         | - 3   | + 560                     |                         |
| <b>Memo item: Foreign banks</b>  |  |                |                 |                                |                    |                      |                           |  |                |                 |   |                           |                         |
|  |  |                |                 |                                |                    |                      |                           |  |                |                 | <b>End of year or month *</b>               |                           |                         |
| 2022   | 734,642  | 521,529        | 192,656         | 97,195                         | 82,076             | 15,819               | 4,638                     | 3  | 586,830        | 441,940         | 124,712                                     | 20,178                    | 8                       |
| 2022 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                       |
| Nov.   | 750,336  | 539,242        | 190,861         | 90,510                         | 87,471             | 16,383               | 3,850                     | 4  | 587,801        | 446,181         | 121,670                                     | 19,950                    | 8                       |
| Dec.   | 734,642  | 521,529        | 192,656         | 97,195                         | 82,076             | 15,819               | 4,638                     | 3  | 586,830        | 441,940         | 124,712                                     | 20,178                    | 8                       |
|  |  |                |                 |                                |                    |                      |                           |  |                |                 | <b>Changes *</b>                            |                           |                         |
| 2022   | + 80,176   | + 42,872       | + 40,230        | + 39,896                       | - 1,243            | - 4,654              | + 1,728                   | + 3  | + 37,709       | + 14,518        | + 26,048                                    | - 2,857                   | - 4                     |
| 2022 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.   | - 5,077  | - 13,855       | + 8,750         | + 8,157                        | + 882              | - 345                | + 373                     | - 65   | + 10,999       | - 2,325         | + 13,292                                    | + 32                      | - 1                     |
| Nov.   | + 9,180  | + 5,455        | + 3,784         | + 989                          | + 2,497            | - 476                | + 417                     | - 34   | + 249          | + 3,302         | + 3,600                                     | - 49                      | -                       |
| Dec.   | - 9,068  | - 15,284       | + 5,992         | + 7,077                        | - 2,087            | - 564                | + 788                     | - 1  | + 1,857        | - 2,458         | + 4,087                                     | + 228                     | -                       |

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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<br>Fiduciary loans |                               |
|  |                          |                | Total           | for up to and including 1 year | for more than 1 year |                                 |                    |                      |                              |                               |
|  |                          |                |                 |                                | Total                | for up to and including 2 years |                    |                      |                              | for more than 2 years 2       |
| 1  | 2                        | 3              | 4               | 5                              | 6                    | 7                               | 8                  | 9                    | 10                           |                               |
| <b>Domestic enterprises and households</b> |                          |                |                 |                                |                      |                                 |                    |                      |                              | <b>End of year or month *</b> |
| 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                                       | 3,882,392                | 2,638,262      | 681,896         | 208,034                        | 473,862              | 27,395                          | 446,467            | 531,244              | 30,990                       | 8,624                         |
| 2022 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.                                       | 3,897,191                | 2,661,915      | 670,786         | 188,924                        | 481,862              | 25,937                          | 455,925            | 539,921              | 24,569                       | 7,856                         |
| Nov.                                       | 3,901,079                | 2,661,938      | 676,500         | 199,973                        | 476,527              | 26,043                          | 450,484            | 534,818              | 27,823                       | 8,281                         |
| Dec.                                       | 3,882,392                | 2,638,262      | 681,896         | 208,034                        | 473,862              | 27,395                          | 446,467            | 531,244              | 30,990                       | 8,624                         |
|  |                          |                |                 |                                |                      |                                 |                    |                      |                              | <b>Changes *</b>              |
| 2021                                       | + 113,204                | + 140,929      | - 25,474        | - 9,572                        | - 15,902             | - 1,386                         | - 14,516           | + 869                | - 3,120                      | - 590                         |
| 2022                                       | + 122,656                | + 65,644       | + 74,199        | + 87,847                       | - 13,648             | + 1,429                         | - 15,077           | - 26,970             | + 9,783                      | + 240                         |
| 2022 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.                                       | + 19,217                 | - 8,229        | + 28,298        | + 29,689                       | - 1,391              | + 396                           | - 1,787            | - 2,966              | + 2,114                      | + 362                         |
| Nov.                                       | + 12,248                 | + 1,723        | + 12,374        | + 10,314                       | + 2,060              | + 276                           | + 1,784            | - 5,103              | + 3,254                      | + 425                         |
| Dec.                                       | - 18,712                 | - 23,651       | + 5,346         | + 8,036                        | - 2,690              | + 1,358                         | - 4,048            | - 3,574              | + 3,167                      | + 343                         |
| <b>Domestic government</b>                 |                          |                |                 |                                |                      |                                 |                    |                      |                              | <b>End of year or month *</b> |
| 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                                       | 279,784                  | 82,530         | 191,639         | 106,786                        | 84,853               | 23,131                          | 61,722             | 1,955                | 3,660                        | 27,300                        |
| 2022 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                        |
| Nov.                                       | 304,509                  | 105,993        | 192,779         | 109,622                        | 83,157               | 20,766                          | 62,391             | 2,074                | 3,663                        | 26,565                        |
| Dec.                                       | 279,784                  | 82,530         | 191,639         | 106,786                        | 84,853               | 23,131                          | 61,722             | 1,955                | 3,660                        | 27,300                        |
|  |                          |                |                 |                                |                      |                                 |                    |                      |                              | <b>Changes *</b>              |
| 2021                                       | - 17,942                 | + 3,404        | - 20,758        | - 17,725                       | - 3,033              | + 2,928                         | - 5,961            | - 201                | - 387                        | + 375                         |
| 2022                                       | + 69,125                 | + 195          | + 69,153        | + 64,651                       | + 4,502              | - 851                           | + 5,353            | - 567                | + 844                        | + 1,484                       |
| 2022 Mar.                                  | + 3,219                  | - 6,234        | + 9,390         | + 8,708                        | + 682                | + 629                           | + 53               | - 18                 | + 311                        | - 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                          |
| Nov.                                       | + 33,045                 | + 19,163       | + 13,935        | + 8,340                        | + 5,595              | + 979                           | + 4,616            | - 177                | + 124                        | + 827                         |
| Dec.                                       | - 24,725                 | - 23,463       | - 1,140         | - 2,836                        | + 1,696              | + 2,365                         | - 669              | - 119                | - 3                          | + 735                         |

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 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<br>Fiduciary<br>loans by<br>domestic<br>non-banks,<br>total |
|--|---|-------------------|-----------------|---|-------------------------------|--|---|------------------------------------|-------------------|---|-------------------------------|--|---|
|  | Total   | of which          |                 |   |                               |  | Total   | Memo<br>item<br>Fiduciary<br>loans | Time deposits 2   |   |                               |  |   |
|  |   | Sight<br>deposits | Time deposits 2 |   |                               | Savings<br>deposits<br>and bank<br>savings<br>bonds 3, 4 |   |                                    | Sight<br>deposits | of which                                |                               |  |   |
|  |   |                   | Total           | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 |  |   |                                    |                   | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 | Savings<br>deposits<br>and bank<br>savings<br>bonds 3, 4 |   |
| 1  | 2   | 3                 | 4               | 5                                       | 6                             | 7  | 8   | 9                                  | 10                | 11                                      | 12                            | 13   |   |
| <b>Commercial banks 5</b>                        |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  | <b>End of year or month *</b>   |
| 2022   | 1,427,895   | 1,061,185         | 265,379         | 132,606                                 | 111,976                       | 101,331  | 68,389  | 13,486                             | 53,357            | 35,106                                  | 6,724                         | 1,546  | 7,255   |
| 2022 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.   | 1,430,390   | 1,075,287         | 252,791         | 110,445                                 | 122,415                       | 102,312  | 72,076  | 18,985                             | 51,262            | 35,732                                  | 7,059                         | 1,829  | 6,437   |
| Nov.   | 1,427,044   | 1,068,231         | 257,259         | 120,208                                 | 117,263                       | 101,554  | 73,100  | 21,487                             | 49,957            | 33,373                                  | 6,811                         | 1,656  | 6,868   |
| Dec.   | 1,427,895   | 1,061,185         | 265,379         | 132,606                                 | 111,976                       | 101,331  | 68,389  | 13,486                             | 53,357            | 35,106                                  | 6,724                         | 1,546  | 7,255   |
| <b>Changes *</b>                                 |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  |   |
| 2022   | + 58,916  | + 22,258          | + 42,952        | + 53,552                                | - 10,009                      | - 6,294  | + 10,827  | - 4,702                            | + 16,083          | + 16,803                                | - 3,186                       | - 554  | + 121   |
| 2022 Sep.  | + 6,028   | - 7,339           | + 16,640        | + 16,932                                | - 87                          | - 3,273  | + 515   | - 2,257                            | + 2,794           | + 2,707                                 | - 194                         | - 22   | + 30  |
| Oct.   | + 3,345   | - 9,288           | + 13,195        | + 13,962                                | - 723                         | - 562  | + 761   | - 1,020                            | + 1,830           | + 2,434                                 | - 361                         | - 49   | + 366   |
| Nov.   | + 5,014   | - 5,356           | + 11,128        | + 9,028                                 | + 2,073                       | - 758  | + 734   | + 2,502                            | - 1,595           | - 2,479                                 | - 248                         | - 173  | + 431   |
| Dec.   | + 996   | - 7,021           | + 8,240         | + 12,373                                | - 5,148                       | - 223  | - 4,711   | - 8,001                            | + 3,400           | + 1,733                                 | - 87                          | - 110  | + 387   |
| <b>Big banks</b>                                 |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  | <b>End of year or month *</b>   |
| 2022   | 714,043   | 502,356           | 133,451         | 68,396                                  | 57,443                        | 78,236   | 43,743  | 9,481                              | 34,020            | 24,953                                  | 3,143                         | 242  | 2,503   |
| 2022 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   |
| Nov.   | 714,379   | 507,896           | 127,227         | 58,145                                  | 61,499                        | 79,256   | 48,202  | 16,580                             | 31,348            | 23,316                                  | 3,123                         | 274  | 2,306   |
| Dec.   | 714,043   | 502,356           | 133,451         | 68,396                                  | 57,443                        | 78,236   | 43,743  | 9,481                              | 34,020            | 24,953                                  | 3,143                         | 242  | 2,503   |
| <b>Changes *</b>                                 |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  |   |
| 2022   | + 43,604  | + 11,148          | + 38,972        | + 42,362                                | - 4,811                       | - 6,516  | + 7,307   | - 5,139                            | + 12,608          | + 12,237                                | - 1,006                       | - 162  | + 658   |
| 2022 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   |
| Nov.   | + 5,149   | - 3,694           | + 9,794         | + 7,110                                 | + 2,787                       | - 951  | - 1,181   | + 2,563                            | - 3,639           | - 4,368                                 | - 50                          | - 105  | + 179   |
| Dec.   | - 336   | - 5,540           | + 6,224         | + 10,251                                | - 4,056                       | - 1,020  | - 4,459   | - 7,099                            | + 2,672           | + 1,637                                 | + 20                          | - 32   | + 197   |
| <b>Regional banks and other commercial banks</b> |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  | <b>End of year or month *</b>   |
| 2022   | 568,709   | 446,807           | 99,161          | 43,104                                  | 46,019                        | 22,741   | 23,107  | 3,916                              | 17,887            | 9,861                                   | 2,758                         | 1,304  | 4,752   |
| 2022 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.   | 574,625   | 450,478           | 102,412         | 38,460                                  | 55,025                        | 21,735   | 21,461  | 4,873                              | 15,138            | 7,830                                   | 3,061                         | 1,450  | 4,310   |
| Nov.   | 566,045   | 448,148           | 95,959          | 39,941                                  | 46,947                        | 21,938   | 23,393  | 4,804                              | 17,207            | 9,708                                   | 2,873                         | 1,382  | 4,562   |
| Dec.   | 568,709   | 446,807           | 99,161          | 43,104                                  | 46,019                        | 22,741   | 23,107  | 3,916                              | 17,887            | 9,861                                   | 2,758                         | 1,304  | 4,752   |
| <b>Changes *</b>                                 |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  |   |
| 2022   | + 11,295  | + 3,934           | + 7,022         | + 11,685                                | - 4,567                       | + 339  | + 4,155   | + 506                              | + 4,038           | + 4,517                                 | - 1,895                       | - 389  | - 537   |
| 2022 Sep.  | + 9,587   | + 6,581           | + 3,099         | + 2,299                                 | + 900                         | - 93   | + 1,765   | + 1,008                            | + 778             | + 921                                   | - 129                         | - 21   | - 90  |
| Oct.   | - 8,683   | - 11,475          | + 2,592         | + 2,530                                 | + 111                         | + 200  | - 363   | - 666                              | + 352             | + 399                                   | - 196                         | - 49   | + 176   |
| Nov.   | - 510   | - 1,360           | + 647           | + 1,316                                 | - 813                         | + 203  | + 1,932   | - 69                               | + 2,069           | + 1,878                                 | - 188                         | - 68   | + 252   |
| Dec.   | + 2,809   | - 1,316           | + 3,322         | + 3,138                                 | - 789                         | + 803  | - 286   | - 888                              | + 680             | + 153                                   | - 115                         | - 78   | + 190   |
| <b>Branches of foreign banks</b>                 |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  | <b>End of year or month *</b>   |
| 2022   | 145,143   | 112,022           | 32,767          | 21,106                                  | 8,514                         | 354  | 1,539   | 89                                 | 1,450             | 292                                     | 823                           | -  | -   |
| 2022 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                           | -  | -   |
| Nov.   | 146,620   | 112,187           | 34,073          | 22,122                                  | 8,817                         | 360  | 1,505   | 103                                | 1,402             | 349                                     | 815                           | -  | -   |
| Dec.   | 145,143   | 112,022           | 32,767          | 21,106                                  | 8,514                         | 354  | 1,539   | 89                                 | 1,450             | 292                                     | 823                           | -  | -   |
| <b>Changes *</b>                                 |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  |   |
| 2022   | + 4,017   | + 7,176           | - 3,042         | - 495                                   | - 631                         | - 117  | - 635   | - 69                               | - 563             | + 49                                    | - 285                         | - 3  | -   |
| 2022 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                         | -  | -   |
| Nov.   | + 146,620   | + 112,187         | + 34,073        | + 22,122                                | + 8,817                       | + 360  | + 1,505   | + 103                              | + 1,402           | + 349                                   | + 815                         | -  | -   |
| Dec.   | + 145,143   | + 112,022         | + 32,767        | + 21,106                                | + 8,514                       | + 354  | + 1,539   | + 89                               | + 1,450           | + 292                                   | + 823                         | -  | -   |

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<br>Fiduciary<br>loans by<br>domestic<br>non-banks,<br>total |
|----------------------------|---|-------------------|-----------------|---|-------------------------------|--|---|------------------------------------|-------------------|---|-------------------------------|--|---|
|                            | Total   | of which          |                 |   |                               |  | Total   | Memo<br>item<br>Fiduciary<br>loans | Time deposits 2   |   |                               |  |   |
|                            |   | Sight<br>deposits | Time deposits 2 |   |                               | Savings<br>deposits<br>and bank<br>savings<br>bonds 3, 4 |   |                                    | Sight<br>deposits | of which                                |                               |  |   |
|                            |   |                   | Total           | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 |  |   |                                    |                   | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 | Savings<br>deposits<br>and bank<br>savings<br>bonds 3, 4 |   |
| 1                          | 2   | 3                 | 4               | 5                                       | 6                             | 7  | 8   | 9                                  | 10                | 11                                      | 12                            | 13   |   |
| <b>Landesbanken</b>        |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  | <b>End of year or month *</b>   |
| 2022                       | 196,076   | 111,493           | 79,109          | 24,236                                  | 54,021                        | 5,474  | 39,602  | 8,329                              | 31,253            | 18,463                                  | 8,374                         | 20   | 8,410   |
| 2022 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   |
| Nov.                       | 217,567   | 126,859           | 85,229          | 30,095                                  | 54,276                        | 5,479  | 54,959  | 16,789                             | 38,152            | 25,838                                  | 8,409                         | 18   | 8,276   |
| Dec.                       | 196,076   | 111,493           | 79,109          | 24,236                                  | 54,021                        | 5,474  | 39,602  | 8,329                              | 31,253            | 18,463                                  | 8,374                         | 20   | 8,410   |
| <b>Changes *</b>           |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  |   |
| 2022                       | + 4,789   | - 2,982           | + 8,028         | + 11,336                                | - 3,582                       | - 257  | + 14,316  | - 2,442                            | + 16,756          | + 14,001                                | + 752                         | + 2  | + 488   |
| 2022 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  |
| Nov.                       | + 1,259   | + 5,032           | - 3,731         | + 3,452                                 | - 302                         | - 42   | + 888   | + 4,775                            | - 3,887           | - 3,605                                 | - 88                          | -  | + 38  |
| Dec.                       | - 21,491  | - 15,366          | - 6,120         | - 5,859                                 | - 255                         | - 5  | - 15,357  | - 8,460                            | - 6,899           | - 7,375                                 | - 35                          | + 2  | + 134   |
| <b>Savings banks</b>       |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  | <b>End of year or month *</b>   |
| 2022                       | 1,122,670   | 818,028           | 27,565          | 16,558                                  | 10,523                        | 277,077  | 51,496  | 39,022                             | 9,274             | 6,287                                   | 1,689                         | 3,200  | 88  |
| 2022 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  |
| Nov.                       | 1,123,695   | 821,964           | 24,385          | 13,429                                  | 10,493                        | 277,346  | 51,110  | 38,431                             | 9,481             | 6,646                                   | 1,627                         | 3,198  | 90  |
| Dec.                       | 1,122,670   | 818,028           | 27,565          | 16,558                                  | 10,523                        | 277,077  | 51,496  | 39,022                             | 9,274             | 6,287                                   | 1,689                         | 3,200  | 88  |
| <b>Changes *</b>           |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  |   |
| 2022                       | + 26,738  | + 21,277          | + 10,947        | + 10,903                                | - 119                         | - 5,486  | + 4,468   | + 137                              | + 3,930           | + 3,069                                 | + 458                         | + 401  | - 2   |
| 2022 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   | -   |
| Nov.                       | + 5,619   | + 2,783           | + 3,022         | + 3,053                                 | - 52                          | - 186  | + 2,752   | + 1,477                            | + 1,156           | + 1,106                                 | + 28                          | + 119  | - 1   |
| Dec.                       | - 1,025   | - 3,936           | + 3,180         | + 3,129                                 | + 30                          | - 269  | + 386   | + 591                              | - 207             | - 359                                   | + 62                          | + 2  | - 2   |
| <b>Credit cooperatives</b> |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  | <b>End of year or month *</b>   |
| 2022                       | 826,340   | 610,706           | 38,127          | 24,349                                  | 10,142                        | 177,507  | 27,480  | 9,075                              | 17,568            | 11,881                                  | 2,532                         | 837  | 178   |
| 2022 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   |
| Nov.                       | 822,982   | 611,456           | 34,106          | 21,001                                  | 9,757                         | 177,420  | 27,613  | 9,404                              | 17,361            | 11,675                                  | 2,518                         | 848  | 179   |
| Dec.                       | 826,340   | 610,706           | 38,127          | 24,349                                  | 10,142                        | 177,507  | 27,480  | 9,075                              | 17,568            | 11,881                                  | 2,532                         | 837  | 178   |
| <b>Changes *</b>           |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  |   |
| 2022                       | + 24,565  | + 19,876          | + 10,014        | + 7,635                                 | + 1,047                       | - 5,325  | + 2,811   | - 237                              | + 3,116           | + 2,036                                 | + 278                         | - 68   | - 4   |
| 2022 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  | -   |
| Nov.                       | + 2,449   | + 53              | + 3,265         | + 2,717                                 | + 348                         | - 869  | + 1,160   | + 117                              | + 1,042           | + 1,076                                 | + 7                           | + 1  | + 5   |
| Dec.                       | + 3,183   | - 750             | + 3,846         | + 3,348                                 | + 210                         | + 87   | - 133   | - 329                              | + 207             | + 206                                   | + 14                          | - 11   | - 1   |
| <b>Mortgage banks</b>      |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  | <b>End of year or month *</b>   |
| 2022                       | 46,894  | 2,083             | 44,811          | 2,215                                   | 41,668                        | -  | 5,636   | 1                                  | 5,635             | 2,707                                   | 1,892                         | -  | -   |
| 2022 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                         | -  | -   |
| Nov.                       | 46,764  | 2,201             | 44,563          | 2,155                                   | 41,579                        | -  | 5,792   | 2                                  | 5,790             | 2,821                                   | 1,946                         | -  | -   |
| Dec.                       | 46,894  | 2,083             | 44,811          | 2,215                                   | 41,668                        | -  | 5,636   | 1                                  | 5,635             | 2,707                                   | 1,892                         | -  | -   |
| <b>Changes *</b>           |   |                   |                 |   |                               |  |   |                                    |                   |   |                               |  |   |
| 2022                       | - 675   | + 433             | - 1,108         | + 787                                   | - 1,899                       | -  | + 803   | - 6                                | + 809             | + 496                                   | - 73                          | -  | -   |
| 2022 Sep.                  | + 83  | + 204             | - 121           | - 6                                     | - 136                         | -  | - 164   | - 200                              | + 36              | - 13                                    | - 6                           | -  | -   |
| Oct.                       | + 169   | + 205             | - 36            | + 93                                    | - 154                         | -  | - 352   | - 2                                | - 350             | - 218                                   | - 9                           | -  | -   |
| Nov.                       | - 217   | - 184             | - 33            | + 262                                   | - 314                         | -  | + 7   | + 1                                | + 6               | - 20                                    | - 9                           | -  | -   |
| Dec.                       | + 135   | - 118             | + 253           | + 60                                    | + 94                          | -  | - 156   | - 1                                | - 155             | - 114                                   | - 54                          | -  | -   |

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<br>Fiduciary<br>loans by<br>domestic<br>non-banks,<br>total |  |
|--|---|-------------------|-----------------|---|-------------------------------|--|---|------------------------------------|-----------------|-------------------|---|-------------------------------|---|--|
|  | Total   | of which          |                 |   |                               |  | Total   | Memo<br>item<br>Fiduciary<br>loans | Time deposits 2 |                   |   |                               |   |  |
|  |   | Sight<br>deposits | Time deposits 2 |   |                               | Savings<br>deposits<br>and bank<br>savings<br>bonds 3, 4 |   |                                    | Total           | Sight<br>deposits | of which                                |                               |   | Savings<br>deposits<br>and bank<br>savings<br>bonds 3, 4 |
|  |   |                   | Total           | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 |  |   |                                    |                 |                   | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 |   |  |
| 1  | 2   | 3                 | 4               | 5                                       | 6                             | 7  | 8   | 9                                  | 10              | 11                | 12                                      | 13                            |   |  |
| <b>Building and loan associations</b>                                  |   |                   |                 |   |                               |  |   |                                    |                 |                   |   |                               | <b>End of year or month *</b>   |  |
| 2022   | 191,342   | 3,797             | 187,012         | 1,229                                   | 185,447                       | 533  | 1,581   | 7                                  | 1,574           | 177               | 1,280                                   | -                             | 8   |  |
| 2022 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   |  |
| Nov.   | 189,785   | 3,849             | 185,404         | 1,123                                   | 183,955                       | 532  | 1,572   | 5                                  | 1,567           | 197               | 1,268                                   | -                             | 8   |  |
| Dec.   | 191,342   | 3,797             | 187,012         | 1,229                                   | 185,447                       | 533  | 1,581   | 7                                  | 1,574           | 177               | 1,280                                   | -                             | 8   |  |
| <b>Changes *</b>   |   |                   |                 |   |                               |  |   |                                    |                 |                   |   |                               |   |  |
| 2022   | + 1,154   | + 119             | + 1,020         | + 96                                    | + 903                         | + 15   | - 127   | + 3                                | - 126           | - 229             | + 70                                    | - 4                           | - 4   |  |
| 2022 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   |  |
| Nov.   | - 11  | -                 | - 14            | + 5                                     | - 17                          | + 3  | - 35  | -                                  | - 35            | - 30              | - 5                                     | -                             | -   |  |
| Dec.   | + 1,557   | - 52              | + 1,608         | + 106                                   | + 1,492                       | + 1  | + 9   | + 2                                | + 7             | - 20              | + 12                                    | -                             | -   |  |
| <b>Banks with special, development and other central support tasks</b> |   |                   |                 |   |                               |  |   |                                    |                 |                   |   |                               | <b>End of year or month *</b>   |  |
| 2022   | 71,175  | 30,970            | 39,893          | 6,841                                   | 32,690                        | 312  | 85,600  | 12,610                             | 72,978          | 32,165            | 39,231                                  | 12                            | 19,985  |  |
| 2022 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  |  |
| Nov.   | 73,242  | 27,378            | 45,554          | 11,962                                  | 33,161                        | 310  | 90,363  | 19,875                             | 70,471          | 29,072            | 39,812                                  | 17                            | 19,425  |  |
| Dec.   | 71,175  | 30,970            | 39,893          | 6,841                                   | 32,690                        | 312  | 85,600  | 12,610                             | 72,978          | 32,165            | 39,231                                  | 12                            | 19,985  |  |
| <b>Changes *</b>   |   |                   |                 |   |                               |  |   |                                    |                 |                   |   |                               |   |  |
| 2022   | + 7,169   | + 4,663           | + 2,346         | + 3,538                                 | - 1,418                       | + 160  | + 36,027  | + 7,442                            | + 28,585        | + 28,475          | + 7,054                                 | ± 0                           | + 1,125   |  |
| 2022 Sep.  | + 1,309   | - 4,578           | + 8,561         | + 9,338                                 | - 505                         | - 2,674  | + 1,331   | + 190                              | + 1,142         | + 1,277           | - 83                                    | - 1                           | -   |  |
| Oct.   | + 8,395   | - 832             | + 9,195         | + 8,166                                 | + 1,098                       | + 32   | + 2,604   | - 1,493                            | + 4,097         | + 4,579           | - 247                                   | -                             | -   |  |
| Nov.   | + 4,730   | - 4,188           | + 8,864         | + 6,017                                 | + 2,800                       | + 54   | - 4,481   | + 886                              | - 5,264         | - 5,315           | - 187                                   | - 103                         | -   |  |
| Dec.   | + 3,825   | + 3,120           | + 447           | + 4,399                                 | - 4,140                       | + 258  | - 1,968   | - 5,578                            | + 3,640         | + 3,096           | - 22                                    | - 30                          | -   |  |
| <b>Memo item: Foreign banks</b>  |   |                   |                 |   |                               |  |   |                                    |                 |                   |   |                               | <b>End of year or month *</b>   |  |
| 2022   | 561,394   | 435,986           | 105,439         | 60,147                                  | 39,478                        | 19,969   | 25,436  | 5,954                              | 19,273          | 13,230            | 2,720                                   | 209                           | -   |  |
| 2022 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                           | -   |  |
| Nov.   | 560,381   | 434,633           | 106,037         | 55,815                                  | 44,144                        | 19,711   | 27,420  | 11,548                             | 15,633          | 10,134            | 2,742                                   | 239                           | -   |  |
| Dec.   | 561,394   | 435,986           | 105,439         | 60,147                                  | 39,478                        | 19,969   | 25,436  | 5,954                              | 19,273          | 13,230            | 2,720                                   | 209                           | -   |  |
| <b>Changes *</b>   |   |                   |                 |   |                               |  |   |                                    |                 |                   |   |                               |   |  |
| 2022   | + 32,821  | + 15,569          | + 19,954        | + 25,378                                | - 3,879                       | - 2,702  | + 4,888   | - 1,051                            | + 6,094         | + 8,407           | - 1,720                                 | - 155                         | -   |  |
| 2022 Sep.  | + 1,309   | - 4,578           | + 8,561         | + 9,338                                 | - 505                         | - 2,674  | + 1,331   | + 190                              | + 1,142         | + 1,277           | - 83                                    | - 1                           | -   |  |
| Oct.   | + 8,395   | - 832             | + 9,195         | + 8,166                                 | + 1,098                       | + 32   | + 2,604   | - 1,493                            | + 4,097         | + 4,579           | - 247                                   | -                             | -   |  |
| Nov.   | + 4,730   | - 4,188           | + 8,864         | + 6,017                                 | + 2,800                       | + 54   | - 4,481   | + 886                              | - 5,264         | - 5,315           | - 187                                   | - 103                         | -   |  |
| Dec.   | + 3,825   | + 3,120           | + 447           | + 4,399                                 | - 4,140                       | + 258  | - 1,968   | - 5,578                            | + 3,640         | + 3,096           | - 22                                    | - 30                          | -   |  |

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<br>Fiduciary loans  |
|  |                          |                | Total           | for up to and including 1 year | for more than 1 year |                                 |                         |                    |                      |                               |
|  |                          |                |                 |                                | Total                | for up to and including 2 years | for more than 2 years 2 |                    |                      |                               |
| 1  | 2                        | 3              | 4               | 5                              | 6                    | 7                               | 8                       | 9                  | 10                   |                               |
| <b>Domestic enterprises (non-MFIs) 5</b> |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>End of year or month *</b> |
| 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                         |
| 2022                                     | 1,193,660                | 783,590        | 397,147         | 140,801                        | 256,346              | 16,810                          | 239,536                 | 4,398              | 8,525                | 1,868                         |
| 2022 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.                                     | 1,232,774                | 809,287        | 410,405         | 143,026                        | 267,379              | 16,672                          | 250,707                 | 4,855              | 8,227                | 1,909                         |
| Nov.                                     | 1,223,910                | 805,278        | 405,480         | 144,099                        | 261,381              | 16,240                          | 245,141                 | 4,728              | 8,424                | 1,920                         |
| Dec.                                     | 1,193,660                | 783,590        | 397,147         | 140,801                        | 256,346              | 16,810                          | 239,536                 | 4,398              | 8,525                | 1,868                         |
|  |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>Changes *</b>              |
| 2021                                     | + 28,481                 | + 47,092       | - 16,849        | - 1,165                        | - 15,684             | + 472                           | - 16,156                | - 510              | - 1,252              | + 24                          |
| 2022                                     | + 56,136                 | + 17,688       | + 38,802        | + 52,143                       | - 13,341             | + 953                           | - 14,294                | - 920              | + 566                | - 461                         |
| 2022 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.                                     | + 16,010                 | - 7,606        | + 23,620        | + 25,095                       | - 1,475              | + 53                            | - 1,528                 | - 108              | + 104                | + 24                          |
| Nov.                                     | - 504                    | - 2,309        | + 1,735         | + 338                          | + 1,397              | - 262                           | + 1,659                 | - 127              | + 197                | + 11                          |
| Dec.                                     | - 30,392                 | - 21,688       | - 8,475         | - 3,298                        | - 5,177              | + 570                           | - 5,747                 | - 330              | + 101                | - 52                          |
| <b>Domestic self-employed persons 6</b>  |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>End of year or month *</b> |
| 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                           |
| 2022                                     | 340,145                  | 307,251        | 31,178          | 17,103                         | 14,075               | 916                             | 13,159                  | .                  | 1,716                | 206                           |
| 2022 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                           |
| Nov.                                     | 340,927                  | 312,101        | 27,407          | 13,571                         | 13,836               | 788                             | 13,048                  | .                  | 1,419                | 185                           |
| Dec.                                     | 340,145                  | 307,251        | 31,178          | 17,103                         | 14,075               | 916                             | 13,159                  | .                  | 1,716                | 206                           |
|  |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>Changes *</b>              |
| 2021                                     | + 16,108                 | + 17,287       | - 1,121         | - 1,364                        | + 243                | - 40                            | + 283                   | .                  | - 58                 | + 4                           |
| 2022                                     | + 12,372                 | - 1,491        | + 12,933        | + 12,415                       | + 518                | + 289                           | + 229                   | .                  | + 930                | + 9                           |
| 2022 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                          |
| Nov.                                     | + 440                    | + 4,996        | + 4,288         | + 4,165                        | + 123                | + 73                            | + 50                    | .                  | + 268                | + 6                           |
| Dec.                                     | - 895                    | - 4,945        | + 3,753         | + 3,507                        | + 246                | + 128                           | + 118                   | .                  | + 297                | + 21                          |

\* 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<br>Fiduciary loans  |
|   |                          |                | Total           | for up to and including 1 year | for more than 1 year |                                 |                         |                    |                      |                               |
|   |                          |                |                 |                                | Total                | for up to and including 2 years | for more than 2 years 2 |                    |                      |                               |
| 1                                       | 2                        | 3              | 4               | 5                              | 6                    | 7                               | 8                       | 9                  | 10                   |                               |
| <b>Domestic employees</b>               |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>End of year or month *</b> |
| 2022                                    | 2,082,023                | 1,342,526      | 200,477         | 36,159                         | 164,318              | 6,736                           | 157,582                 | 521,752            | 17,268               | 2,360                         |
| 2022 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.                                    | 2,060,311                | 1,329,692      | 188,776         | 26,445                         | 162,331              | 5,918                           | 156,413                 | 529,537            | 12,306               | 1,975                         |
| Nov.                                    | 2,074,332                | 1,340,265      | 194,446         | 31,540                         | 162,906              | 6,348                           | 156,558                 | 524,839            | 14,782               | 2,153                         |
| Dec.                                    | 2,082,023                | 1,342,526      | 200,477         | 36,159                         | 164,318              | 6,736                           | 157,582                 | 521,752            | 17,268               | 2,360                         |
|   |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>Changes *</b>              |
| 2022                                    | + 53,731                 | + 54,059       | + 17,193        | + 17,247                       | - 54                 | + 140                           | - 194                   | - 24,979           | + 7,458              | + 669                         |
| 2022 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.                                    | + 1,624                  | - 250          | + 3,019         | + 2,852                        | + 167                | + 240                           | - 73                    | - 2,781            | + 1,636              | + 191                         |
| Nov.                                    | + 14,001                 | + 10,553       | + 5,670         | + 5,095                        | + 575                | + 430                           | + 145                   | - 4,698            | + 2,476              | + 178                         |
| Dec.                                    | + 8,461                  | + 2,261        | + 6,801         | + 4,974                        | + 1,827              | + 544                           | + 1,283                 | - 3,087            | + 2,486              | + 207                         |
| <b>Other domestic individuals</b>       |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>End of year or month *</b> |
| 2022                                    | 198,787                  | 160,092        | 37,071          | 5,770                          | 31,301               | 1,339                           | 29,962                  | .                  | 1,624                | 4,190                         |
| 2022 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                         |
| Nov.                                    | 196,428                  | 159,928        | 35,087          | 4,456                          | 30,631               | 1,100                           | 29,531                  | .                  | 1,413                | 4,023                         |
| Dec.                                    | 198,787                  | 160,092        | 37,071          | 5,770                          | 31,301               | 1,339                           | 29,962                  | .                  | 1,624                | 4,190                         |
|   |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>Changes *</b>              |
| 2022                                    | - 2,852                  | - 4,739        | + 1,243         | + 2,097                        | - 854                | - 116                           | - 738                   | .                  | + 644                | + 23                          |
| 2022 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                         |
| Nov.                                    | + 351                    | - 398          | + 498           | + 526                          | - 28                 | + 30                            | - 58                    | .                  | + 251                | + 230                         |
| Dec.                                    | + 1,819                  | + 284          | + 1,324         | + 959                          | + 365                | + 89                            | + 276                   | .                  | + 211                | + 167                         |
| <b>Domestic non-profit institutions</b> |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>End of year or month *</b> |
| 2022                                    | 67,777                   | 44,803         | 16,023          | 8,201                          | 7,822                | 1,594                           | 6,228                   | 5,094              | 1,857                | -                             |
| 2022 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                | -                             |
| Nov.                                    | 65,482                   | 44,366         | 14,080          | 6,307                          | 7,773                | 1,567                           | 6,206                   | 5,251              | 1,785                | -                             |
| Dec.                                    | 67,777                   | 44,803         | 16,023          | 8,201                          | 7,822                | 1,594                           | 6,228                   | 5,094              | 1,857                | -                             |
|   |                          |                |                 |                                |                      |                                 |                         |                    |                      | <b>Changes *</b>              |
| 2022                                    | + 3,269                  | + 127          | + 4,028         | + 3,945                        | + 83                 | + 163                           | - 80                    | - 1,071            | + 185                | -                             |
| 2022 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                 | -                             |
| Nov.                                    | - 1,160                  | - 1,127        | + 183           | + 190                          | - 7                  | + 5                             | - 12                    | - 278              | + 62                 | -                             |
| Dec.                                    | + 2,295                  | + 437          | + 1,943         | + 1,894                        | + 49                 | + 27                            | + 22                    | - 157              | + 72                 | -                             |

\* 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

| Period    | 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<br>Fiduciary<br>loans | Total                            | Sight deposits | Time deposits 2 |   |                               | Total              | Sight deposits |
|           |   |                | Total           | of which<br>for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 |                                 |                                  |                | Total           | of which<br>for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 |                    |                |
| 1         | 2   | 3              | 4               | 5   | 6                             | 7                               | 8                                | 9              | 10              | 11  | 12                            | 13                 |                |
|           | <b>Commercial banks 5</b>   |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
|           | <b>End of month *</b>   |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | 586,005   | 385,506        | 200,499         | 80,517  | 106,689                       | 394                             | 118,964                          | 111,731        | 7,233           | 5,839   | 899                           | 536,971            | 502,074        |
| Nov.      | 579,432   | 380,541        | 198,891         | 84,344  | 101,733                       | 409                             | 118,591                          | 108,484        | 10,107          | 8,648   | 891                           | 541,935            | 504,220        |
| Dec.      | 574,958   | 374,954        | 200,004         | 90,073  | 96,543                        | 408                             | 118,816                          | 106,453        | 12,363          | 10,816  | 903                           | 544,723            | 505,166        |
|           | <b>Big banks</b>  |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 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        |
| Nov.      | 316,198   | 208,161        | 108,037         | 41,385  | 60,173                        | 4                               | 64,875                           | 59,086         | 5,789           | 5,559   | 34                            | 221,585            | 212,392        |
| Dec.      | 314,885   | 204,521        | 110,364         | 47,838  | 56,120                        | 3                               | 64,675                           | 57,273         | 7,402           | 7,161   | 35                            | 222,411            | 211,950        |
|           | <b>Regional banks and other commercial banks</b>                                |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | 188,138   | 113,870        | 74,268          | 23,739  | 45,056                        | 390                             | 44,425                           | 41,707         | 2,718           | 1,978   | 548                           | 273,945            | 253,366        |
| Nov.      | 178,316   | 111,668        | 66,648          | 24,154  | 37,083                        | 405                             | 44,335                           | 41,166         | 3,169           | 2,408   | 542                           | 275,469            | 254,391        |
| Dec.      | 177,804   | 110,201        | 67,603          | 25,263  | 36,233                        | 405                             | 44,655                           | 41,000         | 3,655           | 2,822   | 554                           | 276,686            | 255,454        |
|           | <b>Branches of foreign banks</b>  |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | 84,788  | 60,403         | 24,385          | 18,329  | 5,041                         | -                               | 9,406                            | 8,473          | 933             | 471   | 319                           | 44,534             | 37,640         |
| Nov.      | 84,918  | 60,712         | 24,206          | 18,805  | 4,477                         | -                               | 9,381                            | 8,232          | 1,149           | 681   | 315                           | 44,881             | 37,437         |
| Dec.      | 82,269  | 60,232         | 22,037          | 16,972  | 4,190                         | -                               | 9,486                            | 8,180          | 1,306           | 833   | 314                           | 45,626             | 37,762         |
|           | <b>Landesbanken</b>   |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | 180,081   | 94,397         | 85,684          | 31,912  | 52,962                        | 235                             | 6,657                            | 5,859          | 798             | 793   | 2                             | 16,874             | 16,322         |
| Nov.      | 181,575   | 100,318        | 81,257          | 27,777  | 52,651                        | 238                             | 6,704                            | 5,632          | 1,072           | 1,065   | 2                             | 17,062             | 16,215         |
| Dec.      | 159,589   | 85,046         | 74,543          | 21,337  | 52,412                        | 236                             | 6,575                            | 5,227          | 1,348           | 1,342   | 1                             | 17,271             | 16,141         |
|           | <b>Savings banks</b>  |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 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        |
| Nov.      | 190,517   | 171,676        | 18,841          | 8,278   | 10,196                        | 85                              | 104,004                          | 102,244        | 1,760           | 1,662   | 62                            | 480,309            | 477,484        |
| Dec.      | 188,829   | 168,432        | 20,397          | 9,798   | 10,231                        | 83                              | 103,135                          | 100,893        | 2,242           | 2,132   | 58                            | 481,544            | 477,795        |
|           | <b>Commercial banks 5</b>   |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
|           | <b>Changes *</b>  |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | + 4,570   | - 5,881        | + 10,451        | + 11,038  | - 435                         | + 29                            | + 521                            | - 300          | + 821           | + 803   | - 16                          | - 280              | - 1,834        |
| Nov.      | + 1,787   | - 3,265        | + 5,052         | + 3,092   | + 2,269                       | + 15                            | - 353                            | - 3,227        | + 2,874         | + 2,809   | - 8                           | + 4,944            | + 2,126        |
| Dec.      | - 4,446   | - 5,587        | + 1,141         | + 5,729   | - 5,162                       | - 1                             | + 112                            | - 2,126        | + 2,238         | + 2,143   | + 19                          | + 3,558            | + 946          |
|           | <b>Big banks</b>  |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | + 4   | + 0            | + 4             | + 5   | - 1                           | -                               | + 0                              | + 0            | + 0             | + 0   | - 0                           | + 1                | - 0            |
| Nov.      | + 3   | - 2            | + 6             | + 3   | + 3                           | -                               | - 0                              | - 2            | + 2             | + 2   | + 0                           | + 3                | + 1            |
| Dec.      | - 1   | - 4            | + 2             | + 6   | - 4                           | - 0                             | - 0                              | - 2            | + 2             | + 2   | + 0                           | + 1                | - 0            |
|           | <b>Regional banks and other commercial banks</b>                                |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | - 7,279   | - 9,071        | + 1,792         | + 1,585   | + 313                         | + 29                            | + 138                            | - 186          | + 324           | + 316   | - 9                           | - 609              | - 1,107        |
| Nov.      | - 1,752   | - 1,232        | - 520           | + 250   | - 708                         | + 15                            | - 90                             | - 541          | + 451           | + 430   | - 6                           | + 1,524            | + 1,025        |
| Dec.      | - 484   | - 1,467        | + 983           | + 1,109   | - 822                         | -                               | + 207                            | - 261          | + 468           | + 389   | + 19                          | + 1,987            | + 1,063        |
|           | <b>Branches of foreign banks</b>  |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | + 7,603   | + 2,766        | + 4,837         | + 4,213   | + 668                         | -                               | - 116                            | - 166          | + 50            | + 51  | - 6                           | - 178              | - 376          |
| Nov.      | + 130   | + 289          | - 159           | - 214   | + 146                         | -                               | - 5                              | - 221          | + 216           | + 210   | - 4                           | + 327              | - 223          |
| Dec.      | - 2,649   | - 480          | - 2,169         | - 1,833   | - 287                         | -                               | + 105                            | - 52           | + 157           | + 152   | - 1                           | + 745              | + 325          |
|           | <b>Landesbanken</b>   |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | + 8   | + 1            | + 7             | + 7   | - 0                           | + 0                             | + 0                              | - 0            | + 0             | + 0   | + 0                           | + 0                | - 0            |
| Nov.      | + 1   | + 6            | - 4             | - 4   | - 0                           | + 0                             | + 0                              | - 0            | + 0             | + 0   | -                             | + 0                | - 0            |
| Dec.      | - 22  | - 15           | - 7             | - 6   | - 0                           | - 0                             | - 0                              | - 0            | + 0             | + 0   | - 0                           | + 0                | - 0            |
|           | <b>Savings banks</b>  |                |                 |   |                               |                                 |                                  |                |                 |   |                               |                    |                |
| 2022 Oct. | + 1,971   | + 1,227        | + 744           | + 780   | - 23                          | -                               | + 1,481                          | + 1,231        | + 250           | + 239   | -                             | + 1,449            | + 1,106        |
| Nov.      | + 3   | + 1,346        | + 1,343         | + 1,404   | - 68                          | - 1                             | - 226                            | - 844          | + 618           | + 612   | -                             | + 5,765            | + 4,827        |
| Dec.      | - 1,688   | - 3,244        | + 1,556         | + 1,520   | + 35                          | - 2                             | - 869                            | - 1,351        | + 482           | + 470   | - 4                           | + 1,235            | + 311          |

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

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

## I Banks (MFIs) in Germany

|  |                                |                                    | Other domestic households  |                |       |                                |                                    | Domestic non-profit institutions |                |         |                                |                                    |           |
|--|--------------------------------|------------------------------------|----------------------------|----------------|-------|--------------------------------|------------------------------------|----------------------------------|----------------|---------|--------------------------------|------------------------------------|-----------|
| Time deposits <sup>2</sup>                       |                                |                                    | Time deposits <sup>2</sup> |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| Total  | of which                       |                                    | Total                      | Sight deposits | Total | of which                       |                                    | Total                            | Sight deposits | Total   | of which                       |                                    | Period    |
|  | for up to and including 1 year | for more than 2 years <sup>2</sup> |                            |                |       | for up to and including 1 year | for more than 2 years <sup>2</sup> |                                  |                |         | for up to and including 1 year | for more than 2 years <sup>2</sup> |           |
| 14   | 15                             | 16                                 | 17                         | 18             | 19    | 20                             | 21                                 | 22                               | 23             | 24      | 25                             | 26                                 |           |
| <b>End of month *</b>                            |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| <b>Commercial banks <sup>5</sup></b>             |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| 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                              | 2022 Oct. |
| 37,715   | 21,498                         | 11,234                             | 71,012                     | 65,252         | 5,760 | 2,875                          | 2,094                              | 14,520                           | 9,734          | 4,786   | 2,843                          | 1,311                              | Nov.      |
| 39,557   | 23,536                         | 10,934                             | 71,811                     | 64,550         | 7,261 | 3,974                          | 2,286                              | 16,256                           | 10,062         | 6,194   | 4,207                          | 1,310                              | Dec.      |
| <b>Big banks</b>                                 |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| 7,424  | 6,463                          | 489                                | 22,669                     | 21,972         | 697   | 623                            | 39                                 | 9,940                            | 6,516          | 3,424   | 2,230                          | 810                                | 2022 Oct. |
| 9,193  | 8,177                          | 501                                | 22,741                     | 21,919         | 822   | 754                            | 39                                 | 9,724                            | 6,338          | 3,386   | 2,270                          | 752                                | Nov.      |
| 10,461   | 9,366                          | 512                                | 22,962                     | 22,032         | 930   | 856                            | 39                                 | 10,874                           | 6,580          | 4,294   | 3,175                          | 737                                | Dec.      |
| <b>Regional banks and other commercial banks</b> |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| 20,579   | 10,562                         | 7,391                              | 42,426                     | 38,703         | 3,723 | 1,700                          | 1,610                              | 3,956                            | 2,832          | 1,124   | 481                            | 420                                | 2022 Oct. |
| 21,078   | 11,045                         | 7,294                              | 41,802                     | 37,949         | 3,853 | 1,801                          | 1,616                              | 4,185                            | 2,974          | 1,211   | 533                            | 412                                | Nov.      |
| 21,232   | 11,512                         | 6,996                              | 42,294                     | 37,120         | 5,174 | 2,724                          | 1,815                              | 4,529                            | 3,032          | 1,497   | 783                            | 421                                | Dec.      |
| <b>Branches of foreign banks</b>                 |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| 6,894  | 1,746                          | 3,477                              | 6,502                      | 5,483          | 1,019 | 253                            | 449                                | 645                              | 470            | 175     | 31                             | 142                                | 2022 Oct. |
| 7,444  | 2,276                          | 3,439                              | 6,469                      | 5,384          | 1,085 | 320                            | 439                                | 611                              | 422            | 189     | 40                             | 147                                | Nov.      |
| 7,864  | 2,658                          | 3,426                              | 6,555                      | 5,398          | 1,157 | 394                            | 432                                | 853                              | 450            | 403     | 249                            | 152                                | Dec.      |
| <b>Landesbanken</b>                              |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| 552  | 541                            | -                                  | 3,579                      | 3,512          | 67    | 65                             | -                                  | 3,596                            | 1,737          | 1,859   | 236                            | 1,614                              | 2022 Oct. |
| 847  | 833                            | 1                                  | 3,213                      | 3,116          | 97    | 95                             | -                                  | 3,534                            | 1,578          | 1,956   | 325                            | 1,622                              | Nov.      |
| 1,130  | 1,092                          | -                                  | 3,466                      | 3,338          | 128   | 126                            | -                                  | 3,701                            | 1,741          | 1,960   | 339                            | 1,608                              | Dec.      |
| <b>Savings banks</b>                             |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| 1,887  | 1,793                          | 54                                 | 52,849                     | 52,667         | 182   | 174                            | 7                                  | 18,401                           | 17,747         | 654     | 485                            | 158                                | 2022 Oct. |
| 2,825  | 2,707                          | 72                                 | 53,490                     | 53,248         | 242   | 235                            | 5                                  | 18,029                           | 17,312         | 717     | 547                            | 158                                | Nov.      |
| 3,749  | 3,622                          | 74                                 | 54,050                     | 53,728         | 322   | 315                            | 4                                  | 18,035                           | 17,180         | 855     | 691                            | 156                                | Dec.      |
| <b>Changes *</b>                                 |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| <b>Commercial banks <sup>5</sup></b>             |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| + 1,554  | + 1,701                        | - 212                              | - 811                      | - 912          | + 101 | + 121                          | - 38                               | - 93                             | - 361          | + 268   | + 299                          | - 22                               | 2022 Oct. |
| + 2,818  | + 2,727                        | - 123                              | - 585                      | - 906          | + 321 | + 299                          | - 4                                | - 21                             | - 84           | + 63    | + 101                          | - 61                               | Nov.      |
| + 2,612  | + 2,393                        | - 41                               | + 259                      | - 582          | + 841 | + 744                          | + 37                               | + 1,736                          | + 328          | + 1,408 | + 1,364                        | - 1                                | Dec.      |
| <b>Big banks</b>                                 |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| + 858  | + 840                          | + 3                                | + 207                      | + 153          | + 54  | + 52                           | -                                  | + 76                             | - 238          | + 314   | + 333                          | - 6                                | 2022 Oct. |
| + 1,769  | + 1,714                        | + 12                               | + 72                       | - 53           | + 125 | + 131                          | -                                  | - 216                            | - 178          | - 38    | + 40                           | - 58                               | Nov.      |
| + 1,268  | + 1,189                        | + 11                               | + 221                      | + 113          | + 108 | + 102                          | -                                  | + 1,150                          | + 242          | + 908   | + 905                          | - 15                               | Dec.      |
| <b>Regional banks and other commercial banks</b> |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| + 498  | + 634                          | - 155                              | - 966                      | - 996          | + 30  | + 35                           | - 22                               | - 167                            | - 115          | - 52    | - 40                           | - 16                               | 2022 Oct. |
| + 499  | + 483                          | - 97                               | - 624                      | - 754          | + 130 | + 101                          | + 6                                | + 229                            | + 142          | + 87    | + 52                           | - 8                                | Nov.      |
| + 924  | + 822                          | - 39                               | - 48                       | - 709          | + 661 | + 568                          | + 44                               | + 344                            | + 58           | + 286   | + 250                          | + 9                                | Dec.      |
| <b>Branches of foreign banks</b>                 |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| + 198  | + 227                          | - 60                               | - 52                       | - 69           | + 17  | + 34                           | - 16                               | - 2                              | - 8            | + 6     | + 6                            | -                                  | 2022 Oct. |
| + 550  | + 530                          | - 38                               | - 33                       | - 99           | + 66  | + 67                           | - 10                               | - 34                             | - 48           | + 14    | + 9                            | + 5                                | Nov.      |
| + 420  | + 382                          | - 13                               | + 86                       | + 14           | + 72  | + 74                           | - 7                                | + 242                            | + 28           | + 214   | + 209                          | + 5                                | Dec.      |
| <b>Landesbanken</b>                              |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| + 235  | + 235                          | -                                  | + 23                       | + 8            | + 15  | + 15                           | -                                  | - 1,366                          | - 975          | - 391   | - 315                          | - 76                               | 2022 Oct. |
| + 295  | + 292                          | + 1                                | - 366                      | - 396          | + 30  | + 30                           | -                                  | - 62                             | - 159          | + 97    | + 89                           | + 8                                | Nov.      |
| + 283  | + 259                          | - 1                                | + 253                      | + 222          | + 31  | + 31                           | -                                  | + 167                            | + 163          | + 4     | + 14                           | - 14                               | Dec.      |
| <b>Savings banks</b>                             |                                |                                    |                            |                |       |                                |                                    |                                  |                |         |                                |                                    |           |
| + 343  | + 331                          | + 8                                | - 182                      | - 217          | + 35  | + 36                           | -                                  | - 17                             | - 244          | + 227   | + 226                          | - 1                                | 2022 Oct. |
| + 938  | + 914                          | + 18                               | + 641                      | + 581          | + 60  | + 61                           | - 2                                | - 372                            | - 435          | + 63    | + 62                           | -                                  | Nov.      |
| + 924  | + 915                          | + 2                                | + 560                      | + 480          | + 80  | + 80                           | - 1                                | + 6                              | - 132          | + 138   | + 144                          | - 2                                | Dec.      |

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

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

## I Banks (MFIs) in Germany

### 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<br>Fiduciary<br>loans | Total                            | Sight deposits | Time deposits 2 |                               | Total   | Sight deposits     | Total   | Sight deposits        |   |                               |
|   |         |                | Total           | of which                                |                                 |                                  |                | Total           | of which                      |         |                    |         |                       |   |                               |
|   |         |                |                 | for up to<br>and<br>including<br>1 year |                                 |                                  |                |                 | for more<br>than<br>2 years 2 |         |                    |         |                       | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years 2 |
| 1   | 2       | 3              | 4               | 5                                       | 6                               | 7                                | 8              | 9               | 10                            | 11      | 12                 | 13      |                       |   |                               |
| <b>Credit cooperatives</b>  |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         | <b>End of month *</b> |   |                               |
| 2022 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               |   |                               |
| Nov.  | 142,316 | 124,430        | 17,886          | 10,716                                  | 5,711                           | 41                               | 97,912         | 95,396          | 2,516                         | 2,073   | 280                | 346,315 | 338,294               |   |                               |
| Dec.  | 142,312 | 123,319        | 18,993          | 11,536                                  | 5,925                           | 40                               | 97,508         | 94,335          | 3,173                         | 2,698   | 275                | 349,136 | 339,452               |   |                               |
| <b>Mortgage banks</b>   |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         |                       |   |                               |
| 2022 Oct.   | 41,654  | 1,113          | 40,541          | 875                                     | 39,416                          | -                                | 43             | 12              | 31                            | .       | .                  | 3,762   | 1,202                 |   |                               |
| Nov.  | 41,266  | 840            | 40,426          | 1,081                                   | 39,082                          | -                                | 41             | 10              | 31                            | .       | .                  | 3,917   | 1,289                 |   |                               |
| Dec.  | 41,318  | 815            | 40,503          | 1,097                                   | 39,117                          | -                                | 44             | 14              | 30                            | .       | .                  | 3,987   | 1,195                 |   |                               |
| <b>Building and loan associations</b>   |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         |                       |   |                               |
| 2022 Oct.   | 3,744   | 418            | 3,326           | 148                                     | 3,096                           | 8                                | 12,194         | 317             | 11,877                        | 98      | 11,769             | 145,023 | 2,641                 |   |                               |
| Nov.  | 3,752   | 392            | 3,360           | 149                                     | 3,134                           | 8                                | 12,202         | 296             | 11,906                        | 100     | 11,796             | 145,100 | 2,690                 |   |                               |
| Dec.  | 3,780   | 318            | 3,462           | 235                                     | 3,150                           | 8                                | 12,310         | 293             | 12,017                        | 102     | 11,905             | 146,278 | 2,713                 |   |                               |
| <b>Banks with special, development and other central support tasks</b>          |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         |                       |   |                               |
| 2022 Oct.   | 73,822  | 27,737         | 46,085          | 13,052                                  | 32,590                          | 1,150                            | 62             | 46              | 16                            | 16      | -                  | 74      | 74                    |   |                               |
| Nov.  | 71,900  | 27,081         | 44,819          | 11,754                                  | 32,634                          | 1,139                            | 54             | 39              | 15                            | 15      | -                  | 73      | 73                    |   |                               |
| Dec.  | 69,951  | 30,706         | 39,245          | 6,725                                   | 32,158                          | 1,093                            | 41             | 36              | 5                             | 5       | -                  | 64      | 64                    |   |                               |
| <b>Memo item: Foreign banks</b>   |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         |                       |   |                               |
| 2022 Oct.   | 243,370 | 165,729        | 77,641          | 36,020                                  | 39,360                          | -                                | 42,608         | 39,393          | 3,215                         | 2,302   | 635                | 218,703 | 200,211               |   |                               |
| Nov.  | 237,839 | 161,417        | 76,422          | 39,265                                  | 35,055                          | -                                | 42,832         | 37,420          | 5,412                         | 4,463   | 631                | 221,135 | 201,329               |   |                               |
| Dec.  | 238,045 | 164,943        | 73,102          | 40,094                                  | 30,898                          | -                                | 42,660         | 36,065          | 6,595                         | 5,707   | 579                | 220,817 | 201,194               |   |                               |
| <b>Credit cooperatives</b>  |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         | <b>Changes *</b>      |   |                               |
| 2022 Oct.   | + 907   | + 449          | + 458           | + 473                                   | - 22                            | -                                | + 2,120        | + 1,991         | + 129                         | + 96    | + 11               | + 1,185 | + 438                 |   |                               |
| Nov.  | - 1,550 | - 2,664        | + 1,114         | + 1,068                                 | + 21                            | +                                | 5              | - 174           | - 668                         | + 494   | + 471              | + 5,095 | + 3,572               |   |                               |
| Dec.  | - 179   | - 1,111        | + 932           | + 820                                   | + 39                            | -                                | 1              | - 404           | - 1,061                       | + 657   | + 625              | - 5     | + 1,158               |   |                               |
| <b>Mortgage banks</b>   |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         |                       |   |                               |
| 2022 Oct.   | - 319   | - 130          | - 189           | + 6                                     | - 164                           | -                                | - 14           | - 12            | - 2                           | .       | .                  | + 452   | + 336                 |   |                               |
| Nov.  | - 388   | - 273          | - 115           | + 206                                   | - 334                           | -                                | - 2            | - 2             | -                             | .       | .                  | + 155   | + 87                  |   |                               |
| Dec.  | + 57    | - 25           | + 82            | + 16                                    | + 40                            | -                                | +              | 3               | - 1                           | .       | .                  | + 70    | - 94                  |   |                               |
| <b>Building and loan associations</b>   |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         |                       |   |                               |
| 2022 Oct.   | + 134   | + 138          | - 4             | - 16                                    | + 12                            | - 1                              | + 32           | + 1             | + 31                          | -       | + 31               | - 41    | - 65                  |   |                               |
| Nov.  | + 8     | - 26           | + 34            | + 1                                     | + 38                            | -                                | + 8            | - 21            | + 29                          | + 2     | + 27               | + 77    | + 49                  |   |                               |
| Dec.  | + 28    | - 74           | + 102           | + 86                                    | + 16                            | -                                | + 108          | - 3             | + 111                         | + 2     | + 109              | + 1,178 | + 23                  |   |                               |
| <b>Banks with special, development and other central support tasks</b>          |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         |                       |   |                               |
| 2022 Oct.   | + 603   | - 4,812        | + 5,415         | + 5,642                                 | - 447                           | - 7                              | + 15           | -               | + 15                          | + 15    | -                  | + 1     | + 1                   |   |                               |
| Nov.  | - 1,922 | - 656          | - 1,266         | - 1,298                                 | + 44                            | - 11                             | - 8            | - 7             | - 1                           | - 1     | -                  | - 1     | - 1                   |   |                               |
| Dec.  | - 1,949 | + 3,625        | - 5,574         | - 5,029                                 | - 476                           | - 46                             | - 13           | - 3             | - 10                          | - 10    | -                  | - 9     | - 9                   |   |                               |
| <b>Memo item: Foreign banks</b>   |         |                |                 |   |                                 |                                  |                |                 |                               |         |                    |         |                       |   |                               |
| 2022 Oct.   | + 8,733 | + 915          | + 7,818         | + 6,665                                 | + 1,265                         | -                                | + 99           | - 290           | + 389                         | + 384   | - 10               | + 422   | - 428                 |   |                               |
| Nov.  | + 2,539 | - 2,612        | + 5,151         | + 2,390                                 | + 2,920                         | -                                | + 244          | - 1,953         | + 2,197                       | + 2,161 | - 4                | + 2,412 | + 1,098               |   |                               |
| Dec.  | + 217   | + 3,532        | - 3,315         | + 829                                   | - 4,152                         | -                                | + 241          | - 1,073         | + 1,314                       | + 1,240 | + 20               | + 2,466 | + 1,138               |   |                               |

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

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



## I Banks (MFIs) in Germany

|  |                                |                                    | Other domestic households |                |        |                                |                                    |        | Domestic non-profit institutions |       |                                |                                    |           |                |        |
|--|--------------------------------|------------------------------------|---------------------------|----------------|--------|--------------------------------|------------------------------------|--------|----------------------------------|-------|--------------------------------|------------------------------------|-----------|----------------|--------|
| Time deposits <sup>2</sup>   |                                |                                    |                           |                |        | Time deposits <sup>2</sup>     |                                    |        |                                  |       |                                |                                    |           |                |        |
| Total  | of which                       |                                    | Total                     | Sight deposits | Total  | of which                       |                                    | Total  | Sight deposits                   | Total | of which                       |                                    | Total     | Sight deposits | Period |
|  | for up to and including 1 year | for more than 2 years <sup>2</sup> |                           |                |        | for up to and including 1 year | for more than 2 years <sup>2</sup> |        |                                  |       | for up to and including 1 year | for more than 2 years <sup>2</sup> |           |                |        |
| 14   | 15                             | 16                                 | 17                        | 18             | 19     | 20                             | 21                                 | 22     | 23                               | 24    | 25                             | 26                                 |           |                |        |
| <b>End of month *</b>  |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| <b>Credit Cooperatives</b>   |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| 6,498  | 4,181                          | 1,748                              | 38,234                    | 37,439         | 795    | 400                            | 331                                | 20,838 | 16,084                           | 4,754 | 2,453                          | 1,391                              | 2022 Oct. |                |        |
| 8,021  | 5,295                          | 1,973                              | 38,717                    | 37,756         | 961    | 527                            | 352                                | 20,302 | 15,580                           | 4,722 | 2,390                          | 1,441                              | Nov.      |                |        |
| 9,684  | 6,636                          | 2,116                              | 39,012                    | 37,925         | 1,087  | 638                            | 350                                | 20,865 | 15,675                           | 5,190 | 2,841                          | 1,476                              | Dec.      |                |        |
| <b>Mortgage banks</b>  |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| 2,560  | 755                            | 1,387                              | 687                       | 58             | 629    | 253                            | 261                                | 835    | -                                | 835   | 2                              | 812                                | 2022 Oct. |                |        |
| 2,628  | 800                            | 1,387                              | 715                       | 62             | 653    | 264                            | 291                                | 825    | -                                | 825   | 2                              | 802                                | Nov.      |                |        |
| 2,792  | 851                            | 1,431                              | 711                       | 59             | 652    | 252                            | 297                                | 834    | -                                | 834   | 7                              | 806                                | Dec.      |                |        |
| <b>Building and loan associations</b>                                  |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| 142,382  | 404                            | 141,867                            | 27,948                    | 472            | 27,476 | 461                            | 26,892                             | 358    | 1                                | 357   | 7                              | 348                                | 2022 Oct. |                |        |
| 142,410  | 407                            | 141,891                            | 27,844                    | 470            | 27,374 | 460                            | 26,789                             | 355    | 1                                | 354   | 7                              | 345                                | Nov.      |                |        |
| 143,565  | 422                            | 143,027                            | 28,091                    | 472            | 27,619 | 463                            | 27,025                             | 350    | 1                                | 349   | 7                              | 340                                | Dec.      |                |        |
| <b>Banks with special, development and other central support tasks</b> |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| -  | -                              | -                                  | 21                        | 20             | 1      | 1                              | -                                  | 821    | 106                              | 715   | 192                            | 523                                | 2022 Oct. |                |        |
| -  | -                              | -                                  | 24                        | 24             | -      | -                              | -                                  | 881    | 161                              | 720   | 193                            | 527                                | Nov.      |                |        |
| -  | -                              | -                                  | 22                        | 20             | 2      | 2                              | -                                  | 785    | 144                              | 641   | 109                            | 532                                | Dec.      |                |        |
| <b>Memo item: Foreign banks</b>  |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| 18,492   | 8,710                          | 6,864                              | 36,191                    | 32,982         | 3,209  | 1,565                          | 1,125                              | 3,192  | 2,206                            | 986   | 346                            | 585                                | 2022 Oct. |                |        |
| 19,806   | 9,942                          | 6,804                              | 35,570                    | 32,189         | 3,381  | 1,723                          | 1,113                              | 3,294  | 2,278                            | 1,016 | 422                            | 541                                | Nov.      |                |        |
| 19,623   | 10,777                         | 6,195                              | 35,928                    | 31,328         | 4,600  | 2,673                          | 1,249                              | 3,975  | 2,456                            | 1,519 | 896                            | 557                                | Dec.      |                |        |
| <b>Changes *</b>   |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| <b>Credit Cooperatives</b>   |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| + 747  | + 519                          | + 92                               | + 19                      | - 54           | + 73   | + 54                           | + 9                                | - 473  | - 486                            | + 13  | + 11                           | + 3                                | 2022 Oct. |                |        |
| + 1,523  | + 1,114                        | + 225                              | + 483                     | + 317          | + 166  | + 127                          | + 21                               | - 536  | - 504                            | - 32  | - 63                           | + 50                               | Nov.      |                |        |
| + 1,663  | + 1,341                        | + 143                              | + 295                     | + 169          | + 126  | + 111                          | - 2                                | + 563  | + 95                             | + 468 | + 451                          | + 35                               | Dec.      |                |        |
| <b>Mortgage banks</b>  |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| + 116  | + 71                           | + 9                                | + 46                      | + 11           | + 35   | + 16                           | -                                  | + 4    | -                                | + 4   | + 1                            | + 3                                | 2022 Oct. |                |        |
| + 68   | + 45                           | -                                  | + 28                      | + 4            | + 24   | + 11                           | + 30                               | - 10   | -                                | - 10  | -                              | - 10                               | Nov.      |                |        |
| + 164  | + 51                           | + 44                               | - 4                       | + 3            | - 1    | - 12                           | + 6                                | + 9    | -                                | + 9   | + 5                            | + 4                                | Dec.      |                |        |
| <b>Building and loan associations</b>                                  |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| + 24   | - 5                            | + 30                               | - 89                      | + 1            | - 90   | - 3                            | - 82                               | + 1    | -                                | + 1   | -                              | + 1                                | 2022 Oct. |                |        |
| + 28   | + 3                            | + 24                               | - 104                     | - 2            | - 102  | - 1                            | - 103                              | - 3    | -                                | - 3   | -                              | - 3                                | Nov.      |                |        |
| + 1,155  | + 15                           | + 1,136                            | + 247                     | + 2            | + 245  | + 3                            | + 236                              | - 5    | -                                | - 5   | -                              | - 5                                | Dec.      |                |        |
| <b>Banks with special, development and other central support tasks</b> |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| -  | -                              | -                                  | - 3                       | - 3            | -      | -                              | -                                  | + 23   | - 16                             | + 39  | + 47                           | - 8                                | 2022 Oct. |                |        |
| -  | -                              | -                                  | + 3                       | + 4            | - 1    | - 1                            | -                                  | + 60   | + 55                             | + 5   | + 1                            | + 4                                | Nov.      |                |        |
| -  | -                              | -                                  | - 2                       | - 4            | + 2    | + 2                            | -                                  | - 96   | - 17                             | - 79  | - 84                           | + 5                                | Dec.      |                |        |
| <b>Memo item: Foreign banks</b>  |                                |                                    |                           |                |        |                                |                                    |        |                                  |       |                                |                                    |           |                |        |
| + 850  | + 961                          | - 133                              | - 826                     | - 891          | + 65   | + 78                           | - 22                               | - 65   | - 138                            | + 73  | + 78                           | - 2                                | 2022 Oct. |                |        |
| + 1,314  | + 1,232                        | - 60                               | - 621                     | - 793          | + 172  | + 158                          | - 12                               | + 102  | + 72                             | + 30  | + 76                           | - 44                               | Nov.      |                |        |
| + 1,328  | + 1,256                        | - 29                               | - 38                      | - 655          | + 617  | + 600                          | + 5                                | + 681  | + 178                            | + 503 | + 474                          | + 16                               | Dec.      |                |        |

and loan associations, including deposits under savings and loan contracts; see Table III.2. <sup>3</sup> Excluding sole proprietors; see also footnote 4. <sup>4</sup> 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                        |        |
| <b>All categories of banks</b>                    |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
|   |  |                |                                |                      |   |                           |                   |                |                                |                      |   | <b>End of month *</b>     |        |
| 2022 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 |
| Nov.  | 304,509                                    | 71,107         | 14,575                         | 21,323               | 35,142                                    | 67                        | 11,530            | 63,341         | 23,961                         | 28,469               | 10,384                                    | 527                       | 15,032 |
| Dec.  | 279,784                                    | 67,052         | 8,022                          | 24,290               | 34,674                                    | 66                        | 11,357            | 53,654         | 17,142                         | 25,121               | 10,901                                    | 490                       | 15,940 |
| <b>Commercial banks 6</b>                         |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | 72,076                                     | 2,071          | 1,371                          | 339                  | 344                                       | 17                        | 47                | 13,796         | 3,984                          | 8,491                | 1,196                                     | 125                       | 94     |
| Nov.  | 73,100                                     | 2,115          | 1,198                          | 561                  | 339                                       | 17                        | 47                | 11,807         | 4,525                          | 5,997                | 1,160                                     | 125                       | 93     |
| Dec.  | 68,389                                     | 1,826          | 788                            | 728                  | 293                                       | 17                        | 45                | 12,197         | 3,730                          | 7,089                | 1,264                                     | 114                       | 88     |
| <b>Big banks</b>                                  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | 49,093                                     | 793            | 522                            | 121                  | 137                                       | 13                        | 47                | 11,451         | 2,812                          | 7,909                | 651                                       | 79                        | 94     |
| Nov.  | 48,202                                     | 1,354          | 845                            | 356                  | 140                                       | 13                        | 47                | 9,537          | 3,359                          | 5,481                | 618                                       | 79                        | 93     |
| Dec.  | 43,743                                     | 1,152          | 541                            | 462                  | 136                                       | 13                        | 45                | 9,596          | 2,822                          | 6,049                | 657                                       | 68                        | 88     |
| <b>Regional banks and other commercial banks</b>  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | 21,461                                     | 1,271          | 843                            | 217                  | 207                                       | 4                         | -                 | 2,318          | 1,156                          | 582                  | 534                                       | 46                        | -      |
| Nov.  | 23,393                                     | 755            | 348                            | 204                  | 199                                       | 4                         | -                 | 2,224          | 1,150                          | 516                  | 512                                       | 46                        | -      |
| Dec.  | 23,107                                     | 669            | 243                            | 265                  | 157                                       | 4                         | -                 | 2,560          | 891                            | 1,040                | 583                                       | 46                        | -      |
| <b>Branches of foreign banks</b>                  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | 1,522                                      | 7              | 6                              | 1                    | -   | -                         | -                 | 27             | 16                             | -                    | 11  | -                         | -      |
| Nov.  | 1,505                                      | 6              | 5                              | 1                    | -   | -                         | -                 | 46             | 16                             | -                    | 30  | -                         | -      |
| Dec.  | 1,539                                      | 5              | 4                              | 1                    | -   | -                         | -                 | 41             | 17                             | -                    | 24  | -                         | -      |
| <b>Landesbanken</b>                               |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | 54,071                                     | 718            | 186                            | 323                  | 209                                       | -                         | -                 | 22,897         | 5,849                          | 14,420               | 2,615                                     | 13                        | 8,003  |
| Nov.  | 54,959                                     | 953            | 320                            | 383                  | 250                                       | -                         | -                 | 20,727         | 9,219                          | 8,886                | 2,609                                     | 13                        | 8,038  |
| Dec.  | 39,602                                     | 1,307          | 453                            | 557                  | 297                                       | -                         | -                 | 11,977         | 4,214                          | 4,707                | 3,045                                     | 11                        | 8,174  |
| <b>All categories of banks</b>                    |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
|   |  |                |                                |                      |   |                           |                   |                |                                |                      |   | <b>Changes *</b>          |        |
| 2022 Oct.   | - 1,851                                    | + 1,596        | - 567                          | + 199                | + 1,970                                   | - 6                       | - 6               | - 3,987        | - 24                           | - 3,698              | - 248                                     | - 17                      | + 40   |
| Nov.  | + 33,045                                   | + 25,823       | + 8,243                        | + 12,658             | + 4,922                                   | - 19                      | - 19              | + 3,819        | + 4,608                        | - 8,306              | - 126                                     | + 5                       | + 846  |
| Dec.  | - 24,725                                   | - 4,055        | - 6,553                        | + 2,967              | - 468                                     | - 1                       | - 173             | - 9,687        | - 6,819                        | + 3,348              | + 517                                     | - 37                      | + 908  |
| <b>Commercial banks 6</b>                         |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | + 761                                      | - 768          | - 730                          | - 30                 | - 8                                       | -                         | -                 | 5              | + 753                          | - 339                | + 1,150                                   | - 53                      | - 5    |
| Nov.  | + 734                                      | - 76           | - 173                          | + 102                | - 5                                       | -                         | -                 | -              | 1,989                          | + 541                | - 2,494                                   | - 36                      | - 1    |
| Dec.  | - 4,711                                    | - 289          | - 410                          | + 167                | - 46                                      | -                         | -                 | 2              | + 390                          | - 795                | + 1,092                                   | + 104                     | - 5    |
| <b>Big banks</b>                                  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | + 1,168                                    | - 75           | - 60                           | - 15                 | -   | -                         | -                 | 5              | + 885                          | - 361                | + 1,249                                   | - 3                       | - 1    |
| Nov.  | - 1,181                                    | + 441          | + 323                          | + 115                | + 3                                       | -                         | -                 | -              | 1,914                          | + 547                | - 2,428                                   | - 33                      | - 1    |
| Dec.  | - 4,459                                    | - 202          | - 304                          | + 106                | - 4                                       | -                         | -                 | 2              | + 59                           | - 537                | + 568                                     | + 39                      | - 5    |
| <b>Regional banks and other commercial banks</b>  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | - 363                                      | - 684          | - 665                          | - 15                 | - 4                                       | -                         | -                 | -              | 135                            | + 19                 | - 99                                      | - 50                      | - 5    |
| Nov.  | + 1,932                                    | - 516          | - 495                          | - 13                 | - 8                                       | -                         | -                 | -              | 94                             | - 6                  | - 66                                      | - 22                      | -      |
| Dec.  | - 286                                      | - 86           | - 105                          | + 61                 | - 42                                      | -                         | -                 | + 336          | - 259                          | + 524                | + 71                                      | -                         | -      |
| <b>Branches of foreign banks</b>                  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | - 44                                       | - 9            | - 5                            | -                    | - 4                                       | -                         | -                 | + 3            | + 3                            | -                    | -   | -                         | -      |
| Nov.  | - 17                                       | - 1            | - 1                            | -                    | -   | -                         | -                 | + 19           | -                              | + 19                 | -   | -                         | -      |
| Dec.  | + 34                                       | - 1            | - 1                            | -                    | -   | -                         | -                 | + 5            | + 1                            | -                    | - 6                                       | -                         | -      |
| <b>Landesbanken</b>                               |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |        |
| 2022 Oct.   | - 1,528                                    | + 372          | + 146                          | + 211                | + 15                                      | -                         | -                 | - 3,566        | + 298                          | - 3,912              | + 48                                      | -                         | + 35   |
| Nov.  | + 888                                      | + 15           | - 16                           | + 30                 | + 1                                       | -                         | -                 | - 2,170        | + 3,370                        | - 5,534              | - 6                                       | -                         | + 35   |
| Dec.  | - 15,357                                   | + 354          | + 133                          | + 174                | + 47                                      | -                         | -                 | - 8,750        | + 5,005                        | - 4,179              | + 436                                     | - 2                       | + 136  |

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

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

## I Banks (MFIs) in Germany

| Local government and local government associations (including municipal special purpose associations) |                |                                |                        |  |                           | Social security funds |                |                                |                      |   |                           |  |
|---|----------------|--------------------------------|------------------------|--|---------------------------|-----------------------|----------------|--------------------------------|----------------------|---|---------------------------|--|
| Total   | Sight deposits | Time deposits                  |                        | Savings deposits and bank savings bonds 3, 5 | Memo item Fiduciary loans | Total                 | Sight deposits | Time deposits                  |                      | Savings deposits and bank savings bonds 3 | Memo item Fiduciary loans | Period   |
|   |                | for up to and including 1 year | for more than 1 year 4 |  |                           |                       |                | for up to and including 1 year | for more than 1 year |   |                           |  |
| 14  | 15             | 16                             | 17                     | 18   | 19                        | 20                    | 21             | 22                             | 23                   | 24  | 25                        |  |
| <b>End of month *</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>All categories of banks</b>                   |
| 70,059  | 42,676         | 9,577                          | 13,349                 | 4,457  | 3                         | 89,011                | 18,619         | 46,295                         | 23,353               | 744                                       | -                         | 2022 Oct.  |
| 75,440  | 46,057         | 11,270                         | 13,618                 | 4,495  | 3                         | 94,621                | 21,400         | 48,560                         | 24,013               | 648                                       | -                         | Nov.   |
| 79,852  | 49,099         | 12,524                         | 13,807                 | 4,422  | 3                         | 79,226                | 8,267          | 44,851                         | 25,471               | 637                                       | -                         | Dec.   |
| <b>Commercial banks 6</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Commercial banks 6</b>                        |
| 9,978   | 3,293          | 2,120                          | 3,259                  | 1,306  | -                         | 46,231                | 10,337         | 24,782                         | 10,731               | 381                                       | -                         | 2022 Oct.  |
| 10,872  | 3,655          | 2,389                          | 3,595                  | 1,233  | -                         | 48,306                | 12,109         | 24,426                         | 11,490               | 281                                       | -                         | Nov.   |
| 11,191  | 3,789          | 2,632                          | 3,625                  | 1,145  | -                         | 43,175                | 5,179          | 24,657                         | 13,069               | 270                                       | -                         | Dec.   |
| <b>Big banks</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Big banks</b>                                 |
| 4,363   | 1,400          | 1,647                          | 1,186                  | 130  | -                         | 32,486                | 9,283          | 17,887                         | 5,159                | 157                                       | -                         | 2022 Oct.  |
| 4,918   | 1,518          | 1,729                          | 1,546                  | 125  | -                         | 32,393                | 10,858         | 15,750                         | 5,728                | 57  | -                         | Nov.   |
| 5,079   | 1,528          | 1,842                          | 1,593                  | 116  | -                         | 27,916                | 4,590          | 16,600                         | 6,681                | 45  | -                         | Dec.   |
| <b>Regional banks and other commercial banks</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Regional banks and other commercial banks</b> |
| 4,922   | 1,820          | 363                            | 1,563                  | 1,176  | -                         | 12,950                | 1,054          | 6,668                          | 5,004                | 224                                       | -                         | 2022 Oct.  |
| 5,259   | 2,056          | 556                            | 1,539                  | 1,108  | -                         | 15,155                | 1,250          | 8,432                          | 5,249                | 224                                       | -                         | Nov.   |
| 5,436   | 2,195          | 709                            | 1,503                  | 1,029  | -                         | 14,442                | 587            | 7,847                          | 5,783                | 225                                       | -                         | Dec.   |
| <b>Branches of foreign banks</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Branches of foreign banks</b>                 |
| 693   | 73             | 110                            | 510                    | -  | -                         | 795                   | -              | 227                            | 568                  | -   | -                         | 2022 Oct.  |
| 695   | 81             | 104                            | 510                    | -  | -                         | 758                   | 1              | 244                            | 513                  | -   | -                         | Nov.   |
| 676   | 66             | 81                             | 529                    | -  | -                         | 817                   | 2              | 210                            | 605                  | -   | -                         | Dec.   |
| <b>Landesbanken</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Landesbanken</b>                              |
| 7,099   | 1,834          | 1,739                          | 3,521                  | 5  | .                         | 23,357                | 4,145          | 12,961                         | 6,251                | -   | -                         | 2022 Oct.  |
| 7,961   | 2,431          | 2,110                          | 3,415                  | 5  | .                         | 25,318                | 4,819          | 14,459                         | 6,040                | -   | -                         | Nov.   |
| 8,293   | 2,583          | 2,272                          | 3,429                  | 9  | .                         | 18,025                | 1,079          | 10,927                         | 6,019                | -   | -                         | Dec.   |
| <b>Changes *</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>All categories of banks</b>                   |
| - 2,007   | - 2,286        | + 86                           | + 183                  | + 10   | -                         | + 2,547               | + 3,101        | + 24                           | - 575                | - 3                                       | -                         | 2022 Oct.  |
| + 5,401   | + 3,531        | + 1,693                        | + 139                  | + 38   | -                         | + 5,640               | + 2,781        | + 2,295                        | + 660                | - 96                                      | -                         | Nov.   |
| + 4,412   | + 3,042        | + 1,254                        | + 189                  | - 73   | -                         | - 15,395              | - 13,133       | - 3,709                        | + 1,458              | - 11                                      | -                         | Dec.   |
| <b>Commercial banks 6</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Commercial banks 6</b>                        |
| - 442   | - 171          | - 155                          | - 72                   | - 44   | -                         | + 1,218               | + 220          | + 1,469                        | - 471                | -   | -                         | 2022 Oct.  |
| + 724   | + 362          | + 269                          | + 166                  | - 73   | -                         | + 2,075               | + 1,772        | - 356                          | + 759                | - 100                                     | -                         | Nov.   |
| + 319   | + 134          | + 243                          | + 30                   | - 88   | -                         | - 5,131               | - 6,930        | + 231                          | + 1,579              | - 11                                      | -                         | Dec.   |
| <b>Big banks</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Big banks</b>                                 |
| - 213   | - 74           | - 136                          | - 3                    | -  | -                         | + 571                 | + 153          | + 916                          | - 498                | -   | -                         | 2022 Oct.  |
| + 385   | + 118          | + 82                           | + 190                  | - 5  | -                         | - 93                  | + 1,575        | - 2,137                        | + 569                | - 100                                     | -                         | Nov.   |
| + 161   | + 10           | + 113                          | + 47                   | - 9  | -                         | - 4,477               | - 6,268        | + 850                          | + 953                | - 12                                      | -                         | Dec.   |
| <b>Regional banks and other commercial banks</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Regional banks and other commercial banks</b> |
| - 0   | - 0            | - 0                            | - 0                    | - 0  | -                         | + 1                   | + 0            | + 1                            | + 0                  | -   | -                         | 2022 Oct.  |
| + 0   | + 0            | + 0                            | - 0                    | - 0  | -                         | + 2                   | + 0            | + 2                            | + 0                  | -   | -                         | Nov.   |
| + 0   | + 0            | + 0                            | - 0                    | - 0  | -                         | - 1                   | - 1            | - 1                            | + 1                  | + 0                                       | -                         | Dec.   |
| <b>Branches of foreign banks</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Branches of foreign banks</b>                 |
| - 14  | - 9            | + 10                           | - 15                   | -  | -                         | - 24                  | - 1            | + 11                           | - 34                 | -   | -                         | 2022 Oct.  |
| + 2   | + 8            | - 6                            | -                      | -  | -                         | - 37                  | + 1            | + 17                           | - 55                 | -   | -                         | Nov.   |
| - 19  | - 15           | - 23                           | + 19                   | -  | -                         | + 59                  | + 1            | - 34                           | + 92                 | -   | -                         | Dec.   |
| <b>Landesbanken</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Landesbanken</b>                              |
| + 170   | + 57           | + 13                           | + 100                  | -  | .                         | + 1,496               | + 2,063        | - 703                          | + 136                | -   | -                         | 2022 Oct.  |
| + 1,052   | + 747          | + 371                          | - 66                   | -  | .                         | + 1,991               | + 674          | + 1,528                        | - 211                | -   | -                         | Nov.   |
| + 332   | + 152          | + 162                          | + 14                   | + 4  | .                         | - 7,293               | - 3,740        | - 3,532                        | - 211                | -   | -                         | Dec.   |

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                        |
| <b>Savings banks</b>   |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| <b>End of month *</b>  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | 48,358                                     | 206            | 197                            | .                    | -   | 5                         | 5,595             | 2,787          | 1,846                          | 634                  | 328                                       | -                         |
| Nov.   | 51,110                                     | 180            | 168                            | .                    | -   | 5                         | 5,792             | 2,907          | 1,941                          | 604                  | 340                                       | -                         |
| Dec.   | 51,496                                     | 175            | 162                            | .                    | -   | 5                         | 5,240             | 2,434          | 1,849                          | 641                  | 316                                       | -                         |
| <b>Credit cooperatives</b>   |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | 26,453                                     | 1,165          | 422                            | 406                  | 287                                       | 50                        | 129               | 7,697          | 1,622                          | 4,770                | 1,249                                     | 56                        |
| Nov.   | 27,613                                     | 1,366          | 456                            | 578                  | 282                                       | 50                        | 129               | 7,565          | 1,404                          | 4,905                | 1,207                                     | 49                        |
| Dec.   | 27,480                                     | 1,661          | 448                            | 867                  | 297                                       | 49                        | 129               | 6,950          | 1,183                          | 4,521                | 1,197                                     | 49                        |
| <b>Mortgage banks</b>  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | 5,785                                      | 212            | -                              | 28                   | 184                                       | -                         | -                 | 1,681          | 1                              | 1,215                | 465                                       | -                         |
| Nov.   | 5,792                                      | 222            | -                              | 28                   | 194                                       | -                         | -                 | 1,632          | 2                              | 1,165                | 465                                       | -                         |
| Dec.   | 5,636                                      | 224            | -                              | 29                   | 195                                       | -                         | -                 | 1,281          | 1                              | 805                  | 475                                       | -                         |
| <b>Building and loan associations</b>                                  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | 1,607                                      | .              | -                              | -                    | -   | .                         | -                 | 304            | .                              | 223                  | .   | -                         |
| Nov.   | 1,572                                      | .              | -                              | -                    | -   | .                         | -                 | 274            | .                              | 193                  | .   | -                         |
| Dec.   | 1,581                                      | .              | -                              | -                    | -   | .                         | -                 | 271            | .                              | 173                  | .   | -                         |
| <b>Banks with special, development and other central support tasks</b> |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | 62,824                                     | 40,572         | 4,006                          | 7,410                | 29,156                                    | -                         | 11,368            | 15,190         | 5,110                          | 5,810                | 4,270                                     | -                         |
| Nov.   | 90,363                                     | 66,271         | 12,433                         | 19,761               | 34,077                                    | -                         | 11,349            | 15,544         | 5,904                          | 5,382                | 4,258                                     | -                         |
| Dec.   | 85,600                                     | 61,859         | 6,171                          | 22,096               | 33,592                                    | -                         | 11,178            | 15,738         | 5,580                          | 5,977                | 4,181                                     | -                         |
| <b>Savings banks</b>   |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| <b>Changes *</b>   |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | - 838                                      | - 30           | - 30                           | .                    | -   | .                         | -                 | + 305          | + 348                          | + 44                 | - 75                                      | - 12                      |
| Nov.   | + 2,752                                    | - 26           | - 29                           | .                    | -   | .                         | -                 | + 197          | + 120                          | + 95                 | - 30                                      | + 12                      |
| Dec.   | + 386                                      | - 5            | - 6                            | .                    | -   | .                         | -                 | - 552          | - 473                          | - 92                 | + 37                                      | - 24                      |
| <b>Credit cooperatives</b>   |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | - 1,670                                    | - 18           | - 29                           | + 17                 | -   | - 6                       | -                 | - 1,127        | + 135                          | - 1,187              | - 75                                      | -                         |
| Nov.   | + 1,160                                    | + 201          | + 34                           | + 172                | - 5                                       | -                         | -                 | - 132          | - 218                          | + 135                | - 42                                      | - 7                       |
| Dec.   | - 133                                      | + 295          | - 8                            | + 289                | + 15                                      | - 1                       | -                 | - 615          | - 221                          | - 384                | - 10                                      | -                         |
| <b>Mortgage banks</b>  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | - 352                                      | + 5            | -                              | + 4                  | + 1                                       | -                         | -                 | - 255          | -                              | - 270                | + 15                                      | -                         |
| Nov.   | + 7  | + 10           | -                              | -                    | + 10                                      | -                         | -                 | - 49           | + 1                            | - 50                 | -   | -                         |
| Dec.   | - 156                                      | + 2            | -                              | + 1                  | + 1                                       | -                         | -                 | - 351          | - 1                            | - 360                | + 10                                      | -                         |
| <b>Building and loan associations</b>                                  |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | - 125                                      | .              | -                              | -                    | -   | .                         | -                 | - 120          | .                              | - 110                | .   | -                         |
| Nov.   | - 35                                       | .              | -                              | -                    | -   | .                         | -                 | - 30           | .                              | - 30                 | .   | -                         |
| Dec.   | + 9  | .              | -                              | -                    | -   | .                         | -                 | - 3            | .                              | - 20                 | .   | -                         |
| <b>Banks with special, development and other central support tasks</b> |  |                |                                |                      |   |                           |                   |                |                                |                      |   |                           |
| 2022 Oct.  | + 1,901                                    | + 2,035        | + 76                           | - 3                  | + 1,962                                   | -                         | - 1               | + 23           | - 466                          | + 587                | - 98                                      | -                         |
| Nov.   | + 27,539                                   | + 25,699       | + 8,427                        | + 12,351             | + 4,921                                   | -                         | - 19              | + 354          | + 794                          | - 428                | - 12                                      | + 812                     |
| Dec.   | - 4,763                                    | - 4,412        | - 6,262                        | + 2,335              | - 485                                     | -                         | - 171             | + 194          | - 324                          | + 595                | - 77                                      | + 777                     |

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

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

## I Banks (MFIs) in Germany

| Local government and local government associations (including municipal special purpose associations) |                |                                |                        |  |                           | Social security funds |                |                                |                      |   |                           |  |
|---|----------------|--------------------------------|------------------------|--|---------------------------|-----------------------|----------------|--------------------------------|----------------------|---|---------------------------|--|
| Total   | Sight deposits | Time deposits                  |                        | Savings deposits and bank savings bonds 3, 5 | Memo item Fiduciary loans | Total                 | Sight deposits | Time deposits                  |                      | Savings deposits and bank savings bonds 3 | Memo item Fiduciary loans | Period   |
|   |                | for up to and including 1 year | for more than 1 year 4 |  |                           |                       |                | for up to and including 1 year | for more than 1 year |   |                           |  |
| 14  | 15             | 16                             | 17                     | 18   | 19                        | 20                    | 21             | 22                             | 23                   | 24  | 25                        |  |
| <b>End of month *</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Savings banks</b>   |
| 37,222  | 30,993         | 2,520                          | 1,268                  | 2,441  | -                         | 5,335                 | 2,977          | 1,165                          | 883                  | 310                                       | -                         | 2022 Oct.  |
| 39,627  | 32,726         | 3,059                          | 1,303                  | 2,539  | -                         | 5,511                 | 2,630          | 1,634                          | 928                  | 319                                       | -                         | Nov.   |
| 42,707  | 35,307         | 3,412                          | 1,428                  | 2,560  | -                         | 3,374                 | 1,119          | 1,013                          | 918                  | 324                                       | -                         | Dec.   |
| <b>Credit cooperatives</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Credit cooperatives</b>   |
| 12,554  | 6,533          | 3,031                          | 2,292                  | 698  | -                         | 5,037                 | 710            | 2,392                          | 1,892                | 43  | -                         | 2022 Oct.  |
| 13,554  | 7,078          | 3,472                          | 2,293                  | 711  | -                         | 5,128                 | 466            | 2,720                          | 1,904                | 38  | -                         | Nov.   |
| 13,894  | 7,001          | 3,893                          | 2,299                  | 701  | -                         | 4,975                 | 443            | 2,600                          | 1,894                | 38  | -                         | Dec.   |
| <b>Mortgage banks</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Mortgage banks</b>  |
| 996   | -              | 153                            | 843                    | -  | -                         | 2,896                 | -              | 1,445                          | 1,451                | -   | -                         | 2022 Oct.  |
| 1,057   | -              | 226                            | 831                    | -  | -                         | 2,881                 | -              | 1,402                          | 1,479                | -   | -                         | Nov.   |
| 1,128   | -              | 301                            | 827                    | -  | -                         | 3,003                 | -              | 1,572                          | 1,431                | -   | -                         | Dec.   |
| <b>Building and loan associations</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Building and loan associations</b>                                  |
| 1,268   | 5              | 4                              | 1,259                  | -  | -                         | 35                    | -              | -                              | 35                   | -   | -                         | 2022 Oct.  |
| 1,263   | 5              | 4                              | 1,254                  | -  | -                         | 35                    | -              | -                              | 35                   | -   | -                         | Nov.   |
| 1,270   | 7              | 4                              | 1,259                  | -  | -                         | 40                    | -              | -                              | 40                   | -   | -                         | Dec.   |
| <b>Banks with special, development and other central support tasks</b>                                |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Banks with special, development and other central support tasks</b> |
| 942   | 18             | 10                             | 907                    | 7  | 3                         | 6,120                 | 450            | 3,550                          | 2,110                | 10  | -                         | 2022 Oct.  |
| 1,106   | 162            | 10                             | 927                    | 7  | 3                         | 7,442                 | 1,376          | 3,919                          | 2,137                | 10  | -                         | Nov.   |
| 1,369   | 412            | 10                             | 940                    | 7  | 3                         | 6,634                 | 447            | 4,082                          | 2,100                | 5   | -                         | Dec.   |
| <b>Changes *</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Savings banks</b>   |
| - 1,374   | - 1,577        | + 150                          | + 4                    | + 49   | -                         | + 261                 | + 276          | + 8                            | - 25                 | + 2                                       | -                         | 2022 Oct.  |
| + 2,405   | + 1,733        | + 539                          | + 35                   | + 98   | -                         | + 176                 | - 347          | + 469                          | + 45                 | + 9                                       | -                         | Nov.   |
| + 3,080   | + 2,581        | + 353                          | + 125                  | + 21   | -                         | - 2,137               | - 1,511        | - 621                          | - 10                 | + 5                                       | -                         | Dec.   |
| <b>Credit cooperatives</b>  |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Credit cooperatives</b>   |
| - 501   | - 592          | + 82                           | + 6                    | + 3  | -                         | - 24                  | + 176          | - 208                          | + 8                  | -   | -                         | 2022 Oct.  |
| + 1,000   | + 545          | + 441                          | + 1                    | + 13   | -                         | + 91                  | - 244          | + 328                          | + 12                 | - 5                                       | -                         | Nov.   |
| + 340   | - 77           | + 421                          | + 6                    | - 10   | -                         | - 153                 | - 23           | - 120                          | - 10                 | -   | -                         | Dec.   |
| <b>Mortgage banks</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Mortgage banks</b>  |
| - 13  | - 2            | - 6                            | - 5                    | -  | -                         | - 89                  | -              | + 54                           | - 143                | -   | -                         | 2022 Oct.  |
| + 61  | -              | + 73                           | - 12                   | -  | -                         | - 15                  | -              | - 43                           | + 28                 | -   | -                         | Nov.   |
| + 71  | -              | + 75                           | - 4                    | -  | -                         | + 122                 | -              | + 170                          | - 48                 | -   | -                         | Dec.   |
| <b>Building and loan associations</b>   |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Building and loan associations</b>                                  |
| - 5   | + 1            | + 2                            | - 5                    | - 3  | -                         | -                     | -              | -                              | -                    | -   | -                         | 2022 Oct.  |
| - 5   | -              | -                              | - 5                    | -  | -                         | -                     | -              | -                              | -                    | -   | -                         | Nov.   |
| + 7   | + 2            | -                              | + 5                    | -  | -                         | + 5                   | -              | -                              | + 5                  | -   | -                         | Dec.   |
| <b>Banks with special, development and other central support tasks</b>                                |                |                                |                        |  |                           |                       |                |                                |                      |   |                           | <b>Banks with special, development and other central support tasks</b> |
| + 158   | - 2            | -                              | + 155                  | + 5  | -                         | - 315                 | + 366          | - 596                          | - 80                 | - 5                                       | -                         | 2022 Oct.  |
| + 164   | + 144          | -                              | + 20                   | -  | -                         | + 1,322               | + 926          | + 369                          | + 27                 | -   | -                         | Nov.   |
| + 263   | + 250          | -                              | + 13                   | -  | -                         | - 808                 | - 929          | + 163                          | - 37                 | - 5                                       | -                         | Dec.   |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Savings deposits <sup>1</sup>                    |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     |                               |
|--|-------------|--------------------|---|----------------------------------|--------------------|---|----------------------------------|-----------------------------|--|-----------------------------|---------------------|-------------------------------|
| Period   | By maturity |                    |   | By group of savers and maturity  |                    |   |                                  |                             |  |                             |                     |                               |
|  | Total       | At 3 months notice | At a period of notice of more than 3 months | Domestic households <sup>2</sup> |                    |   | Domestic non-profit institutions |                             | Domestic enterprises (non-MFIs) <sup>3</sup> |                             | Domestic government |                               |
|  |             |                    |   | Total                            | At 3 months notice | At a period of notice of more than 3 months | Total                            | of which At 3 months notice | Total  | of which At 3 months notice | Total               | of which At 3 months notice   |
| 1  | 2           | 3                  | 4   | 5                                | 6                  | 7   | 8                                | 9                           | 10   | 11                          | 12                  |                               |
| <b>All categories of banks</b>                   |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     |                               |
|  |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     | <b>End of year or month *</b> |
| 2022   | 538,482     | 515,106            | 23,376                                      | 521,752                          | 499,713            | 22,039                                      | 5,094                            | 4,570                       | 4,398  | 4,177                       | 1,955               | 1,825                         |
| 2022 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                         |
| Nov.   | 542,231     | 519,270            | 22,961                                      | 524,839                          | 503,214            | 21,625                                      | 5,251                            | 4,719                       | 4,728  | 4,510                       | 2,074               | 1,941                         |
| Dec.   | 538,482     | 515,106            | 23,376                                      | 521,752                          | 499,713            | 22,039                                      | 5,094                            | 4,570                       | 4,398  | 4,177                       | 1,955               | 1,825                         |
|  |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     | <b>Changes *</b>              |
| 2022   | - 28,136    | - 26,939           | - 1,197                                     | - 24,979                         | - 24,138           | - 841                                       | - 1,071                          | - 860                       | - 920  | - 837                       | - 567               | - 523                         |
| 2022 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                          |
| Nov.   | - 5,355     | - 5,524            | + 169                                       | - 4,698                          | - 4,911            | + 213                                       | - 278                            | - 241                       | - 127  | - 123                       | - 177               | - 169                         |
| Dec.   | - 3,749     | - 4,164            | + 415                                       | - 3,087                          | - 3,501            | + 414                                       | - 157                            | - 149                       | - 330  | - 333                       | - 119               | - 116                         |
| <b>Big banks</b>                                 |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     |                               |
|  |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     | <b>End of year or month *</b> |
| 2022   | 79,359      | 76,537             | 2,822                                       | 76,574                           | 74,071             | 2,503                                       | 407                              | 362                         | 177  | 177                         | 242                 | 242                           |
| 2022 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                           |
| Nov.   | 80,426      | 77,653             | 2,773                                       | 77,548                           | 75,088             | 2,460                                       | 424                              | 379                         | 206  | 206                         | 274                 | 274                           |
| Dec.   | 79,359      | 76,537             | 2,822                                       | 76,574                           | 74,071             | 2,503                                       | 407                              | 362                         | 177  | 177                         | 242                 | 242                           |
|  |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     | <b>Changes *</b>              |
| 2022   | - 6,834     | - 6,641            | - 193                                       | - 6,192                          | - 6,013            | - 179                                       | - 103                            | - 91                        | - 113  | - 113                       | - 162               | - 160                         |
| 2022 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                        | -                   | -                             |
| Nov.   | - 1,096     | - 1,127            | + 31  | - 904                            | - 940              | + 36  | - 36                             | - 26                        | - 11   | - 11                        | - 105               | - 105                         |
| Dec.   | - 1,067     | - 1,116            | + 49  | - 974                            | - 1,017            | + 43  | - 17                             | - 17                        | - 29   | - 29                        | - 32                | - 32                          |
| <b>Regional banks and other commercial banks</b> |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     |                               |
|  |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     | <b>End of year or month *</b> |
| 2022   | 13,640      | 12,961             | 679   | 13,270                           | 12,596             | 674   | 56                               | 55                          | 131  | 131                         | 47                  | 47                            |
| 2022 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                            |
| Nov.   | 14,013      | 13,356             | 657   | 13,555                           | 12,902             | 653   | 55                               | 54                          | 201  | 201                         | 58                  | 58                            |
| Dec.   | 13,640      | 12,961             | 679   | 13,270                           | 12,596             | 674   | 56                               | 55                          | 131  | 131                         | 47                  | 47                            |
|  |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                     | <b>Changes *</b>              |
| 2022   | - 1,480     | - 1,460            | - 20  | - 1,286                          | - 1,267            | - 19  | - 18                             | - 18                        | - 132  | - 131                       | - 21                | - 21                          |
| 2022 June  | - 112       | - 111              | - 1   | - 103                            | - 102              | - 1   | - 8                              | - 8                         | + 1  | + 1                         | -                   | -                             |
| July   | - 79        | - 81               | + 2   | - 77                             | - 79               | + 2   | - 3                              | - 3                         | + 2  | + 2                         | -                   | -                             |
| Aug.   | - 89        | - 93               | + 4   | - 82                             | - 86               | + 4   | - 1                              | - 1                         | - 2  | - 2                         | -                   | -                             |
| Sep.   | - 142       | - 153              | + 11  | - 135                            | - 146              | + 11  | -                                | -                           | - 4  | - 4                         | - 2                 | - 2                           |
| Oct.   | - 190       | - 197              | + 7   | - 154                            | - 161              | + 7   | - 2                              | - 2                         | - 30   | - 30                        | - 2                 | - 2                           |
| Nov.   | - 298       | - 314              | + 16  | - 295                            | - 311              | + 16  | - 1                              | - 1                         | -  | -                           | -                   | -                             |
| Dec.   | - 373       | - 395              | + 22  | - 285                            | - 306              | + 21  | + 1                              | + 1                         | - 70   | - 70                        | - 11                | - 11                          |

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

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

## I Banks (MFIs) in Germany

|  |                                      |   |                                      |          |                             |                               |  |  |                          |            |                   | Bank savings bonds <sup>5</sup>                  |  |  |
|--|--------------------------------------|---|--------------------------------------|----------|-----------------------------|-------------------------------|--|--|--------------------------|------------|-------------------|--|--|--|
| Non-residents                            |                                      | Memo item<br>Special savings facilities<br>of domestic non-banks <sup>4</sup> |                                      |          | Sold to                     |                               |  |  |                          |            |                   |  |  |  |
|  |                                      |   |                                      |          |                             | domestic non-banks (non-MFIs) |  |  |                          |            |                   |  |  |  |
| Total                                    | of which<br>At<br>3 months<br>notice | Total   | of which<br>At<br>3 months<br>notice | Total    | domestic<br>banks<br>(MFIs) | Total                         | of which<br>with<br>maturities<br>of more<br>than 2<br>years | Households<br>(including<br>non-profit<br>institu-<br>tions <sup>2</sup> ) | Enterprises <sup>3</sup> | Government | Non-<br>residents | Period   |  |  |
| 13                                       | 14                                   | 15  | 16                                   | 17       | 18                          | 19                            | 20   | 21   | 22                       | 23         | 24                |  |  |  |
| <b>End of year or month <sup>*</sup></b> |                                      |   |                                      |          |                             |                               |  |  |                          |            |                   | <b>All categories of banks</b>                   |  |  |
| 5,283                                    | 4,821                                | 268,464   | 254,245                              | 48,382   | 13,332                      | 34,650                        | 20,781   | 22,465   | 8,525                    | 3,660      | 400               | 2022   |  |  |
| 5,640                                    | 5,191                                | 272,737   | 259,377                              | 36,082   | 12,031                      | 23,811                        | 18,793   | 12,623   | 7,724                    | 3,464      | 240               | 2022 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.   |  |  |
| 5,339                                    | 4,886                                | 264,185   | 250,369                              | 45,159   | 13,302                      | 31,486                        | 20,374   | 19,399   | 8,424                    | 3,663      | 371               | Nov.   |  |  |
| 5,283                                    | 4,821                                | 268,464   | 254,245                              | 48,382   | 13,332                      | 34,650                        | 20,781   | 22,465   | 8,525                    | 3,660      | 400               | Dec.   |  |  |
| <b>Changes <sup>*</sup></b>              |                                      |   |                                      |          |                             |                               |  |  |                          |            |                   |  |  |  |
| - 599                                    | - 581                                | - 15,158  | - 14,606                             | + 13,434 | + 3,183                     | + 10,127                      | + 1,289  | + 9,217  | + 566                    | + 344      | + 124             | 2022   |  |  |
| - 47                                     | - 43                                 | - 2,932   | - 2,799                              | + 575    | + 561                       | - 14                          | - 29   | - 23   | - 14                     | + 23       | + 28              | 2022 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.   |  |  |
| - 75                                     | - 80                                 | - 1,763   | - 1,984                              | + 3,746  | + 291                       | + 3,378                       | + 569  | + 3,057  | + 197                    | + 124      | + 77              | Nov.   |  |  |
| - 56                                     | - 65                                 | + 4,279   | + 3,876                              | + 3,223  | + 30                        | + 3,164                       | + 407  | + 3,066  | + 101                    | - 3        | + 29              | Dec.   |  |  |
| <b>End of year or month <sup>*</sup></b> |                                      |   |                                      |          |                             |                               |  |  |                          |            |                   | <b>Big banks</b>                                 |  |  |
| 1,959                                    | 1,685                                | 46,353  | 43,821                               | 1,078    | -                           | 1,078                         | 1,078  | 6  | 1,072                    | -          | -                 | 2022   |  |  |
| 2,123                                    | 1,868                                | 43,234  | 40,692                               | 1,085    | -                           | 1,085                         | 1,085  | 8  | 1,077                    | -          | -                 | 2022 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.   |  |  |
| 1,974                                    | 1,706                                | 41,022  | 38,532                               | 1,078    | -                           | 1,078                         | 1,078  | 6  | 1,072                    | -          | -                 | Nov.   |  |  |
| 1,959                                    | 1,685                                | 46,353  | 43,821                               | 1,078    | -                           | 1,078                         | 1,078  | 6  | 1,072                    | -          | -                 | Dec.   |  |  |
| <b>Changes <sup>*</sup></b>              |                                      |   |                                      |          |                             |                               |  |  |                          |            |                   |  |  |  |
| - 264                                    | - 264                                | - 56  | + 135                                | - 108    | -                           | - 108                         | - 108  | - 4  | - 104                    | -          | -                 | 2022   |  |  |
| - 19                                     | - 16                                 | - 1,644   | - 1,604                              | -        | -                           | -                             | -  | -  | -                        | -          | -                 | 2022 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.   |  |  |
| - 40                                     | - 45                                 | + 166   | + 138                                | -        | -                           | -                             | -  | -  | -                        | -          | -                 | Nov.   |  |  |
| - 15                                     | - 21                                 | + 5,331   | + 5,289                              | -        | -                           | -                             | -  | -  | -                        | -          | -                 | Dec.   |  |  |
| <b>End of year or month <sup>*</sup></b> |                                      |   |                                      |          |                             |                               |  |  |                          |            |                   | <b>Regional banks and other commercial banks</b> |  |  |
| 136                                      | 132                                  | 4,503   | 4,288                                | 10,915   | 265                         | 10,541                        | 5,019  | 8,010  | 1,274                    | 1,257      | 109               | 2022   |  |  |
| 154                                      | 151                                  | 4,805   | 4,616                                | 8,873    | 312                         | 8,458                         | 4,834  | 5,381  | 1,542                    | 1,535      | 103               | 2022 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.   |  |  |
| 144                                      | 141                                  | 4,553   | 4,356                                | 9,888    | 333                         | 9,451                         | 4,867  | 6,721  | 1,406                    | 1,324      | 104               | Nov.   |  |  |
| 136                                      | 132                                  | 4,503   | 4,288                                | 10,915   | 265                         | 10,541                        | 5,019  | 8,010  | 1,274                    | 1,257      | 109               | Dec.   |  |  |
| <b>Changes <sup>*</sup></b>              |                                      |   |                                      |          |                             |                               |  |  |                          |            |                   |  |  |  |
| - 23                                     | - 23                                 | - 376   | - 372                                | + 876    | - 539                       | + 1,407                       | - 284  | + 2,153  | - 378                    | - 368      | + 8               | 2022   |  |  |
| - 2                                      | - 2                                  | - 43  | - 34                                 | - 214    | - 126                       | - 90                          | - 44   | - 88   | + 12                     | - 14       | + 2               | 2022 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.   |  |  |
| - 2                                      | - 2                                  | - 65  | - 73                                 | + 444    | + 9                         | + 431                         | + 26   | + 577  | - 78                     | - 68       | + 4               | Nov.   |  |  |
| - 8                                      | - 9                                  | - 50  | - 68                                 | + 1,027  | - 68                        | + 1,090                       | + 152  | + 1,289  | - 132                    | - 67       | + 5               | Dec.   |  |  |

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

## I Banks (MFIs) in Germany

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

€ million

| Savings deposits <sup>1</sup>           |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                               |                             |
|---|-------------|--------------------|---|----------------------------------|--------------------|---|----------------------------------|-----------------------------|--|-----------------------------|-------------------------------|-----------------------------|
| Period                                  | By maturity |                    |   | By group of savers and maturity  |                    |   |                                  |                             |  |                             |                               |                             |
|   | Total       | At 3 months notice | At a period of notice of more than 3 months | Domestic households <sup>2</sup> |                    |   | Domestic non-profit institutions |                             | Domestic enterprises (non-MFIs) <sup>3</sup> |                             | Domestic government           |                             |
|   |             |                    |   | Total                            | At 3 months notice | At a period of notice of more than 3 months | Total                            | of which At 3 months notice | Total  | of which At 3 months notice | Total                         | of which At 3 months notice |
|   |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                               |                             |
| 1                                       | 2           | 3                  | 4   | 5                                | 6                  | 7   | 8                                | 9                           | 10   | 11                          | 12                            |                             |
| <b>Savings banks</b>                    |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                               |                             |
|   |             |                    |   |                                  |                    |   |                                  |                             |  |                             | <b>End of year or month *</b> |                             |
| 2022                                    | 265,714     | 250,011            | 15,703                                      | 259,301                          | 244,086            | 15,215                                      | 2,170                            | 1,982                       | 1,075  | 1,016                       | 1,296                         | 1,199                       |
| 2022 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                       |
| Nov.                                    | 267,492     | 251,889            | 15,603                                      | 260,906                          | 245,796            | 15,110                                      | 2,230                            | 2,036                       | 1,104  | 1,046                       | 1,358                         | 1,261                       |
| Dec.                                    | 265,714     | 250,011            | 15,703                                      | 259,301                          | 244,086            | 15,215                                      | 2,170                            | 1,982                       | 1,075  | 1,016                       | 1,296                         | 1,199                       |
|   |             |                    |   |                                  |                    |   |                                  |                             |  |                             | <b>Changes *</b>              |                             |
| 2022                                    | - 11,658    | - 11,021           | - 637                                       | - 10,681                         | - 10,176           | - 505                                       | - 270                            | - 213                       | - 201  | - 180                       | - 306                         | - 268                       |
| 2022 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                        |
| Nov.                                    | - 2,384     | - 2,576            | + 192                                       | - 2,173                          | - 2,370            | + 197                                       | - 92                             | - 89                        | - 30   | - 29                        | - 61                          | - 60                        |
| Dec.                                    | - 1,778     | - 1,878            | + 100                                       | - 1,605                          | - 1,710            | + 105                                       | - 60                             | - 54                        | - 29   | - 30                        | - 62                          | - 62                        |
| <b>Credit cooperatives</b>              |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                               |                             |
|   |             |                    |   |                                  |                    |   |                                  |                             |  |                             | <b>End of year or month *</b> |                             |
| 2022                                    | 173,739     | 169,624            | 4,115                                       | 166,783                          | 163,187            | 3,596                                       | 2,397                            | 2,109                       | 2,965  | 2,807                       | 354                           | 321                         |
| 2022 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                         |
| Nov.                                    | 174,188     | 170,315            | 3,873                                       | 166,937                          | 163,585            | 3,352                                       | 2,474                            | 2,184                       | 3,164  | 3,007                       | 366                           | 330                         |
| Dec.                                    | 173,739     | 169,624            | 4,115                                       | 166,783                          | 163,187            | 3,596                                       | 2,397                            | 2,109                       | 2,965  | 2,807                       | 354                           | 321                         |
|   |             |                    |   |                                  |                    |   |                                  |                             |  |                             | <b>Changes *</b>              |                             |
| 2022                                    | - 7,522     | - 7,172            | - 350                                       | - 6,266                          | - 6,128            | - 138                                       | - 640                            | - 498                       | - 451  | - 386                       | - 69                          | - 65                        |
| 2022 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                         |
| Nov.                                    | - 1,455     | - 1,384            | - 71  | - 1,208                          | - 1,172            | - 36  | - 147                            | - 123                       | - 84   | - 80                        | - 11                          | - 4                         |
| Dec.                                    | - 449       | - 691              | + 242                                       | - 154                            | - 398              | + 244                                       | - 77                             | - 75                        | - 199  | - 200                       | - 12                          | - 9                         |
| <b>All remaining banks <sup>6</sup></b> |             |                    |   |                                  |                    |   |                                  |                             |  |                             |                               |                             |
|   |             |                    |   |                                  |                    |   |                                  |                             |  |                             | <b>End of year or month *</b> |                             |
| 2022                                    | 6,030       | 5,973              | 57  | 5,824                            | 5,773              | 51  | 64                               | 62                          | 50   | 46                          | 16                            | 16                          |
| 2022 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                          |
| Nov.                                    | 6,112       | 6,057              | 55  | 5,893                            | 5,843              | 50  | 68                               | 66                          | 53   | 50                          | 18                            | 18                          |
| Dec.                                    | 6,030       | 5,973              | 57  | 5,824                            | 5,773              | 51  | 64                               | 62                          | 50   | 46                          | 16                            | 16                          |
|   |             |                    |   |                                  |                    |   |                                  |                             |  |                             | <b>Changes *</b>              |                             |
| 2022                                    | - 642       | - 645              | + 3   | - 554                            | - 554              | ± 0   | - 40                             | - 40                        | - 23   | - 27                        | - 9                           | - 9                         |
| 2022 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                         |
| Nov.                                    | - 122       | - 123              | + 1   | - 118                            | - 118              | -   | - 2                              | - 2                         | - 2  | - 3                         | -                             | -                           |
| Dec.                                    | - 82        | - 84               | + 2   | - 69                             | - 70               | + 1   | - 4                              | - 4                         | - 3  | - 4                         | - 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. <sup>1</sup> For "All

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



## I Banks (MFIs) in Germany

| Bank savings bonds <sup>5</sup> |                                      |   |                                      |         |                             |                               |  |  |                          |            |                   | Period                                  |
|---------------------------------|--------------------------------------|---|--------------------------------------|---------|-----------------------------|-------------------------------|--|--|--------------------------|------------|-------------------|---|
| Non-residents                   |                                      | Memo item<br>Special savings facilities<br>of domestic non-banks <sup>4</sup> |                                      | Sold to |                             |                               |  |  |                          |            |                   |   |
| Total                           | of which<br>At<br>3 months<br>notice | Total   | of which<br>At<br>3 months<br>notice | Total   | domestic<br>banks<br>(MFIs) | domestic non-banks (non-MFIs) |  |  | Enterprises <sup>3</sup> | Government | Non-<br>residents |   |
|                                 |                                      |   |                                      |         |                             | Total                         | of which<br>with<br>maturities<br>of more<br>than 2<br>years | Households<br>(including<br>non-profit<br>institu-<br>tions <sup>2</sup> ) |                          |            |                   |   |
| 13                              | 14                                   | 15  | 16                                   | 17      | 18                          | 19                            | 20   | 21   | 22                       | 23         | 24                |   |
| <b>End of year or month *</b>   |                                      |   |                                      |         |                             |                               |  |  |                          |            |                   | <b>Savings banks</b>                    |
| 1,872                           | 1,728                                | 130,493   | 120,938                              | 27,185  | 10,623                      | 16,435                        | 9,891  | 10,053   | 4,478                    | 1,904      | 127               | 2022                                    |
| 1,991                           | 1,840                                | 135,380   | 126,214                              | 19,386  | 9,317                       | 10,006                        | 8,849  | 4,923  | 3,730                    | 1,353      | 63                | 2022 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.                                    |
| 1,894                           | 1,750                                | 131,543   | 122,061                              | 25,624  | 10,573                      | 14,946                        | 9,756  | 8,835  | 4,271                    | 1,840      | 105               | Nov.                                    |
| 1,872                           | 1,728                                | 130,493   | 120,938                              | 27,185  | 10,623                      | 16,435                        | 9,891  | 10,053   | 4,478                    | 1,904      | 127               | Dec.                                    |
| <b>Changes *</b>                |                                      |   |                                      |         |                             |                               |  |  |                          |            |                   |   |
| - 200                           | - 184                                | - 9,697   | - 9,302                              | + 8,564 | + 2,133                     | + 6,373                       | + 841  | + 4,987  | + 679                    | + 707      | + 58              | 2022                                    |
| - 15                            | - 14                                 | - 873   | - 798                                | + 113   | + 73                        | + 40                          | - 10   | + 41   | - 26                     | + 25       | -                 | 2022 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.                                    |
| - 28                            | - 28                                 | - 1,251   | - 1,453                              | + 2,630 | + 322                       | + 2,289                       | + 376  | + 1,844  | + 265                    | + 180      | + 19              | Nov.                                    |
| - 22                            | - 22                                 | - 1,050   | - 1,123                              | + 1,561 | + 50                        | + 1,489                       | + 135  | + 1,218  | + 207                    | + 64       | + 22              | Dec.                                    |
| <b>End of year or month *</b>   |                                      |   |                                      |         |                             |                               |  |  |                          |            |                   | <b>Credit cooperatives</b>              |
| 1,240                           | 1,200                                | 84,164  | 82,251                               | 7,835   | 1,880                       | 5,845                         | 4,302  | 3,997  | 1,365                    | 483        | 110               | 2022                                    |
| 1,287                           | 1,248                                | 86,180  | 84,721                               | 5,834   | 1,851                       | 3,910                         | 3,704  | 2,137  | 1,209                    | 564        | 73                | 2022 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.                                    |
| 1,247                           | 1,209                                | 84,100  | 82,457                               | 7,254   | 1,819                       | 5,327                         | 4,180  | 3,498  | 1,347                    | 482        | 108               | Nov.                                    |
| 1,240                           | 1,200                                | 84,164  | 82,251                               | 7,835   | 1,880                       | 5,845                         | 4,302  | 3,997  | 1,365                    | 483        | 110               | Dec.                                    |
| <b>Changes *</b>                |                                      |   |                                      |         |                             |                               |  |  |                          |            |                   |   |
| - 96                            | - 95                                 | - 4,795   | - 4,836                              | + 3,260 | + 1,166                     | + 2,033                       | + 658  | + 1,855  | + 177                    | + 1        | + 61              | 2022                                    |
| - 9                             | - 9                                  | - 367   | - 358                                | + 182   | + 128                       | + 29                          | + 26   | + 17   | -                        | + 12       | + 25              | 2022 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.                                    |
| - 5                             | - 5                                  | - 558   | - 541                                | + 564   | - 21                        | + 582                         | + 160  | + 565  | + 5                      | + 12       | + 3               | Nov.                                    |
| - 7                             | - 9                                  | + 64  | - 206                                | + 581   | + 61                        | + 518                         | + 122  | + 499  | + 18                     | + 1        | + 2               | Dec.                                    |
| <b>End of year or month *</b>   |                                      |   |                                      |         |                             |                               |  |  |                          |            |                   | <b>All remaining banks <sup>6</sup></b> |
| 76                              | 76                                   | 2,951   | 2,947                                | 1,369   | 564                         | 751                           | 491  | 399  | 336                      | 16         | 54                | 2022                                    |
| 85                              | 84                                   | 3,138   | 3,134                                | 904     | 551                         | 352                           | 321  | 174  | 166                      | 12         | 1                 | 2022 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.                                    |
| 80                              | 80                                   | 2,967   | 2,963                                | 1,315   | 577                         | 684                           | 493  | 339  | 328                      | 17         | 54                | Nov.                                    |
| 76                              | 76                                   | 2,951   | 2,947                                | 1,369   | 564                         | 751                           | 491  | 399  | 336                      | 16         | 54                | Dec.                                    |
| <b>Changes *</b>                |                                      |   |                                      |         |                             |                               |  |  |                          |            |                   |   |
| - 16                            | - 15                                 | - 234   | - 231                                | + 842   | + 423                       | + 422                         | + 182  | + 226  | + 192                    | + 4        | - 3               | 2022                                    |
| - 2                             | - 2                                  | - 5   | - 5                                  | + 494   | + 486                       | + 7                           | - 1  | + 7  | -                        | -          | + 1               | 2022 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.                                    |
| -                               | -                                    | - 55  | - 55                                 | + 108   | - 19                        | + 76                          | + 7  | + 71   | + 5                      | -          | + 51              | Nov.                                    |
| - 4                             | - 4                                  | - 16  | - 16                                 | + 54    | - 13                        | + 67                          | - 2  | + 60   | + 8                      | - 1        | -                 | Dec.                                    |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Bearer debt securities outstanding issued by banks (MFIs) 1 |           |                       |                        |  |                            |                  |                             |                               |
|---|-----------|-----------------------|------------------------|--|----------------------------|------------------|-----------------------------|-------------------------------|
| Period  | of which  |                       |                        | Maturity of the bearer debt securities 5 |                            |                  |                             |                               |
|   | Total     | Floating rate Notes 2 | Zero coupon bonds 2, 3 | Foreign currency bonds 4                 | Up to and including 1 year | More than 1 year |                             |                               |
|   |           |                       |                        |  |                            | Total            | Up to and including 2 years | More than 2 years             |
|   | 1         | 2                     | 3                      | 4  | 5                          | 6                | 7                           | 8                             |
| <b>All categories of banks 6</b>                            |           |                       |                        |  |                            |                  |                             |                               |
|   |           |                       |                        |  |                            |                  |                             | <b>End of year or month *</b> |
| 2022  | 1,269,368 | 92,807                | 14,994                 | 307,835                                  | 98,556                     | 1,170,812        | 26,583                      | 1,144,229                     |
| 2022 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                     |
| Nov.  | 1,291,900 | 93,560                | 14,829                 | 323,457                                  | 105,334                    | 1,186,566        | 26,426                      | 1,160,140                     |
| Dec.  | 1,269,368 | 92,807                | 14,994                 | 307,835                                  | 98,556                     | 1,170,812        | 26,583                      | 1,144,229                     |
|   |           |                       |                        |  |                            |                  |                             | <b>Changes *</b>              |
| 2022  | + 62,618  | - 12,745              | + 1,098                | - 23,636                                 | - 8,280                    | + 70,898         | + 8,507                     | + 62,391                      |
| 2022 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                       |
| Nov.  | - 7,958   | - 1,916               | - 724                  | - 12,265                                 | - 6,215                    | + 1,743          | + 1,301                     | - 3,044                       |
| Dec.  | - 22,525  | - 746                 | + 165                  | - 15,622                                 | - 6,778                    | - 15,747         | + 157                       | - 15,904                      |
| <b>Commercial banks 7</b>                                   |           |                       |                        |  |                            |                  |                             |                               |
|   |           |                       |                        |  |                            |                  |                             | <b>End of year or month *</b> |
| 2022  | 191,270   | 21,884                | 7,385                  | 20,388                                   | 5,238                      | 186,032          | 3,809                       | 182,223                       |
| 2022 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                       |
| Nov.  | 186,755   | 21,280                | 7,202                  | 20,556                                   | 4,525                      | 182,230          | 3,821                       | 178,409                       |
| Dec.  | 191,270   | 21,884                | 7,385                  | 20,388                                   | 5,238                      | 186,032          | 3,809                       | 182,223                       |
|   |           |                       |                        |  |                            |                  |                             | <b>Changes *</b>              |
| 2022  | + 23,002  | - 3,583               | + 1,508                | + 2,994                                  | + 1,389                    | + 21,613         | + 836                       | + 20,777                      |
| 2022 Sep.   | + 5,008   | - 463                 | + 66                   | + 360                                    | + 265                      | + 4,743          | - 12                        | + 4,755                       |
| Oct.  | - 662     | - 781                 | - 521                  | + 409                                    | - 1,306                    | + 644            | + 222                       | + 422                         |
| Nov.  | + 2,545   | - 691                 | - 17                   | - 448                                    | + 323                      | + 2,222          | + 494                       | + 1,728                       |
| Dec.  | + 4,515   | + 604                 | + 183                  | - 168                                    | + 713                      | + 3,802          | - 12                        | + 3,814                       |
| <b>Landesbanken</b>   |           |                       |                        |  |                            |                  |                             |                               |
|   |           |                       |                        |  |                            |                  |                             | <b>End of year or month *</b> |
| 2022  | 188,958   | 25,798                | 4,612                  | 4,828                                    | 5,429                      | 183,529          | 8,932                       | 174,597                       |
| 2022 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                       |
| Nov.  | 191,888   | 26,417                | 4,801                  | 5,888                                    | 7,134                      | 184,754          | 8,654                       | 176,100                       |
| Dec.  | 188,958   | 25,798                | 4,612                  | 4,828                                    | 5,429                      | 183,529          | 8,932                       | 174,597                       |
|   |           |                       |                        |  |                            |                  |                             | <b>Changes *</b>              |
| 2022  | + 8,502   | - 981                 | + 817                  | - 984                                    | - 79                       | + 8,581          | + 3,859                     | + 4,722                       |
| 2022 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                       |
| Nov.  | + 176     | - 232                 | - 423                  | + 551                                    | + 931                      | - 755            | + 550                       | - 1,305                       |
| Dec.  | - 2,930   | - 619                 | - 189                  | - 1,060                                  | - 1,705                    | - 1,225          | + 278                       | - 1,503                       |
| <b>Savings banks</b>  |           |                       |                        |  |                            |                  |                             |                               |
|   |           |                       |                        |  |                            |                  |                             | <b>End of year or month *</b> |
| 2022  | 16,731    | 3,268                 | 61                     | -  | 115                        | 16,616           | 484                         | 16,132                        |
| 2022 Sep.   | 16,166    | 3,503                 | 59                     | -  | 163                        | 16,003           | 150                         | 15,853                        |
| Oct.  | 16,431    | 3,489                 | 58                     | -  | 113                        | 16,318           | 253                         | 16,065                        |
| Nov.  | 16,555    | 3,260                 | 60                     | -  | 114                        | 16,441           | 381                         | 16,060                        |
| Dec.  | 16,731    | 3,268                 | 61                     | -  | 115                        | 16,616           | 484                         | 16,132                        |
|   |           |                       |                        |  |                            |                  |                             | <b>Changes *</b>              |
| 2022  | + 551     | - 177                 | - 21                   | -  | - 68                       | + 619            | + 478                       | + 141                         |
| 2022 Sep.   | - 8       | - 18                  | - 9                    | -  | + 8                        | - 16             | + 41                        | - 57                          |
| Oct.  | + 265     | - 14                  | - 1                    | -  | - 50                       | + 315            | + 103                       | + 212                         |
| Nov.  | + 124     | - 229                 | + 2                    | -  | + 1                        | + 123            | + 128                       | - 5                           |
| Dec.  | + 176     | + 8                   | + 1                    | -  | + 1                        | + 175            | + 103                       | + 72                          |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Bearer debt securities outstanding issued by banks (MFIs) 1            |          |                       |                        |                          |  |                  |                             |                   |                               |
|--|----------|-----------------------|------------------------|--------------------------|--|------------------|-----------------------------|-------------------|-------------------------------|
| Period   | of which |                       |                        |                          | Maturity of the bearer debt securities 5 |                  |                             |                   |                               |
|  | Total    | Floating rate Notes 2 | Zero coupon bonds 2, 3 | Foreign currency bonds 4 | Up to and including 1 year               | More than 1 year |                             |                   |                               |
|  |          |                       |                        |                          |  | Total            | Up to and including 2 years | More than 2 years |                               |
| 1  | 2        | 3                     | 4                      | 5                        | 6  | 7                | 8                           |                   |                               |
| <b>Credit cooperatives</b>   |          |                       |                        |                          |  |                  |                             |                   |                               |
|  |          |                       |                        |                          |  |                  |                             |                   | <b>End of year or month *</b> |
| 2022   | 8,599    | 1,811                 | -                      | -                        | 6  | 8,593            | 14                          | 8,579             |                               |
| 2022 Sep.  | 8,601    | 1,788                 | -                      | -                        | 3  | 8,598            | -                           | 8,598             |                               |
| Oct.   | 8,593    | 1,802                 | -                      | -                        | 3  | 8,590            | 3                           | 8,587             |                               |
| Nov.   | 8,563    | 1,778                 | -                      | -                        | 6  | 8,557            | 12                          | 8,545             |                               |
| Dec.   | 8,599    | 1,811                 | -                      | -                        | 6  | 8,593            | 14                          | 8,579             |                               |
|  |          |                       |                        |                          |  |                  |                             |                   | <b>Changes *</b>              |
| 2022   | - 997    | - 361                 | -                      | -                        | - 2                                      | - 995            | + 14                        | - 1,009           |                               |
| 2022 Sep.  | - 92     | - 18                  | -                      | -                        | - 5                                      | - 87             | -                           | - 87              |                               |
| Oct.   | - 8      | + 14                  | -                      | -                        | -  | + 8              | + 3                         | + 11              |                               |
| Nov.   | - 30     | - 24                  | -                      | -                        | + 3                                      | - 33             | + 9                         | - 42              |                               |
| Dec.   | + 36     | + 33                  | -                      | -                        | -  | + 36             | + 2                         | + 34              |                               |
| <b>Mortgage banks</b>  |          |                       |                        |                          |  |                  |                             |                   |                               |
|  |          |                       |                        |                          |  |                  |                             |                   | <b>End of year or month *</b> |
| 2022   | 102,932  | 4,156                 | 1,020                  | 11,694                   | 990                                      | 101,942          | 1,365                       | 100,577           |                               |
| 2022 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           |                               |
| Nov.   | 103,446  | 4,492                 | 822                    | 12,109                   | 792                                      | 102,654          | 1,476                       | 101,178           |                               |
| Dec.   | 102,932  | 4,156                 | 1,020                  | 11,694                   | 990                                      | 101,942          | 1,365                       | 100,577           |                               |
|  |          |                       |                        |                          |  |                  |                             |                   | <b>Changes *</b>              |
| 2022   | + 5,355  | - 638                 | - 1,211                | - 179                    | - 1,219                                  | + 6,574          | + 508                       | + 6,066           |                               |
| 2022 Sep.  | + 787    | + 2                   | + 288                  | + 274                    | + 287                                    | + 500            | + 394                       | + 106             |                               |
| Oct.   | + 369    | + 32                  | - 228                  | - 160                    | - 228                                    | + 597            | + 76                        | + 521             |                               |
| Nov.   | + 84     | - 15                  | - 238                  | - 438                    | - 236                                    | + 320            | - 2                         | + 322             |                               |
| Dec.   | - 507    | - 329                 | + 198                  | - 415                    | + 198                                    | - 705            | - 111                       | - 594             |                               |
| <b>Banks with special, development and other central support tasks</b> |          |                       |                        |                          |  |                  |                             |                   |                               |
|  |          |                       |                        |                          |  |                  |                             |                   | <b>End of year or month *</b> |
| 2022   | 755,719  | 35,849                | 1,916                  | 270,925                  | 86,778                                   | 668,941          | 11,979                      | 656,962           |                               |
| 2022 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           |                               |
| Nov.   | 779,585  | 36,292                | 1,944                  | 284,904                  | 92,763                                   | 686,822          | 12,082                      | 674,740           |                               |
| Dec.   | 755,719  | 35,849                | 1,916                  | 270,925                  | 86,778                                   | 668,941          | 11,979                      | 656,962           |                               |
|  |          |                       |                        |                          |  |                  |                             |                   | <b>Changes *</b>              |
| 2022   | + 25,288 | - 7,026               | + 5                    | - 25,467                 | - 8,301                                  | + 33,589         | + 2,812                     | + 30,777          |                               |
| 2022 Sep.  | + 22,790 | - 363                 | + 21                   | + 14,726                 | + 17,357                                 | + 5,433          | + 911                       | + 4,522           |                               |
| Oct.   | - 12,512 | + 268                 | - 22                   | - 18,322                 | - 15,947                                 | + 3,435          | + 627                       | + 2,808           |                               |
| Nov.   | - 10,847 | - 725                 | - 48                   | - 11,930                 | - 7,237                                  | - 3,610          | + 122                       | - 3,732           |                               |
| Dec.   | - 23,866 | - 443                 | - 28                   | - 13,979                 | - 5,985                                  | - 17,881         | - 103                       | - 17,778          |                               |

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

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

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

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

€ million

| end of reporting period                                   | Assets vis-à-vis residents |           |              |              |                |                  | Liabilities vis-à-vis residents |           |              |              |                |                  |
|---|----------------------------|-----------|--------------|--------------|----------------|------------------|---------------------------------|-----------|--------------|--------------|----------------|------------------|
|   | Total                      | of which: |              |              |                |                  | Total                           | of which: |              |              |                |                  |
|   |                            | US dollar | Japanese yen | Swiss francs | Pound sterling | other currencies |                                 | US dollar | Japanese yen | Swiss francs | Pound sterling | other currencies |
|   | 1                          | 2         | 3            | 4            | 5              | 6                | 7                               | 8         | 9            | 10           | 11             | 12               |
| <b>All categories of banks vis-à-vis residents, total</b> |                            |           |              |              |                |                  |                                 |           |              |              |                |                  |
| 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 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           |
| Nov.  | 87,835                     | 51,135    | 3,196        | 7,375        | 11,824         | 14,305           | 122,300                         | 87,383    | 3,269        | 6,151        | 11,795         | 13,702           |
| Dec.  | 81,333                     | 47,104    | 2,667        | 7,458        | 11,003         | 13,101           | 115,374                         | 82,558    | 2,683        | 6,144        | 11,525         | 12,464           |
| <b>of which: vis-à-vis domestic non-banks (non-MFIs)</b>  |                            |           |              |              |                |                  |                                 |           |              |              |                |                  |
| 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 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           |
| Nov.  | 27,424                     | 16,249    | 1,586        | 3,845        | 3,744          | 2,000            | 96,444                          | 68,006    | 2,727        | 4,049        | 9,833          | 11,829           |
| Dec.  | 24,704                     | 14,736    | 1,493        | 3,816        | 3,167          | 1,492            | 92,392                          | 65,470    | 2,550        | 4,117        | 9,494          | 10,761           |
| <b>Big banks</b>  |                            |           |              |              |                |                  |                                 |           |              |              |                |                  |
| 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 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            |
| Nov.  | 10,409                     | 6,147     | 201          | 691          | 2,387          | 983              | 37,118                          | 25,971    | 504          | 1,349        | 4,695          | 4,599            |
| Dec.  | 8,837                      | 5,441     | 65           | 792          | 1,716          | 823              | 35,288                          | 24,995    | 513          | 1,270        | 4,397          | 4,113            |
| <b>Regional banks and other commercial banks</b>          |                            |           |              |              |                |                  |                                 |           |              |              |                |                  |
| 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 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            |
| Nov.  | 8,763                      | 6,012     | 691          | 377          | 580            | 1,103            | 28,173                          | 20,510    | 492          | 1,175        | 3,067          | 2,929            |
| Dec.  | 6,342                      | 4,848     | 52           | 308          | 636            | 498              | 28,318                          | 20,608    | 489          | 1,234        | 3,184          | 2,803            |
| <b>Landesbanken</b>                                       |                            |           |              |              |                |                  |                                 |           |              |              |                |                  |
| 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 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            |
| Nov.  | 9,336                      | 4,531     | 883          | 1,681        | 1,705          | 536              | 16,726                          | 11,624    | 693          | 950          | 1,197          | 2,262            |
| Dec.  | 8,526                      | 3,922     | 899          | 1,674        | 1,606          | 425              | 14,849                          | 10,308    | 368          | 909          | 1,265          | 1,999            |
| <b>All other categories of banks <sup>1</sup></b>         |                            |           |              |              |                |                  |                                 |           |              |              |                |                  |
| 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 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            |
| Nov.  | 59,327                     | 34,445    | 1,421        | 4,626        | 7,152          | 11,683           | 40,283                          | 29,278    | 1,580        | 2,677        | 2,836          | 3,912            |
| Dec.  | 57,628                     | 32,893    | 1,651        | 4,684        | 7,045          | 11,355           | 36,919                          | 26,647    | 1,313        | 2,731        | 2,679          | 3,549            |

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

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

## I Banks (MFIs) in Germany

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

€ million

| End of year or month                           | All categories of banks | Commercial banks |             |   | Landesbanken | Savings banks | Credit cooperatives | Mortgage banks | Building and loan associations | Banks with special, development and other central support tasks | Memo item Foreign banks |                           |
|--|-------------------------|------------------|-------------|---|--------------|---------------|---------------------|----------------|--------------------------------|---|-------------------------|---------------------------|
|  |                         | Total            | Big banks 1 | Regional banks and other commercial banks 2 |              |               |                     |                |                                |   |                         | Branches of foreign banks |
|  | 1                       | 2                | 3           | 4   | 5            | 6             | 7                   | 8              | 9                              | 10  | 11                      | 12                        |
| <b>Interest rate swaps</b>                     |                         |                  |             |   |              |               |                     |                |                                |   |                         |                           |
| 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                |
| 2022   | 54,081,622              | 46,186,861       | 31,716,260  | 14,413,248                                  | 57,353       | 4,602,459     | 303,338             | 114,611        | 353,989                        | 72,216  | 2,448,148               | 18,991,151                |
| 2021 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                |
| Nov.   | 55,844,527              | 47,900,378       | 33,415,468  | 14,432,521                                  | 52,389       | 4,634,929     | 306,813             | 114,751        | 352,341                        | 71,967  | 2,463,348               | 18,964,929                |
| Dec.   | 54,081,622              | 46,186,861       | 31,716,260  | 14,413,248                                  | 57,353       | 4,602,459     | 303,338             | 114,611        | 353,989                        | 72,216  | 2,448,148               | 18,991,151                |
| <b>Currency swaps</b>                          |                         |                  |             |   |              |               |                     |                |                                |   |                         |                           |
| 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                    |
| 2022   | 1,708,128               | 1,592,579        | .           | 276,889                                     | .            | 68,214        | 821                 | -              | 4,228                          | -   | 42,286                  | 273,688                   |
| 2021 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        | .           | 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                   |
| Nov.   | 1,962,050               | 1,844,017        | .           | 309,519                                     | .            | 70,573        | 1,179               | -              | 3,795                          | -   | 42,486                  | 306,546                   |
| Dec.   | 1,708,128               | 1,592,579        | .           | 276,889                                     | .            | 68,214        | 821                 | -              | 4,228                          | -   | 42,286                  | 273,688                   |
| <b>Interest rate/Currency swaps (combined)</b> |                         |                  |             |   |              |               |                     |                |                                |   |                         |                           |
| 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                 |
| 2022   | 2,921,981               | 2,690,248        | .           | 1,142,687                                   | .            | 32,815        | 350                 | 195            | 4,780                          | -   | 193,593                 | 1,349,585                 |
| 2021 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        | .           | 1,123,042                                   | .            | 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                 |
| Nov.   | 2,938,612               | 2,694,903        | .           | 1,113,679                                   | .            | 33,546        | 353                 | 195            | 5,423                          | -   | 204,192                 | 1,325,147                 |
| Dec.   | 2,921,981               | 2,690,248        | .           | 1,142,687                                   | .            | 32,815        | 350                 | 195            | 4,780                          | -   | 193,593                 | 1,349,585                 |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Changes in savings deposits <sup>1</sup>         |   |         |         |                                |                   |   |         |
|--|---|---------|---------|--------------------------------|-------------------|---|---------|
| Period   | Total savings deposits at the beginning of year or month <sup>2</sup> | Credits | Debits  | Balances of credits and debits | Interest credited | Total savings deposits at the end of year or month <sup>2</sup> |         |
|  | 1   | 2       | 3       | 4                              | 5                 | 6   |         |
| <b>All categories of banks</b>                   |   |         |         |                                |                   |   |         |
| 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   | 567,123   | 119,265 | 149,295 | -                              | 30,030            | 1,389   | 538,482 |
| 2022 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   | 8,849   | 12,053  | -                              | 3,204             | 76  | 547,586 |
| Nov.   | 547,586   | 9,791   | 15,229  | -                              | 5,438             | 83  | 542,231 |
| Dec.   | 542,231   | 11,008  | 15,407  | -                              | 4,399             | 650   | 538,482 |
| <b>Commercial banks <sup>3</sup></b>             |   |         |         |                                |                   |   |         |
| 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   | 102,215   | 25,250  | 34,268  | -                              | 9,018             | 94  | 93,291  |
| 2022 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  |
| Nov.   | 96,140  | 1,854   | 3,260   | -                              | 1,406             | 3   | 94,737  |
| Dec.   | 94,737  | 2,017   | 3,514   | -                              | 1,497             | 51  | 93,291  |
| <b>of which: Big banks</b>                       |   |         |         |                                |                   |   |         |
| 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   | 86,668  | 21,894  | 29,261  | -                              | 7,367             | 58  | 79,359  |
| 2022 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  |
| Nov.   | 81,522  | 1,592   | 2,691   | -                              | 1,099             | 3   | 80,426  |
| Dec.   | 80,426  | 1,696   | 2,780   | -                              | 1,084             | 17  | 79,359  |
| <b>Regional banks and other commercial banks</b> |   |         |         |                                |                   |   |         |
| 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   | 15,120  | 3,254   | 4,769   | -                              | 1,515             | 35  | 13,640  |
| 2022 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  |
| Nov.   | 14,311  | 251     | 549     | -                              | 298               | -   | 14,013  |
| Dec.   | 14,013  | 283     | 689     | -                              | 406               | 33  | 13,640  |

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

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

## I Banks (MFIs) in Germany

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

€ million

| Changes in savings deposits <sup>1</sup>      |   |         |        |                                |                   |   |         |
|---|---|---------|--------|--------------------------------|-------------------|---|---------|
| Period  | Total savings deposits at the beginning of year or month <sup>2</sup> | Credits | Debits | Balances of credits and debits | Interest credited | Total savings deposits at the end of year or month <sup>2</sup> |         |
|   | 1   | 2       | 3      | 4                              | 5                 | 6   |         |
| <b>Savings banks</b>                          |   |         |        |                                |                   |   |         |
| 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  | 277,372   | 48,697  | 61,223 | -                              | 12,526            | 868   | 265,714 |
| 2022 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 |
| Nov.  | 269,876   | 4,102   | 6,560  | -                              | 2,458             | 74  | 267,492 |
| Dec.  | 267,492   | 4,268   | 6,276  | -                              | 2,008             | 230   | 265,714 |
| <b>Credit cooperatives</b>                    |   |         |        |                                |                   |   |         |
| 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  | 181,261   | 44,239  | 52,188 | -                              | 7,949             | 427   | 173,739 |
| 2022 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 |
| Nov.  | 175,643   | 3,732   | 5,193  | -                              | 1,461             | 6   | 174,188 |
| Dec.  | 174,188   | 4,622   | 5,440  | -                              | 818               | 369   | 173,739 |
| <b>All remaining bank groups <sup>4</sup></b> |   |         |        |                                |                   |   |         |
| 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  | 6,275   | 1,079   | 1,616  | -                              | 537               | -   | 5,738   |
| 2022 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   | 80      | 120    | -                              | 40                | -   | 5,927   |
| Nov.  | 5,927   | 103     | 216    | -                              | 113               | -   | 5,814   |
| Dec.  | 5,814   | 101     | 177    | -                              | 76                | -   | 5,738   |

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

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

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

€ million

| Period   | Number of German banks (MFIs) with foreign branches | Number of foreign branches <sup>1</sup> | Total assets <sup>6</sup> | Lending to banks (MFIs) |                    |              |               |   | Lending to non-banks (non-MFIs) |         |                     |                      |   | Other assets <sup>6</sup> |   |  |
|--|---|---|---------------------------|-------------------------|--------------------|--------------|---------------|---|---------------------------------|---------|---------------------|----------------------|---|---------------------------|---|--|
|  |   |   |                           | Total                   | Balances and loans |              |               | Money market paper, securities <sup>2,3</sup> | Total                           | Loans   |                     |                      | Money market paper, securities <sup>2</sup> | Total                     | of which: trading portfolio derivatives |  |
|  |   |   |                           |                         | Total              | German banks | Foreign banks |   |                                 | Total   | to German non-banks | to foreign non-banks |   |                           |   |  |
| 1  | 2   | 3                                       | 4                         | 5                       | 6                  | 7            | 8             | 9   | 10                              | 11      | 12                  | 13                   | 14  | 15                        |   |  |
| <b>All foreign branches</b>                          |   |   |                           |                         |                    |              |               |   |                                 |         |                     |                      |   |                           | <b>End of year or month *</b>           |  |
| 2018   | 49  | 183                                     | 1,401,204                 | 403,829                 | 392,815            | 192,123      | 200,692       | 11,014  | 516,826                         | 427,720 | 20,034              | 407,686              | 89,106                                      | 480,549                   | 308,958                                 |  |
| 2019   | 52  | 198                                     | 1,453,045                 | 407,270                 | 389,170            | 216,017      | 173,153       | 18,100  | 534,270                         | 436,087 | 19,692              | 416,395              | 98,183                                      | 511,505                   | 361,746                                 |  |
| 2020   | 50  | 206                                     | 1,552,182                 | 376,703                 | 363,961            | 213,182      | 150,779       | 12,742  | 504,784                         | 409,552 | 14,290              | 395,262              | 95,232                                      | 670,695                   | 523,564                                 |  |
| 2021   | 51  | 207                                     | 1,504,502                 | 471,199                 | 457,827            | 297,889      | 159,938       | 13,372  | 497,200                         | 418,782 | 12,913              | 405,869              | 78,418                                      | 536,103                   | 404,468                                 |  |
| 2022 Feb.  | 50  | 209                                     | 1,634,422                 | 566,424                 | 551,920            | 379,510      | 172,410       | 14,504  | 539,729                         | 464,386 | 13,242              | 451,144              | 75,343                                      | 528,269                   | 384,792                                 |  |
| Mar.   | 50  | 208                                     | 1,674,888                 | 564,690                 | 550,454            | 369,659      | 180,795       | 14,236  | 540,089                         | 461,380 | 13,450              | 447,930              | 78,709                                      | 570,109                   | 421,062                                 |  |
| Apr.   | 50  | 208                                     | 1,784,036                 | 556,484                 | 542,157            | 370,698      | 171,459       | 14,327  | 552,836                         | 474,518 | 13,347              | 461,171              | 78,318                                      | 674,716                   | 529,510                                 |  |
| May  | 50  | 208                                     | 1,759,187                 | 551,231                 | 537,330            | 369,027      | 168,303       | 13,901  | 554,045                         | 477,635 | 13,091              | 464,544              | 76,410                                      | 653,911                   | 514,883                                 |  |
| June   | 51  | 211                                     | 1,740,974                 | 516,756                 | 502,828            | 338,800      | 164,028       | 13,928  | 553,548                         | 480,741 | 12,139              | 468,602              | 72,807                                      | 670,670                   | 524,392                                 |  |
| July   | 52  | 211                                     | 1,688,577                 | 503,126                 | 488,644            | 327,518      | 161,126       | 14,482  | 555,774                         | 484,934 | 10,964              | 473,970              | 70,840                                      | 629,677                   | 453,998                                 |  |
| Aug.   | 50  | 208                                     | 1,735,251                 | 497,795                 | 483,022            | 328,404      | 154,618       | 14,773  | 569,204                         | 496,999 | 11,106              | 485,893              | 72,205                                      | 668,252                   | 503,053                                 |  |
| Sep.   | 50  | 208                                     | 1,889,543                 | 536,274                 | 522,386            | 354,411      | 167,975       | 13,888  | 563,475                         | 488,905 | 10,597              | 478,308              | 74,570                                      | 789,794                   | 632,449                                 |  |
| Oct.   | 50  | 207                                     | 1,873,496                 | 532,994                 | 519,942            | 359,745      | 160,197       | 13,052  | 562,147                         | 487,775 | 11,245              | 476,530              | 74,372                                      | 778,355                   | 625,775                                 |  |
| Nov.   | 50  | 207                                     | 1,757,814                 | 511,206                 | 498,573            | 347,303      | 151,270       | 12,633  | 548,712                         | 475,154 | 10,457              | 464,697              | 73,558                                      | 697,896                   | 526,576                                 |  |
| <b>Changes *</b>                                     |   |   |                           |                         |                    |              |               |   |                                 |         |                     |                      |   |                           |   |  |
| 2019   | + 3   | + 15                                    | + 51,452                  | - 4,734                 | - 7,675            | +23,894      | -31,569       | + 2,941                                       | +12,642                         | + 905   | - 342               | + 1,247              | +11,737                                     | + 30,567                  | + 49,647                                |  |
| 2020   | - 2   | + 9                                     | +104,179                  | - 20,342                | - 15,511           | - 2,835      | -12,676       | - 4,831                                       | + 223                           | - 987   | - 5,402             | + 4,415              | + 1,210                                     | + 164,232                 | + 179,620                               |  |
| 2021   | + 1   | + 1                                     | - 48,380                  | + 87,320                | + 87,068           | +84,871      | + 2,197       | + 252   | -26,182                         | - 6,472 | - 1,334             | - 5,138              | -19,710                                     | - 136,940                 | - 128,103                               |  |
| 2022 Mar.  | -   | - 1                                     | + 40,105                  | - 1,979                 | - 1,715            | - 9,851      | + 8,136       | - 264   | - 998                           | - 4,345 | + 208               | - 4,553              | + 3,347                                     | + 41,479                  | + 35,689                                |  |
| Apr.   | -   | -                                       | +106,536                  | - 13,059                | - 13,133           | + 1,039      | -14,172       | + 74  | - 1,300                         | + 712   | - 103               | + 815                | - 2,012                                     | + 101,995                 | + 104,473                               |  |
| May  | -   | -                                       | - 23,960                  | - 3,447                 | - 3,026            | - 1,560      | - 1,466       | - 421   | + 6,504                         | + 7,830 | - 256               | + 8,086              | - 1,326                                     | - 19,872                  | - 13,358                                |  |
| June   | + 1   | + 3                                     | - 19,897                  | - 36,861                | - 36,874           | -30,227      | - 6,647       | + 13  | - 8,426                         | - 4,016 | - 952               | - 3,064              | - 4,410                                     | + 15,075                  | + 7,440                                 |  |
| July   | + 1   | -                                       | - 53,444                  | - 15,931                | - 16,478           | -11,282      | - 5,196       | + 547   | - 4,752                         | - 2,016 | - 1,175             | - 841                | - 2,736                                     | - 42,040                  | - 71,896                                |  |
| Aug.   | - 2   | - 3                                     | + 51,793                  | - 6,584                 | - 6,867            | + 886        | - 7,753       | + 283   | + 9,027                         | + 8,032 | + 142               | + 7,890              | + 995                                       | + 37,779                  | + 47,921                                |  |
| Sep.   | ± 0   | -                                       | +153,054                  | + 36,747                | + 37,644           | +26,007      | +11,637       | - 897   | -11,933                         | -13,722 | - 509               | - 13,213             | + 1,789                                     | + 120,304                 | + 128,476                               |  |
| Oct.   | ± 0   | - 1                                     | - 15,158                  | - 1,597                 | - 768              | + 5,334      | - 6,102       | - 829   | + 3,028                         | + 2,699 | + 648               | + 2,051              | + 329                                       | - 10,550                  | - 6,042                                 |  |
| Nov.   | ± 0   | -                                       | -113,535                  | - 17,893                | - 17,485           | -12,442      | - 5,043       | - 408   | - 361                           | - 830   | - 788               | - 42                 | + 469                                       | - 78,312                  | - 97,029                                |  |
| <b>Foreign branches in EU countries <sup>7</sup></b> |   |   |                           |                         |                    |              |               |   |                                 |         |                     |                      |   |                           | <b>End of year or month *</b>           |  |
| 2018   | 48  | 127                                     | 822,295                   | 222,320                 | 216,107            | 128,511      | 87,596        | 6,213   | 320,593                         | 264,124 | 19,216              | 244,908              | 56,469                                      | 279,382                   | 226,482                                 |  |
| 2019   | 51  | 142                                     | 875,939                   | 258,661                 | 246,632            | 160,797      | 85,835        | 12,029  | 334,621                         | 268,954 | 18,477              | 250,477              | 65,667                                      | 282,657                   | 240,268                                 |  |
| 2020   | 45  | 127                                     | 232,023                   | 97,535                  | 96,620             | 70,358       | 26,262        | 915   | 90,661                          | 90,083  | 9,609               | 80,474               | 578   | 43,827                    | 27,557                                  |  |
| 2021   | 48  | 134                                     | 236,237                   | 100,412                 | 99,454             | 76,192       | 23,262        | 958   | 96,703                          | 95,821  | 9,285               | 86,536               | 882   | 39,122                    | 20,357                                  |  |
| 2022 Feb.  | 47  | 137                                     | 317,378                   | 150,793                 | 149,833            | 126,541      | 23,292        | 960   | 123,094                         | 121,706 | 9,552               | 112,154              | 1,388                                       | 43,491                    | 18,952                                  |  |
| Mar.   | 47  | 136                                     | 321,933                   | 155,503                 | 154,591            | 125,807      | 28,784        | 912   | 123,403                         | 121,362 | 9,711               | 111,651              | 2,041                                       | 43,027                    | 19,287                                  |  |
| Apr.   | 47  | 136                                     | 312,160                   | 144,483                 | 143,628            | 121,649      | 21,979        | 855   | 122,594                         | 120,502 | 9,727               | 110,775              | 2,092                                       | 45,083                    | 20,962                                  |  |
| May  | 47  | 136                                     | 311,398                   | 146,050                 | 145,132            | 119,415      | 25,717        | 918   | 119,814                         | 117,485 | 9,348               | 108,137              | 2,329                                       | 45,534                    | 21,167                                  |  |
| June   | 48  | 139                                     | 304,778                   | 140,542                 | 139,901            | 118,985      | 20,916        | 641   | 115,718                         | 115,028 | 8,354               | 106,674              | 690   | 48,518                    | 22,736                                  |  |
| July   | 49  | 139                                     | 314,283                   | 143,267                 | 142,585            | 120,704      | 21,881        | 682   | 115,986                         | 115,287 | 7,111               | 108,176              | 699   | 55,030                    | 20,381                                  |  |
| Aug.   | 47  | 138                                     | 309,845                   | 141,719                 | 141,037            | 121,148      | 19,889        | 682   | 117,604                         | 116,675 | 6,945               | 109,730              | 929   | 50,522                    | 25,449                                  |  |
| Sep.   | 47  | 137                                     | 314,846                   | 153,565                 | 153,028            | 130,888      | 22,140        | 537   | 117,860                         | 116,768 | 6,220               | 110,548              | 1,092                                       | 43,421                    | 28,600                                  |  |
| Oct.   | 47  | 137                                     | 323,757                   | 164,599                 | 164,047            | 143,473      | 20,574        | 552   | 116,243                         | 115,158 | 6,741               | 108,417              | 1,085                                       | 42,915                    | 28,008                                  |  |
| Nov.   | 47  | 137                                     | 327,900                   | 172,392                 | 171,855            | 150,998      | 20,857        | 537   | 114,998                         | 113,862 | 5,886               | 107,976              | 1,136                                       | 40,510                    | 25,362                                  |  |
| <b>Changes *</b>                                     |   |   |                           |                         |                    |              |               |   |                                 |         |                     |                      |   |                           |   |  |
| 2019   | + 3   | + 15                                    | + 53,343                  | + 30,352                | + 28,565           | +32,286      | - 3,721       | + 1,787                                       | +12,905                         | + 644   | - 739               | + 1,383              | +12,261                                     | + 2,974                   | + 11,568                                |  |
| 2020   | - 6   | - 15                                    | + 77,048                  | + 21,603                | + 21,769           | +11,294      | +10,475       | - 166   | +13,546                         | +19,810 | - 4,992             | + 24,802             | - 6,264                                     | + 43,179                  | + 42,398                                |  |
| 2021   | + 3   | + 7                                     | + 5,669                   | + 2,471                 | + 2,443            | + 5,921      | - 3,478       | + 28  | + 5,461                         | + 5,170 | - 305               | + 5,475              | + 291                                       | - 3,504                   | - 7,272                                 |  |
| 2022 Mar.  | -   | - 1                                     | + 4,555                   | + 4,677                 | + 4,725            | - 734        | + 5,459       | - 48  | + 82                            | - 569   | + 159               | - 728                | + 651                                       | - 464                     | + 329                                   |  |
| Apr.   | -   | -                                       | - 9,773                   | - 11,390                | - 11,333           | - 4,158      | - 7,175       | - 57  | - 2,164                         | - 2,205 | + 16                | - 2,221              | + 41  | + 2,056                   | + 1,655                                 |  |
| May  | -   | -                                       | - 683                     | + 1,685                 | + 1,622            | - 2,234      | + 3,856       | + 63  | - 2,235                         | - 2,475 | - 379               | - 2,096              | + 240                                       | + 453                     | + 217                                   |  |
| June   | + 1   | + 3                                     | - 6,620                   | - 5,658                 | - 5,381            | - 430        | - 4,951       | - 277   | - 4,861                         | - 3,215 | - 994               | - 2,221              | - 1,646                                     | + 2,984                   | + 1,556                                 |  |
| July   | + 1   | -                                       | + 9,505                   | + 2,583                 | + 2,542            | + 1,719      | + 823         | + 41  | - 278                           | - 282   | - 1,243             | + 961                | + 4   | + 6,512                   | - 2,369                                 |  |
| Aug.   | - 2   | - 1                                     | - 4,438                   | - 1,601                 | - 1,601            | + 444        | - 2,045       | -   | + 1,193                         | + 968   | - 166               | + 1,134              | + 225                                       | - 4,508                   | + 5,058                                 |  |
| Sep.   | ± 0   | - 1                                     | + 5,001                   | + 11,750                | + 11,895           | + 9,740      | + 2,155       | - 145   | - 362                           | - 519   | - 725               | + 206                | + 157                                       | - 7,101                   | + 3,129                                 |  |
| Oct.   | ± 0   | -                                       | + 8,911                   | + 11,154                | + 11,139           | +12,585      | - 1,446       | + 15  | - 1,177                         | - 1,174 | + 521               | - 1,695              | - 3   | - 506                     | - 575                                   |  |
| Nov.   | ± 0   | -                                       | + 4,143                   | + 8,135                 | + 8,150            | + 7,525      | + 625         | - 15  | - 59                            | - 120   | - 855               | + 735                | + 61  | - 2,405                   | - 2,605                                 |  |

\* 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. <sup>1</sup> 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) |                  |            |                      | Foreign non-banks | Total    | of which: trading portfolio derivatives |  |                 |                   |   |        |
| Total                         | German banks | Foreign banks | Total                     | German non-banks |            |                      |                   |          |   |  |                 |                   |   |        |
|                               |              |               |                           | Total            | Short-term | Medium and long-term |                   |          |   |  |                 |                   |   |        |
| 16                            | 17           | 18            | 18                        | 20               | 21         | 22                   | 23                | 24       | 25                                      | 26   | 27              | 28                |   |        |
| <b>End of year or month *</b> |              |               |                           |                  |            |                      |                   |          |   |  |                 |                   | <b>All foreign branches</b>               |        |
| 897,133                       | 607,166      | 428,796       | 178,370                   | 289,967          | 11,423     | 9,670                | 1,753             | 278,544  | 91,199                                  | 53,980   | 358,892         | 302,605           | 2018                                      |        |
| 894,093                       | 613,598      | 453,177       | 160,421                   | 280,495          | 12,731     | 10,054               | 2,677             | 267,764  | 94,635                                  | 53,386   | 410,931         | 361,080           | 2019                                      |        |
| 872,192                       | 588,463      | 431,799       | 156,664                   | 283,729          | 11,707     | 10,185               | 1,522             | 272,022  | 61,524                                  | 49,891   | 568,575         | 523,083           | 2020                                      |        |
| 950,180                       | 638,519      | 461,233       | 177,286                   | 311,661          | 8,094      | 6,309                | 1,785             | 303,567  | 65,168                                  | 51,257   | 437,897         | 403,369           | 2021                                      |        |
| 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           | 2022 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.                                      |        |
| 1,075,753                     | 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.                                      |        |
| 1,054,195                     | 645,119      | 466,645       | 178,474                   | 409,076          | 10,695     | 8,898                | 1,797             | 398,381  | 85,662                                  | 66,243   | 667,396         | 622,679           | Oct.                                      |        |
| 1,041,120                     | 639,884      | 457,814       | 182,070                   | 401,236          | 10,190     | 8,580                | 1,610             | 391,046  | 82,622                                  | 65,487   | 568,585         | 523,792           | Nov.                                      |        |
| <b>Changes *</b>              |              |               |                           |                  |            |                      |                   |          |   |  |                 |                   |   |        |
| - 7,188                       | + 2,414      | + 24,381      | - 21,967                  | - 9,602          | + 1,308    | + 384                | + 924             | - 10,910 | + 3,043                                 | - 594  | + 52,039        | + 58,467          | 2019                                      |        |
| - 9,225                       | - 13,311     | - 21,378      | + 8,067                   | + 4,086          | - 1,049    | + 336                | - 1,385           | + 5,135  | - 28,067                                | - 3,495  | + 157,644       | + 162,003         | 2020                                      |        |
| + 71,144                      | + 43,062     | + 31,046      | + 12,016                  | + 28,082         | - 3,593    | - 3,876              | + 283             | + 31,675 | + 89                                    | + 1,421  | - 130,763       | - 119,714         | 2021                                      |        |
| + 7,027                       | - 1,802      | - 4,039       | + 2,237                   | + 8,829          | + 880      | + 868                | + 12              | + 7,949  | - 2,418                                 | + 502  | + 34,528        | + 35,023          | 2022 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.                                      |        |
| - 15,907                      | - 14,505     | - 13,441      | - 1,064                   | - 1,402          | - 621      | - 563                | - 58              | - 781    | - 3,038                                 | + 10,879   | - 4,729         | - 6,379           | Oct.                                      |        |
| - 7,899                       | - 516        | - 8,831       | + 8,315                   | - 7,383          | - 505      | - 318                | - 187             | - 6,878  | - 885                                   | - 756  | - 98,811        | - 98,887          | Nov.                                      |        |
| <b>End of year or month *</b> |              |               |                           |                  |            |                      |                   |          |   |  |                 |                   | <b>Foreign branches in EU countries 7</b> |        |
| 489,850                       | 286,234      | 216,613       | 69,621                    | 203,616          | 10,476     | 8,855                | 1,621             | 193,140  | 44,517                                  | 31,797   | 256,131         | 219,059           | 2018                                      |        |
| 525,731                       | 336,060      | 255,623       | 80,437                    | 189,671          | 11,765     | 9,248                | 2,517             | 177,906  | 49,517                                  | 30,867   | 269,824         | 237,478           | 2019                                      |        |
| 192,122                       | 99,681       | 92,925        | 6,756                     | 92,441           | 1,979      | 1,915                | 64                | 90,462   | 279                                     | 5,421  | 34,201          | 25,970            | 2020                                      |        |
| 202,563                       | 107,965      | 100,881       | 7,084                     | 94,598           | 1,795      | 1,771                | 24                | 92,803   | 356                                     | 5,846  | 27,472          | 18,717            | 2021                                      |        |
| 283,240                       | 107,968      | 99,552        | 8,416                     | 175,272          | 3,681      | 3,658                | 23                | 171,591  | 388                                     | 6,172  | 27,578          | 17,675            | 2022 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.                                      |        |
| 268,494                       | 92,914       | 83,019        | 9,895                     | 175,580          | 3,521      | 3,497                | 24                | 172,059  | 368                                     | 17,863   | 37,032          | 25,289            | Oct.                                      |        |
| 275,157                       | 98,107       | 83,701        | 14,406                    | 177,050          | 3,458      | 3,434                | 24                | 173,592  | 344                                     | 17,837   | 34,562          | 23,086            | Nov.                                      |        |
| <b>Changes *</b>              |              |               |                           |                  |            |                      |                   |          |   |  |                 |                   |   |        |
| + 34,273                      | + 48,174     | + 39,010      | + 9,164                   | - 13,901         | + 1,289    | + 393                | + 896             | - 15,190 | + 4,695                                 | - 930  | + 13,693        | + 18,280          | 2019                                      |        |
| + 36,548                      | + 17,480     | + 10,628      | + 6,852                   | + 19,068         | - 2,166    | - 796                | - 1,370           | + 21,234 | - 1,433                                 | - 632  | + 42,831        | + 42,386          | 2020                                      |        |
| + 11,745                      | + 8,825      | + 8,126       | + 699                     | + 2,920          | - 164      | - 144                | - 20              | + 3,084  | + 77                                    | + 425  | - 6,714         | - 7,253           | 2021                                      |        |
| + 4,770                       | - 2,928      | - 4,435       | + 1,507                   | + 7,698          | + 15       | + 14                 | + 1               | + 7,683  | + 19                                    | + 22   | - 308           | - 814             | 2022 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.                                      |        |
| - 2,496                       | - 5,977      | - 3,524       | - 2,453                   | + 3,481          | - 519      | - 519                | -                 | + 4,000  | + 26                                    | + 11,056   | + 381           | - 613             | Oct.                                      |        |
| + 6,853                       | + 5,360      | + 682         | + 4,678                   | + 1,493          | - 63       | - 63                 | -                 | + 1,556  | - 24                                    | - 26   | - 2,470         | - 2,203           | Nov.                                      |        |

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

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

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

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

€ million

| Period  | Number of German banks (MFIs) with foreign branches | Number of foreign branches 1 | Total assets 6 | Lending to banks (MFIs) |                    |              |               |                                    | Lending to non-banks (non-MFIs) |          |                     |                      |                                  | Other assets 6 |   |  |
|---|---|------------------------------|----------------|-------------------------|--------------------|--------------|---------------|------------------------------------|---------------------------------|----------|---------------------|----------------------|----------------------------------|----------------|---|--|
|   |   |                              |                | Total                   | Balances and loans |              |               | Money market paper, securities 2 3 | Total                           | Loans    |                     |                      | Money market paper, securities 2 | Total          | of which: trading portfolio derivatives |  |
|   |   |                              |                |                         | Total              | German banks | Foreign banks |                                    |                                 | Total    | to German non-banks | to foreign non-banks |                                  |                |   |  |
| 1   | 2   | 3                            | 4              | 5                       | 6                  | 7            | 8             | 9                                  | 10                              | 11       | 12                  | 13                   | 14                               | 15             |   |  |
| <b>of which: in Luxembourg</b>                |   |                              |                |                         |                    |              |               |                                    |                                 |          |                     |                      |                                  |                | <b>End of year or month *</b>           |  |
| 2019  | 15  | 15                           | 81,066         | 47,178                  | 46,881             | 29,287       | 17,594        | 297                                | 29,960                          | 27,442   | 13,812              | 13,630               | 2,518                            | 3,928          | -                                       |  |
| 2020  | 15  | 15                           | 72,638         | 43,964                  | 43,879             | 29,538       | 14,341        | 85                                 | 24,369                          | 22,019   | 9,272               | 12,747               | 2,350                            | 4,305          | -                                       |  |
| 2021  | 13  | 13                           | 83,376         | 48,786                  | 48,760             | 38,230       | 10,530        | 26                                 | 30,011                          | 27,666   | 8,544               | 19,122               | 2,345                            | 4,579          | 9                                       |  |
| 2022 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                                     |  |
| Oct.  | 15  | 15                           | 144,967        | 99,196                  | 99,179             | 86,546       | 12,633        | 17                                 | 41,672                          | 41,361   | 6,258               | 35,103               | 311                              | 4,099          | 570                                     |  |
| Nov.  | 15  | 15                           | 141,371        | 100,033                 | 100,016            | 88,713       | 11,303        | 17                                 | 37,183                          | 36,881   | 5,524               | 31,357               | 302                              | 4,155          | 493                                     |  |
| <b>Changes *</b>                              |   |                              |                |                         |                    |              |               |                                    |                                 |          |                     |                      |                                  |                |   |  |
| 2020  | ± 0   | ± 0                          | - 8,428        | - 2,410                 | - 2,198            | + 251        | - 2,449       | - 212                              | - 5,163                         | - 5,008  | - 4,540             | - 468                | - 155                            | + 377          | -                                       |  |
| 2021  | - 2   | - 2                          | + 12,215       | + 5,685                 | + 5,744            | + 9,931      | - 4,187       | - 59                               | + 5,517                         | + 5,529  | - 718               | + 6,247              | - 12                             | + 280          | + 9                                     |  |
| 2022 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                                   |  |
| Oct.  | ± 0   | -                            | 8              | + 2,020                 | + 2,020            | + 2,908      | - 888         | -                                  | - 734                           | - 660    | + 471               | - 1,131              | - 74                             | - 897          | - 244                                   |  |
| Nov.  | ± 0   | -                            | 3,596          | + 1,113                 | + 1,113            | + 2,167      | - 1,054       | -                                  | - 3,651                         | - 3,648  | - 734               | - 2,914              | - 3                              | + 56           | - 66                                    |  |
| <b>of which: in France</b>                    |   |                              |                |                         |                    |              |               |                                    |                                 |          |                     |                      |                                  |                | <b>End of year or month *</b>           |  |
| 2019  | 19  | 19                           | 16,605         | .                       | .                  | .            | .             | .                                  | .                               | 11,183   | 121                 | 11,062               | .                                | 3,015          | -                                       |  |
| 2020  | 19  | 19                           | 16,726         | .                       | .                  | .            | .             | .                                  | .                               | 10,615   | 150                 | 10,465               | .                                | 3,433          | -                                       |  |
| 2021  | 21  | 21                           | 15,713         | .                       | .                  | .            | .             | .                                  | .                               | 9,428    | 88                  | 9,340                | .                                | 3,985          | -                                       |  |
| 2022 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          | -                                       |  |
| Oct.  | 21  | 21                           | 28,116         | .                       | .                  | .            | .             | .                                  | .                               | 9,632    | 116                 | 9,516                | .                                | 4,116          | -                                       |  |
| Nov.  | 21  | 21                           | 28,281         | .                       | .                  | .            | .             | .                                  | .                               | 9,446    | 30                  | 9,416                | .                                | 4,156          | -                                       |  |
| <b>Changes *</b>                              |   |                              |                |                         |                    |              |               |                                    |                                 |          |                     |                      |                                  |                |   |  |
| 2020  | ± 0   | ± 0                          | + 121          | .                       | .                  | .            | .             | .                                  | .                               | - 512    | + 29                | - 541                | .                                | + 418          | -                                       |  |
| 2021  | + 2   | + 2                          | - 1,013        | .                       | .                  | .            | .             | .                                  | .                               | - 1,206  | - 62                | - 1,144              | .                                | + 552          | -                                       |  |
| 2022 Aug.                                     | -   | - +                          | 190            | .                       | .                  | .            | .             | .                                  | .                               | - 100    | + 4                 | - 104                | .                                | + 31           | -                                       |  |
| Sep.  | ± 0   | - +                          | 502            | .                       | .                  | .            | .             | .                                  | .                               | + 401    | + 27                | + 374                | .                                | - 52           | -                                       |  |
| Oct.  | ± 0   | - +                          | 11,122         | .                       | .                  | .            | .             | .                                  | .                               | + 48     | + 23                | + 25                 | .                                | + 89           | -                                       |  |
| Nov.  | ± 0   | - +                          | 165            | .                       | .                  | .            | .             | .                                  | .                               | - 176    | - 86                | - 90                 | .                                | + 40           | -                                       |  |
| <b>Foreign branches in non-EU countries 8</b> |   |                              |                |                         |                    |              |               |                                    |                                 |          |                     |                      |                                  |                | <b>End of year or month *</b>           |  |
| 2019  | 16  | 56                           | 577,106        | 148,609                 | 142,538            | 55,220       | 87,318        | 6,071                              | 199,649                         | 167,133  | 1,215               | 165,918              | 32,516                           | 228,848        | 121,478                                 |  |
| 2020  | 26  | 79                           | 1,320,159      | 279,168                 | 267,341            | 142,824      | 124,517       | 11,827                             | 414,123                         | 319,469  | 4,681               | 314,788              | 94,654                           | 626,868        | 496,007                                 |  |
| 2021  | 23  | 73                           | 1,268,265      | 370,787                 | 358,373            | 221,697      | 136,676       | 12,414                             | 400,497                         | 322,961  | 3,628               | 319,333              | 77,536                           | 496,981        | 384,111                                 |  |
| 2022 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                                 |  |
| Oct.  | 20  | 70                           | 1,549,739      | 368,395                 | 355,895            | 216,272      | 139,623       | 12,500                             | 445,904                         | 372,617  | 4,504               | 368,113              | 73,287                           | 735,440        | 597,767                                 |  |
| Nov.  | 20  | 70                           | 1,429,914      | 338,814                 | 326,718            | 196,305      | 130,413       | 12,096                             | 433,714                         | 361,292  | 4,571               | 356,721              | 72,422                           | 657,386        | 501,214                                 |  |
| <b>Changes *</b>                              |   |                              |                |                         |                    |              |               |                                    |                                 |          |                     |                      |                                  |                |   |  |
| 2020  | + 10  | + 23                         | + 27,131       | - 41,945                | - 37,280           | - 14,129     | - 23,151      | - 4,665                            | - 13,323                        | - 20,797 | - 410               | - 20,387             | + 7,474                          | + 121,053      | + 137,222                               |  |
| 2021  | - 3   | - 6                          | - 54,049       | + 84,849                | + 84,625           | + 78,950     | + 5,675       | + 224                              | - 31,643                        | - 11,642 | - 1,029             | - 10,613             | - 20,001                         | - 133,436      | - 120,831                               |  |
| 2022 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                               |  |
| Oct.  | ± 0   | - 1                          | - 24,069       | - 12,751                | - 11,907           | - 7,251      | - 4,656       | - 844                              | + 4,205                         | + 3,873  | + 127               | + 3,746              | + 332                            | - 10,044       | - 5,467                                 |  |
| Nov.  | ± 0   | -                            | - 117,678      | - 26,028                | - 25,635           | - 19,967     | - 5,668       | - 393                              | - 302                           | - 710    | + 67                | - 777                | + 408                            | - 75,907       | - 94,424                                |  |

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

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

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

| Deposits and borrowing 4      |              |               |                           |                  |         |                      |                   |          | Money market paper and debt securities outstanding 5 | Working capital | Other liabilities                       |           | Period  |  |
|-------------------------------|--------------|---------------|---------------------------|------------------|---------|----------------------|-------------------|----------|--|-----------------|---|-----------|---|--|
| from banks (MFIs)             |              |               | from non-banks (non-MFIs) |                  |         |                      |                   | Total    |  |                 | of which: trading portfolio derivatives |           |   |  |
| Total                         | German banks | Foreign banks | Total                     | German non-banks |         | Medium and long-term | Foreign non-banks |          |  |                 |   |           |   |  |
| 16                            | 17           | 18            | 19                        | 20               | 21      | 22                   | 23                | 24       | 25   | 26              | 27                                      | 28        |   |  |
| <b>End of year or month *</b> |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>of which: in Luxembourg</b>                |  |
| 78,957                        | 39,777       | 29,872        | 9,905                     | 39,180           | 3,951   | 2,507                | 1,444             | 35,229   | -  | 507             | 1,602                                   | -         | 2019  |  |
| 70,017                        | 31,145       | 28,414        | 2,731                     | 38,872           | 1,591   | 1,529                | 62                | 37,281   | -  | 364             | 2,257                                   | -         | 2020  |  |
| 80,829                        | 35,688       | 31,465        | 4,223                     | 45,141           | 1,472   | 1,448                | 24                | 43,669   | -  | 650             | 1,897                                   | 9         | 2021  |  |
| 140,489                       | 29,961       | 22,435        | 7,526                     | 110,528          | 3,306   | 3,283                | 23                | 107,222  | -  | 819             | 3,173                                   | 309       | 2022 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.  |  |
| 140,330                       | 28,065       | 20,442        | 7,623                     | 112,265          | 2,995   | 2,971                | 24                | 109,270  | -  | 1,130           | 3,507                                   | 569       | Oct.  |  |
| 136,421                       | 27,707       | 17,417        | 10,290                    | 108,714          | 2,997   | 2,973                | 24                | 105,717  | -  | 1,095           | 3,855                                   | 491       | Nov.  |  |
| <b>Changes *</b>              |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>of which: in France</b>                    |  |
| - 8,634                       | - 8,341      | - 1,458       | - 6,883                   | - 293            | - 2,360 | - 978                | - 1,382           | + 2,067  | -  | - 143           | + 655                                   | -         | 2020  |  |
| + 12,130                      | + 5,112      | + 3,740       | + 1,372                   | + 7,018          | - 99    | - 81                 | - 18              | + 7,117  | -  | + 286           | - 345                                   | + 9       | 2021  |  |
| - 1,594                       | - 1,642      | - 208         | - 1,434                   | + 48             | + 245   | + 245                | -                 | - 197    | -  | + 2             | + 113                                   | + 344     | 2022 Aug.                                     |  |
| + 1,264                       | + 2,784      | + 272         | + 2,512                   | - 1,520          | + 12    | + 11                 | + 1               | - 1,532  | -  | + 311           | + 284                                   | + 167     | Sep.  |  |
| + 104                         | - 3,099      | - 2,057       | - 1,042                   | + 3,203          | - 568   | - 568                | -                 | + 3,771  | -  | - 2             | - 63                                    | - 251     | Oct.  |  |
| - 3,738                       | - 201        | - 3,025       | + 2,824                   | - 3,537          | + 2     | + 2                  | -                 | - 3,539  | -  | - 35            | + 348                                   | - 78      | Nov.  |  |
| <b>End of year or month *</b> |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>Foreign branches in non-EU countries 8</b> |  |
| 14,364                        | 11,623       | 10,966        | 657                       | 2,741            | 57      | .                    | .                 | 2,684    | .  | 1,056           | 1,185                                   | 1         | 2019  |  |
| 14,235                        | 10,772       | 10,226        | 546                       | 3,463            | 118     | .                    | .                 | 3,345    | .  | 1,129           | 1,362                                   | -         | 2020  |  |
| 12,852                        | 10,135       | 9,679         | 456                       | 2,717            | 73      | .                    | .                 | 2,644    | .  | 1,125           | 1,736                                   | -         | 2021  |  |
| 12,695                        | 9,703        | 9,233         | 470                       | 2,992            | 90      | .                    | .                 | 2,902    | .  | 1,230           | 2,377                                   | -         | 2022 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.  |  |
| 13,236                        | 10,194       | 9,565         | 629                       | 3,042            | 83      | .                    | .                 | 2,959    | .  | 12,356          | 2,524                                   | -         | Oct.  |  |
| 13,335                        | 10,192       | 9,634         | 558                       | 3,143            | 76      | .                    | .                 | 3,067    | .  | 12,367          | 2,579                                   | -         | Nov.  |  |
| <b>Changes *</b>              |              |               |                           |                  |         |                      |                   |          |  |                 |   |           |   |  |
| - 128                         | - 851        | - 740         | - 111                     | + 723            | + 61    | .                    | .                 | + 662    | .  | + 73            | + 177                                   | - 1       | 2020  |  |
| - 1,384                       | - 638        | - 547         | - 91                      | - 746            | - 45    | .                    | .                 | - 701    | .  | - 4             | + 374                                   | -         | 2021  |  |
| + 165                         | + 163        | + 99          | + 64                      | + 2              | - 21    | .                    | .                 | + 23     | .  | + 94            | - 69                                    | -         | 2022 Aug.                                     |  |
| + 299                         | + 263        | + 316         | - 53                      | + 36             | + 5     | .                    | .                 | + 31     | .  | + 19            | + 184                                   | -         | Sep.  |  |
| + 77                          | + 65         | - 83          | + 148                     | + 12             | + 9     | .                    | .                 | + 3      | .  | + 11,013        | + 32                                    | -         | Oct.  |  |
| + 100                         | - 2          | + 69          | - 71                      | + 102            | - 7     | .                    | .                 | + 109    | .  | + 11            | + 55                                    | -         | Nov.  |  |
| <b>End of year or month *</b> |              |               |                           |                  |         |                      |                   |          |  |                 |   |           |   |  |
| 368,362                       | 277,538      | 197,554       | 79,984                    | 90,824           | 966     | 806                  | 160               | 89,858   | 45,118   | 22,519          | 141,107                                 | 123,602   | 2019  |  |
| 680,070                       | 488,782      | 338,874       | 149,908                   | 191,288          | 9,728   | 8,270                | 1,458             | 181,560  | 61,245   | 44,470          | 534,374                                 | 497,113   | 2020  |  |
| 747,617                       | 530,554      | 360,352       | 170,202                   | 217,063          | 6,299   | 4,538                | 1,761             | 210,764  | 64,812   | 45,411          | 410,425                                 | 384,652   | 2021  |  |
| 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   | 2022 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.  |  |
| 785,701                       | 552,205      | 383,626       | 168,579                   | 233,496          | 7,174   | 5,401                | 1,773             | 226,322  | 85,294   | 48,380          | 630,364                                 | 597,390   | Oct.  |  |
| 765,963                       | 541,777      | 374,113       | 167,664                   | 224,186          | 6,732   | 5,146                | 1,586             | 217,454  | 82,278   | 47,650          | 534,023                                 | 500,706   | Nov.  |  |
| <b>Changes *</b>              |              |               |                           |                  |         |                      |                   |          |  |                 |   |           |   |  |
| - 45,773                      | - 30,791     | - 32,006      | + 1,215                   | - 14,982         | + 1,117 | + 1,132              | - 15              | - 16,099 | - 26,634   | - 2,863         | + 114,813                               | + 119,617 | 2020  |  |
| + 59,399                      | + 34,237     | + 22,920      | + 11,317                  | + 25,162         | - 3,429 | - 3,732              | + 303             | + 28,591 | + 12   | + 996           | - 124,049                               | - 112,461 | 2021  |  |
| + 4,264                       | + 4,744      | + 13,196      | - 8,452                   | - 480            | + 464   | + 456                | + 8               | - 944    | + 5,992  | + 401           | + 43,748                                | + 43,685  | 2022 Aug.                                     |  |
| + 18,425                      | + 16,586     | + 8,939       | + 7,647                   | + 1,839          | - 25    | - 61                 | + 36              | + 1,864  | + 342  | + 460           | + 126,450                               | + 125,435 | Sep.  |  |
| - 13,411                      | - 8,528      | - 9,917       | + 1,389                   | - 4,883          | - 102   | - 44                 | - 58              | - 4,781  | - 3,064  | - 177           | - 5,110                                 | - 5,766   | Oct.  |  |
| - 14,752                      | - 5,876      | - 9,513       | + 3,637                   | - 8,876          | - 442   | - 255                | - 187             | - 8,434  | - 861  | - 730           | - 96,341                                | - 96,684  | Nov.  |  |

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

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

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

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

€ million

| Period  | Number of German banks (MFIs) with foreign branches | Number of foreign branches 1 | Total assets 6 | Lending to banks (MFIs)       |                    |              |               |                                    | Lending to non-banks (non-MFIs) |         |                     |                      |                                  | Other assets 6 |   |
|---|---|------------------------------|----------------|-------------------------------|--------------------|--------------|---------------|------------------------------------|---------------------------------|---------|---------------------|----------------------|----------------------------------|----------------|---|
|   |   |                              |                | Total                         | Balances and loans |              |               | Money market paper, securities 2 3 | Total                           | Loans   |                     |                      | Money market paper, securities 2 | Total          | of which: trading portfolio derivatives |
|   |   |                              |                |                               | Total              | German banks | Foreign banks |                                    |                                 | Total   | to German non-banks | to foreign non-banks |                                  |                |   |
| 1   | 2   | 3                            | 4              | 5                             | 6                  | 7            | 8             | 9                                  | 10                              | 11      | 12                  | 13                   | 14                               | 15             |   |
| <b>of which: in the United Kingdom</b>                        |   |                              |                | <b>End of year or month *</b> |                    |              |               |                                    |                                 |         |                     |                      |                                  |                |   |
| 2019  | 25  | 25                           | 639,247        | 160,489                       | 149,789            | 89,026       | 60,763        | 10,700                             | 233,571                         | 170,327 | 3,908               | 166,419              | 63,244                           | 245,187        | 216,323                                 |
| 2020  | 23  | 23                           | 725,382        | 149,253                       | 142,551            | 85,103       | 57,448        | 6,702                              | 237,951                         | 171,700 | 3,703               | 167,997              | 66,251                           | 338,178        | 309,101                                 |
| 2021  | 20  | 20                           | 689,488        | 199,630                       | 193,524            | 136,747      | 56,777        | 6,106                              | 216,452                         | 167,347 | 2,491               | 164,856              | 49,105                           | 273,406        | 258,945                                 |
| 2022 July   | 19  | 19                           | 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                                 |
| Aug.  | 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                                 |
| 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                                 |
| Oct.  | 18  | 18                           | 914,830        | 194,298                       | 188,929            | 140,370      | 48,559        | 5,369                              | 212,478                         | 167,727 | 3,410               | 164,317              | 44,751                           | 508,054        | 491,175                                 |
| Nov.  | 18  | 18                           | 816,067        | 178,889                       | 173,460            | 124,053      | 49,407        | 5,429                              | 205,475                         | 159,819 | 3,495               | 156,324              | 45,656                           | 431,703        | 413,863                                 |
|   |   |                              |                | <b>Changes *</b>              |                    |              |               |                                    |                                 |         |                     |                      |                                  |                |   |
| 2020  | - 2   | - 2                          | + 88,022       | - 7,323                       | - 3,563            | - 3,923      | + 360         | - 3,760                            | +17,201                         | +11,489 | - 205               | + 11,694             | + 5,712                          | + 94,878       | + 100,726                               |
| 2021  | - 3   | - 3                          | - 35,007       | + 48,059                      | + 48,812           | +51,720      | - 2,908       | - 753                              | -29,917                         | -10,616 | - 1,188             | - 9,428              | -19,301                          | - 65,280       | - 54,271                                |
| 2022 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                               |
| Oct.  | ± 0   | -                            | - 14,145       | - 1,386                       | - 1,296            | + 2,452      | - 3,748       | - 90                               | - 3,238                         | - 3,846 | + 182               | - 4,028              | + 608                            | - 8,469        | - 9,514                                 |
| Nov.  | ± 0   | -                            | - 98,613       | - 14,633                      | - 14,693           | -16,317      | + 1,624       | + 60                               | - 2,684                         | - 4,481 | + 85                | - 4,566              | + 1,797                          | - 76,201       | - 76,250                                |
| <b>of which: in the United States</b>                         |   |                              |                | <b>End of year or month *</b> |                    |              |               |                                    |                                 |         |                     |                      |                                  |                |   |
| 2019  | 9   | 9                            | 341,262        | 59,421                        | 57,015             | 34,920       | 22,095        | 2,406                              | 106,951                         | 93,789  | 668                 | 93,121               | 13,162                           | 174,890        | 108,583                                 |
| 2020  | 9   | 9                            | 381,692        | 56,454                        | 55,090             | 29,315       | 25,775        | 1,364                              | 93,499                          | 85,709  | 233                 | 85,476               | 7,790                            | 231,739        | 168,816                                 |
| 2021  | 8   | 8                            | 358,576        | 79,993                        | 78,013             | 39,895       | 38,118        | 1,980                              | 98,151                          | 90,265  | 357                 | 89,908               | 7,886                            | 180,432        | 110,762                                 |
| 2022 July   | 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                                  |
| Aug.  | 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                                  |
| 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                                  |
| Oct.  | 8   | 8                            | 375,941        | 74,321                        | 72,392             | 22,067       | 50,325        | 1,929                              | 143,199                         | 133,459 | 316                 | 133,143              | 9,740                            | 158,421        | 65,664                                  |
| Nov.  | 8   | 8                            | 369,696        | 66,621                        | 64,734             | 21,140       | 43,594        | 1,887                              | 141,086                         | 131,757 | 385                 | 131,372              | 9,329                            | 161,989        | 56,030                                  |
|   |   |                              |                | <b>Changes *</b>              |                    |              |               |                                    |                                 |         |                     |                      |                                  |                |   |
| 2020  | -   | -                            | + 43,040       | - 266                         | + 644              | - 5,605      | + 6,249       | - 910                              | - 2,016                         | + 2,176 | - 435               | + 2,611              | - 4,192                          | + 59,459       | + 69,615                                |
| 2021  | - 1   | - 1                          | - 25,934       | + 20,420                      | + 19,931           | +10,580      | + 9,351       | + 489                              | - 2,195                         | - 1,691 | + 124               | - 1,815              | - 504                            | - 54,125       | - 62,617                                |
| 2022 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                                 |
| Oct.  | ± 0   | -                            | - 5,145        | - 10,641                      | - 10,453           | - 6,709      | - 3,744       | - 188                              | + 7,407                         | + 7,097 | - 10                | + 7,107              | + 310                            | + 1,183        | + 3,652                                 |
| Nov.  | ± 0   | -                            | - 4,336        | - 5,496                       | - 5,462            | - 927        | - 4,535       | - 34                               | + 4,022                         | + 4,009 | + 69                | + 3,940              | + 13                             | + 5,477        | - 8,607                                 |
| <b>of which: in countries of the offshore banking centres</b> |   |                              |                | <b>End of year or month *</b> |                    |              |               |                                    |                                 |         |                     |                      |                                  |                |   |
| 2019  | 9   | 16                           | 140,077        | 56,039                        | 53,634             | 15,402       | 38,232        | 2,405                              | 62,843                          | 51,594  | 369                 | 51,225               | 11,249                           | 21,195         | 6,050                                   |
| 2020  | 9   | 15                           | 126,114        | 52,891                        | 50,485             | 23,180       | 27,305        | 2,406                              | 52,460                          | 41,017  | 519                 | 40,498               | 11,443                           | 20,763         | 9,012                                   |
| 2021  | 8   | 14                           | 143,693        | 71,682                        | 68,802             | 39,491       | 29,311        | 2,880                              | 55,166                          | 43,310  | 620                 | 42,690               | 11,856                           | 16,845         | 6,521                                   |
| 2022 July   | 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                                  |
| Aug.  | 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                                  |
| 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                                  |
| Oct.  | 7   | 13                           | 163,260        | 74,654                        | 70,955             | 45,812       | 25,143        | 3,699                              | 55,659                          | 44,829  | 774                 | 44,055               | 10,830                           | 32,947         | 18,044                                  |
| Nov.  | 7   | 13                           | 155,364        | 74,697                        | 71,590             | 45,863       | 25,727        | 3,107                              | 52,735                          | 42,978  | 687                 | 42,291               | 9,757                            | 27,932         | 14,132                                  |
|   |   |                              |                | <b>Changes *</b>              |                    |              |               |                                    |                                 |         |                     |                      |                                  |                |   |
| 2020  | -   | -                            | - 13,433       | - 913                         | - 1,051            | + 7,778      | - 8,829       | + 138                              | - 6,567                         | - 6,985 | + 150               | - 7,135              | + 418                            | + 98           | + 179,620                               |
| 2021  | - 1   | - 1                          | + 17,350       | + 17,660                      | + 17,265           | +16,311      | + 954         | + 395                              | + 199                           | - 125   | + 101               | - 226                | + 324                            | - 4,147        | - 128,103                               |
| 2022 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                               |
| Oct.  | ± 0   | -                            | - 698          | - 830                         | - 265              | - 1,947      | + 1,682       | - 565                              | - 263                           | + 78    | - 41                | + 119                | - 341                            | + 1,313        | - 6,042                                 |
| Nov.  | ± 0   | -                            | - 7,808        | + 677                         | + 1,266            | + 51         | + 1,215       | - 589                              | - 1,593                         | - 470   | - 87                | - 383                | - 1,123                          | - 4,927        | - 97,029                                |

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

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

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

| Deposits and borrowing 4      |              |               |                           |                  |         |                      |                   |          | Money market paper and debt securities outstanding 5 | Working capital | Other liabilities                       |           | Period  |  |
|-------------------------------|--------------|---------------|---------------------------|------------------|---------|----------------------|-------------------|----------|--|-----------------|---|-----------|---|--|
| from banks (MFIs)             |              |               | from non-banks (non-MFIs) |                  |         |                      |                   | Total    |  |                 | of which: trading portfolio derivatives |           |   |  |
| Total                         | German banks | Foreign banks | Total                     | German non-banks |         | Medium and long-term | Foreign non-banks |          |  |                 |   |           |   |  |
| 16                            | 17           | 18            | 18                        | 20               | 21      | 22                   | 23                | 24       | 25   | 26              | 27                                      | 28        |   |  |
| <b>End of year or month *</b> |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>of which: in the United Kingdom</b>                        |  |
| 324,336                       | 223,071      | 156,181       | 66,890                    | 101,265          | 7,340   | 6,271                | 1,069             | 93,925   | 49,163   | 24,806          | 240,942                                 | 215,336   | 2019  |  |
| 355,334                       | 248,155      | 180,113       | 68,042                    | 107,179          | 7,850   | 6,601                | 1,249             | 99,329   | 18,626   | 23,120          | 328,302                                 | 309,116   | 2020  |  |
| 383,861                       | 262,383      | 184,511       | 77,872                    | 121,478          | 3,748   | 2,510                | 1,238             | 117,730  | 14,028   | 23,032          | 268,567                                 | 259,448   | 2021  |  |
| 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   | 2022 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.  |  |
| 373,139                       | 257,029      | 193,229       | 63,800                    | 116,110          | 4,462   | 3,095                | 1,367             | 111,648  | 12,218   | 23,177          | 506,296                                 | 491,695   | Oct.  |  |
| 350,116                       | 236,779      | 172,530       | 64,249                    | 113,337          | 4,051   | 2,850                | 1,201             | 109,286  | 13,483   | 23,186          | 429,282                                 | 414,146   | Nov.  |  |
| <b>Changes *</b>              |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>of which: in the United States</b>                         |  |
| + 35,142                      | + 29,052     | + 23,932      | + 5,120                   | + 6,090          | + 510   | + 560                | - 50              | + 5,580  | - 28,648   | - 1,686         | + 87,360                                | + 93,780  | 2020  |  |
| + 26,364                      | + 12,195     | + 5,840       | + 6,355                   | + 14,169         | - 4,102 | - 4,091              | - 11              | + 18,271 | - 5,111  | - 33            | - 59,835                                | - 49,668  | 2021  |  |
| - 2,718                       | + 1,411      | + 6,629       | - 5,218                   | - 4,129          | + 216   | + 213                | + 3               | - 4,345  | - 101  | + 40            | + 46,652                                | + 46,347  | 2022 Aug.   |  |
| + 4,894                       | + 3,472      | - 567         | + 4,039                   | + 1,422          | + 155   | + 132                | + 23              | + 1,267  | - 460  | - 28            | + 107,396                               | + 107,348 | Sep.  |  |
| - 3,507                       | + 3,109      | + 3,864       | - 755                     | - 6,616          | - 113   | - 62                 | - 51              | - 6,503  | - 1,103  | + 14            | - 8,894                                 | - 9,715   | Oct.  |  |
| - 21,574                      | - 18,858     | - 20,699      | + 1,841                   | - 2,716          | - 411   | - 245                | - 166             | - 2,305  | + 1,423  | + 9             | - 77,014                                | - 77,549  | Nov.  |  |
| <b>End of year or month *</b> |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>of which: in countries of the offshore banking centres</b> |  |
| 168,457                       | 128,007      | 98,053        | 29,954                    | 40,450           | 185     | .                    | .                 | 40,265   | 37,266   | 15,507          | 120,032                                 | 110,383   | 2019  |  |
| 148,545                       | 113,642      | 64,075        | 49,567                    | 34,903           | 596     | .                    | .                 | 34,307   | 38,008   | 14,191          | 180,948                                 | 169,603   | 2020  |  |
| 176,761                       | 142,454      | 92,328        | 50,126                    | 34,307           | 660     | .                    | .                 | 33,647   | 47,500   | 15,106          | 119,209                                 | 110,793   | 2021  |  |
| 205,271                       | 168,329      | 111,082       | 57,247                    | 36,942           | 740     | .                    | .                 | 36,202   | 63,708   | 16,712          | 71,300                                  | 59,781    | 2022 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.  |  |
| 212,568                       | 172,309      | 112,477       | 59,832                    | 40,259           | 769     | .                    | .                 | 39,490   | 69,839   | 17,138          | 76,396                                  | 65,585    | Oct.  |  |
| 220,419                       | 183,777      | 124,920       | 58,857                    | 36,642           | 744     | .                    | .                 | 35,898   | 65,709   | 16,580          | 66,988                                  | 55,943    | Nov.  |  |
| <b>Changes *</b>              |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>of which: in countries of the offshore banking centres</b> |  |
| - 14,070                      | - 9,110      | - 33,978      | + 24,868                  | - 4,960          | + 411   | .                    | .                 | - 5,371  | + 3,352  | - 1,316         | + 60,916                                | + 59,220  | 2020  |  |
| + 24,115                      | + 25,096     | + 28,253      | - 3,157                   | - 981            | + 64    | .                    | .                 | - 1,045  | + 6,674  | + 915           | - 61,739                                | - 58,810  | 2021  |  |
| + 3,474                       | + 2,795      | + 3,149       | - 354                     | + 679            | + 69    | .                    | .                 | + 610    | + 5,941  | + 207           | - 7,423                                 | - 7,660   | 2022 Aug.   |  |
| + 8,522                       | + 8,697      | + 7,975       | + 722                     | - 175            | + 34    | .                    | .                 | - 209    | + 819  | + 323           | + 10,909                                | + 10,227  | Sep.  |  |
| - 6,113                       | - 8,767      | - 9,729       | + 962                     | + 2,654          | - 74    | .                    | .                 | + 2,728  | - 1,763  | - 104           | + 3,760                                 | + 3,237   | Oct.  |  |
| + 10,355                      | + 13,731     | + 12,443      | + 1,288                   | - 3,376          | - 25    | .                    | .                 | - 3,351  | - 2,221  | - 558           | - 9,408                                 | - 9,642   | Nov.  |  |
| <b>End of year or month *</b> |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>of which: in countries of the offshore banking centres</b> |  |
| 120,351                       | 91,409       | 67,506        | 23,903                    | 28,942           | 171     | .                    | .                 | 28,771   | 7,271  | 3,473           | 8,982                                   | 6,301     | 2019  |  |
| 106,293                       | 77,564       | 63,356        | 14,208                    | 28,729           | 102     | .                    | .                 | 28,627   | 4,109  | 3,540           | 12,172                                  | 9,230     | 2020  |  |
| 127,396                       | 90,203       | 64,554        | 25,649                    | 37,193           | 87      | .                    | .                 | 37,106   | 2,857  | 3,388           | 10,052                                  | 6,500     | 2021  |  |
| 127,171                       | 80,176       | 52,173        | 28,003                    | 46,995           | 161     | .                    | .                 | 46,834   | 2,825  | 3,679           | 17,361                                  | 10,570    | 2022 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.  |  |
| 134,739                       | 85,223       | 57,709        | 27,514                    | 49,516           | 198     | .                    | .                 | 49,318   | 2,832  | 3,850           | 21,839                                  | 17,371    | Oct.  |  |
| 131,201                       | 83,860       | 56,996        | 26,864                    | 47,341           | 204     | .                    | .                 | 47,137   | 2,721  | 3,740           | 17,702                                  | 13,531    | Nov.  |  |
| <b>Changes *</b>              |              |               |                           |                  |         |                      |                   |          |  |                 |   |           | <b>of which: in countries of the offshore banking centres</b> |  |
| - 12,359                      | - 12,259     | - 4,150       | - 8,109                   | - 100            | - 69    | .                    | .                 | - 31     | - 2,632  | + 67            | + 3,190                                 | + 2,929   | 2020  |  |
| + 19,396                      | + 11,019     | + 1,198       | + 9,821                   | + 8,377          | - 15    | .                    | .                 | + 8,392  | - 1,481  | - 152           | - 2,120                                 | - 2,730   | 2021  |  |
| + 5,120                       | + 2,868      | + 4,811       | - 1,943                   | + 2,252          | + 50    | .                    | .                 | + 2,202  | + 93   | + 42            | + 2,067                                 | + 2,141   | 2022 Aug.   |  |
| + 3,238                       | + 2,580      | + 2,805       | - 225                     | + 658            | + 101   | .                    | .                 | + 759    | + 46   | + 159           | + 3,868                                 | + 3,314   | Sep.  |  |
| - 1,450                       | - 994        | - 2,080       | + 1,086                   | - 456            | + 88    | .                    | .                 | - 544    | - 186  | - 30            | + 1,393                                 | + 1,346   | Oct.  |  |
| - 2,521                       | - 475        | - 713         | + 238                     | - 2,046          | + 6     | .                    | .                 | - 2,052  | - 23   | - 110           | - 4,137                                 | - 3,840   | Nov.  |  |

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

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

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

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

€ million

| Period                                      | Number of German banks (MFIs) with foreign subsidiaries | Number of foreign subsidiaries | Volume of business | Lending to banks (MFIs) |                      |                |               |                                    | Lending to non-banks (non-MFIs) |         |         |                     |                                  |                      | Other assets                  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---|---|--------------------------------|--------------------|-------------------------|----------------------|----------------|---------------|------------------------------------|---------------------------------|---------|---------|---------------------|----------------------------------|----------------------|-------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|   |   |                                |                    | Total                   | Balances and loans 1 |                |               | Money market paper, securities 3 4 | Total                           | Loans 1 |         |                     | Money market paper, securities 3 |                      |                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|   |   |                                |                    |                         | Total                | German banks 2 | Foreign banks |                                    |                                 | Total   | Total   | to German non-banks |                                  | to foreign non-banks |                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1   | 2   | 3                              | 4                  | 5                       | 6                    | 7              | 8             | 9                                  | 10                              | 11      | 12      | 13                  | 14                               | 15                   |                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>All foreign subsidiaries</b>             |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |                      | <b>End of year or month *</b> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2019  | 15  | 41                             | 235,179            | 52,482                  | 46,735               | 18,342         | 28,393        | 5,747                              | 138,966                         | 116,092 | 14,351  | 14,309              | 101,741                          | 22,874               | 43,731                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2020  | 12  | 36                             | 229,461            | 44,808                  | 39,873               | 17,373         | 22,500        | 4,935                              | 139,741                         | 114,449 | 13,077  | 12,901              | 101,372                          | 25,292               | 44,912                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2021  | 12  | 35                             | 245,971            | 50,760                  | 44,414               | 20,740         | 23,674        | 6,346                              | 139,539                         | 116,314 | 12,627  | 12,576              | 103,687                          | 23,225               | 55,672                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2022 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                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Oct.  | 11  | 33                             | 258,198            | 53,023                  | 47,000               | 19,313         | 27,687        | 6,023                              | 149,079                         | 127,049 | 13,302  | 13,253              | 113,747                          | 22,030               | 56,096                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Nov.  | 11  | 33                             | 258,163            | 58,091                  | 49,528               | 19,383         | 30,145        | 8,563                              | 148,411                         | 127,045 | 13,439  | 13,391              | 113,606                          | 21,366               | 51,661                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Changes *</b>                            |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |                      |                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2020  | -   | 3                              | - 786              | - 5,269                 | - 4,993              | - 969          | - 4,024       | - 276                              | + 3,269                         | + 834   | - 1,274 | - 1,408             | + 2,108                          | + 2,435              | + 1,214                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2021  | ±   | 0                              | + 12,022           | + 3,800                 | + 2,844              | + 3,367        | - 523         | + 956                              | - 2,528                         | - 451   | - 450   | - 325               | - 1                              | - 2,077              | + 10,750                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2022 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                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Oct.  | -   | -                              | - 1,243            | + 566                   | - 399                | - 1,457        | + 1,058       | + 965                              | + 273                           | + 1,519 | + 158   | + 159               | + 1,361                          | - 1,246              | - 2,082                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Nov.  | -   | -                              | + 1,702            | + 5,428                 | + 2,636              | + 70           | + 2,566       | + 2,792                            | + 708                           | + 1,372 | + 137   | + 138               | + 1,235                          | - 664                | - 4,434                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Foreign subsidiaries in EU countries</b> |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |                      | <b>End of year or month *</b> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2019  | 10  | 17                             | 166,451            | 38,264                  | 33,048               | 14,454         | 18,594        | 5,216                              | 104,910                         | 85,688  | 14,058  | 14,016              | 71,630                           | 19,222               | 23,277                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2020  | 8   | 14                             | 157,382            | 31,021                  | 26,408               | 13,459         | 12,949        | 4,613                              | 104,799                         | 83,402  | 12,783  | 12,607              | 70,619                           | 21,397               | 21,562                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2021  | 7   | 13                             | 169,661            | 35,588                  | 29,670               | 15,794         | 13,876        | 5,918                              | 104,626                         | 86,059  | 12,281  | 12,230              | 73,778                           | 18,567               | 29,447                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2022 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                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Oct.  | 7   | 12                             | 176,661            | 38,688                  | 33,226               | 15,437         | 17,789        | 5,462                              | 109,014                         | 91,022  | 12,918  | 12,869              | 78,104                           | 17,992               | 28,959                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Nov.  | 7   | 12                             | 178,603            | 42,573                  | 34,660               | 15,608         | 19,052        | 7,913                              | 108,827                         | 91,339  | 13,053  | 13,005              | 78,286                           | 17,488               | 27,203                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Changes *</b>                            |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |                      |                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2020  | -   | 2                              | - 7,923            | - 6,696                 | - 6,603              | - 995          | - 5,608       | - 93                               | + 483                           | - 1,709 | - 1,275 | - 1,409             | - 434                            | + 2,192              | - 1,710                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2021  | -   | 1                              | + 11,162           | + 4,074                 | + 3,179              | + 2,335        | + 844         | + 895                              | - 797                           | + 2,043 | - 502   | - 377               | + 2,545                          | - 2,840              | + 7,885                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2022 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                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Oct.  | -   | -                              | - 1,031            | + 86                    | - 858                | - 1,679        | + 821         | + 944                              | - 545                           | + 365   | + 160   | + 161               | + 205                            | - 910                | - 572                         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Nov.  | -   | -                              | + 2,463            | + 4,188                 | + 1,504              | + 171          | + 1,333       | + 2,684                            | + 31                            | + 535   | + 135   | + 136               | + 400                            | - 504                | - 1,756                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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

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

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

| Deposits and borrowing        |         |                           |               |                           |  |            |                                      |                      |                   |                                      | Money market paper and debt securities outstanding <sup>6</sup> | Equity capital | Other liabilities <sup>7</sup> | Period                                      |  |
|-------------------------------|---------|---------------------------|---------------|---------------------------|--|------------|--------------------------------------|----------------------|-------------------|--------------------------------------|---|----------------|--------------------------------|---|--|
| from banks (MFIs)             |         |                           |               | from non-banks (non-MFIs) |  |            |                                      |                      |                   |                                      |   |                |                                |   |  |
| Total                         | Total   | German banks <sup>2</sup> | Foreign banks | Total                     | German non-banks (non-MFIs) <sup>5</sup> |            |                                      |                      | Foreign non-banks |                                      |   |                |                                |   |  |
|                               |         |                           |               |                           | Total                                    | Short-term |                                      | Medium and long-term |                   |                                      |   |                |                                |   |  |
|                               |         |                           |               |                           |  | Total      | of which: Enterprises and households | Total                |                   | of which: Enterprises and households |   |                |                                |   |  |
| 16                            | 17      | 18                        | 19            | 20                        | 21                                       | 22         | 23                                   | 24                   | 25                | 26                                   | 27  | 28             | 29                             |   |  |
| <b>End of year or month *</b> |         |                           |               |                           |  |            |                                      |                      |                   |                                      |   |                |                                | <b>All foreign subsidiaries</b>             |  |
| 165,731                       | 68,694  | 36,603                    | 32,091        | 97,037                    | 6,649                                    | 3,910      | 3,910                                | 2,739                | 2,236             | 90,388                               | 15,994  | 22,058         | 31,396                         | 2019  |  |
| 163,412                       | 59,624  | 34,110                    | 25,514        | 103,788                   | 6,696                                    | 4,221      | 4,220                                | 2,475                | 2,100             | 97,092                               | 16,612  | 20,266         | 29,171                         | 2020  |  |
| 178,587                       | 64,210  | 32,969                    | 31,241        | 114,377                   | 7,285                                    | 4,870      | 4,867                                | 2,415                | 2,062             | 107,092                              | 16,356  | 20,322         | 30,706                         | 2021  |  |
| 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                         | 2022 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.  |  |
| 188,695                       | 68,106  | 37,512                    | 30,594        | 120,589                   | 7,412                                    | 5,099      | 4,781                                | 2,313                | 2,056             | 113,177                              | 13,792  | 20,266         | 35,445                         | Oct.  |  |
| 190,248                       | 68,792  | 38,700                    | 30,092        | 121,456                   | 7,097                                    | 4,797      | 4,478                                | 2,300                | 2,054             | 114,359                              | 13,125  | 20,358         | 34,432                         | Nov.  |  |
| <b>Changes *</b>              |         |                           |               |                           |  |            |                                      |                      |                   |                                      |   |                |                                |   |  |
| + 1,373                       | - 7,332 | - 2,494                   | - 4,838       | + 8,705                   | + 47                                     | + 311      | + 310                                | - 264                | - 136             | + 8,658                              | + 618   | - 1,792        | - 985                          | 2020  |  |
| + 12,061                      | + 3,155 | - 1,141                   | + 4,296       | + 8,906                   | + 589                                    | + 649      | + 647                                | - 60                 | - 38              | + 8,317                              | - 256   | + 56           | + 161                          | 2021  |  |
| + 2,808                       | + 75    | + 537                     | - 462         | + 2,733                   | + 27                                     | + 54       | + 52                                 | - 27                 | -                 | + 2,706                              | - 140   | + 88           | + 427                          | 2022 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.  |  |
| - 1,984                       | + 20    | + 396                     | - 376         | - 2,004                   | - 261                                    | - 232      | - 222                                | - 29                 | - 28              | - 1,743                              | - 994   | + 302          | + 1,433                        | Oct.  |  |
| + 2,669                       | + 603   | + 1,188                   | - 585         | + 2,066                   | - 315                                    | - 302      | - 303                                | - 13                 | - 2               | + 2,381                              | - 667   | + 92           | - 392                          | Nov.  |  |
| <b>End of year or month *</b> |         |                           |               |                           |  |            |                                      |                      |                   |                                      |   |                |                                | <b>Foreign subsidiaries in EU countries</b> |  |
| 117,101                       | 43,568  | 28,264                    | 15,304        | 73,533                    | 4,525                                    | 1,787      | 1,787                                | 2,738                | 2,235             | 69,008                               | 15,585  | 15,872         | 17,893                         | 2019  |  |
| 110,200                       | 36,368  | 27,133                    | 9,235         | 73,832                    | 4,483                                    | 2,010      | 2,009                                | 2,473                | 2,098             | 69,349                               | 15,433  | 14,472         | 17,277                         | 2020  |  |
| 121,179                       | 37,501  | 25,193                    | 12,308        | 83,678                    | 4,753                                    | 2,338      | 2,337                                | 2,415                | 2,062             | 78,925                               | 15,857  | 14,106         | 18,519                         | 2021  |  |
| 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                         | 2022 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      | 2,114                                | 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.  |  |
| 130,689                       | 44,325  | 30,275                    | 14,050        | 86,364                    | 4,822                                    | 2,510      | 2,194                                | 2,312                | 2,055             | 81,542                               | 13,595  | 13,319         | 19,058                         | Oct.  |  |
| 133,513                       | 44,921  | 30,856                    | 14,065        | 88,592                    | 4,801                                    | 2,502      | 2,185                                | 2,299                | 2,053             | 83,791                               | 12,934  | 13,587         | 18,569                         | Nov.  |  |
| <b>Changes *</b>              |         |                           |               |                           |  |            |                                      |                      |                   |                                      |   |                |                                |   |  |
| - 6,113                       | - 6,755 | - 1,132                   | - 5,623       | + 642                     | - 42                                     | + 223      | + 222                                | - 265                | - 137             | + 684                                | - 152   | - 1,400        | - 258                          | 2020  |  |
| + 10,318                      | + 825   | - 1,940                   | + 2,765       | + 9,493                   | + 270                                    | + 328      | + 328                                | - 58                 | - 36              | + 9,223                              | + 424   | - 366          | + 786                          | 2021  |  |
| + 3,272                       | + 852   | + 804                     | + 48          | + 2,420                   | + 120                                    | + 147      | + 146                                | - 27                 | -                 | + 2,300                              | - 201   | - 95           | + 284                          | 2022 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.  |  |
| - 1,348                       | + 458   | + 265                     | + 193         | - 1,806                   | - 31                                     | - 2        | + 8                                  | - 29                 | - 28              | - 1,775                              | - 900   | + 367          | + 850                          | Oct.  |  |
| + 3,236                       | + 787   | + 581                     | + 206         | + 2,449                   | - 21                                     | - 8        | - 9                                  | - 13                 | - 2               | + 2,470                              | - 661   | + 268          | - 380                          | Nov.  |  |

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

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



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

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

€ million

| Period  | Number of German banks (MFIs) with foreign subsidiaries | Number of foreign subsidiaries | Volume of business | Lending to banks (MFIs) |                      |                |               |                                    | Lending to non-banks (non-MFIs) |         |         |                     |                                  | Other assets |                      |
|---|---|--------------------------------|--------------------|-------------------------|----------------------|----------------|---------------|------------------------------------|---------------------------------|---------|---------|---------------------|----------------------------------|--------------|----------------------|
|   |   |                                |                    | Total                   | Balances and loans 1 |                |               | Money market paper, securities 3 4 | Total                           | Loans 1 |         |                     | Money market paper, securities 3 |              |                      |
|   |   |                                |                    |                         | Total                | German banks 2 | Foreign banks |                                    |                                 | Total   | Total   | to German non-banks |                                  |              | to foreign non-banks |
| 1   | 2   | 3                              | 4                  | 5                       | 6                    | 7              | 8             | 9                                  | 10                              | 11      | 12      | 13                  | 14                               | 15           |                      |
| <b>of which: Luxembourg</b>                     |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |              |                      |
| <b>End of year or month *</b>                   |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |              |                      |
| 2019  | 7   | 7                              | 78,373             | 28,515                  | 24,720               | 10,181         | 14,539        | .                                  | 35,334                          | 25,459  | 13,855  | 13,813              | 11,604                           | 9,875        | 14,524               |
| 2020  | 5   | 5                              | 66,884             | 20,375                  | 16,999               | 7,921          | 9,078         | .                                  | 33,376                          | 24,736  | 12,586  | 12,410              | 12,150                           | 8,640        | 13,133               |
| 2021  | 4   | 4                              | 71,046             | 22,205                  | 19,379               | 8,497          | 10,882        | .                                  | 31,938                          | 24,215  | 12,093  | 12,042              | 12,122                           | 7,723        | 16,903               |
| 2022 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              | 13,628                           | 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               |
| Oct.  | 4   | 4                              | 75,093             | 25,655                  | 22,101               | 8,560          | 13,541        | .                                  | 34,354                          | 26,672  | 12,723  | 12,674              | 13,949                           | 7,682        | 15,084               |
| Nov.  | 4   | 4                              | 76,564             | 27,248                  | 23,204               | 8,458          | 14,746        | .                                  | 34,383                          | 26,852  | 12,856  | 12,808              | 13,996                           | 7,531        | 14,933               |
| <b>Changes *</b>                                |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |              |                      |
| 2020  | -   | 2                              | - 10,443           | - 7,609                 | - 7,696              | - 2,260        | - 5,436       | .                                  | - 1,446                         | - 228   | - 1,269 | - 1,403             | + 1,041                          | - 1,218      | - 1,388              |
| 2021  | -   | 1                              | + 3,274            | + 1,348                 | + 2,303              | + 576          | + 1,727       | .                                  | - 1,844                         | - 917   | - 493   | - 368               | - 424                            | - 927        | + 3,770              |
| 2022 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              |
| Oct.  | -   | -                              | - 284              | - 659                   | - 1,149              | - 1,422        | + 273         | .                                  | - 26                            | + 17    | + 166   | + 167               | - 149                            | - 43         | + 401                |
| Nov.  | -   | -                              | + 1,952            | + 1,891                 | + 1,170              | - 102          | + 1,272       | .                                  | + 212                           | + 363   | + 133   | + 134               | + 230                            | - 151        | - 151                |
| <b>Foreign subsidiaries in non-EU countries</b> |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |              |                      |
| <b>End of year or month *</b>                   |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |              |                      |
| 2019  | 9   | 24                             | 68,728             | 14,218                  | 13,687               | 3,888          | 9,799         | 531                                | 34,056                          | 30,404  | 293     | 293                 | 30,111                           | 3,652        | 20,454               |
| 2020  | 8   | 22                             | 72,079             | 13,787                  | 13,465               | 3,914          | 9,551         | .                                  | 34,942                          | 31,047  | 294     | 294                 | 30,753                           | 3,895        | 23,350               |
| 2021  | 9   | 22                             | 76,310             | 15,172                  | 14,744               | 4,946          | 9,798         | .                                  | 34,913                          | 30,255  | 346     | 346                 | 29,909                           | 4,658        | 26,225               |
| 2022 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               |
| Oct.  | 8   | 21                             | 81,537             | 14,335                  | 13,774               | 3,876          | 9,898         | 561                                | 40,065                          | 36,027  | 384     | 384                 | 35,643                           | 4,038        | 27,137               |
| Nov.  | 8   | 21                             | 79,560             | 15,518                  | 14,868               | 3,775          | 11,093        | .                                  | 39,584                          | 35,706  | 386     | 386                 | 35,320                           | 3,878        | 24,458               |
| <b>Changes *</b>                                |   |                                |                    |                         |                      |                |               |                                    |                                 |         |         |                     |                                  |              |                      |
| 2020  | -   | 1                              | + 7,137            | + 1,427                 | + 1,610              | + 26           | + 1,584       | .                                  | + 2,786                         | + 2,543 | + 1     | + 1                 | + 2,542                          | + 243        | + 2,924              |
| 2021  | + 1   | ± 0                            | + 860              | - 274                   | - 335                | + 1,032        | - 1,367       | .                                  | - 1,731                         | - 2,494 | + 52    | + 52                | - 2,546                          | + 763        | + 2,865              |
| 2022 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         | - 294                |
| Oct.  | -   | -                              | - 212              | + 480                   | + 459                | + 222          | + 237         | + 21                               | + 818                           | + 1,154 | - 2     | - 2                 | + 1,156                          | - 336        | - 1,510              |
| Nov.  | -   | -                              | - 761              | + 1,240                 | + 1,132              | - 101          | + 1,233       | .                                  | + 677                           | + 837   | + 2     | + 2                 | + 835                            | - 160        | - 2,678              |

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

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



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

| Deposits and borrowing        |         |                           |               |                           |  |            |                                      |                      |                   |                                      | Money market paper and debt securities outstanding <sup>6</sup> | Equity capital | Other liabilities <sup>7</sup> | Period    |  |
|-------------------------------|---------|---------------------------|---------------|---------------------------|--|------------|--------------------------------------|----------------------|-------------------|--------------------------------------|---|----------------|--------------------------------|-----------|--|
| from banks (MFIs)             |         |                           |               | from non-banks (non-MFIs) |  |            |                                      |                      |                   |                                      |   |                |                                |           |  |
| Total                         | Total   | German banks <sup>2</sup> | Foreign banks | Total                     | German non-banks (non-MFIs) <sup>5</sup> |            |                                      |                      | Foreign non-banks |                                      |   |                |                                |           |  |
|                               |         |                           |               |                           | Total                                    | Short-term |                                      | Medium and long-term |                   |                                      |   |                |                                |           |  |
|                               |         |                           |               |                           |  | Total      | of which: Enterprises and households | Total                |                   | of which: Enterprises and households |   |                |                                |           |  |
| 16                            | 17      | 18                        | 19            | 20                        | 21                                       | 22         | 23                                   | 24                   | 25                | 26                                   | 27  | 28             | 29                             |           |  |
| <b>End of year or month *</b> |         |                           |               |                           |  |            |                                      |                      |                   |                                      | <b>of which: Luxembourg</b>                                     |                |                                |           |  |
| 48,015                        | 31,298  | 20,443                    | 10,855        | 16,717                    | 4,003                                    | 1,266      | 1,266                                | 2,737                | 2,234             | 12,714                               | 9,474   | 7,556          | 13,328                         | 2019      |  |
| 38,423                        | 23,977  | 18,663                    | 5,314         | 14,446                    | 3,855                                    | 1,383      | 1,383                                | 2,472                | 2,097             | 10,591                               | 9,220   | 6,682          | 12,559                         | 2020      |  |
| 41,820                        | 24,301  | 19,104                    | 5,197         | 17,519                    | 3,984                                    | 1,570      | 1,570                                | 2,414                | 2,061             | 13,535                               | 9,631   | 6,457          | 13,138                         | 2021      |  |
| 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                         | 2022 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                    | 3,885                                    | 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.      |  |
| 48,531                        | 30,812  | 23,988                    | 6,824         | 17,719                    | 4,006                                    | 1,695      | 1,380                                | 2,311                | 2,054             | 13,713                               | 7,699   | 6,414          | 12,449                         | Oct.      |  |
| 50,946                        | 31,310  | 24,601                    | 6,709         | 19,636                    | 3,981                                    | 1,682      | 1,367                                | 2,299                | 2,053             | 15,655                               | 6,984   | 6,424          | 12,210                         | Nov.      |  |
| - 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      |  |
| + 411                         | + 189   | + 146                     | + 43          | + 222                     | + 152                                    | + 179      | + 179                                | - 27                 | -                 | + 70                                 | - 307   | -              | + 285                          | 2022 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.      |  |
| - 24                          | + 600   | + 503                     | + 97          | - 624                     | - 124                                    | - 95       | - 85                                 | - 29                 | - 28              | - 500                                | - 896   | -              | + 636                          | Oct.      |  |
| + 2,703                       | + 691   | + 613                     | + 78          | + 2,012                   | - 25                                     | - 13       | - 13                                 | - 12                 | - 1               | + 2,037                              | - 715   | + 10           | - 46                           | Nov.      |  |
| <b>End of year or month *</b> |         |                           |               |                           |  |            |                                      |                      |                   |                                      | <b>Foreign subsidiaries in non-EU countries</b>                 |                |                                |           |  |
| 48,630                        | 25,126  | 8,339                     | 16,787        | 23,504                    | 2,124                                    | 2,123      | 2,123                                | .                    | .                 | 21,380                               | .   | 6,186          | 13,503                         | 2019      |  |
| 53,212                        | 23,256  | 6,977                     | 16,279        | 29,956                    | 2,213                                    | 2,211      | 2,211                                | .                    | .                 | 27,743                               | 1,179   | 5,794          | 11,894                         | 2020      |  |
| 57,408                        | 26,709  | 7,776                     | 18,933        | 30,699                    | 2,532                                    | 2,532      | 2,530                                | -                    | -                 | 28,167                               | 499   | 6,216          | 12,187                         | 2021      |  |
| 58,380                        | 26,725  | 7,540                     | 19,185        | 31,655                    | 2,782                                    | 2,782      | 2,781                                | -                    | -                 | 28,873                               | 601   | 6,279          | 12,035                         | 2022 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                         | 2020      |  |
| 59,156                        | 24,374  | 7,106                     | 17,268        | 34,782                    | 2,820                                    | 2,819      | 2,817                                | .                    | .                 | 31,962                               | 291   | 7,012          | 16,038                         | Sep.      |  |
| 58,006                        | 23,781  | 7,237                     | 16,544        | 34,225                    | 2,590                                    | 2,589      | 2,587                                | .                    | .                 | 31,635                               | 197   | 6,947          | 16,387                         | Oct.      |  |
| 56,735                        | 23,871  | 7,844                     | 16,027        | 32,864                    | 2,296                                    | 2,295      | 2,293                                | .                    | .                 | 30,568                               | 191   | 6,771          | 15,863                         | Nov.      |  |
| <b>Changes *</b>              |         |                           |               |                           |  |            |                                      |                      |                   |                                      |   |                |                                |           |  |
| + 7,486                       | - 577   | - 1,362                   | + 785         | + 8,063                   | + 89                                     | + 88       | + 88                                 | .                    | .                 | + 7,974                              | -   | - 392          | - 727                          | 2020      |  |
| + 1,743                       | + 2,330 | + 799                     | + 1,531       | - 587                     | + 319                                    | + 321      | + 319                                | .                    | .                 | - 906                                | - 680   | + 422          | - 625                          | 2021      |  |
| - 464                         | - 777   | - 267                     | - 510         | + 313                     | - 93                                     | - 93       | - 94                                 | -                    | -                 | + 406                                | + 61  | + 183          | + 143                          | 2022 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.      |  |
| - 636                         | - 438   | + 131                     | - 569         | - 198                     | - 230                                    | - 230      | - 230                                | .                    | .                 | + 32                                 | - 94  | - 65           | + 583                          | Oct.      |  |
| - 567                         | - 184   | + 607                     | - 791         | - 383                     | - 294                                    | - 294      | - 294                                | .                    | .                 | - 89                                 | - 6   | - 176          | - 12                           | Nov.      |  |

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

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

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

## 1 Loans, building loans \*

€ million

| End of year or month                          | Building loans to domestic households 2 |                           |                                 |  |   |                            |             |           |         |             | Building loans to domestic enterprises and public authorities | Building loans to foreign non-banks (non-MFIs) | Securities |
|---|---|---------------------------|---------------------------------|--|---|----------------------------|-------------|-----------|---------|-------------|---|--|------------|
|   | Total                                   | by debtor group           |                                 | by type and maturity                   |   |                            |             |           |         | Other loans |   |  |            |
|   |   | Self-employed individuals | Employees and other individuals | Loans under savings and loan contracts |   | Interim and bridging loans |             |           |         |             |   |  |            |
|   |   |                           |                                 | Total                                  | of which To employees and other individuals | Total                      | Medium-term | Long-term |         |             |   |  |            |
| 1   | 2                                       | 3                         | 4                               | 5                                      | 6   | 7                          | 8           | 9         | 10      | 11          | 12  | 13   |            |
| <b>All building and loan associations</b>     |   |                           |                                 |  |   |                            |             |           |         |             |   |  |            |
| 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  | 30,228                                  | 177,437                   | 17,974                          | 159,463                                | 11,015                                      | 9,906                      | 132,739     | 3,604     | 128,753 | 33,683      | 7,781   | 1,432  | 38,325     |
| 2022 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     |
| Nov.  | 30,640                                  | 176,630                   | 17,902                          | 158,728                                | 10,816                                      | 9,741                      | 132,209     | 3,637     | 128,189 | 33,605      | 7,756   | 1,432  | 38,583     |
| Dec.  | 30,228                                  | 177,437                   | 17,974                          | 159,463                                | 11,015                                      | 9,906                      | 132,739     | 3,604     | 128,753 | 33,683      | 7,781   | 1,432  | 38,325     |
| <b>Private building and loan associations</b> |   |                           |                                 |  |   |                            |             |           |         |             |   |  |            |
| 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  | 15,657                                  | 142,659                   | 13,728                          | 128,931                                | 7,940                                       | 7,177                      | 104,120     | 3,092     | 100,668 | 30,599      | 4,290   | 557  | 16,956     |
| 2022 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     |
| Nov.  | 16,024                                  | 142,004                   | 13,695                          | 128,309                                | 7,830                                       | 7,086                      | 103,640     | 3,119     | 100,159 | 30,534      | 4,250   | 555  | 17,174     |
| Dec.  | 15,657                                  | 142,659                   | 13,728                          | 128,931                                | 7,940                                       | 7,177                      | 104,120     | 3,092     | 100,668 | 30,599      | 4,290   | 557  | 16,956     |
| <b>Public building and loan associations</b>  |   |                           |                                 |  |   |                            |             |           |         |             |   |  |            |
| 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  | 14,571                                  | 34,778                    | 4,246                           | 30,532                                 | 3,075                                       | 2,729                      | 28,619      | 512       | 28,085  | 3,084       | 3,491   | 875  | 21,369     |
| 2022 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     |
| Nov.  | 14,616                                  | 34,626                    | 4,207                           | 30,419                                 | 2,986                                       | 2,655                      | 28,569      | 518       | 28,030  | 3,071       | 3,506   | 877  | 21,409     |
| Dec.  | 14,571                                  | 34,778                    | 4,246                           | 30,532                                 | 3,075                                       | 2,729                      | 28,619      | 512       | 28,085  | 3,084       | 3,491   | 875  | 21,369     |

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

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

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

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

€ million

| End of year or month                          | Deposits and borrowing from banks (MFIs) <sup>1</sup> |                                    |   | Deposits and borrowing from domestic non-banks (non-MFIs) |                     |                          | Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs) | Bearer debt securities outstanding | Memo items         |                        |                                  |  |  |
|---|---|------------------------------------|---|---|---------------------|--------------------------|--|------------------------------------|--------------------|------------------------|----------------------------------|--|--|
|   | Total   | of which                           |   | Total   | Domestic households | Other domestic non-banks |  |                                    | Other <sup>2</sup> | Number of institutions | Balance sheet total <sup>3</sup> | Number of savings and loan contracts for building purposes, in thousands | Total amount covered by such contracts |
|   |   | Time deposits of more than 2 years | Deposits under savings and loan contracts |   |                     |                          |  |                                    |                    |                        |                                  |  |  |
|   | 1   | 2                                  | 3   | 4   | 5                   | 6                        | 7  | 8                                  | 9                  | 10                     | 11                               | 12   | 13                                     |
| <b>All building and loan associations</b>     |   |                                    |   |   |                     |                          |  |                                    |                    |                        |                                  |  |  |
| 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                                |
| 2022  | 38,649  | 26,945                             | 2,521                                     | 183,714   | 180,793             | 2,921                    | 9,215  | 1,707                              | 5,159              | 18                     | 259,728                          | 22,586   | 923,798                                |
| 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                                |
| Nov.  | 39,322  | 26,501                             | 2,609                                     | 182,241   | 179,340             | 2,901                    | 9,116  | 1,733                              | 5,108              | 18                     | 259,589                          | 22,637   | 919,287                                |
| Dec.  | 38,649  | 26,945                             | 2,521                                     | 183,714   | 180,793             | 2,921                    | 9,215  | 1,707                              | 5,159              | 18                     | 259,728                          | 22,586   | 923,798                                |
| <b>Private building and loan associations</b> |   |                                    |   |   |                     |                          |  |                                    |                    |                        |                                  |  |  |
| 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                                |
| 2022  | 34,759  | 26,257                             | 1,426                                     | 118,687   | 117,480             | 1,207                    | 8,841  | 1,347                              | 5,159              | 10                     | 183,124                          | 14,493   | 610,441                                |
| 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                                |
| Nov.  | 35,300  | 25,798                             | 1,471                                     | 117,808   | 116,603             | 1,205                    | 8,700  | 1,376                              | 5,108              | 10                     | 183,118                          | 14,535   | 607,503                                |
| Dec.  | 34,759  | 26,257                             | 1,426                                     | 118,687   | 117,480             | 1,207                    | 8,841  | 1,347                              | 5,159              | 10                     | 183,124                          | 14,493   | 610,441                                |
| <b>Public building and loan associations</b>  |   |                                    |   |   |                     |                          |  |                                    |                    |                        |                                  |  |  |
| 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                                |
| 2022  | 3,890   | 688                                | 1,095                                     | 65,027  | 63,313              | 1,714                    | 374  | 360                                | –                  | 8                      | 76,604                           | 8,093  | 313,357                                |
| 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                                |
| Nov.  | 4,022   | 703                                | 1,138                                     | 64,433  | 62,737              | 1,696                    | 416  | 357                                | –                  | 8                      | 76,471                           | 8,102  | 311,784                                |
| Dec.  | 3,890   | 688                                | 1,095                                     | 65,027  | 63,313              | 1,714                    | 374  | 360                                | –                  | 8                      | 76,604                           | 8,093  | 313,357                                |

\* 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 |                |               |  |                       |                |  |
| <b>Local branches in Germany - total</b>                            |                  |       |           |   |                             |                |               |  |                       |                |  |
| 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             |  |
| <b>Credit institutions *</b>  |                  |       |           |   |                             |                |               |  |                       |                |  |
| 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              |  |
| <b>Branches in Germany</b>  |                  |       |           |   |                             |                |               |  |                       |                |  |
| 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             |  |
| <b>for information only: Foreign branches of German banks 1</b>     |                  |       |           |   |                             |                |               |  |                       |                |  |
| 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              |  |
| <b>for information only: Foreign subsidiaries of German banks 2</b> |                  |       |           |   |                             |                |               |  |                       |                |  |
| 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 |       |  |                   |
| <b>Local branches in Germany - total</b>                            |   |                                |  |   |  |   |   |                                      |       |  |                   |
| 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  |                   |
| <b>Credit institutions *</b>  |   |                                |  |   |  |   |   |                                      |       |  |                   |
| 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  |                   |
| <b>Branches in Germany</b>  |   |                                |  |   |  |   |   |                                      |       |  |                   |
| 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  |                   |
| <b>for information only: Foreign branches of German banks 1</b>     |   |                                |  |   |  |   |   |                                      |       |  |                   |
| 2019  | 1   | 4                              | 4                                      | –                                       | –  | –   | –   | –                                    | –     | –  |                   |
| 2020  | 1   | 3                              | 3                                      | –                                       | –  | –   | –   | –                                    | –     | –  |                   |
| 2021  | 1   | 3                              | 3                                      | 0                                       | 0  | 0   | 0   | 0                                    | –     | –  |                   |
| <b>for information only: Foreign subsidiaries of German banks 2</b> |   |                                |  |   |  |   |   |                                      |       |  |                   |
| 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 <sup>1</sup> | Foreign subsidiaries |
|--|------------------|-----------|---|---------------------------|--------------|---------------|--|---------------------|---|--------------------------------|--------------------|-------------------------------|----------------------|
|  | Total            | Big banks | Regional banks and other commercial banks | Branches of foreign banks |              |               |  |                     |   |                                |                    |                               |                      |
|  | 1                | 2         | 3   | 4                         | 5            | 6             | 7  | 8                   | 9   | 10                             | 11                 | 12                            | 13                   |
| <b>Total number</b>  |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 263              | 4         | 153                                       | 106                       | 8            | 391           | 917  | 13                  | 19  | 20                             | 1,631              | 188                           | 50                   |
| 2018   | 267              | 4         | 151                                       | 112                       | 6            | 386           | 875  | 11                  | 18  | 20                             | 1,583              | 184                           | 43                   |
| 2019   | 259              | 4         | 147                                       | 108                       | 6            | 380           | 842  | 10                  | 18  | 19                             | 1,534              | 199                           | 41                   |
| 2020   | 257              | 3         | 143                                       | 111                       | 6            | 377           | 815  | 10                  | 18  | 18                             | 1,501              | 206                           | 36                   |
| 2021   | 251              | 3         | 139                                       | 109                       | 6            | 371           | 806  | 9                   | 18  | 36                             | 1,497              | 207                           | 35                   |
| <b>Business volume of less than €50 million <sup>2</sup></b>                           |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 37               | –         | 10  | 27                        | –            | –             | 21   | –                   | –   | –                              | 58                 | 47                            | 5                    |
| 2018   | 40               | –         | 11  | 29                        | –            | –             | 17   | –                   | –   | –                              | 57                 | 42                            | 5                    |
| 2019   | 28               | –         | 5   | 23                        | –            | –             | 12   | –                   | –   | –                              | 40                 | 55                            | 6                    |
| 2020   | 33               | –         | 6   | 27                        | –            | –             | 9  | –                   | –   | –                              | 42                 | 67                            | 4                    |
| 2021   | 31               | –         | 6   | 25                        | –            | –             | 7  | –                   | –   | –                              | 38                 | 66                            | 4                    |
| <b>Business volume of €50 million or more but less than €100 million <sup>2</sup></b>  |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 13               | –         | 8   | 5                         | –            | –             | 70   | –                   | –   | –                              | 83                 | 6                             | 2                    |
| 2018   | 10               | –         | 4   | 6                         | –            | –             | 58   | –                   | –   | –                              | 68                 | 5                             | 2                    |
| 2019   | 13               | –         | 6   | 7                         | –            | –             | 53   | –                   | –   | –                              | 66                 | 9                             | 1                    |
| 2020   | 9                | –         | 3   | 6                         | –            | –             | 42   | –                   | –   | –                              | 51                 | 6                             | 2                    |
| 2021   | 8                | –         | 4   | 4                         | –            | –             | 35   | –                   | –   | –                              | 43                 | 8                             | 3                    |
| <b>Business volume of €1 billion or more but less than €5 billion <sup>2</sup></b>     |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 31               | –         | 22  | 9                         | –            | 5             | 199  | –                   | –   | –                              | 235                | 9                             | 3                    |
| 2018   | 28               | –         | 20  | 8                         | –            | 5             | 186  | –                   | –   | –                              | 219                | 10                            | 4                    |
| 2019   | 31               | –         | 21  | 10                        | –            | 5             | 175  | –                   | –   | –                              | 211                | 11                            | 4                    |
| 2020   | 31               | –         | 21  | 10                        | –            | 1             | 162  | –                   | –   | –                              | 194                | 17                            | 3                    |
| 2021   | 27               | –         | 18  | 9                         | –            | 1             | 142  | –                   | –   | 1                              | 171                | 17                            | 3                    |
| <b>Business volume of €250 million or more but less than €500 million <sup>2</sup></b> |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 22               | –         | 17  | 5                         | –            | 22            | 200  | 3                   | –   | 1                              | 248                | 16                            | 4                    |
| 2018   | 20               | –         | 17  | 3                         | –            | 20            | 188  | 2                   | –   | 1                              | 231                | 18                            | 3                    |
| 2019   | 18               | –         | 16  | 2                         | –            | 16            | 173  | 2                   | –   | 1                              | 210                | 20                            | 4                    |
| 2020   | 20               | –         | 18  | 2                         | –            | 12            | 158  | 2                   | –   | 1                              | 193                | 14                            | 2                    |
| 2021   | 19               | –         | 16  | 3                         | –            | 11            | 155  | 2                   | –   | 1                              | 188                | 19                            | 1                    |
| <b>Business volume of €500 million or more but less than €1 billion <sup>2</sup></b>   |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 35               | –         | 21  | 14                        | –            | 55            | 172  | –                   | –   | 1                              | 263                | 26                            | 8                    |
| 2018   | 32               | –         | 18  | 14                        | –            | 49            | 156  | –                   | –   | 1                              | 238                | 28                            | 7                    |
| 2019   | 34               | –         | 19  | 15                        | –            | 45            | 149  | –                   | –   | 1                              | 229                | 18                            | 5                    |
| 2020   | 32               | –         | 17  | 15                        | –            | 41            | 151  | –                   | –   | 1                              | 225                | 20                            | 5                    |
| 2021   | 30               | –         | 16  | 14                        | –            | 33            | 157  | –                   | –   | 2                              | 222                | 22                            | 4                    |
| <b>Business volume of €1 billion or more but less than €5 billion <sup>2</sup></b>     |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 71               | –         | 46  | 25                        | –            | 252           | 231  | 4                   | 5   | 6                              | 569                | 50                            | 15                   |
| 2018   | 78               | –         | 50  | 28                        | –            | 252           | 243  | 3                   | 4   | 6                              | 586                | 44                            | 11                   |
| 2019   | 74               | –         | 51  | 23                        | –            | 248           | 251  | 3                   | 4   | 6                              | 586                | 47                            | 11                   |
| 2020   | 68               | –         | 43  | 25                        | –            | 242           | 259  | 3                   | 4   | 5                              | 581                | 46                            | 10                   |
| 2021   | 68               | –         | 40  | 28                        | –            | 237           | 267  | 3                   | 4   | 10                             | 589                | 37                            | 10                   |
| <b>Business volume of €5 billion or more but less than €10 billion <sup>2</sup></b>    |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 16               | –         | 10  | 6                         | –            | 41            | 20   | –                   | 3   | 5                              | 85                 | 15                            | 4                    |
| 2018   | 23               | –         | 13  | 10                        | –            | 43            | 19   | 1                   | 3   | 5                              | 94                 | 15                            | 3                    |
| 2019   | 30               | –         | 11  | 19                        | –            | 47            | 21   | –                   | 3   | 5                              | 106                | 15                            | 2                    |
| 2020   | 29               | –         | 17  | 12                        | –            | 58            | 26   | –                   | 3   | 5                              | 121                | 14                            | 3                    |
| 2021   | 31               | –         | 19  | 12                        | –            | 62            | 30   | –                   | 3   | 10                             | 136                | 14                            | 2                    |
| <b>Business volume of more than €10 billion <sup>2</sup></b>                           |                  |           |   |                           |              |               |  |                     |   |                                |                    |                               |                      |
| 2017   | 38               | 4         | 19  | 15                        | 8            | 16            | 4  | 6                   | 11  | 7                              | 90                 | 19                            | 9                    |
| 2018   | 36               | 4         | 18  | 14                        | 6            | 17            | 8  | 5                   | 11  | 7                              | 90                 | 22                            | 8                    |
| 2019   | 31               | 4         | 18  | 9                         | 6            | 19            | 8  | 5                   | 11  | 6                              | 86                 | 24                            | 8                    |
| 2020   | 35               | 3         | 18  | 14                        | 6            | 23            | 8  | 5                   | 11  | 6                              | 94                 | 22                            | 7                    |
| 2021   | 37               | 3         | 20  | 14                        | 6            | 27            | 13   | 4                   | 11  | 12                             | 110                | 24                            | 8                    |

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

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

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

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

€ million

| End of year or month   | Number of reporting credit institutions | Total assets <sup>1</sup> | Cash in hand | Balances with central banks | Treasury bills and treasury discount paper | Bills | Unsecured lending to banks (MFIs) (including postal giro account balances) | Unsecured lending to non-banks (non-MFIs) | Debt securities and other fixed interest securities | Shares and other variable yield securities | Participating interests and shares in affiliated enterprises | Fiduciary assets |
|--|---|---------------------------|--------------|-----------------------------|--|-------|--|---|---|--|--|------------------|
|  | 1                                       | 2                         | 3            | 4                           | 5  | 6     | 7  | 8   | 9   | 10   | 11   | 12               |
| <b>All categories of banks</b>   |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 1,534                                   | 8,725,285                 | 43,438       | 567,252                     | 7,129                                      | 5,796 | 1,531,720  | 4,065,002                                 | 1,078,522   | 214,643                                    | 123,825  | 50,141           |
| 2020   | 1,500                                   | 9,431,501                 | 47,437       | 876,739                     | 11,636                                     | 4,140 | 1,622,087  | 4,174,814                                 | 1,081,063   | 210,048                                    | 103,381  | 61,900           |
| 2021   | 1,446                                   | 9,596,844                 | 49,709       | 997,812                     | 6,302                                      | 4,219 | 1,728,027  | 4,380,412                                 | 1,030,161   | 232,484                                    | 102,369  | 64,259           |
| 2022 Nov.  | 1,390                                   | 11,207,664                | 19,071       | 216,110                     | 9,367                                      | 3,225 | 2,976,035  | 4,729,413                                 | 1,042,933   | 227,632                                    | 103,410  | 66,632           |
| <b>Commercial banks <sup>6</sup></b>                                   |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 259                                     | 3,799,891                 | 20,551       | 342,647                     | 4,911                                      | 5,711 | 612,596  | 1,524,354                                 | 363,999   | 36,234                                     | 62,095   | 13,616           |
| 2020   | 256                                     | 4,160,740                 | 21,480       | 549,760                     | 9,952                                      | 4,067 | 596,914  | 1,530,332                                 | 364,505   | 23,523                                     | 41,356   | 16,905           |
| 2021   | 251                                     | 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 Nov.  | 244                                     | 5,276,856                 | 3,674        | 146,419                     | 7,944                                      | 3,157 | 1,393,167  | 1,765,843                                 | 359,746   | 24,698                                     | 38,592   | 17,879           |
| <b>Big banks</b>   |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 4                                       | 2,398,650                 | 17,276       | 151,882                     | 4,022                                      | 5,349 | 308,159  | 844,511                                   | 220,864   | 29,877                                     | 56,306   | 2,436            |
| 2020   | 3                                       | 2,538,904                 | 16,843       | 212,915                     | 8,749                                      | 3,802 | 245,891  | 846,095                                   | 222,553   | 15,931                                     | 35,225   | 4,650            |
| 2021   | 3                                       | 2,319,298                 | 16,528       | 202,447                     | 3,735                                      | 3,797 | 245,834  | 891,753                                   | 190,065   | 15,567                                     | 33,221   | 5,185            |
| 2022 Nov.  | 3                                       | 2,797,804                 | 2,623        | 127,440                     | 4,680                                      | 2,907 | 415,269  | 934,005                                   | 211,598   | 11,352                                     | 33,327   | 5,703            |
| <b>Regional banks and other commercial banks</b>                       |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 147                                     | 1,035,588                 | 3,246        | 115,209                     | 889  | 163   | 137,846  | 573,296                                   | 133,914   | 6,324                                      | 5,011  | 10,607           |
| 2020   | 142                                     | 1,194,068                 | 4,614        | 220,599                     | 1,203                                      | 143   | 161,810  | 578,756                                   | 133,810   | 7,556                                      | 5,433  | 11,822           |
| 2021   | 139                                     | 1,362,998                 | 5,550        | 222,912                     | 1,469                                      | 225   | 271,549  | 606,812                                   | 149,166   | 12,461                                     | 5,218  | 10,547           |
| 2022 Nov.  | 135                                     | 2,003,037                 | 1,027        | 14,722                      | 3,264                                      | 204   | 661,786  | 697,908                                   | 139,638   | 13,317                                     | 4,569  | 11,940           |
| <b>Branches of foreign banks</b>                                       |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 108                                     | 365,653                   | 29           | 75,556                      | –  | 199   | 166,591  | 106,547                                   | 9,221   | 33   | 778  | 573              |
| 2020   | 111                                     | 427,768                   | 23           | 116,246                     | –  | 122   | 189,213  | 105,481                                   | 8,142   | 36   | 698  | 433              |
| 2021   | 109                                     | 457,820                   | 33           | 135,106                     | –  | 118   | 194,223  | 109,045                                   | 8,713   | 38   | 694  | 312              |
| 2022 Nov.  | 106                                     | 476,015                   | 24           | 4,257                       | –  | 46    | 316,112  | 133,930                                   | 8,510   | 29   | 696  | 236              |
| <b>Landesbanken and savings banks</b>                                  |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 386                                     | 2,157,828                 | 14,446       | 104,791                     | 1,108                                      | 55    | 216,120  | 1,273,776                                 | 308,692   | 97,665                                     | 23,682   | 9,073            |
| 2020   | 383                                     | 2,291,834                 | 16,726       | 180,951                     | 1,142                                      | 30    | 230,424  | 1,309,957                                 | 301,114   | 100,406                                    | 23,323   | 13,022           |
| 2021   | 377                                     | 2,379,532                 | 18,216       | 260,974                     | 587  | 35    | 181,882  | 1,388,934                                 | 284,740   | 110,273                                    | 23,925   | 14,590           |
| 2022 Nov.  | 368                                     | 2,592,105                 | 8,941        | 51,780                      | 847  | 40    | 495,472  | 1,464,284                                 | 290,870   | 107,187                                    | 24,885   | 15,029           |
| <b>Credit cooperatives</b>   |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 842                                     | 983,036                   | 8,289        | 26,678                      | –  | 30    | 63,989   | 624,739                                   | 161,269   | 59,491                                     | 17,601   | 1,561            |
| 2020   | 815                                     | 1,072,783                 | 9,151        | 43,404                      | –  | 18    | 82,733   | 663,411                                   | 167,330   | 64,268                                     | 18,282   | 3,089            |
| 2021   | 773                                     | 1,140,517                 | 9,282        | 61,211                      | 200  | 18    | 79,463   | 709,051                                   | 165,102   | 71,142                                     | 18,873   | 3,536            |
| 2022 Nov.  | 733                                     | 1,179,307                 | 6,270        | 10,898                      | 17   | 28    | 120,603  | 754,061                                   | 165,473   | 74,094                                     | 19,570   | 3,432            |
| <b>Mortgage banks</b>  |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 10                                      | 230,912                   | –            | 1,792                       | –  | –     | 8,912  | 182,949                                   | 28,277  | 149  | 154  | 30               |
| 2020   | 10                                      | 240,966                   | –            | 7,632                       | –  | –     | 8,053  | 188,158                                   | 28,361  | 149  | 151  | 28               |
| 2021   | 9                                       | 228,796                   | –            | 10,731                      | –  | –     | 7,398  | 179,605                                   | 24,735  | 149  | 147  | 26               |
| 2022 Nov.  | 9                                       | 227,671                   | –            | 1,216                       | –  | –     | 14,414   | 184,821                                   | 21,361  | 148  | 143  | 108              |
| <b>Building and loan associations</b>                                  |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 19                                      | 238,994                   | –            | 1,467                       | –  | –     | 30,752   | 159,980                                   | 31,858  | 10,307                                     | 306  | 1,187            |
| 2020   | 18                                      | 246,050                   | –            | 2,469                       | –  | –     | 27,781   | 170,554                                   | 31,038  | 10,605                                     | 251  | 885              |
| 2021   | 18                                      | 254,343                   | –            | 2,912                       | –  | –     | 25,453   | 180,175                                   | 30,739  | 11,462                                     | 268  | 466              |
| 2022 Nov.  | 18                                      | 260,728                   | –            | 368                         | –  | –     | 28,901   | 188,817                                   | 28,127  | 10,456                                     | 269  | 8                |
| <b>Banks with special, development and other central support tasks</b> |   |                           |              |                             |  |       |  |   |   |  |  |                  |
| 2019   | 18                                      | 1,314,624                 | 152          | 89,877                      | 1,110                                      | –     | 599,351  | 299,204                                   | 184,427   | 10,797                                     | 19,987   | 24,674           |
| 2020   | 18                                      | 1,419,128                 | 80           | 92,523                      | 542  | 25    | 676,182  | 312,402                                   | 188,715   | 11,097                                     | 20,018   | 27,971           |
| 2021   | 18                                      | 1,453,540                 | 100          | 101,519                     | 311  | 26    | 722,225  | 315,037                                   | 176,901   | 11,392                                     | 20,023   | 29,597           |
| 2022 Nov.  | 18                                      | 1,670,997                 | 186          | 5,429                       | 559  | –     | 923,478  | 371,587                                   | 177,356   | 11,049                                     | 19,951   | 30,176           |

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

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

## IV. Structural figures, multi-office banks

| Tangible assets and other assets 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                   |           |  |                      |
| <b>All categories of banks</b>   |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 1,037,817  | 705,076                                   | 1,610,405                   | 4,152,217                           | 1,236,988           | 50,141                | 5,839               | 69,440                                 | 59,016                      | 553,091   | 988,148   | 670,784                                   | 276,166              | 2019      |  |                      |
| 1,238,256  | 927,782                                   | 1,933,442                   | 4,408,744                           | 1,181,680           | 61,900                | 7,892               | 70,778                                 | 62,664                      | 549,059   | 1,155,342 | 902,319                                   | 276,912              | 2020      |  |                      |
| 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      |  |                      |
| 1,813,836  | 1,447,949                                 | 2,295,416                   | 4,988,436                           | 1,339,171           | 66,632                | 8,493               | 74,829                                 | 84,362                      | 591,854   | 1,758,471 | 1,436,615                                 | 352,137              | 2022 Nov. |  |                      |
| <b>Commercial banks 6</b>  |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 813,177  | 587,964                                   | 773,502                     | 1,800,072                           | 201,684             | 13,616                | 2,955               | 21,698                                 | 30,276                      | 200,754   | 755,334   | 559,755                                   | 153,727              | 2019      |  |                      |
| 1,001,946  | 812,524                                   | 919,153                     | 1,882,108                           | 187,364             | 16,905                | 4,454               | 23,291                                 | 33,848                      | 183,243   | 910,374   | 793,221                                   | 153,748              | 2020      |  |                      |
| 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      |  |                      |
| 1,515,737  | 1,292,744                                 | 1,152,377                   | 2,170,020                           | 206,471             | 17,879                | 5,143               | 27,580                                 | 52,875                      | 201,693   | 1,442,818 | 1,280,395                                 | 216,660              | 2022 Nov. |  |                      |
| <b>Big banks</b>   |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 757,968  | 580,268                                   | 422,763                     | 958,136                             | 158,309             | 2,436                 | 1,472               | 10,538                                 | 18,088                      | 110,160   | 716,748   | 550,621                                   | 113,320              | 2019      |  |                      |
| 926,250  | 795,563                                   | 409,611                     | 1,003,431                           | 149,209             | 4,650                 | 2,081               | 12,731                                 | 20,218                      | 80,422    | 856,551   | 775,775                                   | 111,769              | 2020      |  |                      |
| 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      |  |                      |
| 1,048,900  | 915,186                                   | 429,591                     | 1,094,710                           | 161,958             | 5,703                 | 2,174               | 15,682                                 | 24,142                      | 73,689    | 990,155   | 897,178                                   | 137,988              | 2022 Nov. |  |                      |
| <b>Regional banks and other commercial banks</b>                       |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 49,083   | .   | 161,555                     | 685,343                             | 42,745              | 10,607                | 1,329               | 9,772                                  | 11,710                      | 80,728    | 31,799    | .   | 16,769               | 2019      |  |                      |
| 68,322   | .   | 273,060                     | 707,879                             | 37,718              | 11,822                | 1,866               | 9,099                                  | 12,987                      | 92,501    | 47,136    | .   | 15,596               | 2020      |  |                      |
| 77,090   | .   | 361,281                     | 753,445                             | 40,239              | 10,547                | 1,908               | 8,916                                  | 24,015                      | 102,391   | 60,254    | .   | 18,412               | 2021      |  |                      |
| 454,662  | .   | 452,501                     | 900,086                             | 44,120              | 11,940                | 2,396               | 9,907                                  | 28,074                      | 112,761   | 441,252   | .   | 40,575               | 2022 Nov. |  |                      |
| <b>Branches of foreign banks</b>                                       |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 6,126  | .   | 189,184                     | 156,593                             | 630                 | 573                   | 154                 | 1,388                                  | 478                         | 9,866     | 6,787     | .   | 23,638               | 2019      |  |                      |
| 7,374  | .   | 236,482                     | 170,798                             | 437                 | 433                   | 507                 | 1,461                                  | 643                         | 10,320    | 6,687     | .   | 26,383               | 2020      |  |                      |
| 9,538  | .   | 257,677                     | 175,454                             | 1,034               | 312                   | 481                 | 1,610                                  | 664                         | 13,926    | 6,662     | .   | 29,786               | 2021      |  |                      |
| 12,175   | .   | 270,285                     | 175,224                             | 393                 | 236                   | 573                 | 1,991                                  | 659                         | 15,243    | 11,411    | .   | 38,097               | 2022 Nov. |  |                      |
| <b>Landesbanken and savings banks</b>                                  |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 108,420  | 68,925                                    | 336,639                     | 1,267,604                           | 222,743             | 9,073                 | 1,596               | 24,494                                 | 16,912                      | 165,824   | 112,943   | 62,677                                    | 75,264               | 2019      |  |                      |
| 114,739  | 65,235                                    | 410,551                     | 1,346,377                           | 199,557             | 13,022                | 1,607               | 23,869                                 | 16,112                      | 171,027   | 109,712   | 57,846                                    | 74,918               | 2020      |  |                      |
| 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      |  |                      |
| 132,770  | 80,275                                    | 461,337                     | 1,510,110                           | 236,307             | 15,029                | 1,342               | 21,207                                 | 18,032                      | 180,508   | 148,233   | 83,729                                    | 80,187               | 2022 Nov. |  |                      |
| <b>Credit cooperatives</b>   |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 19,389   | -   | 122,082                     | 733,251                             | 10,544              | 1,561                 | 376                 | 7,524                                  | 1,969                       | 83,755    | 21,974    | -   | 18,587               | 2019      |  |                      |
| 21,097   | -   | 148,828                     | 788,959                             | 10,255              | 3,089                 | 388                 | 7,727                                  | 2,245                       | 89,492    | 21,800    | -   | 18,471               | 2020      |  |                      |
| 22,639   | -   | 168,253                     | 831,042                             | 9,469               | 3,536                 | 447                 | 7,730                                  | 2,718                       | 94,716    | 22,609    | 2   | 19,483               | 2021      |  |                      |
| 24,861   | -   | 175,153                     | 855,315                             | 8,436               | 3,432                 | 519                 | 8,158                                  | 3,257                       | 101,418   | 23,619    | 2   | 20,079               | 2022 Nov. |  |                      |
| <b>Mortgage banks</b>  |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 8,649  | .   | 48,023                      | 68,092                              | 95,123              | 30                    | 117                 | 1,051                                  | 1,840                       | 10,341    | 6,295     | .   | 1,396                | 2019      |  |                      |
| 8,434  | .   | 60,808                      | 63,893                              | 96,406              | 28                    | 205                 | 957                                    | 1,528                       | 10,782    | 6,359     | .   | 1,408                | 2020      |  |                      |
| 6,003  | .   | 60,809                      | 52,668                              | 96,974              | 26                    | 269                 | 1,520                                  | 1,264                       | 10,019    | 5,245     | .   | 936                  | 2021      |  |                      |
| 5,460  | .   | 53,182                      | 53,182                              | 102,873             | 108                   | 266                 | 1,574                                  | 908                         | 10,410    | 5,168     | .   | 780                  | 2022 Nov. |  |                      |
| <b>Building and loan associations</b>                                  |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 3,137  | .   | 23,167                      | 190,998                             | 1,640               | 1,187                 | 178                 | 6,483                                  | 440                         | 12,046    | 2,855     | .   | 1                    | 2019      |  |                      |
| 2,467  | .   | 28,885                      | 191,407                             | 2,634               | 885                   | 237                 | 6,234                                  | 395                         | 12,251    | 3,122     | .   | 1                    | 2020      |  |                      |
| 2,869  | .   | 33,039                      | 194,400                             | 4,116               | 466                   | 270                 | 6,423                                  | 424                         | 12,404    | 2,799     | .   | 1                    | 2021      |  |                      |
| 3,782  | .   | 39,271                      | 193,872                             | 4,982               | 8                     | 204                 | 6,148                                  | 434                         | 12,134    | 3,675     | .   | 1                    | 2022 Nov. |  |                      |
| <b>Banks with special, development and other central support tasks</b> |   |                             |                                     |                     |                       |                     |  |                             |           |           |   |                      |           |  |                      |
| 85,045   | .   | 306,992                     | 92,200                              | 705,254             | 24,674                | 617                 | 8,190                                  | 7,579                       | 80,371    | 88,747    | .   | 27,191               | 2019      |  |                      |
| 89,573   | .   | 365,217                     | 136,000                             | 685,464             | 27,971                | 1,001               | 8,700                                  | 8,536                       | 82,264    | 103,975   | .   | 28,366               | 2020      |  |                      |
| 76,407   | .   | 379,668                     | 132,083                             | 732,733             | 29,597                | 1,003               | 9,171                                  | 7,235                       | 83,791    | 78,259    | .   | 31,284               | 2021      |  |                      |
| 131,226  | .   | 414,096                     | 205,937                             | 780,102             | 30,176                | 1,019               | 10,162                                 | 8,856                       | 85,691    | 134,958   | .   | 34,430               | 2022 Nov. |  |                      |

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 |                       |                   |         |                                      |   |                  |           |                       |         |                                      |                            |         |                             |
|--|---------------------------|-----------------------|-------------------|---------|--------------------------------------|---|------------------|-----------|-----------------------|---------|--------------------------------------|----------------------------|---------|-----------------------------|
|  | 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 |         | of which: enterprises and households | of which: of foreign banks                        | foreign banks    |           | foreign non-banks     |         | of which: enterprises and households | of which: of foreign banks |         |                             |
| 1  | 2                         | 3                     | 4                 | 5       |                                      |   | 6                | 7         | 8                     | 9       |                                      |                            | 10      | 11                          |
| <b>Assets and liabilities, total 4</b>                           |                           |                       |                   |         |                                      |   |                  |           |                       |         |                                      |                            |         |                             |
| 2019   | 1,939,831                 | 659,536               | 539,118           | 110,952 | 108,770                              | 9,466   | 1,809            | 1,280,295 | 281,291               | 402,048 | 355,618                              | 499,117                    | 247,638 | 23,866                      |
| 2020   | 1,915,708                 | 673,810               | 534,518           | 125,363 | 122,496                              | 13,929  | 2,638            | 1,241,898 | 252,765               | 397,522 | 349,282                              | 502,329                    | 235,928 | 22,947                      |
| 2021 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 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.   | 2,308,564                 | 985,314               | 787,749           | 181,990 | 172,364                              | 15,575  | 3,122            | 1,323,250 | 277,894               | 447,199 | 396,102                              | 493,698                    | 226,517 | 24,022                      |
| Nov.   | 2,293,104                 | 970,220               | 767,341           | 187,460 | 179,752                              | 15,419  | 2,905            | 1,322,884 | 276,934               | 444,153 | 393,010                              | 496,193                    | 225,651 | 25,992                      |
| Dec.   | 2,143,420                 | 846,638               | 657,116           | 172,936 | 165,938                              | 16,586  | 1,691            | 1,296,782 | 270,416               | 443,217 | 392,643                              | 482,963                    | 221,588 | 22,610                      |
| <b>of which: denominated in euro 4</b>                           |                           |                       |                   |         |                                      |   |                  |           |                       |         |                                      |                            |         |                             |
| 2019   | 1,364,166                 | 443,663               | 366,955           | 68,457  | 67,167                               | 8,251   | 1,292            | 920,503   | 142,662               | 251,621 | 212,047                              | 454,889                    | 235,141 | 18,615                      |
| 2020   | 1,405,382                 | 481,772               | 388,605           | 81,614  | 79,453                               | 11,553  | 1,919            | 923,610   | 135,929               | 264,176 | 222,283                              | 459,713                    | 224,636 | 16,871                      |
| 2021 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 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.   | 1,608,735                 | 664,183               | 540,392           | 110,877 | 102,061                              | 12,914  | 2,555            | 944,552   | 134,445               | 292,965 | 249,260                              | 441,669                    | 214,522 | 17,292                      |
| Nov.   | 1,604,546                 | 653,919               | 519,654           | 121,088 | 114,036                              | 13,177  | 2,331            | 950,627   | 137,099               | 293,420 | 249,441                              | 443,003                    | 214,086 | 18,950                      |
| Dec.   | 1,520,426                 | 581,473               | 454,294           | 112,333 | 105,901                              | 14,846  | 1,402            | 938,953   | 136,458               | 296,501 | 252,886                              | 432,346                    | 210,961 | 16,920                      |
| <b>denominated in US dollar 4</b>                                |                           |                       |                   |         |                                      |   |                  |           |                       |         |                                      |                            |         |                             |
| 2019   | 406,863                   | 137,645               | 109,225           | 27,925  | 27,915                               | 495   | 384              | 269,218   | 118,530               | 103,078 | 100,947                              | 28,999                     | 4,823   | 1,917                       |
| 2020   | 335,810                   | 108,779               | 79,148            | 28,240  | 28,221                               | 1,391   | 407              | 227,031   | 96,843                | 87,562  | 85,684                               | 26,210                     | 4,468   | 1,710                       |
| 2021 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 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.   | 503,774                   | 221,367               | 170,324           | 49,024  | 48,985                               | 2,019   | 456              | 282,407   | 124,932               | 97,510  | 94,496                               | 39,596                     | 5,041   | 3,301                       |
| Nov.   | 490,304                   | 218,032               | 172,175           | 44,153  | 44,121                               | 1,704   | 283              | 272,272   | 121,170               | 93,145  | 90,288                               | 38,963                     | 5,014   | 2,638                       |
| Dec.   | 439,512                   | 177,648               | 135,879           | 40,569  | 40,495                               | 1,200   | .                | 261,864   | 115,902               | 90,483  | 87,710                               | 37,274                     | 4,317   | 2,368                       |
| <b>Assets and liabilities vis-à-vis industrial countries 5,6</b> |                           |                       |                   |         |                                      |   |                  |           |                       |         |                                      |                            |         |                             |
| 2019   | 1,708,510                 | 578,644               | 482,723           | 86,588  | 85,150                               | 9,333   | 1,676            | 1,129,866 | 225,231               | 333,330 | 298,944                              | 484,706                    | 245,732 | 21,558                      |
| 2020   | 1,699,642                 | 603,559               | 480,573           | 109,175 | 106,852                              | 13,811  | 2,520            | 1,096,083 | 204,075               | 332,373 | 298,707                              | 482,709                    | 233,740 | 19,891                      |
| 2021 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 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.   | 2,072,787                 | 906,259               | 731,357           | 160,659 | 151,873                              | 14,243  | 3,060            | 1,166,528 | 229,447               | 376,319 | 343,680                              | 467,373                    | 223,674 | 22,331                      |
| Nov.   | 2,063,532                 | 896,501               | 714,654           | 162,682 | 160,806                              | 14,165  | 2,666            | 1,167,031 | 229,492               | 374,853 | 342,348                              | 468,492                    | 222,717 | 23,772                      |
| Dec.   | 1,921,457                 | 778,377               | 607,568           | 155,307 | 149,369                              | 15,502  | 1,486            | 1,143,080 | 223,746               | 373,418 | 342,074                              | 456,555                    | 218,873 | 20,703                      |

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

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



## V External position of banks

|   |   |   | Liabilities to non-residents <sup>3</sup> |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
|---|---|---|---|------------------|----------------------|--------------------------------------|---------|-----------------------|----------------------|--------------------------------------|--|--|-------------------------|-----------|
|   |   |   | Short-term liabilities                    |                  |                      |                                      |         | Long-term liabilities |                      |                                      |  |  |                         |           |
| Participating interest  |   |   | Total                                     | to foreign banks | to foreign non-banks |                                      | Total   | to foreign banks      | to foreign non-banks |                                      | Working capital of branches of foreign banks | Memo item: Liabilities to foreign monetary authorities | End of reporting period |           |
| Total   | of which: working capital at foreign branches | Memo item: Loans and advances to foreign monetary authorities |   |                  | Total                | of which: enterprises and households |         |                       | Total                | of which: enterprises and households |  |  |                         |           |
| 15  | 16  | 17  | 18  | 19               | 20                   | 21                                   | 22      | 23                    | 24                   | 25                                   | 26   | 27   | 28                      |           |
| <b>Assets and liabilities, total <sup>4</sup></b>                           |   |   |   |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
| 73,973  | 52,661  | 15,078  | 917,957                                   | 755,257          | 582,215              | 173,042                              | 168,980 | 162,700               | 97,987               | 55,972                               | 55,063                                       | 8,741  | 51,943                  | 2019      |
| 66,335  | 49,171  | 7,993   | 1,027,745                                 | 832,516          | 633,471              | 199,045                              | 195,431 | 195,229               | 127,271              | 58,783                               | 58,144                                       | 9,175  | 39,491                  | 2020      |
| 66,835  | 50,536  | 11,681  | 1,318,476                                 | 1,089,047        | 843,340              | 245,707                              | 241,726 | 229,429               | 160,004              | 59,879                               | 59,320                                       | 9,546  | 50,508                  | 2021 Q3   |
| 66,808  | 50,205  | 15,237  | 1,213,565                                 | 967,774          | 757,078              | 210,696                              | 207,846 | 245,791               | 157,096              | 77,044                               | 76,463                                       | 11,651   | 46,787                  | Q4        |
| 66,798  | 51,062  | 21,867  | 1,486,892                                 | 1,264,571        | 982,436              | 282,135                              | 276,798 | 222,321               | 131,221              | 79,100                               | 78,583                                       | 12,000   | 50,810                  | 2022 Q1   |
| 68,009  | 52,106  | 28,564  | 1,499,537                                 | 1,271,355        | 965,990              | 305,365                              | 298,440 | 228,182               | 134,083              | 81,863                               | 81,376                                       | 12,236   | 58,133                  | Q2        |
| 68,989  | 53,164  | 22,255  | 1,533,306                                 | 1,290,053        | 971,301              | 318,752                              | 311,224 | 243,253               | 148,943              | 81,262                               | 80,798                                       | 13,048   | 63,020                  | 2022 Aug. |
| 69,819  | 53,950  | 36,246  | 1,591,181                                 | 1,339,115        | 1,011,872            | 327,243                              | 320,529 | 252,066               | 157,552              | 81,475                               | 80,960                                       | 13,039   | 67,565                  | Sep.      |
| 80,437  | 64,569  | 30,491  | 1,603,027                                 | 1,349,663        | 1,029,578            | 320,085                              | 313,873 | 253,364               | 159,119              | 81,340                               | 80,817                                       | 12,905   | 61,929                  | Oct.      |
| 79,612  | 63,845  | 28,844  | 1,577,115                                 | 1,324,302        | 997,873              | 326,429                              | 318,547 | 252,813               | 152,689              | 87,224                               | 86,697                                       | 12,900   | 59,924                  | Nov.      |
| 77,576  | 61,877  | 28,227  | 1,383,042                                 | 1,138,590        | 856,295              | 282,295                              | 276,282 | 244,452               | 141,874              | 89,660                               | 89,130                                       | 12,918   | 57,319                  | Dec.      |
| <b>of which: denominated in euro <sup>4</sup></b>                           |   |   |   |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
| 52,716  | 34,032  | 3,438   | 657,891                                   | 528,775          | 399,616              | 129,159                              | 126,852 | 129,116               | 72,097               | 48,308                               | 47,529                                       | 8,711  | 15,444                  | 2019      |
| 46,921  | 32,037  | 1,235   | 803,240                                   | 635,443          | 485,816              | 149,627                              | 146,646 | 167,797               | 105,809              | 52,841                               | 52,259                                       | 9,147  | 7,099                   | 2020      |
| 46,955  | 32,496  | 7,079   | 984,250                                   | 790,332          | 623,166              | 167,166                              | 164,744 | 193,918               | 129,526              | 54,874                               | 54,418                                       | 9,518  | 13,835                  | 2021 Q3   |
| 46,770  | 32,138  | 7,235   | 888,487                                   | 689,705          | 548,112              | 141,593                              | 140,105 | 198,782               | 114,598              | 72,562                               | 72,055                                       | 11,622   | 8,323                   | Q4        |
| 46,602  | 32,575  | 11,445  | 1,056,465                                 | 872,173          | 680,223              | 191,950                              | 188,338 | 184,292               | 100,698              | 71,622                               | 71,174                                       | 11,972   | 7,760                   | 2022 Q1   |
| 46,715  | 32,598  | 16,070  | 1,074,065                                 | 891,164          | 680,896              | 210,268                              | 205,161 | 182,901               | 99,437               | 71,258                               | 70,831                                       | 12,206   | 11,398                  | Q2        |
| 47,022  | 32,837  | 11,546  | 1,109,766                                 | 911,909          | 694,306              | 217,603                              | 211,979 | 197,857               | 115,179              | 69,660                               | 69,239                                       | 13,018   | 15,131                  | 2022 Aug. |
| 47,348  | 33,156  | 21,529  | 1,143,816                                 | 942,900          | 722,702              | 220,198                              | 215,650 | 200,916               | 118,230              | 69,677                               | 69,207                                       | 13,009   | 17,190                  | Sep.      |
| 58,181  | 43,992  | 14,126  | 1,165,897                                 | 960,391          | 746,422              | 213,969                              | 209,541 | 205,506               | 122,565              | 70,065                               | 69,584                                       | 12,876   | 14,814                  | Oct.      |
| 58,155  | 44,005  | 14,146  | 1,153,757                                 | 951,495          | 726,193              | 225,302                              | 219,195 | 202,262               | 113,012              | 76,378                               | 75,891                                       | 12,872   | 15,074                  | Nov.      |
| 56,728  | 42,629  | 15,220  | 1,032,202                                 | 832,220          | 633,616              | 198,604                              | 194,543 | 199,982               | 108,229              | 78,863                               | 78,368                                       | 12,890   | 14,863                  | Dec.      |
| <b>denominated in US dollar <sup>4</sup></b>                                |   |   |   |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
| 16,694  | .   | 1,068   | 188,286                                   | 162,666          | 132,917              | 29,749                               | 28,043  | 25,620                | 19,966               | .                                    | 5,521  | .  | 33,595                  | 2019      |
| 14,706  | .   | 1,576   | 155,117                                   | 136,132          | 103,160              | 32,972                               | 32,366  | 18,985                | 14,459               | .                                    | 4,466  | .  | 27,350                  | 2020      |
| 15,078  | .   | 1,857   | 253,795                                   | 226,720          | 169,954              | 56,766                               | 55,301  | 27,075                | 23,593               | .                                    | 3,378  | .  | 32,439                  | 2021 Q3   |
| 15,295  | .   | 2,345   | 231,830                                   | 193,972          | 144,422              | 49,550                               | 48,216  | 37,858                | 34,917               | .                                    | 2,885  | .  | 32,441                  | Q4        |
| 15,328  | .   | 2,670   | 305,967                                   | 276,924          | 212,732              | 64,192                               | 62,518  | 29,043                | 23,053               | 5,990                                | 5,921  | -  | 36,584                  | 2022 Q1   |
| 16,263  | .   | 3,373   | 317,278                                   | 281,342          | 211,842              | 69,500                               | 68,092  | 35,936                | 26,756               | .                                    | 9,119  | .  | 40,645                  | Q2        |
| 16,722  | .   | 1,677   | 313,859                                   | 278,928          | 202,085              | 76,843                               | 75,507  | 34,931                | 25,073               | .                                    | 9,814  | .  | 41,134                  | 2022 Aug. |
| 17,231  | .   | 1,615   | 327,028                                   | 286,594          | 204,914              | 81,680                               | 80,244  | 40,434                | 30,347               | .                                    | 10,041                                       | .  | 43,782                  | Sep.      |
| 17,068  | .   | 1,858   | 317,160                                   | 279,282          | 201,054              | 78,228                               | 77,286  | 37,878                | 28,018               | .                                    | 9,817  | .  | 41,724                  | Oct.      |
| 16,356  | .   | 1,511   | 307,417                                   | 266,947          | 194,076              | 72,871                               | 71,948  | 40,470                | 31,096               | .                                    | 9,333  | .  | 39,874                  | Nov.      |
| 15,837  | .   | 1,257   | 247,537                                   | 213,275          | 155,489              | 57,786                               | 56,539  | 34,262                | 24,938               | .                                    | 9,288  | .  | 37,597                  | Dec.      |
| <b>Assets and liabilities vis-à-vis industrial countries <sup>5,6</sup></b> |   |   |   |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
| 65,041  | 46,557  | 12,226  | 763,907                                   | 612,944          | 477,011              | 135,933                              | 134,586 | 150,963               | 91,674               | 52,148                               | 51,671                                       | 7,141  | 12,653                  | 2019      |
| 57,035  | 42,511  | 7,183   | 897,436                                   | 712,314          | 542,107              | 170,207                              | 168,769 | 185,122               | 121,928              | 55,673                               | 55,299                                       | 7,521  | 9,319                   | 2020      |
| 58,063  | 43,666  | 8,523   | 1,132,532                                 | 914,254          | 710,075              | 204,179                              | 201,836 | 218,278               | 153,325              | 57,077                               | 56,763                                       | 7,876  | 13,713                  | 2021 Q3   |
| 57,958  | 43,396  | 13,426  | 1,060,141                                 | 825,681          | 648,031              | 177,650                              | 175,975 | 234,460               | 149,829              | 74,666                               | 74,355                                       | 9,965  | 11,624                  | Q4        |
| 57,744  | 44,105  | 18,531  | 1,277,606                                 | 1,065,881        | 832,308              | 233,573                              | 230,082 | 211,725               | 124,735              | 76,675                               | 76,437                                       | 10,315   | 11,512                  | 2022 Q1   |
| 58,820  | 44,904  | 24,634  | 1,285,501                                 | 1,068,471        | 812,028              | 256,443                              | 252,032 | 217,030               | 127,070              | 79,439                               | 79,194                                       | 10,521   | 14,948                  | Q2        |
| 59,698  | 45,674  | 18,582  | 1,322,620                                 | 1,090,157        | 816,262              | 273,895                              | 268,632 | 232,463               | 141,808              | 79,321                               | 79,076                                       | 11,334   | 17,581                  | 2022 Aug. |
| 60,393  | 46,323  | 31,460  | 1,376,055                                 | 1,134,896        | 850,735              | 284,161                              | 279,864 | 241,159               | 150,335              | 79,509                               | 79,255                                       | 11,315   | 20,508                  | Sep.      |
| 71,058  | 56,987  | 25,349  | 1,399,892                                 | 1,157,700        | 880,207              | 277,493                              | 273,472 | 242,192               | 151,630              | 79,382                               | 79,117                                       | 11,180   | 16,684                  | Oct.      |
| 70,422  | 56,445  | 25,423  | 1,376,035                                 | 1,135,499        | 851,332              | 284,167                              | 278,436 | 240,536               | 144,111              | 85,251                               | 84,993                                       | 11,174   | 16,704                  | Nov.      |
| 68,658  | 54,682  | 25,245  | 1,207,190                                 | 975,048          | 729,610              | 245,438                              | 241,453 | 232,142               | 133,230              | 87,720                               | 87,461                                       | 11,192   | 17,274                  | Dec.      |

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

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

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents 1  |                       |                 |                                      |        |   |                            |                  |                       |               |                                      |         |                 |                            |                             |
|-------------------------|--|-----------------------|-----------------|--------------------------------------|--------|---|----------------------------|------------------|-----------------------|---------------|--------------------------------------|---------|-----------------|----------------------------|-----------------------------|
|                         | Short-term assets  |                       |                 |                                      |        |   |                            | Long-term assets |                       |               |                                      |         |                 |                            |                             |
|                         | Total  | Loans and advances to |                 |                                      |        | Treasury bills and other money market instruments |                            | Total            | Loans and advances to |               |                                      |         | Bonds and notes |                            | Shares and other securities |
|                         |  | Total                 | foreign banks 2 | foreign non-banks                    |        | Total   | of which: of foreign banks |                  | Total                 | foreign banks | foreign non-banks                    |         | Total           | of which: of foreign banks |                             |
| Total                   |  |                       |                 | of which: enterprises and households | Total  |   |                            |                  |                       |               | of which: enterprises and households |         |                 |                            |                             |
| 1                       | 2  | 3                     | 4               | 5                                    | 6      | 7   | 8                          | 9                | 10                    | 11            | 12                                   | 13      | 14              |                            |                             |
|                         | <b>of which: vis-à-vis EU Member States 6,7</b>  |                       |                 |                                      |        |   |                            |                  |                       |               |                                      |         |                 |                            |                             |
| 2019                    | 1,307,156  | 453,849               | 379,911         | 65,053                               | 64,511 | 8,885   | 1,676                      | 853,307          | 158,393               | 239,980       | 207,605                              | 388,116 | 191,897         | 20,294                     |                             |
| 2020                    | 1,011,163  | 295,055               | 226,792         | 56,908                               | 55,409 | 11,355  | 1,615                      | 716,108          | 97,139                | 224,829       | 196,551                              | 359,671 | 163,216         | 17,215                     |                             |
| 2021 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 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.                    | 1,177,404  | 437,333               | 342,642         | 83,512                               | 75,524 | 11,179  | 1,957                      | 740,071          | 96,757                | 253,470       | 226,367                              | 342,834 | 154,556         | 18,352                     |                             |
| Nov.                    | 1,173,825  | 432,401               | 332,134         | 89,083                               | 82,957 | 11,184  | 1,786                      | 741,424          | 95,569                | 254,534       | 227,438                              | 343,702 | 154,343         | 19,025                     |                             |
| Dec.                    | 1,112,236  | 380,970               | 290,252         | 79,002                               | 73,685 | 11,716  | 1,206                      | 731,266          | 96,481                | 255,750       | 229,680                              | 334,414 | 151,916         | 16,511                     |                             |
|                         | <b>of which: vis-à-vis the euro area 6</b>   |                       |                 |                                      |        |   |                            |                  |                       |               |                                      |         |                 |                            |                             |
| 2019                    | 900,152  | 262,446               | 223,583         | 31,399                               | 30,868 | 7,464   | 523                        | 637,706          | 104,003               | 196,924       | 168,066                              | 299,822 | 123,326         | 18,926                     |                             |
| 2020                    | 909,319  | 274,102               | 214,972         | 48,402                               | 46,903 | 10,728  | 1,251                      | 635,217          | 92,034                | 203,450       | 175,285                              | 307,320 | 120,440         | 16,981                     |                             |
| 2021 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 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.                    | 1,070,657  | 409,306               | 324,874         | 73,607                               | 66,106 | 10,825  | 1,604                      | 661,351          | 91,376                | 229,132       | 202,235                              | 296,634 | 117,034         | 18,175                     |                             |
| Nov.                    | 1,065,075  | 402,987               | 313,015         | 79,087                               | 73,278 | 10,885  | 1,492                      | 662,088          | 90,178                | 230,105       | 203,214                              | 297,005 | 116,684         | 18,828                     |                             |
| Dec.                    | 1,003,512  | 350,445               | 269,106         | 69,848                               | 64,918 | 11,491  | 992                        | 653,067          | 91,078                | 231,233       | 205,368                              | 288,855 | 115,130         | 16,358                     |                             |
|                         | <b>Assets and liabilities vis-à-vis emerging market economies and developing countries 6,8</b> |                       |                 |                                      |        |   |                            |                  |                       |               |                                      |         |                 |                            |                             |
| 2019                    | 220,140  | 80,812                | 56,387          | .                                    | 23,568 | .   | .                          | 139,328          | 55,052                | 67,079        | 55,465                               | 6,003   | 1,901           | 2,308                      |                             |
| 2020                    | 200,506  | 70,152                | 53,874          | .                                    | 15,618 | .   | .                          | 130,354          | 47,697                | 63,404        | 49,107                               | 6,943   | 2,149           | 3,056                      |                             |
| 2021 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 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.                    | 213,771  | 77,854                | 56,391          | 21,271                               | 20,450 | 192   | 62                         | 135,917          | 47,217                | 69,079        | 50,767                               | 8,630   | 2,763           | 1,691                      |                             |
| Nov.                    | 206,584  | 72,671                | 52,661          | 19,744                               | 18,913 | 266   | 239                        | 133,913          | 46,156                | 67,567        | 49,073                               | 8,859   | 2,829           | 2,220                      |                             |
| Dec.                    | 199,663  | 67,356                | 49,548          | 17,596                               | 16,537 | 212   | .                          | 132,307          | 45,345                | 68,142        | 49,056                               | 8,074   | 2,613           | 1,907                      |                             |
|                         | <b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>                    |                       |                 |                                      |        |   |                            |                  |                       |               |                                      |         |                 |                            |                             |
| 2019                    | 134,221  | 55,159                | 34,067          | 21,092                               | 21,092 | -   | -                          | 79,062           | 43,103                | 26,766        | 26,702                               | 4,595   | 1,801           | 249                        |                             |
| 2020                    | 118,576  | 49,408                | 35,488          | 13,920                               | 13,920 | -   | -                          | 69,168           | 36,650                | 23,155        | 23,102                               | 4,348   | 2,187           | 301                        |                             |
| 2021 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 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.                    | 125,751  | 55,265                | 34,973          | 20,291                               | 20,291 | 1   | .                          | 70,486           | 36,845                | 24,270        | 24,182                               | 4,725   | 1,769           | 257                        |                             |
| Nov.                    | 121,715  | 52,683                | 34,402          | 18,280                               | 18,280 | 1   | .                          | 69,032           | 36,287                | 23,564        | 23,480                               | 4,606   | 1,700           | 302                        |                             |
| Dec.                    | 120,218  | 52,376                | 33,960          | 16,526                               | 16,526 | 1,890   | .                          | 67,842           | 35,658                | 23,594        | 23,518                               | 4,083   | 1,492           | 313                        |                             |

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

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

## V External position of banks

|   |   |   | Liabilities to non-residents <sup>3</sup> |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
|---|---|---|---|------------------|----------------------|--------------------------------------|---------|-----------------------|----------------------|--------------------------------------|--|--|-------------------------|-----------|
|   |   |   | Short-term liabilities                    |                  |                      |                                      |         | Long-term liabilities |                      |                                      |  |  |                         |           |
| Participating interest  |   |   | Total                                     | to foreign banks | to foreign non-banks |                                      | Total   | to foreign banks      | to foreign non-banks |                                      | Working capital of branches of foreign banks | Memo item: Liabilities to foreign monetary authorities | End of reporting period |           |
| Total   | of which: working capital at foreign branches | Memo item: Loans and advances to foreign monetary authorities |   |                  | Total                | of which: enterprises and households |         |                       | Total                | of which: enterprises and households |  |  |                         |           |
| 15  | 16  | 17  | 18  | 19               | 20                   | 21                                   | 22      | 23                    | 24                   | 25                                   | 26   | 27   | 28                      |           |
| <b>of wich: vis-à-vis EU Member States <sup>6,7</sup></b>   |   |   |   |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
| 46,524  | 30,151  | 2,575   | 626,448                                   | 488,089          | 383,230              | 104,859                              | 103,708 | 138,359               | 86,012               | 45,856                               | 45,527                                       | 6,491  | 2,522                   | 2019      |
| 17,254  | 4,784   | 2,557   | 465,918                                   | 342,738          | 236,645              | 106,093                              | 104,806 | 123,180               | 70,289               | 46,528                               | 46,291                                       | 6,363  | 2,012                   | 2020      |
| 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        |
| 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                   | 2022 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  | 16,619  | 12,949  | 691,025                                   | 547,095          | 399,600              | 147,495                              | 144,645 | 143,930               | 78,311               | 58,295                               | 58,110                                       | 7,324  | 8,602                   | Oct.      |
| 28,594  | 16,630  | 14,608  | 694,543                                   | 553,113          | 406,649              | 146,464                              | 141,861 | 141,430               | 69,598               | 64,508                               | 64,326                                       | 7,324  | 8,867                   | Nov.      |
| 28,110  | 16,237  | 16,746  | 623,844                                   | 481,433          | 349,991              | 131,442                              | 128,895 | 142,411               | 70,418               | 64,659                               | 64,483                                       | 7,334  | 9,210                   | Dec.      |
| <b>of which: vis-à-vis the euro area <sup>6</sup></b>   |   |   |   |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
| 18,031  | 5,271   | 1,548   | 356,569                                   | 258,455          | 184,248              | 74,207                               | 73,576  | 98,114                | 48,060               | 44,073                               | 43,774                                       | 5,981  | 279                     | 2019      |
| 15,432  | 4,618   | 2,006   | 407,986                                   | 298,918          | 199,746              | 99,172                               | 97,898  | 109,068               | 56,458               | 46,400                               | 46,174                                       | 6,210  | 651                     | 2020      |
| 15,632  | 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        |
| 14,619  | 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                   | 2022 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  | 16,425  | 5,433   | 617,089                                   | 487,594          | 352,332              | 135,262                              | 132,501 | 129,495               | 64,171               | 58,040                               | 57,866                                       | 7,284  | 2,309                   | Oct.      |
| 25,972  | 16,438  | 6,654   | 632,276                                   | 505,110          | 371,123              | 133,987                              | 129,456 | 127,166               | 55,629               | 64,253                               | 64,083                                       | 7,284  | 2,348                   | Nov.      |
| 25,543  | 16,047  | 8,815   | 574,445                                   | 446,300          | 327,227              | 119,073                              | 116,586 | 128,145               | 56,446               | 64,405                               | 64,241                                       | 7,294  | 3,878                   | Dec.      |
| <b>Assets and liabilities vis-à-vis emerging market economies and developing countries <sup>6,8</sup></b> |   |   |   |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
| 8,886   | 6,104   | 2,728   | 146,672                                   | 136,041          | 105,040              | 31,001                               | 29,596  | 10,631                | 6,297                | 2,734                                | 2,596  | 1,600  | 39,290                  | 2019      |
| 9,254   | 6,660   | 793   | 124,121                                   | 115,008          | 91,336               | 23,672                               | 22,654  | 9,113                 | 5,322                | 2,137                                | 2,035  | 1,654  | 30,172                  | 2020      |
| 8,721   | 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        |
| 9,212   | 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                  | 2022 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.      |
| 9,111   | 7,400   | 3,421   | 193,407                                   | 182,102          | 146,340              | 35,762                               | 34,825  | 11,305                | 8,536                | 1,043                                | 974  | 1,726  | 43,220                  | Nov.      |
| 8,839   | 7,195   | 2,982   | 170,159                                   | 158,764          | 126,554              | 32,210                               | 31,315  | 11,395                | 8,603                | 1,066                                | 999  | 1,726  | 40,045                  | Dec.      |
| <b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>                               |   |   |   |                  |                      |                                      |         |                       |                      |                                      |  |  |                         |           |
| 4,349   | 3,060   | -   | 45,468                                    | 41,507           | 23,951               | 17,556                               | 17,553  | 3,961                 | 1,453                | 2,508                                | 2,508  | -  | 1,531                   | 2019      |
| 4,714   | 3,537   | -   | 41,802                                    | 38,914           | 27,356               | 11,558                               | 11,550  | 2,888                 | 993                  | 1,895                                | 1,895  | -  | 10                      | 2020      |
| 4,114   | 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        |
| 4,259   | 3,717   | -   | 74,208                                    | 71,022           | 52,067               | 18,955                               | 18,950  | 3,186                 | 2,350                | 836                                  | 836  | -  | 324                     | 2022 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.      |
| 4,273   | 3,736   | -   | 75,230                                    | 70,861           | 50,385               | 20,476                               | 20,472  | 4,369                 | 3,510                | 859                                  | 859  | -  | 191                     | Nov.      |
| 4,194   | 3,660   | -   | 66,735                                    | 62,222           | 43,006               | 19,216                               | 19,212  | 4,513                 | 3,651                | 862                                  | 862  | -  | 100                     | Dec.      |

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 | November 2022 | December 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     | 2,293,104     | 2,143,420     | 1,520,426 | 439,512   | 846,638                 | 1,296,782 | 1,228,387             | 915,033           | 1,543,685                       | 599,735   |
| Countries in Europe           | 1,465,905                 | 1,541,873     | 1,716,880     | 1,602,632     | 1,327,425 | 126,924   | 667,326                 | 935,306   | 912,098               | 690,534           | 1,140,740                       | 461,892   |
| EU Member States 5            | 1,011,163                 | 1,045,979     | 1,173,825     | 1,112,236     | 998,657   | 67,989    | 380,970                 | 731,266   | 567,965               | 544,271           | 721,485                         | 390,751   |
| Euro area 5                   | 909,319                   | 940,699       | 1,065,075     | 1,003,512     | 914,284   | 64,448    | 350,445                 | 653,067   | 501,849               | 501,663           | 661,265                         | 342,247   |
| Austria                       | 56,036                    | 59,832        | 65,825        | 64,003        | 62,415    | 843       | 12,229                  | 51,774    | 29,615                | 34,388            | 39,165                          | 24,838  |
| Belgium                       | 29,714                    | 31,700        | 33,381        | 32,220        | 27,251    | 2,753     | 9,244                   | 22,976    | 13,242                | 18,978            | 18,259                          | 13,961  |
| Cyprus                        | 2,086                     | 2,043         | 833           | 937           | 760       | 157       | 52                      | 885       | 7                     | 930               | 796                             | 141   |
| Estonia                       | 297                       | 349           | 401           | 389           | 386       | .         | 30                      | 359       | .                     | .                 | 162                             | 227   |
| Finland                       | 22,807                    | 20,224        | 22,290        | 21,397        | 20,432    | 327       | 2,660                   | 18,737    | 12,192                | 9,205             | 7,099                           | 14,298  |
| France                        | 227,983                   | 254,846       | 337,360       | 293,332       | 277,938   | 12,651    | 130,615                 | 162,717   | 206,382               | 86,950            | 205,584                         | 87,748  |
| Greece                        | 19,901                    | 18,894        | 20,010        | 19,805        | 18,131    | 1,633     | 4,159                   | 15,646    | 3,925                 | 15,880            | 19,006                          | 799   |
| Ireland                       | 36,790                    | 41,388        | 49,690        | 47,897        | 36,268    | 9,145     | 21,515                  | 26,382    | 10,578                | 37,319            | 28,772                          | 19,125  |
| Italy                         | 78,715                    | 73,890        | 88,648        | 84,777        | 76,966    | 6,024     | 39,107                  | 45,670    | 45,061                | 39,716            | 59,478                          | 25,299  |
| Latvia                        | 1,519                     | 1,286         | 841           | 1,095         | 1,095     | -         | 263                     | 832       | 231                   | 864               | 445                             | 650   |
| Lithuania                     | 1,025                     | 1,159         | 1,257         | 1,278         | 1,278     | -         | 71                      | 1,207     | .                     | .                 | 364                             | 914   |
| Luxembourg 6                  | 167,050                   | 190,845       | 190,551       | 189,880       | 163,569   | 16,520    | 48,681                  | 141,199   | 64,001                | 125,879           | 125,963                         | 63,917  |
| Malta                         | 1,717                     | 2,210         | 2,212         | 1,855         | 1,079     | 770       | 1,079                   | 776       | 1,000                 | 855               | 1,599                           | 256   |
| Netherlands                   | 162,705                   | 147,852       | 149,047       | 143,410       | 134,166   | 6,537     | 49,655                  | 93,755    | 68,830                | 74,580            | 100,601                         | 42,809  |
| Portugal                      | 7,802                     | 6,627         | 7,121         | 7,322         | 6,956     | 324       | 2,801                   | 4,521     | 3,911                 | 3,411             | 4,888                           | 2,434   |
| Slovakia                      | 4,502                     | 4,032         | 5,407         | 5,300         | 3,693     | 1,009     | 2,070                   | 3,230     | 2,812                 | 2,488             | 2,779                           | 2,521   |
| Slovenia                      | 2,253                     | 1,672         | 1,778         | 1,755         | 1,756     | .         | 175                     | 1,580     | 159                   | 1,596             | 439                             | 1,316   |
| Spain                         | 70,246                    | 67,216        | 72,148        | 71,681        | 65,015    | 5,704     | 24,359                  | 47,322    | 38,393                | 33,288            | 44,081                          | 27,600  |
| Other EU Member States 5      | 101,844                   | 105,280       | 108,750       | 108,724       | 84,373    | 3,541     | 30,525                  | 78,199    | 66,116                | 42,608            | 60,220                          | 48,504  |
| Bulgaria                      | 804                       | 979           | 706           | 730           | 559       | 9         | .                       | .         | .                     | .                 | 371                             | 359   |
| Croatia                       | 747                       | 739           | 2,066         | 1,789         | 1,538     | 214       | 1,178                   | 611       | 1,082                 | 707               | 1,427                           | 362   |
| Czechia                       | 8,504                     | 11,863        | 8,446         | 12,139        | 8,419     | 7         | 8,425                   | 3,714     | 9,184                 | 2,955             | 11,191                          | 948   |
| Denmark                       | 15,505                    | 13,041        | 14,683        | 13,875        | 11,222    | 1,136     | 4,387                   | 9,488     | 7,324                 | 6,551             | 7,760                           | 6,115   |
| Hungary                       | 2,916                     | 3,271         | 6,203         | 6,102         | 4,813     | 221       | 4,041                   | 2,061     | 3,219                 | 2,883             | 5,019                           | 1,083   |
| Poland                        | 20,909                    | 24,559        | 25,969        | 25,568        | 20,556    | 384       | 6,630                   | 18,938    | 10,683                | 14,885            | 18,479                          | 7,089   |
| Romania                       | 2,612                     | 1,978         | 1,758         | 1,752         | 1,577     | 18        | 381                     | 1,371     | 203                   | 1,549             | 722                             | 1,030   |
| Sweden                        | 32,310                    | 33,400        | 35,102        | 33,119        | 26,071    | 1,056     | 5,009                   | 28,110    | 20,687                | 12,432            | 14,155                          | 18,964  |
| EU institutions               | 17,537                    | 15,450        | 13,817        | 13,650        | 9,618     | 496       | .                       | .         | .                     | .                 | 1,096                           | 12,554  |
| Other European countries 5    | 454,742                   | 495,894       | 543,055       | 490,396       | 328,768   | 58,935    | 286,356                 | 204,040   | 344,133               | 146,263           | 419,255                         | 71,141  |
| Guernsey                      | 2,483                     | 1,806         | 1,662         | 2,050         | 337       | 198       | 1,111                   | 939       | 19                    | 2,031             | 2,022                           | 28  |
| Iceland                       | 469                       | 440           | 526           | 411           | 351       | 54        | 9                       | 402       | 41                    | 370               | 272                             | 139   |
| Isle of Man                   | 1,095                     | 1,431         | 1,293         | 1,275         | 902       | 248       | 99                      | 1,176     | -                     | 1,275             | 1,269                           | 6   |
| Jersey                        | 6,346                     | 7,125         | 8,185         | 9,926         | 4,789     | 296       | 4,364                   | 5,562     | 4                     | 9,922             | 7,385                           | 2,541   |
| Liechtenstein                 | 709                       | 617           | 785           | 790           | 556       | 209       | 232                     | 558       | 94                    | 696               | 576                             | 214   |
| Norway                        | 27,280                    | 27,245        | 26,895        | 26,192        | 22,952    | 1,855     | 2,333                   | 23,859    | 22,050                | 4,142             | 5,327                           | 20,865  |
| Russian Federation            | 6,864                     | 6,028         | 4,954         | 4,937         | 3,433     | 1,255     | 451                     | 4,486     | 813                   | 4,124             | 4,797                           | 140   |
| Switzerland                   | 49,825                    | 56,782        | 63,049        | 53,473        | 19,246    | 6,107     | 27,958                  | 25,515    | 25,814                | 27,659            | 49,803                          | 3,670   |
| Turkey                        | 15,553                    | 15,399        | 16,100        | 15,815        | 11,848    | 3,653     | 3,700                   | 12,115    | 3,891                 | 11,924            | 15,331                          | 484   |
| Ukraine                       | 621                       | 553           | 719           | 719           | 717       | .         | 30                      | 689       | 33                    | 686               | 713                             | 6   |
| United Kingdom                | 341,837                   | 376,946       | 417,204       | 373,495       | 262,347   | 45,053    | 245,920                 | 127,575   | 290,952               | 82,543            | 330,486                         | 43,009  |
| Remaining European countries  | 1,660                     | 1,522         | 1,683         | 1,313         | 1,290     | .         | 149                     | 1,164     | 422                   | 891               | 1,274                           | 39  |
| Countries in Africa           | 16,495                    | 18,059        | 17,989        | 18,234        | 10,103    | 7,038     | 3,351                   | 14,883    | 2,581                 | 15,653            | 17,663                          | 571   |
| Algeria                       | 39                        | 53            | 38            | 47            | 40        | .         | 47                      | 0         | 47                    | 0                 | 47                              | -   |
| Cameroon                      | 68                        | 138           | 178           | 162           | 110       | .         | 36                      | 126       | 36                    | 126               | 162                             | -   |
| Cote d'Ivoire                 | 752                       | 925           | 881           | 1,044         | 1,042     | .         | 677                     | 367       | 13                    | 1,031             | .                               | -   |
| Egypt                         | 4,547                     | 4,459         | 3,886         | 3,805         | 2,935     | 869       | 461                     | 3,344     | 510                   | 3,295             | 3,394                           | 411   |
| Ghana                         | 365                       | 684           | 837           | 866           | 635       | 231       | 518                     | 348       | 62                    | 804               | .                               | -   |
| Kenya                         | 223                       | 245           | 216           | 198           | 181       | 16        | 16                      | 182       | 20                    | 178               | 198                             | -   |
| Liberia                       | 3,332                     | 3,929         | 3,734         | 3,623         | 78        | 3,545     | 12                      | 3,611     | -                     | 3,623             | 3,623                           | 0   |
| Libya                         | 3                         | 18            | 28            | 17            | 11        | .         | .                       | .         | .                     | .                 | 17                              | -   |
| Morocco                       | 1,527                     | 1,671         | 1,612         | 1,921         | 1,868     | 52        | 43                      | 1,878     | 29                    | 1,892             | 1,912                           | 9   |
| Nigeria                       | 821                       | 833           | 1,104         | 1,031         | 335       | 688       | 609                     | 422       | 829                   | 202               | 1,031                           | 0   |
| South Africa                  | 2,043                     | 1,733         | 1,713         | 1,624         | 332       | 399       | 232                     | 1,392     | 611                   | 1,013             | 1,498                           | 126   |
| Tunisia                       | 582                       | 712           | 926           | 928           | 919       | .         | 49                      | 879       | 21                    | 907               | .                               | -   |
| Zimbabwe                      | 84                        | 87            | 90            | 90            | 81        | .         | .                       | .         | .                     | .                 | 90                              | -   |
| Remaining countries in Africa | 2,109                     | 2,572         | 2,746         | 2,878         | 1,536     | 1,156     | 545                     | 2,333     | 386                   | 2,492             | 2,867                           | 11  |

\* 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 | November 2022 | December 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     | 1,577,115     | 1,383,042         | 1,032,202 | 247,537   | 1,138,590               | 244,452     | 1,011,087             | 371,955           | 5,236 | All countries                 |                            |
| 831,624                        | 953,566       | 1,268,946     | 1,115,807         | 905,041   | 120,724   | 912,017                 | 203,790     | 824,332               | 291,475           | 3,725 | Countries in Europe           |                            |
| 465,918                        | 517,835       | 694,543       | 623,844           | 516,023   | 71,905    | 481,433                 | 142,411     | 427,743               | 196,101           | 2,533 | EU Member States 5            |                            |
| 407,986                        | 451,559       | 632,276       | 574,445           | 478,104   | 65,484    | 446,300                 | 128,145     | 390,967               | 183,478           | 2,170 | Euro area 5                   |                            |
| 21,764                         | 16,584        | 21,053        | 18,943            | 16,915    | 1,674     | 15,212                  | 3,731       | 7,932                 | 11,011            | 270   | Austria                       |                            |
| 33,455                         | 28,748        | 33,696        | 32,803            | 26,214    | 2,814     | 23,513                  | 9,290       | 29,451                | 3,352             | 141   | Belgium                       |                            |
| 1,860                          | 1,770         | 2,924         | 2,659             | 1,145     | 1,426     | 2,545                   | 114         | 224                   | 2,435             | 22    | Cyprus                        |                            |
| 94                             | 107           | 198           | 181               | 73        | 104       | 181                     | 0           | 16                    | 165               | 1     | Estonia                       |                            |
| 1,352                          | 1,557         | 3,724         | 5,028             | 4,270     | 137       | 5,001                   | 27          | 1,308                 | 3,720             | 11    | Finland                       |                            |
| 86,740                         | 91,986        | 163,030       | 133,843           | 128,475   | 4,362     | 106,893                 | 26,950      | 114,629               | 19,214            | 366   | France                        |                            |
| 7,945                          | 7,070         | 5,514         | 5,347             | 3,899     | 1,299     | 5,169                   | 178         | 1,372                 | 3,975             | 613   | Greece                        |                            |
| 39,274                         | 50,463        | 74,723        | 73,742            | 67,557    | 2,491     | 68,987                  | 4,755       | 59,201                | 14,541            | 28    | Ireland                       |                            |
| 28,807                         | 35,239        | 34,310        | 36,680            | 34,038    | 2,040     | 29,435                  | 7,245       | 28,033                | 8,647             | 198   | Italy                         |                            |
| 107                            | 129           | 187           | 221               | 194       | 25        | 220                     | 1           | 42                    | 179               | 3     | Latvia                        |                            |
| 134                            | 153           | 269           | 289               | 260       | 12        | 285                     | 4           | 31                    | 258               | 3     | Lithuania                     |                            |
| 104,783                        | 128,120       | 173,823       | 163,943           | 113,525   | 34,492    | 115,723                 | 48,220      | 92,581                | 71,362            | 84    | Luxembourg 6                  |                            |
| 625                            | 1,148         | 1,560         | 1,556             | 1,162     | 322       | 1,554                   | 2           | 170                   | 1,386             | 4     | Malta                         |                            |
| 60,760                         | 65,043        | 86,199        | 68,636            | 54,499    | 11,470    | 45,078                  | 23,558      | 33,112                | 35,524            | 178   | Netherlands                   |                            |
| 1,901                          | 2,154         | 1,885         | 2,306             | 1,859     | 90        | 2,299                   | 7           | 1,519                 | 787               | 48    | Portugal                      |                            |
| 219                            | 193           | 1,268         | 1,227             | 1,181     | 30        | 1,174                   | 53          | 14                    | 1,213             | 6     | Slovakia                      |                            |
| 780                            | 464           | 568           | 914               | 902       | 3         | 889                     | 25          | 47                    | 867               | 12    | Slovenia                      |                            |
| 17,386                         | 20,615        | 26,509        | 26,082            | 21,933    | 2,651     | 22,097                  | 3,985       | 21,240                | 4,842             | 182   | Spain                         |                            |
| 57,932                         | 66,276        | 62,267        | 49,399            | 37,919    | 6,421     | 35,133                  | 14,266      | 36,776                | 12,623            | 363   | Other EU Member States 5      |                            |
| 584                            | 487           | 1,592         | 533               | 423       | 85        | 529                     | 4           | .                     | .                 | 18    | Bulgaria                      |                            |
| 919                            | 750           | 2,461         | 2,031             | 1,751     | 209       | 2,028                   | 3           | 1,733                 | 298               | 54    | Croatia                       |                            |
| 2,408                          | 1,935         | 2,333         | 2,285             | 1,939     | .         | 2,089                   | 196         | 479                   | 1,806             | 70    | Czechia                       |                            |
| 30,531                         | 33,865        | 16,346        | 13,122            | 9,474     | 3,386     | 12,955                  | 167         | 8,030                 | 5,092             | 41    | Denmark                       |                            |
| 1,459                          | 1,659         | 2,814         | 2,150             | 1,788     | 126       | 2,006                   | 144         | 736                   | 1,414             | 35    | Hungary                       |                            |
| 1,944                          | 4,926         | 8,724         | 6,950             | 4,421     | 170       | 6,933                   | 17          | 5,335                 | 1,615             | 52    | Poland                        |                            |
| 1,135                          | 824           | 1,176         | 816               | 697       | 101       | 814                     | 2           | 579                   | 237               | 13    | Romania                       |                            |
| 9,322                          | 12,994        | 17,303        | 12,189            | 9,180     | 1,189     | 7,342                   | 4,847       | 10,341                | 1,848             | 80    | Sweden                        |                            |
| 9,630                          | 8,836         | 9,518         | 9,323             | 8,246     | .         | 437                     | 8,886       | .                     | .                 | -     | EU institutions               |                            |
| 365,706                        | 435,731       | 574,403       | 491,963           | 389,018   | 48,819    | 430,584                 | 61,379      | 396,589               | 95,374            | 1,192 | Other European countries 5    |                            |
| 350                            | 261           | 316           | 2,262             | 113       | 2,114     | .                       | .           | 91                    | 2,171             | 0     | Guernsey                      |                            |
| 212                            | 67            | 241           | 137               | 133       | 3         | 137                     | 0           | .                     | .                 | 3     | Iceland                       |                            |
| 224                            | 94            | 483           | 256               | 174       | 80        | 256                     | .           | .                     | .                 | 0     | Isle of Man                   |                            |
| 195                            | 259           | 240           | 260               | 143       | 48        | .                       | .           | 4                     | 256               | 0     | Jersey                        |                            |
| 1,148                          | 907           | 1,327         | 1,034             | 699       | 179       | 996                     | 38          | 443                   | 591               | 5     | Liechtenstein                 |                            |
| 2,835                          | 1,231         | 4,859         | 5,001             | 3,197     | 1,539     | 4,975                   | 26          | 2,342                 | 2,659             | 17    | Norway                        |                            |
| 5,563                          | 4,478         | 6,707         | 5,750             | 4,286     | 1,092     | 4,885                   | 865         | 2,548                 | 3,202             | 73    | Russian Federation            |                            |
| 36,432                         | 40,028        | 56,457        | 45,466            | 27,432    | 13,661    | 38,226                  | 7,240       | 21,834                | 23,632            | 732   | Switzerland                   |                            |
| 2,841                          | 3,011         | 4,821         | 4,068             | 2,539     | 1,384     | 3,365                   | 703         | 1,198                 | 2,870             | 36    | Turkey                        |                            |
| 1,403                          | 1,282         | 2,808         | 2,245             | 1,391     | 836       | 2,238                   | 7           | 2,045                 | 200               | 14    | Ukraine                       |                            |
| 311,912                        | 381,782       | 493,438       | 423,730           | 347,463   | 27,709    | 371,292                 | 52,438      | 364,548               | 59,182            | 240   | United Kingdom                |                            |
| 2,591                          | 2,331         | 2,706         | 1,754             | 1,448     | 174       | 1,714                   | 40          | 1,407                 | 347               | 72    | Remaining European countries  |                            |
| 11,733                         | 11,084        | 15,901        | 12,257            | 3,555     | 8,064     | 12,205                  | 52          | 8,810                 | 3,447             | 210   | Countries in Africa           |                            |
| 307                            | 281           | 272           | 220               | 165       | 55        | 220                     | 0           | 146                   | 74                | 5     | Algeria                       |                            |
| 40                             | 31            | 27            | 36                | 36        | .         | 36                      | 0           | 14                    | 22                | 3     | Cameroon                      |                            |
| 22                             | 44            | 59            | 47                | 45        | .         | .                       | .           | 45                    | 2                 | 0     | Cote d'Ivoire                 |                            |
| 1,601                          | 1,348         | 1,553         | 1,278             | 478       | 763       | 1,243                   | 35          | 428                   | 850               | 30    | Egypt                         |                            |
| 143                            | 150           | 136           | 124               | 96        | 26        | 124                     | 0           | 99                    | 25                | 1     | Ghana                         |                            |
| 480                            | 398           | 365           | 246               | 151       | 4         | .                       | .           | 215                   | 31                | 3     | Kenya                         |                            |
| 351                            | 531           | 637           | 659               | 61        | 589       | .                       | .           | 10                    | 649               | 0     | Liberia                       |                            |
| 1,741                          | 1,912         | 4,312         | 3,093             | 138       | 2,799     | .                       | .           | 2,393                 | 700               | 3     | Libya                         |                            |
| 264                            | 245           | 752           | 288               | 278       | 5         | 288                     | 0           | 236                   | 52                | 2     | Morocco                       |                            |
| 316                            | 462           | 737           | 520               | 194       | 291       | 519                     | 1           | 468                   | 52                | 5     | Nigeria                       |                            |
| 2,682                          | 3,030         | 2,836         | 2,739             | 795       | 1,839     | 2,732                   | 7           | 2,255                 | 484               | 107   | South Africa                  |                            |
| 364                            | 249           | 200           | 186               | 175       | 7         | 186                     | 0           | 91                    | 95                | 11    | Tunisia                       |                            |
| 42                             | 63            | 23            | 35                | 25        | 10        | 35                      | 0           | 29                    | 6                 | 1     | Zimbabwe                      |                            |
| 3,380                          | 2,340         | 3,992         | 2,786             | 918       | 1,674     | 2,781                   | 5           | 2,381                 | 405               | 39    | 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 | November 2022 | December 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       | 391,810       | 359,980       | 85,543    | 265,508   | 123,557                 | 236,423   | 227,360               | 132,620           | 270,640                         | 89,340  |
| Argentina                       | 603                       | 609           | 595           | 580           | 28        | 542       | 61                      | 519       | 31                    | 549               | 575                             | 5   |
| Bahamas                         | 985                       | 1,286         | 2,014         | 1,971         | 167       | 1,798     | 1,840                   | 131       | 1,813                 | 158               | 1,971                           | -   |
| Bermuda                         | 3,425                     | 3,566         | 3,644         | 3,584         | 380       | 2,822     | 218                     | 3,366     | -                     | 3,584             | 3,576                           | 8   |
| Bolivia, Plurinational State of | 78                        | 30            | 22            | 20            | 2         | 18        | 18                      | 2         | -                     | -                 | -                               | -   |
| Brazil                          | 2,727                     | 2,390         | 2,948         | 2,893         | 1,141     | 1,726     | 802                     | 2,091     | 1,401                 | 1,492             | 2,648                           | 245   |
| British Virgin Islands          | 1,384                     | 1,376         | 1,222         | 1,178         | 292       | 665       | 78                      | 1,100     | -                     | -                 | 753                             | 425   |
| Canada                          | 31,004                    | 31,823        | 38,026        | 36,265        | 27,975    | 3,181     | 1,993                   | 34,272    | 25,361                | 10,904            | 6,441                           | 29,824  |
| Cayman Islands                  | 49,534                    | 47,797        | 52,499        | 52,263        | 11,690    | 39,910    | 19,584                  | 32,679    | 38,492                | 13,771            | 49,359                          | 2,904   |
| Chile                           | 1,762                     | 1,964         | 2,030         | 2,026         | 548       | 1,476     | 134                     | 1,892     | 266                   | 1,760             | 1,666                           | 360   |
| Columbia                        | 1,471                     | 1,619         | 2,209         | 2,190         | 1,328     | 862       | 387                     | 1,803     | 348                   | 1,842             | 2,182                           | 8   |
| Cuba                            | 68                        | 58            | 53            | 55            | 55        | -         | 7                       | 48        | 33                    | 22                | -                               | -   |
| Curacao 7                       | 618                       | 225           | 91            | 91            | 77        | 14        | 3                       | 88        | -                     | -                 | 10                              | 81  |
| Ecuador                         | 79                        | 457           | 105           | 182           | 9         | 173       | 148                     | 34        | -                     | -                 | 182                             | -   |
| Guatemala                       | 193                       | 215           | 362           | 343           | 10        | 331       | 224                     | 119       | -                     | -                 | 343                             | -   |
| Mexico                          | 2,935                     | 2,890         | 2,872         | 2,597         | 562       | 1,891     | 337                     | 2,260     | 881                   | 1,716             | 2,316                           | 281   |
| Panama                          | 1,198                     | 1,189         | 1,186         | 1,202         | 520       | 675       | 176                     | 1,026     | 123                   | 1,079             | 1,201                           | 1   |
| Paraguay                        | 64                        | 94            | 284           | 270           | 23        | 245       | 163                     | 107       | -                     | -                 | -                               | -   |
| Peru                            | 903                       | 1,008         | 1,370         | 1,338         | 364       | 964       | 223                     | 1,115     | 321                   | 1,017             | 1,309                           | 29  |
| United States of America        | 168,561                   | 217,269       | 278,819       | 249,528       | 40,147    | 207,108   | 96,712                  | 152,816   | 157,231               | 92,297            | 194,470                         | 55,058  |
| Uruguay                         | 432                       | 425           | 425           | 408           | 52        | 356       | 4                       | 404       | -                     | -                 | -                               | -   |
| Venezuela, Bolivarian Republic  | 16                        | 22            | 107           | 88            | 55        | 33        | 5                       | 83        | -                     | 88                | 17                              | 71  |
| Remaining countries in America  | 729                       | 794           | 927           | 908           | 118       | 718       | 440                     | 468       | 390                   | 518               | 865                             | 43  |
| Countries in Asia               | 125,474                   | 122,275       | 117,861       | 115,120       | 61,951    | 32,564    | 48,459                  | 66,661    | 68,939                | 46,181            | 97,519                          | 17,601  |
| Bahrain                         | 1,346                     | 1,174         | 1,218         | 1,172         | 126       | 1,044     | 207                     | 965       | 623                   | 549               | -                               | -   |
| China, People's Republic of 8   | 12,397                    | 13,672        | 12,648        | 12,007        | 8,726     | 1,212     | 5,985                   | 6,022     | 7,881                 | 4,126             | 10,181                          | 1,826   |
| Hong Kong                       | 20,085                    | 20,132        | 13,830        | 12,684        | 7,848     | 2,814     | 7,611                   | 5,073     | 10,413                | 2,271             | 11,758                          | 926   |
| India                           | 9,170                     | 9,051         | 9,175         | 9,039         | 4,151     | 2,029     | 858                     | 8,181     | 4,106                 | 4,933             | 6,764                           | 2,275   |
| Indonesia                       | 3,863                     | 4,077         | 4,446         | 4,428         | 3,404     | 660       | 326                     | 4,102     | 464                   | 3,964             | 4,288                           | 140   |
| Iran                            | 490                       | 557           | 497           | 489           | 473       | -         | 257                     | 232       | 286                   | 203               | -                               | -   |
| Iraq                            | 336                       | 414           | 466           | 479           | 427       | -         | 14                      | 465       | -                     | 479               | 479                             | -   |
| Israel                          | 842                       | 887           | 1,183         | 959           | 727       | 179       | 191                     | 768       | 80                    | 879               | 742                             | 217   |
| Japan                           | 22,339                    | 14,914        | 14,788        | 18,020        | 10,468    | 1,986     | 9,933                   | 8,087     | 10,997                | 7,023             | 14,247                          | 3,773   |
| Jordan                          | 611                       | 689           | 688           | 696           | 600       | 86        | 59                      | 637       | 41                    | 655               | 696                             | -   |
| Kazakhstan                      | 169                       | 132           | 119           | 235           | 187       | 48        | 8                       | 227       | 4                     | 231               | 231                             | 4   |
| Korea, Republic of              | 4,189                     | 3,902         | 5,041         | 4,694         | 1,071     | 2,453     | 641                     | 4,053     | 2,806                 | 1,888             | 2,418                           | 2,276   |
| Kuwait                          | 1,254                     | 1,158         | 1,275         | 1,198         | 45        | 1,133     | 308                     | 890       | 288                   | 910               | 1,198                           | -   |
| Lebanon                         | 7                         | 7             | -             | -             | -         | -         | -                       | 4         | -                     | 4                 | 6                               | -   |
| Malaysia                        | 348                       | 367           | 410           | 384           | 159       | 214       | 43                      | 341       | 183                   | 201               | 159                             | 225   |
| Myanmar                         | 36                        | 24            | -             | -             | -         | -         | -                       | -         | -                     | -                 | -                               | -   |
| Pakistan                        | 61                        | 117           | 115           | 116           | 55        | 49        | 52                      | 64        | 67                    | 49                | -                               | -   |
| Philippines                     | 377                       | 369           | 657           | 708           | 29        | 571       | 279                     | 429       | 216                   | 492               | 655                             | 53  |
| Qatar                           | 3,193                     | 2,665         | 2,399         | 2,196         | 469       | 1,643     | 573                     | 1,623     | 1,165                 | 1,031             | 1,991                           | 205   |
| Saudi Arabia                    | 1,618                     | 1,920         | 1,967         | 1,695         | 421       | 1,208     | 371                     | 1,324     | 311                   | 1,384             | 1,556                           | 139   |
| Singapore                       | 26,538                    | 31,019        | 30,917        | 28,993        | 17,685    | 7,578     | 17,064                  | 11,929    | 23,776                | 5,217             | 25,434                          | 3,559   |
| Sri Lanka                       | 279                       | 114           | 79            | 71            | 7         | -         | 13                      | 58        | 64                    | 7                 | -                               | -   |
| Syria                           | 1                         | 0             | 0             | 0             | 0         | -         | 0                       | 0         | -                     | 0                 | 0                               | -   |
| Taiwan                          | 3,710                     | 3,162         | 2,264         | 1,885         | 79        | 212       | 346                     | 1,539     | 145                   | 1,740             | 399                             | 1,486   |
| Thailand                        | 1,092                     | 745           | 890           | 748           | 151       | 67        | 661                     | 87        | 649                   | 99                | 737                             | 11  |
| Turkmenistan                    | 292                       | 242           | 201           | 192           | 185       | -         | -                       | -         | -                     | -                 | 192                             | -   |
| United Arab Emirates            | 3,954                     | 3,465         | 3,836         | 3,828         | 877       | 2,690     | 1,063                   | 2,765     | 1,212                 | 2,616             | 3,539                           | 289   |
| Uzbekistan                      | 942                       | 1,357         | 1,662         | 1,607         | 1,287     | 320       | 590                     | 1,017     | 1,271                 | 336               | -                               | -   |
| Vietnam                         | 1,282                     | 1,523         | 1,408         | 1,449         | 524       | 921       | 174                     | 1,275     | 379                   | 1,070             | -                               | -   |
| Remaining countries in Asia     | 4,653                     | 4,420         | 5,645         | 5,116         | 1,738     | 3,369     | 830                     | 4,286     | 1,492                 | 3,624             | 5,112                           | 4   |
| Countries in Oceania            | 23,502                    | 22,732        | 25,576        | 25,154        | 16,960    | 4,018     | 3,040                   | 22,114    | 15,903                | 9,251             | 14,108                          | 11,046  |
| Australia                       | 18,963                    | 17,553        | 19,853        | 19,483        | 14,914    | 649       | 2,860                   | 16,623    | 15,284                | 4,199             | 10,439                          | 9,044   |
| Marshall Islands                | 2,741                     | 3,099         | 3,367         | 3,336         | 8         | 3,328     | 31                      | 3,305     | -                     | 3,336             | 3,336                           | 0   |
| New Zealand                     | 1,796                     | 2,079         | 2,321         | 2,297         | 2,038     | 3         | 147                     | 2,150     | -                     | 295               | 2,002                           | 0   |
| Papua New Guinea                | 0                         | 0             | 0             | 0             | 0         | -         | 0                       | 0         | 0                     | 0                 | 0                               | 0   |
| Remaining countries in Oceania  | 2                         | 1             | 35            | 38            | 0         | 38        | 2                       | 36        | -                     | -                 | 38                              | -   |
| Countries not identifiable      | 1                         | 1             | 0             | 0             | 0         | -         | 0                       | 0         | 0                     | 0                 | 0                               | -   |
| International organisations 9   | 15,562                    | 16,983        | 22,988        | 22,300        | 18,444    | 3,460     | 905                     | 21,395    | 1,506                 | 20,794            | 3,015                           | 19,285  |

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 | November 2022 | December 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       | 145,623       | 127,079           | 73,075    | 52,697    | 98,295                  | 28,784      | 70,554                | 56,525            | 893 | Countries in America            |                            |
| 411                            | 381           | 376           | 360               | 203       | 153       | 352                     | 8           | 37                    | 323               | 28  | Argentina                       |                            |
| 428                            | 302           | 351           | 322               | 163       | 135       | 290                     | 32          | 229                   | 93                | 0   | Bahamas                         |                            |
| 140                            | 176           | 233           | 387               | 235       | 105       | .                       | .           | .                     | .                 | 0   | Bermuda                         |                            |
| 103                            | 89            | 95            | 86                | 56        | 30        | 84                      | 2           | 17                    | 69                | 5   | Bolivia, Plurinational State of |                            |
| 1,162                          | 750           | 990           | 1,002             | 843       | 117       | 893                     | 109         | 566                   | 436               | 53  | Brazil                          |                            |
| 778                            | 1,150         | 1,227         | 1,125             | 146       | 870       | 571                     | 554         | .                     | .                 | .   | British Virgin Islands          |                            |
| 2,534                          | 1,235         | 1,737         | 1,681             | 1,170     | 408       | 1,529                   | 152         | 911                   | 770               | 96  | Canada                          |                            |
| 19,016                         | 30,476        | 34,783        | 31,060            | 15,703    | 15,319    | 30,802                  | 258         | 18,389                | 12,671            | 0   | Cayman Islands                  |                            |
| 336                            | 389           | 295           | 271               | 172       | 95        | 268                     | 3           | 78                    | 193               | 17  | Chile                           |                            |
| 124                            | 104           | 132           | 151               | 131       | 20        | 148                     | 3           | 54                    | 97                | 7   | Columbia                        |                            |
| 93                             | 115           | 107           | 103               | 100       | -         | .                       | .           | 99                    | 4                 | 0   | Cuba                            |                            |
| 811                            | 137           | 40            | 296               | 280       | 11        | .                       | .           | 276                   | 20                | 0   | Curacao 7                       |                            |
| 158                            | 797           | 77            | 68                | 34        | 34        | .                       | .           | 32                    | 36                | 3   | Ecuador                         |                            |
| 81                             | 60            | 162           | 126               | 45        | 81        | .                       | .           | 58                    | 68                | .   | Guatemala                       |                            |
| 705                            | 663           | 1,164         | 804               | 419       | 283       | 801                     | 3           | 165                   | 639               | 28  | Mexico                          |                            |
| 321                            | 761           | 551           | 527               | 171       | 353       | 523                     | 4           | 91                    | 436               | 0   | Panama                          |                            |
| 127                            | 62            | 128           | 115               | 76        | 39        | 114                     | 1           | 44                    | 71                | 5   | Paraguay                        |                            |
| 105                            | 157           | 160           | 173               | 115       | 46        | 173                     | 0           | 73                    | 100               | 5   | Peru                            |                            |
| 62,252                         | 102,098       | 102,021       | 87,596            | 52,613    | 34,184    | 59,950                  | 27,646      | 49,084                | 38,512            | 622 | United States of America        |                            |
| 313                            | 259           | 389           | 338               | 99        | 234       | 338                     | 0           | 74                    | 264               | 3   | Uruguay                         |                            |
| 106                            | 92            | 83            | 76                | 56        | 20        | 76                      | 0           | 5                     | 71                | 10  | Venezuela, Bolivarian Republic  |                            |
| 418                            | 378           | 522           | 412               | 245       | 160       | 410                     | 2           | 227                   | 185               | 9   | Remaining countries in America  |                            |
| 82,645                         | 95,988        | 128,926       | 113,963           | 44,753    | 62,371    | 103,096                 | 10,867      | 104,675               | 9,288             | 335 | Countries in Asia               |                            |
| 216                            | 216           | 978           | 420               | 269       | 147       | 366                     | 54          | 397                   | 23                | 2   | Bahrain                         |                            |
| 13,912                         | 17,058        | 17,740        | 19,147            | 15,132    | 2,502     | 15,034                  | 4,113       | 17,877                | 1,270             | 54  | China, People's Republic of 8   |                            |
| 9,764                          | 11,018        | 17,176        | 13,588            | 4,465     | 7,773     | 12,260                  | 1,328       | 13,009                | 579               | 11  | Hong Kong                       |                            |
| 1,647                          | 1,302         | 1,225         | 1,184             | 1,042     | 139       | 781                     | 403         | 909                   | 275               | 12  | India                           |                            |
| 313                            | 310           | 454           | 358               | 345       | 6         | 358                     | 0           | 283                   | 75                | 5   | Indonesia                       |                            |
| 2,877                          | 2,408         | 2,601         | 2,479             | 2,471     | 6         | 2,173                   | 306         | 2,296                 | 183               | 17  | Iran                            |                            |
| 951                            | 764           | 5,520         | 4,447             | 3,667     | 777       | 4,447                   | 0           | 4,384                 | 63                | 1   | Iraq                            |                            |
| 674                            | 562           | 1,190         | 893               | 655       | 146       | 869                     | 24          | 349                   | 544               | 41  | Israel                          |                            |
| 6,090                          | 5,492         | 7,161         | 5,106             | 2,243     | 1,037     | 3,693                   | 1,413       | 3,003                 | 2,103             | 49  | Japan                           |                            |
| 731                            | 804           | 916           | 586               | 234       | 340       | 586                     | 0           | 524                   | 62                | 4   | Jordan                          |                            |
| 272                            | 270           | 1,052         | 469               | 263       | 180       | 469                     | 0           | 317                   | 152               | 6   | Kazakhstan                      |                            |
| 1,237                          | 1,016         | 2,045         | 2,484             | 1,924     | 547       | 2,046                   | 438         | 2,344                 | 140               | 8   | Korea, Republic of              |                            |
| 682                            | 247           | 365           | 573               | 241       | 332       | 560                     | 13          | 478                   | 95                | 5   | Kuwait                          |                            |
| 477                            | 829           | 913           | 715               | 269       | 424       | 715                     | 0           | 553                   | 162               | 4   | Lebanon                         |                            |
| 190                            | 261           | 203           | 203               | 185       | 17        | .                       | .           | 112                   | 91                | 7   | Malaysia                        |                            |
| 7                              | 3             | 4             | 3                 | 3         | -         | .                       | .           | 2                     | 1                 | 0   | Myanmar                         |                            |
| 139                            | 183           | 284           | 270               | 132       | 136       | 260                     | 10          | 73                    | 197               | 3   | Pakistan                        |                            |
| 483                            | 381           | 376           | 394               | 332       | 54        | 393                     | 1           | 289                   | 105               | 5   | Philippines                     |                            |
| 469                            | 294           | 900           | 470               | 234       | 236       | 470                     | 0           | 420                   | 50                | 2   | Qatar                           |                            |
| 707                            | 598           | 1,939         | 1,457             | 668       | 728       | 1,451                   | 6           | 1,315                 | 142               | 8   | Saudi Arabia                    |                            |
| 8,687                          | 12,159        | 17,188        | 14,808            | 4,226     | 10,052    | 12,547                  | 2,261       | 13,540                | 1,268             | 14  | Singapore                       |                            |
| 49                             | 36            | 122           | 87                | 64        | 15        | 87                      | 0           | 73                    | 14                | 2   | Sri Lanka                       |                            |
| 66                             | 65            | 64            | 63                | 63        | 0         | 63                      | 0           | 34                    | 29                | 3   | Syria                           |                            |
| 873                            | 2,704         | 2,307         | 1,764             | 651       | 751       | 1,693                   | 71          | 1,668                 | 96                | 11  | Taiwan                          |                            |
| 623                            | 545           | 457           | 549               | 430       | 107       | 507                     | 42          | 284                   | 265               | 26  | Thailand                        |                            |
| 23,799                         | 27,696        | 34,576        | 33,698            | 1,462     | 32,174    | .                       | .           | 33,691                | 7                 | 1   | Turkmenistan                    |                            |
| 1,540                          | 3,695         | 2,892         | 2,891             | 1,393     | 1,383     | 2,825                   | 66          | 1,891                 | 1,000             | 21  | United Arab Emirates            |                            |
| 926                            | 1,062         | 2,286         | 1,002             | 106       | 677       | 1,002                   | 0           | 986                   | 16                | 0   | Uzbekistan                      |                            |
| 938                            | 830           | 1,219         | 1,039             | 490       | 549       | 864                     | 175         | 975                   | 64                | 2   | Vietnam                         |                            |
| 3,306                          | 3,180         | 4,773         | 2,816             | 1,094     | 1,136     | 2,674                   | 142         | 2,599                 | 217               | 11  | Remaining countries in Asia     |                            |
| 5,033                          | 6,921         | 10,040        | 8,241             | 2,223     | 1,924     | 8,197                   | 44          | 2,544                 | 5,697             | 73  | Countries in Oceania            |                            |
| 3,935                          | 5,421         | 7,880         | 6,370             | 2,016     | 279       | 6,327                   | 43          | 2,505                 | 3,865             | 61  | Australia                       |                            |
| 914                            | 1,366         | 2,009         | 1,713             | 71        | 1,637     | 1,713                   | -           | -                     | 1,713             | -   | Marshall Islands                |                            |
| 171                            | 123           | 142           | 149               | 128       | .         | .                       | .           | .                     | .                 | 11  | New Zealand                     |                            |
| 1                              | 0             | 0             | 0                 | 0         | 0         | 0                       | 0           | 0                     | 0                 | 0   | Papua New Guinea                |                            |
| 12                             | 11            | 9             | 9                 | 8         | .         | .                       | .           | .                     | .                 | 1   | Remaining countries in Oceania  |                            |
| 60                             | 47            | 75            | 74                | 67        | 6         | .                       | .           | 74                    | 0                 | 0   | Countries not identifiable      |                            |
| 6,128                          | 5,328         | 7,604         | 5,621             | 3,488     | 1,751     | .                       | .           | 98                    | 5,523             | 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                   |
| <b>Assets and liabilities, total 2</b>                           |                         |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019   | 799,634                 | 227,973                       | 218,916              | 26,940                       | 199,501              | 103,714                                   | 22,590                             | 429,650                        | 142,769                | 249,326              | 18,557                | 18,998               |
| 2020   | 734,507                 | 211,080                       | 216,467              | 18,753                       | 179,880              | 94,934                                    | 13,393                             | 430,405                        | 146,606                | 251,563              | 10,919                | 21,317               |
| 2021 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 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               |
| Oct.   | 829,212                 | 241,233                       | 276,782              | 25,342                       | 200,878              | 75,013                                    | 9,964                              | 580,678                        | 153,712                | 377,578              | 24,636                | 24,752               |
| Nov.   | 826,070                 | 251,849                       | 265,577              | 24,835                       | 200,366              | 73,242                                    | 10,201                             | 577,140                        | 156,534                | 370,306              | 25,526                | 24,774               |
| <b>of which: denominated in euro 2</b>                           |                         |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019   | 222,976                 | 43,966                        | 79,646               | 3,146                        | 65,480               | 28,857                                    | 1,881                              | 133,417                        | 36,249                 | 83,005               | 4,699                 | 9,464                |
| 2020   | 199,181                 | 44,497                        | 58,600               | 2,639                        | 66,053               | 25,416                                    | 1,976                              | 130,077                        | 36,025                 | 79,677               | 1,897                 | 12,478               |
| 2021 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 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                |
| Oct.   | 166,231                 | 23,362                        | 60,783               | 2,501                        | 68,063               | 10,133                                    | 1,389                              | 148,278                        | 25,499                 | 112,278              | 1,378                 | 9,123                |
| Nov.   | 172,669                 | 25,260                        | 62,452               | 2,698                        | 69,765               | 10,916                                    | 1,578                              | 159,743                        | 28,659                 | 120,217              | 1,564                 | 9,303                |
| <b>denominated in US dollar 2</b>                                |                         |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019   | 371,577                 | 111,874                       | 83,599               | 20,062                       | 101,070              | 39,447                                    | 15,525                             | 195,657                        | 59,930                 | 117,592              | 11,834                | 6,301                |
| 2020   | 343,954                 | 97,618                        | 103,522              | 13,422                       | 82,005               | 38,118                                    | 9,269                              | 208,794                        | 74,408                 | 120,863              | 7,722                 | 5,801                |
| 2021 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 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               |
| Oct.   | 484,060                 | 159,951                       | 158,295              | 20,002                       | 104,136              | 33,609                                    | 8,067                              | 305,714                        | 89,798                 | 182,908              | 21,758                | 11,250               |
| Nov.   | 473,322                 | 166,054                       | 144,801              | 19,331                       | 102,557              | 32,508                                    | 8,071                              | 296,379                        | 90,359                 | 172,883              | 22,013                | 11,124               |
| <b>Assets and liabilities vis-à-vis industrial countries 3,4</b> |                         |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019   | 650,264                 | 189,177                       | 165,494              | 16,527                       | 174,041              | 84,347                                    | 20,678                             | 327,450                        | 94,218                 | 204,725              | 12,700                | 15,807               |
| 2020   | 620,426                 | 186,750                       | 174,181              | 12,353                       | 159,437              | 73,405                                    | 14,300                             | 338,726                        | 103,536                | 207,624              | 8,948                 | 18,618               |
| 2021 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 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                | 294,540              | 22,478                | 19,415               |
| Oct.   | 681,764                 | 214,610                       | 211,506              | 16,951                       | 177,329              | 51,599                                    | 9,769                              | 441,131                        | 105,093                | 294,534              | 22,325                | 19,179               |
| Nov.   | 687,068                 | 227,505                       | 203,799              | 17,113                       | 177,637              | 51,033                                    | 9,981                              | 444,968                        | 109,674                | 293,107              | 22,772                | 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                   |
| <b>of which: vis-à-vis EU Member States 4,5</b>  |                         |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019   | 292,247                 | 56,960                        | 87,003               | 11,333                       | 85,893               | 44,524                                    | 6,534                              | 176,711                        | 57,617                 | 98,945               | 7,366                 | 12,783               |
| 2020   | 166,436                 | 26,371                        | 48,753               | 3,857                        | 62,735               | 23,518                                    | 1,202                              | 127,932                        | 21,547                 | 89,640               | 2,430                 | 14,315               |
| 2021 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 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                 | 145,520              | 1,172                 | 11,921               |
| Oct.   | 143,470                 | 14,327                        | 53,454               | 1,835                        | 63,183               | 9,578                                     | 1,093                              | 171,196                        | 11,482                 | 146,563              | 1,167                 | 11,984               |
| Nov.   | 146,110                 | 16,143                        | 52,751               | 1,850                        | 63,711               | 10,540                                    | 1,115                              | 175,638                        | 13,551                 | 148,783              | 1,203                 | 12,101               |
| <b>of which: vis-à-vis the euro area 4</b>   |                         |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019   | 165,501                 | 19,510                        | 50,264               | 7,256                        | 62,697               | 23,267                                    | 2,507                              | 119,681                        | 25,563                 | 78,570               | 4,294                 | 11,254               |
| 2020   | 154,184                 | 20,255                        | 47,235               | 3,851                        | 60,284               | 21,369                                    | 1,190                              | 123,185                        | 19,762                 | 87,388               | 2,268                 | 13,767               |
| 2021 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 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               |
| Oct.   | 134,221                 | 11,236                        | 51,195               | 1,835                        | 61,166               | 7,691                                     | 1,098                              | 158,768                        | 10,983                 | 135,410              | 1,037                 | 11,338               |
| Nov.   | 135,283                 | 11,640                        | 50,411               | 1,850                        | 61,697               | 8,567                                     | 1,118                              | 162,119                        | 12,753                 | 136,796              | 1,072                 | 11,498               |
| <b>Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6</b> |                         |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019   | 148,402                 | 38,649                        | 53,373               | 10,290                       | 25,276               | 18,902                                    | 1,912                              | 101,562                        | 48,440                 | 44,074               | 5,857                 | 3,191                |
| 2020   | 112,609                 | 24,199                        | 42,272               | 6,307                        | 20,265               | 20,473                                    | - 907                              | 90,309                         | 42,814                 | 42,825               | 1,971                 | 2,699                |
| 2021 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 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                |
| Oct.   | 145,770                 | 26,476                        | 65,276               | 8,391                        | 23,499               | 21,933                                    | 195                                | 138,780                        | 48,619                 | 82,277               | 2,311                 | 5,573                |
| Nov.   | 137,435                 | 24,232                        | 61,778               | 7,722                        | 22,679               | 20,804                                    | 220                                | 131,447                        | 46,836                 | 76,498               | 2,754                 | 5,359                |
| <b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>                    |                         |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019   | 89,311                  | 17,764                        | 43,873               | 5,900                        | 15,151               | 6,367                                     | 256                                | 60,144                         | 21,276                 | 34,123               | 2,958                 | 1,787                |
| 2020   | 60,103                  | 11,873                        | 30,296               | 3,058                        | 11,241               | 5,682                                     | - 2,047                            | 57,508                         | 24,764                 | 30,245               | 911                   | 1,588                |
| 2021 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 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                |
| Oct.   | 90,424                  | 14,473                        | 52,017               | 6,399                        | 12,360               | .   | .                                  | 95,114                         | 28,112                 | 62,092               | 1,284                 | 3,626                |
| Nov.   | 84,563                  | 13,000                        | 48,731               | 6,010                        | 11,775               | 4,864                                     | 183                                | 87,360                         | 27,416                 | 55,297               | 1,111                 | 3,536                |

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

## V External position of banks

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

€ million

| End of reporting period                                 | Claims on non-residents |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
|---|-------------------------|-----------|-----------|--------------|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|--|
|   | Total                   | of which: |           |              |                | Short-term loans and advances            |                            |  |                            | Long-term loans and advances             |                            |  |                            | Money market instruments, bond and notes |
|   |                         | Euro      | US dollar | Japanese yen | Pound sterling | to foreign banks                         |                            | to foreign non-banks                     |                            | to foreign banks                         |                            | to foreign non-banks                     |                            |  |
|   |                         |           |           |              |                | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries |  |
| 1   | 2                       | 3         | 4         | 5            | 6              | 7  | 8                          | 9  | 10                         | 11                                       | 12                         | 13                                       | 14                         |  |
| <b>All foreign branches</b>                             |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019  | 799,634                 | 222,976   | 371,577   | 46,281       | 66,082         | 133,833                                  | 94,140                     | 92,077                                   | 126,839                    | 6,882                                    | 20,058                     | 131,300                                  | 68,201                     | 103,714                                  |
| 2020  | 734,507                 | 199,181   | 343,954   | 40,412       | 67,813         | 126,480                                  | 84,600                     | 90,062                                   | 126,405                    | 5,421                                    | 13,332                     | 128,509                                  | 51,371                     | 94,934                                   |
| 2021 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 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                                   |
| Oct.  | 829,212                 | 166,231   | 484,060   | 25,429       | 64,954         | 149,420                                  | 91,813                     | 108,756                                  | 168,026                    | 6,691                                    | 18,651                     | 149,937                                  | 50,941                     | 75,013                                   |
| Nov.  | 826,070                 | 172,669   | 473,322   | 28,927       | 62,204         | 166,716                                  | 85,133                     | 104,561                                  | 161,016                    | 6,891                                    | 17,944                     | 151,078                                  | 49,288                     | 73,242                                   |
| <b>Foreign branches in the euro area <sup>2</sup></b>   |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019  | 110,239                 | 84,208    | 20,953    | 477          | 1,805          | 6,117                                    | 14,205                     | 18,319                                   | 6,455                      | 1,672                                    | 3,149                      | 43,120                                   | 13,801                     | 3,275                                    |
| 2020  | 106,340                 | 83,933    | 16,757    | 683          | 2,232          | 10,828                                   | 12,387                     | 15,750                                   | 5,383                      | 1,308                                    | 2,045                      | 44,929                                   | 12,202                     | 1,204                                    |
| 2021 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 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                                    |
| Oct.  | 127,919                 | 82,488    | 34,970    | 484          | 5,666          | 4,080                                    | 14,756                     | 24,192                                   | 20,757                     | 1,051                                    | 520                        | 49,637                                   | 10,949                     | 1,308                                    |
| Nov.  | 126,913                 | 88,437    | 28,790    | 611          | 4,523          | 5,020                                    | 13,148                     | 23,400                                   | 20,218                     | 1,002                                    | 470                        | 50,846                                   | 10,807                     | 1,326                                    |
| <b>of which: in Luxembourg</b>                          |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019  | 36,120                  | 19,442    | 13,093    | 345          | 1,111          | 3,303                                    | 12,238                     | 1,252                                    | 3,409                      | 1,314                                    | 2,986                      | 1,863                                    | 7,090                      | 2,586                                    |
| 2020  | 31,991                  | 17,529    | 10,049    | 519          | 1,658          | 3,137                                    | 10,645                     | 1,265                                    | 2,807                      | 967                                      | 1,903                      | 1,988                                    | 6,682                      | 2,404                                    |
| 2021 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 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                      | .  |
| Oct.  | 49,463                  | 16,791    | 25,783    | 297          | 3,079          | 2,069                                    | 10,415                     | 9,619                                    | 16,874                     | .  | 437                        | 2,319                                    | 6,278                      | .  |
| Nov.  | 44,558                  | 17,450    | 19,928    | 434          | 3,102          | 2,003                                    | 9,386                      | 5,717                                    | 17,247                     | .  | 402                        | 2,330                                    | 6,052                      | .  |
| <b>Foreign branches in the United Kingdom</b>           |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019  | 300,950                 | 115,416   | 92,645    | 11,659       | 60,473         | 18,230                                   | 33,404                     | 31,522                                   | 91,922                     | 2,277                                    | 6,980                      | 19,505                                   | 23,468                     | 63,032                                   |
| 2020  | 296,335                 | 94,948    | 112,826   | 9,877        | 62,528         | 24,068                                   | 28,824                     | 32,903                                   | 93,716                     | 1,946                                    | 6,985                      | 23,245                                   | 18,124                     | 60,675                                   |
| 2021 Q3   | 283,983                 | 85,476    | 112,451   | 10,009       | 60,845         | 25,152                                   | 29,552                     | 32,851                                   | 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 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                                   |
| Oct.  | 256,710                 | 65,759    | 114,978   | 7,940        | 55,868         | 15,958                                   | 26,880                     | 22,030                                   | 109,191                    | .  | 6,756                      | 17,770                                   | 15,328                     | 38,249                                   |
| Nov.  | 250,687                 | 65,278    | 109,981   | 9,039        | 54,220         | 18,182                                   | 26,749                     | 19,106                                   | 104,957                    | .  | 5,893                      | 18,084                                   | 14,171                     | 38,655                                   |
| <b>Foreign branches in the United States of America</b> |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019  | 185,266                 | 4,503     | 175,631   | 909          | 1,452          | 64,393                                   | 6,238                      | 21,673                                   | 7,833                      | .  | 5,963                      | 55,361                                   | 8,257                      | 14,952                                   |
| 2020  | 166,024                 | 3,417     | 157,437   | 878          | 1,548          | 53,130                                   | 14,728                     | 22,502                                   | 7,694                      | .  | 2,590                      | 48,799                                   | 6,480                      | 9,017                                    |
| 2021 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 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                                   |
| Oct.  | 284,040                 | 3,584     | 273,541   | 625          | 2,434          | 108,126                                  | 20,351                     | 39,407                                   | 14,989                     | .  | 9,179                      | 70,093                                   | 8,650                      | 11,459                                   |
| Nov.  | 288,042                 | 3,735     | 277,838   | 530          | 2,361          | 115,825                                  | 18,600                     | 38,749                                   | 14,341                     | .  | 9,472                      | 69,821                                   | 8,458                      | 11,014                                   |

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

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

## V External position of banks

| Liabilities to non-residents 1                          |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            | End of reporting period |
|---|---------|-----------|-----------|--------------|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|-------------------------|
| Shares and participating interests                      | Total   | of which: |           |              |                | Short-term liabilities                   |                            |  |                            | Long-term liabilities                    |                            |  |                            |                         |
|   |         | Euro      | US dollar | Japanese yen | Pound sterling | to foreign banks                         |                            | to foreign non-banks                     |                            | to foreign banks                         |                            | to foreign non-banks                     |                            |                         |
|   |         |           |           |              |                | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries |                         |
| 15  | 16      | 17        | 18        | 19           | 20             | 21                                       | 22                         | 23                                       | 24                         | 25                                       | 26                         | 27                                       | 28                         |                         |
| <b>All foreign branches</b>                             |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 22,590  | 429,650 | 133,417   | 195,657   | 18,774       | 27,263         | 44,893                                   | 97,876                     | 130,899                                  | 118,427                    | 5,762                                    | 12,795                     | 9,594                                    | 9,404                      | 2019                    |
| 13,393  | 430,405 | 130,077   | 208,794   | 15,748       | 29,977         | 51,198                                   | 95,408                     | 133,873                                  | 117,690                    | 4,009                                    | 6,910                      | 13,468                                   | 7,849                      | 2020                    |
| 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                      | 2021 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                      | 2022 Q2                 |
| 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                      | 2022 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.                    |
| 9,964   | 580,678 | 148,278   | 305,714   | 21,349       | 43,666         | 59,148                                   | 94,564                     | 169,088                                  | 208,490                    | 4,995                                    | 19,641                     | 14,255                                   | 10,497                     | Oct.                    |
| 10,201  | 577,140 | 159,743   | 296,379   | 19,409       | 40,360         | 61,931                                   | 94,603                     | 165,568                                  | 204,738                    | 4,945                                    | 20,581                     | 14,138                                   | 10,636                     | Nov.                    |
| <b>Foreign branches in the Euro area 2</b>              |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 126   | 94,902  | 68,086    | 19,659    | 815          | 2,602          | 5,790                                    | 2,998                      | 64,100                                   | 9,962                      | 3,312                                    | 1,332                      | 4,817                                    | 2,591                      | 2019                    |
| 304   | 94,245  | 67,891    | 18,751    | 705          | 2,878          | 2,347                                    | 2,089                      | 68,301                                   | 8,293                      | 1,195                                    | 933                        | 8,308                                    | 2,779                      | 2020                    |
| 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                      | 2021 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                      | 2022 Q2                 |
| 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                      | 2022 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.                    |
| 669   | 179,005 | 90,060    | 61,332    | 1,652        | 12,993         | 3,106                                    | 5,043                      | 87,028                                   | 73,684                     | 711                                      | 675                        | 5,479                                    | 3,279                      | Oct.                    |
| 676   | 185,048 | 101,465   | 58,358    | 1,638        | 10,189         | 4,351                                    | 8,397                      | 89,647                                   | 72,385                     | 753                                      | 650                        | 5,491                                    | 3,374                      | Nov.                    |
| <b>of which: in Luxembourg</b>                          |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 79  | 45,088  | 23,979    | 15,409    | 621          | 2,164          | 4,509                                    | 2,163                      | 23,913                                   | 7,449                      | 2,580                                    | 643                        | 3,565                                    | 266                        | 2019                    |
| 193   | 39,991  | 18,801    | 15,260    | 458          | 2,419          | 471                                      | 1,408                      | 28,540                                   | 4,823                      | .  | 446                        | 3,637                                    | .                          | 2020                    |
| .   | 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                                    | .                          | 2021 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                                      | .                          | 2022 Q2                 |
| 401   | 113,121 | 38,370    | 55,227    | 1,363        | 7,065          | 1,966                                    | 3,383                      | 43,901                                   | 61,945                     | .  | 347                        | 846                                      | .                          | 2022 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.                    |
| 474   | 116,852 | 41,559    | 53,046    | 1,350        | 9,550          | 2,203                                    | 4,652                      | 41,739                                   | 66,224                     | .  | .                          | 852                                      | 422                        | Oct.                    |
| 468   | 115,977 | 45,426    | 49,698    | 1,386        | 7,976          | 2,388                                    | 7,155                      | 42,644                                   | 61,784                     | .  | .                          | 854                                      | 415                        | Nov.                    |
| <b>Foreign branches in the United Kingdom</b>           |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 10,610  | 160,797 | 49,614    | 73,016    | .            | 22,229         | 16,745                                   | 46,343                     | 11,409                                   | 78,771                     | .  | .                          | 729                                      | 3,000                      | 2019                    |
| 5,849   | 167,344 | 49,010    | 78,530    | .            | 25,150         | 24,310                                   | 42,053                     | 15,613                                   | 81,372                     | .  | 1,480                      | .  | 1,568                      | 2020                    |
| 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                      | 2021 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                      | 2022 Q2                 |
| 2,344   | 177,539 | 44,780    | 90,296    | 7,716        | 27,705         | 21,400                                   | 36,209                     | 17,502                                   | 97,324                     | .  | .                          | 406                                      | 1,635                      | 2022 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.                    |
| .   | 175,422 | 44,458    | 88,282    | 9,593        | 27,471         | 19,634                                   | 35,957                     | 13,543                                   | 96,096                     | .  | .                          | 191                                      | 1,799                      | Oct.                    |
| .   | 173,502 | 44,662    | 88,162    | 7,384        | 26,910         | 22,360                                   | 32,942                     | 12,343                                   | 94,690                     | .  | .                          | 413                                      | 1,817                      | Nov.                    |
| <b>Foreign branches in the United States of America</b> |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| .   | 71,884  | 2,340     | 66,054    | .            | 1,241          | 4,497                                    | 23,774                     | 30,583                                   | 6,679                      | .  | 1,630                      | 2,552                                    | .                          | 2019                    |
| .   | 85,767  | 4,332     | 78,787    | .            | 1,170          | 12,404                                   | 34,585                     | 25,968                                   | 5,335                      | 2,057                                    | 1,423                      | 3,134                                    | 861                        | 2020                    |
| .   | 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                                    | .                          | 2021 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                                    | .                          | 2022 Q2                 |
| .   | 98,274  | 5,249     | 89,350    | .            | 2,292          | 18,759                                   | 35,703                     | 26,944                                   | 7,040                      | .  | 1,220                      | 5,421                                    | .                          | 2022 Aug.               |
| .   | 100,522 | 5,419     | 91,379    | 851          | 2,313          | 20,364                                   | 35,955                     | 26,897                                   | 7,133                      | .  | 1,180                      | 5,729                                    | .                          | Sep.                    |
| .   | 103,457 | 5,313     | 94,285    | 833          | 2,493          | 21,546                                   | 34,739                     | 29,690                                   | 7,131                      | .  | 1,152                      | 5,724                                    | .                          | Oct.                    |
| .   | 98,967  | 4,519     | 90,524    | 854          | 2,492          | 20,606                                   | 34,777                     | 27,020                                   | 6,608                      | 2,370                                    | 1,140                      | 5,477                                    | 969                        | Nov.                    |

## V External position of banks

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

€ million

| End of reporting period  | Claims on non-residents |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
|--|-------------------------|-----------|-----------|--------------|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|--|
|  | Total                   | of which: |           |              |                | Short-term loans and advances            |                            |  |                            | Long-term loans and advances             |                            |  |                            | Money market instruments, bond and notes |
|  |                         | Euro      | US dollar | Japanese yen | Pound sterling | to foreign banks                         |                            | to foreign non-banks                     |                            | to foreign banks                         |                            | to foreign non-banks                     |                            |  |
|  |                         |           |           |              |                | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries |  |
| 1  | 2                       | 3         | 4         | 5            | 6              | 7  | 8                          | 9  | 10                         | 11                                       | 12                         | 13                                       | 14                         |  |
| <b>Foreign branches in the Cayman Islands</b>  |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 40,505                  | 1,169     | 38,789    | 95           | 359            | 23                                       | 11,305                     | 3,319                                    | 911                        | -  | 2,036                      | -  | 11,552                     | 6  |
| 2020   | 25,685                  | 1,906     | 23,415    | 16           | 247            | 14                                       | 8,079                      | 2,630                                    | 2,174                      | 329                                      | 503                        | -  | 5,092                      | 5  |
| 2021 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 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  |
| Oct.   | 23,530                  | 1,346     | 22,079    | 31           | 26             | 41                                       | 8,128                      | 1,705                                    | 2,725                      | 1,336                                    | 370                        | -  | 2,549                      | 3  |
| Nov.   | 24,461                  | 1,901     | 22,392    | 85           | 24             | 38                                       | 8,905                      | 1,672                                    | 2,695                      | 1,476                                    | 327                        | -  | 2,695                      | 3  |
| <b>Foreign branches in Japan</b>   |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 27,138                  | 1,338     | 1,397     | 24,358       | 9              | 20,069                                   | 3,248                      | 1,396                                    | 375                        | -  | 57                         | 1,557                                    | 250                        | 78                                       |
| 2020   | 24,584                  | 881       | 1,387     | 22,273       | 12             | 17,558                                   | 2,425                      | 2,637                                    | 252                        | -  | 25                         | 1,295                                    | 252                        | 36                                       |
| 2021 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 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                                       |
| Oct.   | 13,504                  | 401       | 1,262     | 11,728       | 54             | 4,055                                    | 5,978                      | 1,911                                    | 172                        | 1  | 16                         | 1,010                                    | 255                        | 24                                       |
| Nov.   | 16,450                  | 396       | 1,220     | 14,790       | 19             | 9,404                                    | 3,285                      | 2,136                                    | 281                        | 2  | 16                         | 981                                      | 237                        | 25                                       |
| <b>Foreign branches in Hong Kong</b>   |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 21,259                  | 3,824     | 7,196     | 6,194        | 155            | 739                                      | 7,611                      | 544                                      | 3,150                      | .  | 209                        | 1,532                                    | 2,922                      | 4,460                                    |
| 2020   | 21,072                  | 3,409     | 7,735     | 5,589        | 104            | 498                                      | 7,014                      | 523                                      | 3,716                      | .  | 143                        | 932                                      | 2,452                      | 5,717                                    |
| 2021 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                      | .  | 36                         | 214                                      | 136                        | 5,766                                    |
| 2022 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                                    |
| Oct.   | 16,895                  | 1,962     | 6,540     | 3,420        | 26             | 313                                      | 4,655                      | .  | .                          | .  | .                          | 108                                      | 2,353                      | 5,491                                    |
| Nov.   | 14,764                  | 2,344     | 5,217     | 2,705        | 26             | 288                                      | 4,381                      | .  | .                          | .  | .                          | .  | .                          | 3,883                                    |
| <b>Foreign branches in Singapore</b>   |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 54,678                  | 7,500     | 28,808    | 2,325        | 710            | 4,762                                    | 10,419                     | 4,231                                    | 14,863                     | .  | 1,512                      | 2,231                                    | 7,433                      | 9,019                                    |
| 2020   | 44,180                  | 6,265     | 21,198    | 785          | 556            | 5,114                                    | 6,416                      | 3,289                                    | 12,081                     | 71                                       | 920                        | 1,869                                    | 6,395                      | 8,025                                    |
| 2021 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 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                                    |
| Oct.   | 54,243                  | 6,645     | 26,486    | 678          | 726            | 5,927                                    | 6,574                      | 3,577                                    | 15,187                     | .  | 1,351                      | 2,051                                    | 10,506                     | 9,038                                    |
| Nov.   | 52,138                  | 6,782     | 24,633    | 651          | 767            | 5,897                                    | 6,270                      | 3,558                                    | 13,664                     | .  | 1,306                      | 2,102                                    | 10,336                     | 8,974                                    |
| <b>Foreign branches in emerging market economies and developing countries (other than offshore banking centres) <sup>2</sup></b> |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 32,709                  | 3,525     | 3,783     | 72           | 30             | 9,389                                    | 3,524                      | 8,306                                    | 610                        | 222                                      | 19                         | 3,846                                    | 106                        | 6,632                                    |
| 2020   | 27,446                  | 2,857     | 1,856     | 29           | 24             | 4,250                                    | 2,855                      | 7,943                                    | 480                        | 121                                      | 16                         | 3,238                                    | 103                        | 8,390                                    |
| 2021 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 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                                    |
| Oct.   | 31,804                  | 2,108     | 2,817     | 56           | 27             | 3,434                                    | 2,887                      | 11,770                                   | 682                        | .  | 20                         | 3,831                                    | 119                        | 9,051                                    |
| Nov.   | 30,256                  | 1,912     | 2,080     | 66           | 68             | 2,988                                    | 2,103                      | 11,658                                   | 645                        | .  | 22                         | 3,639                                    | 149                        | 9,043                                    |

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  |                         |
| <b>Foreign branches in the Cayman Islands</b>   |        |           |           |              |                |  |                            |  |                            |  |                            |                      |     |                         |
| 11,353  | 13,031 | 2,403     | 10,004    | 92           | 376            | 1,056                                    | 1,753                      | 156                                      | 6,024                      | –  | 4,031                      | –                    | 11  | 2019                    |
| 6,859   | 5,483  | 1,190     | 4,122     | 18           | 104            | 75                                       | 513                        | 49                                       | 2,887                      | –  | 1,959                      | –                    | –   | 2020                    |
| 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                 |
| 6,394   | 15,547 | 2,577     | 12,832    | 91           | 33             | 5  | 586                        | 165                                      | 4,967                      | –  | 9,824                      | –                    | –   | 2022 Aug.               |
| 6,607   | 14,938 | 2,633     | 12,177    | 83           | 31             | 5  | 507                        | 173                                      | 4,828                      | –  | 9,425                      | –                    | –   | Sep.                    |
| 6,673   | 15,056 | 2,794     | 12,079    | 137          | 17             | 2  | 642                        | 256                                      | 4,671                      | –  | 9,485                      | –                    | –   | Oct.                    |
| 6,650   | 14,591 | 2,926     | 11,501    | 125          | 12             | 2  | 599                        | 169                                      | 4,543                      | –  | 9,278                      | –                    | –   | Nov.                    |
| <b>Foreign branches in Japan</b>  |        |           |           |              |                |  |                            |  |                            |  |                            |                      |     |                         |
| 108   | 11,084 | 1,752     | 506       | 8,793        | 3              | 1,012                                    | 6,564                      | 2,635                                    | 229                        | 41                                       | 562                        | 41                   | 0   | 2019                    |
| 104   | 9,171  | 1,218     | 344       | 7,574        | 7              | 1,084                                    | 4,606                      | 2,797                                    | 208                        | 40                                       | 396                        | 40                   | 0   | 2020                    |
| 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                 |
| 87  | 7,416  | 33        | 813       | 6,544        | 7              | 1,926                                    | 1,599                      | 3,513                                    | 161                        | –  | 131                        | 86                   | 0   | 2022 Aug.               |
| 97  | 9,714  | 126       | 837       | 8,718        | 15             | 2,707                                    | 3,735                      | 2,852                                    | 199                        | –  | 135                        | 86                   | 0   | Sep.                    |
| 82  | 9,328  | 64        | 1,076     | 8,134        | 2              | 2,788                                    | 3,308                      | 2,887                                    | 128                        | –  | 133                        | 84                   | 0   | Oct.                    |
| 83  | 10,132 | 32        | 1,075     | 8,991        | 18             | 4,234                                    | 2,889                      | 2,621                                    | 178                        | –  | 127                        | 83                   | 0   | Nov.                    |
| <b>Foreign branches in Hong Kong</b>  |        |           |           |              |                |  |                            |  |                            |  |                            |                      |     |                         |
| .   | 8,779  | 661       | 4,634     | 62           | .              | 754                                      | 3,047                      | 2,156                                    | 1,836                      | –  | .                          | .                    | .   | 2019                    |
| .   | 9,798  | 473       | 6,258     | 362          | .              | 499                                      | 2,686                      | 3,168                                    | 2,942                      | –  | .                          | .                    | .   | 2020                    |
| .   | 12,286 | 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                 |
| .   | 15,531 | 298       | 10,953    | .            | .              | 1,618                                    | 2,394                      | 6,869                                    | 3,097                      | –  | .                          | .                    | .   | 2022 Aug.               |
| .   | 16,135 | 330       | 11,060    | .            | .              | 1,995                                    | 1,597                      | 7,458                                    | 3,427                      | –  | .                          | .                    | .   | Sep.                    |
| .   | 16,385 | 337       | 11,817    | .            | .              | 1,129                                    | 2,807                      | 7,408                                    | 3,181                      | –  | .                          | .                    | .   | Oct.                    |
| .   | 14,622 | 958       | 9,391     | .            | .              | 338                                      | 2,862                      | 6,393                                    | 3,233                      | –  | .                          | .                    | .   | Nov.                    |
| <b>Foreign branches in Singapore</b>  |        |           |           |              |                |  |                            |  |                            |  |                            |                      |     |                         |
| .   | 30,824 | 5,182     | 17,427    | 500          | 720            | 1,603                                    | 9,920                      | 5,499                                    | 11,842                     | .  | .                          | 181                  | 842 | 2019                    |
| –   | 27,512 | 2,417     | 18,463    | 363          | 586            | .  | 5,575                      | 4,919                                    | 13,479                     | –  | .                          | 99                   | 895 | 2020                    |
| .   | 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                 |
| .   | 44,472 | 1,045     | 31,580    | 915          | .              | 3,982                                    | 7,276                      | 9,993                                    | 21,144                     | .  | .                          | .                    | .   | 2022 Aug.               |
| .   | 45,610 | 1,388     | 31,494    | 948          | 605            | 3,712                                    | 8,669                      | 10,103                                   | 20,907                     | .  | .                          | .                    | .   | Sep.                    |
| .   | 45,365 | 1,606     | 30,677    | 897          | .              | 4,050                                    | 8,772                      | 10,588                                   | 20,000                     | .  | .                          | .                    | .   | Oct.                    |
| .   | 44,759 | 1,593     | 31,173    | 289          | .              | 4,126                                    | 8,546                      | 10,592                                   | 18,979                     | –  | .                          | .                    | .   | Nov.                    |
| <b>Foreign branches in emerging market economies and developing countries (other than offshore banking centres) 2</b> |        |           |           |              |                |  |                            |  |                            |  |                            |                      |     |                         |
| 55  | 24,853 | 1,832     | 3,353     | 42           | 23             | 8,474                                    | 2,720                      | 9,358                                    | 2,003                      | .  | .                          | 1,131                | 258 | 2019                    |
| 50  | 19,402 | 1,840     | 2,293     | 5            | 17             | 5,459                                    | 2,670                      | 7,821                                    | 1,620                      | 409                                      | 178                        | 996                  | 249 | 2020                    |
| 53  | 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                 |
| .   | 23,737 | 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                 |
| .   | 24,271 | 1,834     | 4,792     | 9            | 55             | 5,947                                    | 2,711                      | 10,988                                   | 2,360                      | 472                                      | 170                        | 1,345                | 278 | 2022 Aug.               |
| .   | 25,162 | 2,155     | 4,859     | 9            | 50             | 6,450                                    | 2,473                      | 11,338                                   | 2,535                      | .  | .                          | 1,350                | 280 | Sep.                    |
| .   | 25,187 | 2,130     | 4,354     | 10           | 39             | 6,530                                    | 2,739                      | 11,499                                   | 2,170                      | .  | .                          | 1,258                | 271 | Oct.                    |
| .   | 23,961 | 1,949     | 4,757     | 9            | 37             | 5,582                                    | 3,049                      | 10,624                                   | 2,551                      | .  | .                          | 1,209                | 267 | Nov.                    |

## 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 | October 2022 | November 2022 |           |           |                         |           |                       |                   |                                 |   |
|                                |                         |               |              | Claims total  | of which: |           | broken down by maturity |           | broken down by sector |                   | broken down by type of business |   |
|                                |                         |               |              |               | Euro      | US dollar | short-term              | long-term | foreign banks         | foreign non-banks | loans and advances              | foreign securities, participating interest, working capital |
| 1                              | 2                       | 3             | 4            | 5             | 6         | 7         | 8                       | 9         | 10                    | 11                | 12                              |   |
| All countries                  | 734,507                 | 750,721       | 829,212      | 826,070       | 172,669   | 473,322   | 526,608                 | 299,462   | 296,313               | 529,757           | 742,627                         | 83,443  |
| Countries in Europe            | 322,320                 | 291,756       | 282,322      | 279,286       | 140,403   | 68,942    | 167,372                 | 111,914   | 89,761                | 189,525           | 265,022                         | 14,264  |
| EU Member States 1             | 166,436                 | 147,757       | 143,470      | 146,110       | 109,926   | 22,004    | 70,775                  | 75,335    | 20,000                | 126,110           | 134,455                         | 11,655  |
| Euro area 1                    | 154,184                 | 134,679       | 134,221      | 135,283       | 106,674   | 20,759    | 63,874                  | 71,409    | 14,269                | 121,014           | 125,598                         | 9,685   |
| Austria                        | 7,643                   | 3,736         | 3,011        | 3,168         | 3,068     | 68        | 980                     | 2,188     | 210                   | 2,958             | 3,038                           | 130   |
| Belgium                        | 3,858                   | 3,409         | 4,001        | 3,291         | 2,103     | 804       | 2,009                   | 1,282     | 1,205                 | 2,086             | 2,860                           | 431   |
| Cyprus                         | 769                     | 343           | 495          | 281           | 111       | 135       | 191                     | 90        | -                     | 281               | -                               | -   |
| Estonia                        | -                       | 1             | 1            | 2             | 2         | -         | 0                       | 2         | -                     | -                 | -                               | -   |
| Finland                        | 1,972                   | 511           | 504          | 523           | 471       | 33        | 417                     | 106       | 8                     | 515               | -                               | -   |
| France                         | 21,519                  | 16,715        | 15,726       | 15,767        | 13,521    | 1,871     | 6,662                   | 9,105     | 2,168                 | 13,599            | 14,482                          | 1,285   |
| Greece                         | 626                     | 563           | 1,026        | 1,073         | 999       | 45        | 835                     | 238       | 720                   | 353               | -                               | -   |
| Ireland                        | 11,406                  | 11,146        | 12,314       | 12,672        | 7,894     | 3,974     | 8,036                   | 4,636     | 740                   | 11,932            | 8,301                           | 4,371   |
| Italy                          | 26,166                  | 26,132        | 25,191       | 30,527        | 29,275    | 747       | 12,773                  | 17,754    | 3,869                 | 26,658            | 29,313                          | 1,214   |
| Latvia                         | 147                     | 129           | 106          | 105           | 100       | -         | 2                       | 103       | -                     | 105               | -                               | -   |
| Lithuania                      | -                       | 3             | 1            | 0             | 0         | 0         | 0                       | 0         | -                     | 0                 | 0                               | 0   |
| Luxembourg 2                   | 28,584                  | 23,767        | 25,061       | 21,772        | 9,538     | 7,858     | 16,405                  | 5,367     | 3,642                 | 18,130            | 19,881                          | 1,891   |
| Malta                          | 322                     | 139           | 187          | 198           | 91        | 84        | 67                      | 131       | -                     | -                 | -                               | -   |
| Netherlands                    | 32,607                  | 32,004        | 31,518       | 31,019        | 25,469    | 4,525     | 11,816                  | 19,203    | 846                   | 30,173            | 30,330                          | 689   |
| Portugal                       | 1,778                   | 1,594         | 1,465        | 1,502         | 1,488     | 8         | 491                     | 1,011     | 138                   | 1,364             | -                               | -   |
| Slovakia                       | 553                     | 414           | 210          | 206           | 158       | -         | 166                     | 40        | -                     | -                 | -                               | -   |
| Slovenia                       | 240                     | 33            | 18           | 17            | 11        | 6         | 17                      | 0         | -                     | -                 | -                               | -   |
| Spain                          | 15,985                  | 14,040        | 13,386       | 13,160        | 12,375    | 548       | 3,007                   | 10,153    | 720                   | 12,440            | 13,554                          | -394  |
| Other EU Member States 1       | 12,252                  | 13,078        | 9,249        | 10,827        | 3,252     | 1,245     | 6,901                   | 3,926     | 5,731                 | 5,096             | 8,857                           | 1,970   |
| Czechia                        | 4,992                   | 7,135         | 2,377        | 3,639         | 800       | 5         | 3,195                   | 444       | 2,593                 | 1,046             | -                               | -   |
| Denmark                        | 1,351                   | 1,008         | 1,092        | 1,391         | 663       | 232       | 1,170                   | 221       | 429                   | 962               | 1,231                           | 160   |
| Hungary                        | 573                     | 352           | 428          | 525           | 50        | 61        | 467                     | 58        | 369                   | 156               | 421                             | 104   |
| Poland                         | 1,756                   | 1,408         | 1,616        | 1,633         | 296       | 131       | 632                     | 1,001     | 438                   | 1,195             | 1,432                           | 201   |
| Sweden                         | 2,161                   | 2,212         | 2,346        | 2,166         | 731       | 309       | 1,416                   | 750       | 866                   | 1,300             | 2,065                           | 101   |
| Remaining EU countries 3, 4    | 1,419                   | 963           | 1,390        | 1,473         | 712       | 507       | 21                      | 1,452     | 1,036                 | 437               | -                               | -   |
| Other European countries 1     | 155,884                 | 143,999       | 138,852      | 133,176       | 30,477    | 46,938    | 96,597                  | 36,579    | 69,761                | 63,415            | 130,567                         | 2,609   |
| Guernsey                       | 3,747                   | 4,465         | 5,425        | 5,109         | 1,749     | 3,139     | 4,847                   | 262       | -                     | -                 | -                               | -   |
| Jersey                         | 3,523                   | 2,786         | 4,493        | 4,492         | 1,150     | 1,426     | 3,358                   | 1,134     | -                     | -                 | -                               | -   |
| Norway                         | 2,239                   | 2,291         | 2,299        | 3,168         | 482       | 1,836     | 2,144                   | 1,024     | 2,194                 | 974               | 2,876                           | 292   |
| Russian Federation             | 2,147                   | 1,918         | 872          | 998           | 592       | 196       | 431                     | 567       | -                     | -                 | -                               | -   |
| Switzerland                    | 10,423                  | 19,021        | 10,092       | 10,464        | 1,433     | 2,602     | 9,068                   | 1,396     | 5,107                 | 5,357             | 9,967                           | 497   |
| Turkey                         | 3,934                   | 4,030         | 3,799        | 3,575         | 1,681     | 2,015     | 3,035                   | 540       | 2,553                 | 1,022             | -                               | -   |
| United Kingdom                 | 128,039                 | 107,725       | 109,617      | 103,228       | 22,292    | 35,530    | 72,678                  | 30,550    | 59,513                | 43,715            | 101,348                         | 1,880   |
| Remaining European countries 5 | 1,832                   | 1,763         | 2,255        | 2,142         | 1,098     | 194       | 1,036                   | 1,106     | 115                   | 2,027             | -                               | -   |
| Countries in Africa            | 5,384                   | 5,031         | 6,864        | 6,061         | -         | 4,213     | -                       | -         | -                     | -                 | -                               | -   |
| South Africa                   | 1,149                   | 876           | 1,871        | 1,425         | -         | 350       | -                       | -         | -                     | -                 | -                               | -   |
| Remaining countries in Africa  | 4,235                   | 4,155         | 4,993        | 4,636         | 587       | 3,863     | 1,861                   | 2,775     | 1,385                 | 3,251             | 4,471                           | 165   |
| Countries in America           | 276,509                 | 326,437       | 413,139      | 413,542       | 19,053    | 368,760   | 274,711                 | 138,831   | 158,832               | 254,710           | 372,198                         | 41,344  |
| Bahamas                        | -                       | -             | 502          | 501           | 260       | -         | -                       | -         | -                     | -                 | -                               | -   |
| Bermuda                        | 2,096                   | 1,619         | 1,531        | 1,479         | -         | 1,264     | 653                     | 826       | -                     | -                 | -                               | -   |
| Brazil                         | 1,608                   | 1,227         | 1,750        | 1,748         | 184       | 746       | 1,001                   | 747       | 573                   | 1,175             | -                               | -   |
| British Virgin Islands         | 7,891                   | 8,344         | 7,870        | 6,958         | 848       | 4,304     | 5,864                   | 1,094     | -                     | 6,958             | -                               | -   |
| Canada                         | 7,085                   | 7,746         | 13,069       | 13,319        | 3,648     | 4,180     | 6,996                   | 6,323     | 3,173                 | 10,146            | 10,509                          | 2,810   |
| Cayman Islands                 | 10,794                  | 17,490        | 33,900       | 31,092        | 1,838     | 27,863    | 22,298                  | 8,794     | 5,762                 | 25,330            | 30,886                          | 206   |
| Curacao 6                      | -                       | -             | 8            | 9             | -         | -         | -                       | -         | -                     | 9                 | -                               | -   |
| Mexico                         | 1,757                   | 1,853         | 2,094        | 2,106         | 143       | 1,758     | 1,631                   | 475       | 439                   | 1,667             | 1,946                           | 160   |
| United States of America       | 242,593                 | 285,940       | 349,765      | 353,859       | 11,940    | 326,222   | 234,807                 | 119,052   | 148,607               | 205,252           | 316,953                         | 36,906  |
| Remaining countries in America | 2,484                   | 2,082         | 2,650        | 2,471         | 133       | 2,208     | 1,053                   | 1,418     | 267                   | 2,204             | 1,997                           | 474   |
| Countries in Asia              | 114,974                 | 112,414       | 109,386      | 110,506       | 11,130    | 27,864    | 73,666                  | 36,840    | 41,225                | 69,281            | 87,272                          | 23,234  |
| China, People's Republic of 7  | 7,557                   | 5,093         | 4,783        | 4,223         | 247       | 733       | 3,292                   | 931       | 1,721                 | 2,502             | -                               | -   |
| Hong Kong                      | 10,308                  | 13,135        | 12,188       | 12,524        | 3,167     | 3,858     | 9,456                   | 3,068     | 3,485                 | 9,039             | 11,228                          | 1,296   |
| Japan                          | 38,191                  | 26,857        | 22,697       | 27,426        | 1,554     | 3,302     | 19,554                  | 7,872     | 14,200                | 13,226            | 22,846                          | 4,580   |
| Korea, Republic of             | 7,472                   | 10,721        | 9,935        | 9,743         | 892       | 1,528     | 4,066                   | 5,677     | 2,331                 | 7,412             | 3,821                           | 5,922   |
| Singapore                      | 19,536                  | 22,929        | 22,234       | 20,241        | 1,490     | 7,871     | 16,918                  | 3,323     | 11,862                | 8,379             | 17,080                          | 3,161   |
| Taiwan                         | 1,673                   | 1,419         | 1,071        | 1,086         | 311       | 191       | 544                     | 542       | 312                   | 774               | -                               | -   |
| Remaining countries in Asia    | 30,237                  | 32,260        | 36,478       | 35,263        | 3,469     | 10,381    | 19,836                  | 15,427    | 7,314                 | 27,949            | 27,574                          | 7,689   |
| Countries in Oceania           | 13,848                  | 13,709        | 15,823       | 15,108        | 1,414     | 2,487     | 7,706                   | 7,402     | 4,576                 | 10,532            | 12,517                          | 2,591   |
| Australia                      | 12,175                  | 12,468        | 14,761       | 14,046        | 1,356     | 2,078     | 7,040                   | 7,006     | 4,127                 | 9,919             | 11,580                          | 2,466   |
| New Zealand                    | 821                     | 631           | 570          | 705           | 16        | 102       | 373                     | 332       | -                     | -                 | -                               | -   |
| Remaining countries in Oceania | 852                     | 610           | 492          | 357           | 42        | 307       | 293                     | 64        | -                     | -                 | -                               | -   |
| Countries not identifiable     | -                       | -             | -            | -             | -         | -         | -                       | -         | -                     | -                 | -                               | -   |
| International organisations 8  | 1,472                   | 1,374         | 1,678        | 1,567         | -         | 1,056     | -                       | -         | -                     | -                 | -                               | -   |

\* 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 | October 2022 | November 2022     |           |           |                         |           |                       |                   |
|                                |                                |               |              | Liabilities total | of which: |           | broken down by maturity |           | broken down by sector |                   |
|                                |                                |               |              |                   | Euro      | US dollar | short-term              | long-term | foreign banks         | foreign non-banks |
| 1                              | 2                              | 3             | 4            | 5                 | 6         | 7         | 8                       | 9         | 10                    |                   |
| All countries                  | 430,405                        | 483,405       | 580,678      | 577,140           | 159,743   | 296,379   | 526,840                 | 50,300    | 182,060               | 395,080           |
| Countries in Europe            | 205,365                        | 215,188       | 264,921      | 272,155           | 126,294   | 88,123    | 255,370                 | 16,785    | 66,847                | 205,308           |
| EU Member States 2             | 127,932                        | 120,156       | 171,196      | 175,638           | 104,743   | 43,859    | 162,334                 | 13,304    | 14,754                | 160,884           |
| Euro area 2                    | 123,185                        | 116,372       | 158,768      | 162,119           | 101,116   | 39,709    | 149,549                 | 12,570    | 13,825                | 148,294           |
| Austria                        | 10,268                         | 1,822         | 1,754        | 1,847             | 1,569     | 198       | 1,718                   | 129       | 341                   | 1,506             |
| Belgium                        | 10,841                         | 10,367        | 13,241       | 13,281            | 10,914    | 1,755     | 13,116                  | 165       | 1,486                 | 11,795            |
| Cyprus                         | 162                            | 849           | 1,636        | 1,334             | 323       | 925       | .                       | .         | .                     | .                 |
| Estonia                        | 146                            | 0             | 17           | 31                | 28        | 2         | .                       | .         | .                     | 31                |
| Finland                        | 670                            | 638           | 1,693        | 1,762             | 1,360     | 271       | 1,762                   | 0         | 123                   | 1,639             |
| France                         | 11,786                         | 9,648         | 10,568       | 10,049            | 6,408     | 2,379     | 9,490                   | 559       | 3,241                 | 6,808             |
| Greece                         | 2,259                          | 1,507         | 843          | 891               | 760       | 119       | .                       | .         | 632                   | 259               |
| Ireland                        | 5,474                          | 8,647         | 16,757       | 16,324            | 6,705     | 3,548     | 15,761                  | 563       | 266                   | 16,058            |
| Italy                          | 20,085                         | 19,030        | 19,457       | 21,900            | 19,836    | 1,189     | 19,941                  | 1,959     | 2,309                 | 19,591            |
| Latvia                         | 1                              | 3             | 21           | 22                | 18        | .         | 22                      | .         | .                     | 22                |
| Lithuania                      | 11                             | 3             | 18           | 18                | 16        | .         | .                       | .         | .                     | 18                |
| Luxembourg 3                   | 38,667                         | 38,131        | 50,540       | 51,590            | 24,174    | 19,168    | 50,283                  | 1,307     | 3,602                 | 47,988            |
| Malta                          | 222                            | 355           | 761          | 871               | 471       | 286       | 871                     | .         | .                     | 871               |
| Netherlands                    | 15,470                         | 19,701        | 34,346       | 34,774            | 21,785    | 9,278     | 28,684                  | 6,090     | 842                   | 33,932            |
| Portugal                       | 652                            | 437           | 873          | 882               | 726       | 144       | .                       | .         | 110                   | 772               |
| Slovakia                       | 422                            | 339           | 169          | 168               | 164       | 0         | .                       | .         | .                     | 168               |
| Slovenia                       | 711                            | 567           | 45           | 94                | 94        | 0         | .                       | .         | .                     | .                 |
| Spain                          | 5,338                          | 4,328         | 6,029        | 6,281             | 5,765     | 441       | 4,484                   | 1,797     | 866                   | 5,415             |
| Other EU Member States 2       | 4,747                          | 3,784         | 12,428       | 13,519            | 3,627     | 4,150     | 12,785                  | 734       | 929                   | 12,590            |
| Czechia                        | 1,413                          | 1,041         | 1,146        | 1,451             | 647       | 59        | 1,442                   | 9         | 409                   | 1,042             |
| Denmark                        | 1,538                          | 1,093         | 6,296        | 7,041             | 1,656     | 3,204     | 6,579                   | 462       | 56                    | 6,985             |
| Hungary                        | 330                            | 451           | 429          | 415               | 123       | 39        | .                       | .         | 155                   | 260               |
| Poland                         | 632                            | 484           | 557          | 542               | 56        | 35        | 540                     | 2         | 61                    | 481               |
| Sweden                         | 774                            | 657           | 3,843        | 3,966             | 1,114     | 791       | 3,839                   | 127       | 196                   | 3,770             |
| Remaining EU countries 4, 5    | 60                             | 58            | 157          | 104               | 31        | 22        | .                       | .         | 52                    | 52                |
| Other European countries 2     | 77,433                         | 95,032        | 93,725       | 96,517            | 21,551    | 44,264    | 93,036                  | 3,481     | 52,093                | 44,424            |
| Guernsey                       | 2,191                          | 3,336         | 4,086        | 3,831             | 2,024     | 1,632     | 3,831                   | .         | 53                    | 3,778             |
| Jersey                         | 340                            | 351           | 1,349        | 1,373             | 120       | 754       | .                       | .         | 96                    | 1,277             |
| Norway                         | 263                            | 271           | 1,961        | 2,327             | 600       | 797       | 2,327                   | 0         | 667                   | 1,660             |
| Russian Federation             | 777                            | 981           | 766          | 587               | 94        | 482       | 587                     | .         | 153                   | 434               |
| Switzerland                    | 6,025                          | 6,342         | 12,846       | 13,346            | 3,697     | 5,897     | 13,085                  | 261       | 4,917                 | 8,429             |
| Turkey                         | 387                            | 373           | 691          | 536               | 94        | 400       | .                       | .         | 377                   | 159               |
| United Kingdom                 | 66,387                         | 82,745        | 71,151       | 73,493            | 14,527    | 33,892    | 70,308                  | 3,185     | 45,616                | 27,877            |
| Remaining European countries 6 | 1,063                          | 633           | 875          | 1,024             | 395       | 410       | 1,024                   | 0         | 214                   | 810               |
| Countries in Africa            | 1,500                          | 2,695         | 3,940        | 4,033             | 189       | 2,091     | 3,909                   | 124       | .                     | .                 |
| South Africa                   | 978                            | 1,087         | 1,735        | 1,842             | 16        | 350       | .                       | .         | .                     | .                 |
| Remaining countries in Africa  | 522                            | 1,608         | 2,205        | 2,191             | 173       | 1,741     | .                       | .         | 421                   | 1,770             |
| Countries in America           | 150,481                        | 181,472       | 196,935      | 194,485           | 19,561    | 157,395   | 166,953                 | 27,532    | 72,343                | 122,142           |
| Bahamas                        | 101                            | 83            | 758          | 787               | 441       | 282       | 781                     | 6         | .                     | .                 |
| Bermuda                        | 1,002                          | 1,185         | 2,352        | 1,939             | 77        | 965       | .                       | .         | 8                     | 1,931             |
| Brazil                         | 242                            | 261           | 528          | 443               | 14        | 181       | 443                     | .         | 246                   | 197               |
| British Virgin Islands         | 6,522                          | 8,094         | 8,970        | 8,712             | 308       | 6,711     | .                       | .         | .                     | .                 |
| Canada                         | 2,918                          | 2,952         | 3,635        | 3,741             | 505       | 1,680     | 3,425                   | 316       | 1,769                 | 1,972             |
| Cayman Islands                 | 16,456                         | 19,998        | 22,246       | 22,381            | 1,757     | 20,108    | 20,832                  | 1,549     | 13,146                | 9,235             |
| Curacao 7                      | 76                             | 62            | 30           | 35                | 17        | 15        | 35                      | .         | .                     | 35                |
| Mexico                         | 2,431                          | 2,673         | 913          | 820               | 5         | 622       | .                       | .         | 660                   | 160               |
| United States of America       | 119,330                        | 144,496       | 155,028      | 153,249           | 16,395    | 124,792   | 128,261                 | 24,988    | 55,125                | 98,124            |
| Remaining countries in America | 1,403                          | 1,668         | 2,475        | 2,378             | 42        | 2,039     | 2,251                   | 127       | 1,385                 | 993               |
| Countries in Asia              | 67,225                         | 79,182        | 109,964      | 101,682           | 12,553    | 47,868    | 95,849                  | 5,833     | 40,018                | 61,664            |
| China, People's Republic of 8  | 4,481                          | 5,245         | 4,263        | 7,495             | 3,526     | 2,736     | 6,566                   | 929       | 2,281                 | 5,214             |
| Hong Kong                      | 15,337                         | 20,337        | 21,981       | 19,929            | 3,295     | 12,282    | 18,920                  | 1,009     | 5,055                 | 14,874            |
| Japan                          | 7,937                          | 8,945         | 14,552       | 12,806            | 67        | 1,295     | 12,723                  | 83        | 7,486                 | 5,320             |
| Korea, Republic of             | 3,411                          | 3,192         | 7,261        | 5,823             | 793       | 3,520     | .                       | .         | 2,421                 | 3,402             |
| Singapore                      | 14,260                         | 17,647        | 31,634       | 26,211            | 2,686     | 14,309    | 24,750                  | 1,461     | 9,264                 | 16,947            |
| Taiwan                         | 2,689                          | 2,932         | 4,010        | 4,343             | 133       | 3,396     | .                       | .         | 2,185                 | 2,158             |
| Remaining countries in Asia    | 19,110                         | 20,884        | 26,263       | 25,075            | 2,053     | 10,330    | 22,944                  | 2,131     | 11,326                | 13,749            |
| Countries in Oceania           | 4,464                          | 4,057         | 4,151        | 4,060             | 792       | 831       | 4,034                   | 26        | 1,543                 | 2,517             |
| Australia                      | 4,268                          | 3,948         | 3,681        | 3,651             | 750       | 499       | 3,636                   | 15        | 1,459                 | 2,192             |
| New Zealand                    | 127                            | 39            | 186          | 126               | 37        | 77        | .                       | .         | .                     | .                 |
| Remaining countries in Oceania | 69                             | 70            | 284          | 283               | 5         | 255       | .                       | .         | .                     | .                 |
| Countries not identifiable     | -                              | -             | -            | -                 | -         | -         | -                       | -         | -                     | -                 |
| International organisations 9  | 1,370                          | 811           | 767          | 725               | 354       | 71        | 725                     | -         | .                     | .                 |

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

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

## V External position of banks

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

€ million

| End of reporting period   | Claims on non-residents |                               |                      |                              |                      |   |                                    | Liabilities to non-residents <sup>1</sup> |                        |                      |                       |                      |
|---|-------------------------|-------------------------------|----------------------|------------------------------|----------------------|---|------------------------------------|---|------------------------|----------------------|-----------------------|----------------------|
|   | Total                   | Short-term loans and advances |                      | Long-term loans and advances |                      | Money market instruments, bonds and notes | Shares and participating interests | Total                                     | Short-term liabilities |                      | Long-term liabilities |                      |
|   |                         | to foreign banks              | to foreign non-banks | to foreign banks             | to foreign non-banks |   |                                    |   | to foreign banks       | to foreign non-banks | to foreign banks      | to foreign non-banks |
|   |                         | 1                             | 2                    | 3                            | 4                    |   |                                    |   | 5                      | 6                    | 7                     | 8                    |
| <b>Assets and liabilities, total <sup>2</sup></b>                           |                         |                               |                      |                              |                      |   |                                    |   |                        |                      |                       |                      |
| 2019  | 178,493                 | 45,214                        | 20,363               | 3,981                        | 81,348               | 26,093                                    | 1,494                              | 124,387                                   | 26,524                 | 86,076               | 6,535                 | 5,252                |
| 2020  | 176,392                 | 41,697                        | 21,514               | 4,160                        | 79,832               | 27,997                                    | 1,192                              | 124,458                                   | 20,148                 | 93,577               | 6,272                 | 4,461                |
| 2021 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 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                |
| Oct.  | 194,461                 | 48,663                        | 25,049               | 4,943                        | 88,668               | 26,250                                    | 888                                | 144,976                                   | 21,147                 | 110,305              | 10,226                | 3,298                |
| Nov.  | 197,260                 | 49,905                        | 25,496               | 4,774                        | 88,082               | 28,101                                    | 902                                | 145,653                                   | 20,825                 | 111,466              | 10,039                | 3,323                |
| <b>of which: denominated in euro <sup>2</sup></b>                           |                         |                               |                      |                              |                      |   |                                    |   |                        |                      |                       |                      |
| 2019  | 61,638                  | 12,189                        | 5,218                | 120                          | 38,075               | 5,713                                     | 323                                | 47,853                                    | 4,268                  | 37,510               | 3,605                 | 2,470                |
| 2020  | 59,827                  | 10,220                        | 5,755                | 175                          | 38,425               | 4,910                                     | 342                                | 44,946                                    | 1,699                  | 37,253               | 4,076                 | 1,918                |
| 2021 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 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                |
| Oct.  | 73,360                  | 19,630                        | 6,022                | 191                          | 42,917               | 4,337                                     | 263                                | 53,077                                    | 2,097                  | 42,722               | 7,153                 | 1,105                |
| Nov.  | 75,982                  | 22,167                        | 6,026                | 191                          | 42,825               | 4,507                                     | 266                                | 54,600                                    | 2,297                  | 44,088               | 7,063                 | 1,152                |
| <b>denominated in US dollar <sup>2</sup></b>                                |                         |                               |                      |                              |                      |   |                                    |   |                        |                      |                       |                      |
| 2019  | 49,670                  | 14,956                        | 5,544                | .                            | 20,237               | 6,056                                     | .                                  | 35,975                                    | 18,076                 | 15,845               | 1,642                 | 412                  |
| 2020  | 50,094                  | 15,945                        | 7,234                | 3,058                        | 17,697               | 5,944                                     | 216                                | 36,413                                    | 14,335                 | 21,377               | 592                   | 109                  |
| 2021 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 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                   |
| Oct.  | 56,980                  | 16,982                        | 9,869                | 3,020                        | 20,992               | 6,094                                     | 23                                 | 42,199                                    | 14,620                 | 26,860               | 644                   | 75                   |
| Nov.  | 55,539                  | 16,014                        | 10,320               | 2,902                        | 20,477               | 5,804                                     | 22                                 | 41,253                                    | 14,088                 | 26,473               | 619                   | 73                   |
| <b>Assets and liabilities vis-à-vis industrial countries <sup>3,4</sup></b> |                         |                               |                      |                              |                      |   |                                    |   |                        |                      |                       |                      |
| 2019  | 155,348                 | 38,095                        | 14,976               | 3,140                        | 75,320               | 22,408                                    | 1,409                              | 100,483                                   | 13,979                 | 75,177               | 6,242                 | 5,085                |
| 2020  | 154,685                 | 35,292                        | 16,090               | 3,751                        | 73,884               | 24,544                                    | 1,124                              | 105,018                                   | 12,169                 | 82,684               | 6,007                 | 4,158                |
| 2021 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 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                |
| Oct.  | 172,560                 | 41,976                        | 19,785               | 4,298                        | 82,726               | 22,953                                    | 822                                | 124,725                                   | 12,393                 | 99,702               | 9,733                 | 2,897                |
| Nov.  | 174,549                 | 41,746                        | 20,473               | 4,194                        | 82,357               | 24,944                                    | 835                                | 126,359                                   | 12,075                 | 101,808              | 9,562                 | 2,914                |

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

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



## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents  |                               |                      |                              |                      |   |                                    | Liabilities to non-residents 1 |                        |                      |                       |                      |
|-------------------------|--|-------------------------------|----------------------|------------------------------|----------------------|---|------------------------------------|--------------------------------|------------------------|----------------------|-----------------------|----------------------|
|                         | Total  | Short-term loans and advances |                      | Long-term loans and advances |                      | Money market instruments, bonds and notes | Shares and participating interests | Total                          | Short-term liabilities |                      | Long-term liabilities |                      |
|                         |  | to foreign banks              | to foreign non-banks | to foreign banks             | to foreign non-banks |   |                                    |                                | to foreign banks       | to foreign non-banks | to foreign banks      | to foreign non-banks |
| 1                       | 2  | 3                             | 4                    | 5                            | 6                    | 7   | 8                                  | 9                              | 10                     | 11                   | 12                    |                      |
|                         | <b>of which: vis-à-vis EU Member States 4,5</b>  |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019                    | 101,538  | 16,774                        | 9,776                | 1,126                        | 57,785               | 15,360                                    | 717                                | 80,189                         | 4,223                  | 65,463               | 5,575                 | 4,928                |
| 2020                    | 95,032   | 11,244                        | 8,375                | 1,235                        | 55,828               | 17,651                                    | 699                                | 78,467                         | 3,109                  | 66,308               | 5,003                 | 4,047                |
| 2021 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 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                |
| Oct.                    | 110,598  | 21,490                        | 11,292               | 1,815                        | 59,962               | 15,522                                    | 517                                | 92,042                         | 2,616                  | 78,798               | 7,775                 | 2,853                |
| Nov.                    | 115,203  | 23,840                        | 11,803               | 1,801                        | 59,925               | 17,305                                    | 529                                | 94,011                         | 2,442                  | 81,087               | 7,610                 | 2,872                |
|                         | <b>of which: vis-à-vis the euro area 4</b>   |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019                    | 54,723   | 12,524                        | 3,995                | 340                          | 34,030               | 3,670                                     | 164                                | 46,100                         | 2,334                  | 36,570               | 4,439                 | 2,757                |
| 2020                    | 51,524   | 9,189                         | 4,687                | .                            | 33,858               | 3,062                                     | .                                  | 44,936                         | 2,746                  | 35,919               | 4,210                 | 2,061                |
| 2021 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 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                |
| Oct.                    | 65,765   | 18,962                        | 5,641                | .                            | 37,851               | 2,790                                     | .                                  | 51,210                         | 2,269                  | 40,423               | 7,259                 | 1,259                |
| Nov.                    | 68,708   | 21,530                        | 6,007                | .                            | 37,710               | 2,945                                     | .                                  | 52,641                         | 2,042                  | 42,227               | 7,082                 | 1,290                |
|                         | <b>Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6</b> |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019                    | 22,864   | 7,119                         | 5,387                | 841                          | 6,028                | 3,404                                     | 85                                 | 23,779                         | 12,545                 | 10,834               | 293                   | 107                  |
| 2020                    | 21,303   | 6,405                         | 5,424                | .                            | 5,948                | 3,049                                     | .                                  | 19,387                         | 7,979                  | 10,860               | .                     | .                    |
| 2021 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 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                  |
| Oct.                    | 21,531   | 6,687                         | 5,264                | 645                          | 5,942                | 2,927                                     | 66                                 | 19,953                         | 8,754                  | 10,305               | 493                   | 401                  |
| Nov.                    | 22,354   | 8,159                         | 5,023                | 580                          | 5,725                | 2,800                                     | 67                                 | 19,014                         | 8,750                  | 9,393                | 477                   | 394                  |
|                         | <b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>                    |                               |                      |                              |                      |   |                                    |                                |                        |                      |                       |                      |
| 2019                    | 5,211  | 671                           | 1,152                | 832                          | 2,358                | 172                                       | 26                                 | 8,949                          | 6,470                  | 2,460                | .                     | .                    |
| 2020                    | 5,400  | 952                           | 1,558                | .                            | 2,297                | 172                                       | .                                  | 4,177                          | 1,960                  | 2,213                | -                     | 4                    |
| 2021 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 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                | .                     | .                    |
| Oct.                    | 5,633  | 1,272                         | 1,281                | .                            | 2,377                | .   | .                                  | 4,330                          | 2,561                  | 1,766                | .                     | .                    |
| Nov.                    | 5,909  | 1,702                         | 1,242                | .                            | 2,326                | .   | .                                  | 4,359                          | 2,787                  | 1,569                | .                     | .                    |

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

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

## V External position of banks

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

€ million

| End of reporting period  | Claims on non-residents |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
|--|-------------------------|-----------|-----------|--------------|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|--|
|  | Total                   | of which: |           |              |                | Short-term loans and advances                |                            |  |                            | Long-term loans and advances                 |                            |  |                            | Money market instruments, bond and notes |
|  |                         | Euro      | US dollar | Japanese yen | Pound sterling | to foreign banks                             |                            | to foreign non-banks                         |                            | to foreign banks                             |                            | to foreign non-banks                         |                            |  |
|  |                         |           |           |              |                | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries |  |
| 1  | 2                       | 3         | 4         | 5            | 6              | 7  | 8                          | 9  | 10                         | 11   | 12                         | 13   | 14                         |  |
| <b>All foreign subsidiaries</b>                                |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 178,493                 | 61,638    | 49,670    | 225          | 6,016          | 32,279                                       | 12,935                     | 15,345                                       | 5,018                      | 3,459  | 522                        | 68,553                                       | 12,795                     | 26,093                                   |
| 2020   | 176,392                 | 59,827    | 50,094    | 213          | 6,325          | 31,646                                       | 10,051                     | 14,776                                       | 6,738                      | 3,692  | 468                        | 67,754                                       | 12,078                     | 27,997                                   |
| 2021 Q3  | 185,478                 | 71,134    | 49,766    | 161          | 6,666          | 44,212                                       | 6,648                      | 12,727                                       | 6,608                      | 3,860  | 477                        | 70,466                                       | 12,489                     | 26,924                                   |
| Q4   | 187,520                 | 70,271    | 51,942    | 132          | 6,890          | 44,418                                       | 5,742                      | 13,672                                       | 6,676                      | 4,382  | 599                        | 70,707                                       | 12,608                     | 27,683                                   |
| 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                                   |
| 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 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                                   |
| 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                                   |
| 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                                   |
| 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                                   |
| Oct.   | 194,461                 | 73,360    | 56,980    | 103          | 6,678          | 40,834                                       | 7,829                      | 17,089                                       | 7,960                      | 4,288  | 655                        | 75,654                                       | 13,014                     | 26,250                                   |
| Nov.   | 197,260                 | 75,982    | 55,539    | 121          | 6,576          | 43,313                                       | 6,592                      | 17,693                                       | 7,803                      | 4,142  | 632                        | 75,293                                       | 12,789                     | 28,101                                   |
| <b>Foreign subsidiaries in the euro area <sup>2</sup></b>      |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 78,771                  | 54,399    | 12,685    | 178          | 2,856          | 11,946                                       | 9,839                      | 2,791  | 2,431                      | .  | .                          | 30,458                                       | 8,715                      | 11,390                                   |
| 2020   | 71,506                  | 52,774    | 10,156    | 167          | 2,923          | 8,644  | 6,787                      | 2,413  | 3,894                      | .  | .                          | 30,517                                       | 7,920                      | 10,001                                   |
| 2021 Q3  | 77,098                  | 63,673    | 9,530     | 102          | 2,932          | 19,551                                       | 2,001                      | 2,586  | 3,020                      | .  | .                          | 31,809                                       | 7,678                      | 9,182                                    |
| Q4   | 77,729                  | 63,518    | 10,226    | 102          | 3,115          | 19,487                                       | 2,034                      | 2,834  | 3,380                      | 523  | 496                        | 32,120                                       | 7,647                      | 8,875                                    |
| 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                                    |
| 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 June  | 82,553                  | 62,346    | 11,436    | 112          | 3,081          | 16,070                                       | 6,902                      | 2,797  | 4,187                      | .  | .                          | 33,720                                       | 8,453                      | 9,077                                    |
| July   | 81,489                  | 65,532    | 11,800    | 110          | 3,191          | 18,757                                       | 2,064                      | 3,225  | 4,329                      | .  | .                          | 33,963                                       | 8,718                      | 9,052                                    |
| Aug.   | 83,361                  | 67,380    | 12,058    | 103          | 3,127          | 20,465                                       | 2,181                      | 2,976  | 4,343                      | .  | .                          | 33,980                                       | 8,996                      | 9,042                                    |
| Sep.   | 81,918                  | 63,452    | 11,986    | 100          | 2,952          | 16,334                                       | 4,714                      | 2,881  | 4,398                      | .  | .                          | 34,116                                       | 8,880                      | 9,219                                    |
| Oct.   | 82,466                  | 65,374    | 11,651    | 91           | 2,900          | 18,088                                       | 3,378                      | 2,966  | 4,563                      | .  | .                          | 34,138                                       | 8,404                      | 9,550                                    |
| Nov.   | 84,135                  | 67,993    | 11,308    | 108          | 2,833          | 20,561                                       | 2,351                      | 3,365  | 4,373                      | .  | .                          | 34,051                                       | 8,218                      | 9,863                                    |
| <b>of which: in Luxembourg</b>                                 |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 42,667                  | 19,187    | 11,952    | 144          | 2,850          | 8,917  | 9,780                      | 812  | 2,179                      | .  | .                          | 616  | 7,986                      | 11,291                                   |
| 2020   | 35,410                  | 17,733    | 9,263     | 125          | 2,920          | 5,474  | 6,720                      | 1,016  | 3,371                      | .  | .                          | 659  | 7,099                      | 9,902                                    |
| 2021 Q3  | 39,597                  | 27,011    | 8,781     | 82           | 2,928          | 15,879                                       | 1,965                      | 1,160  | 2,844                      | .  | .                          | .  | 6,716                      | 9,082                                    |
| Q4   | 39,753                  | 26,609    | 9,313     | 76           | 3,056          | 15,709                                       | 1,968                      | .  | 3,085                      | 523  | 496                        | .  | 6,584                      | 8,775                                    |
| 2022 Q1  | 40,095                  | 26,420    | 9,845     | 76           | 2,934          | 15,458                                       | 1,960                      | .  | 3,537                      | .  | .                          | .  | 7,077                      | 8,720                                    |
| Q2   | 43,380                  | 24,182    | 10,566    | 89           | 3,073          | 12,747                                       | 6,812                      | .  | 3,833                      | .  | .                          | .  | 7,400                      | 9,018                                    |
| 2022 June  | 43,380                  | 24,182    | 10,566    | 89           | 3,073          | 12,747                                       | 6,812                      | .  | 3,833                      | .  | .                          | .  | 7,400                      | 9,018                                    |
| July   | 42,003                  | 27,033    | 10,926    | 82           | 3,184          | 15,383                                       | 2,003                      | .  | 4,003                      | .  | .                          | .  | 7,645                      | 9,014                                    |
| Aug.   | 44,059                  | 29,029    | 11,215    | 80           | 3,121          | 17,315                                       | 2,122                      | .  | 4,015                      | .  | .                          | .  | 7,923                      | 9,026                                    |
| Sep.   | 42,392                  | 24,872    | 11,144    | 77           | 2,945          | 13,103                                       | 4,654                      | .  | 4,152                      | .  | .                          | .  | 7,793                      | 9,211                                    |
| Oct.   | 42,986                  | 26,850    | 10,816    | 70           | 2,893          | 14,861                                       | 3,323                      | .  | 4,317                      | .  | .                          | .  | 7,334                      | 9,547                                    |
| Nov.   | 44,659                  | 29,499    | 10,473    | 79           | 2,826          | 17,256                                       | 2,266                      | .  | 4,143                      | .  | .                          | .  | 7,147                      | 9,862                                    |
| <b>Foreign subsidiaries outside the euro area <sup>2</sup></b> |                         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |  |
| 2019   | 99,722                  | 7,239     | 36,985    | 47           | 3,160          | 20,333                                       | 3,096                      | 12,554                                       | 2,587                      | .  | .                          | 38,095                                       | 4,080                      | 14,703                                   |
| 2020   | 104,886                 | 7,053     | 39,938    | 46           | 3,402          | 23,002                                       | 3,264                      | 12,363                                       | 2,844                      | .  | .                          | 37,237                                       | 4,158                      | 17,996                                   |
| 2021 Q3  | 108,380                 | 7,461     | 40,236    | 59           | 3,734          | 24,661                                       | 4,647                      | 10,141                                       | 3,588                      | .  | .                          | 38,657                                       | 4,811                      | 17,742                                   |
| Q4   | 109,791                 | 6,753     | 41,716    | 30           | 3,775          | 24,931                                       | 3,708                      | 10,838                                       | 3,296                      | 3,859  | 103                        | 38,587                                       | 4,961                      | 18,808                                   |
| 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                                   |
| 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 June  | 114,430                 | 7,315     | 43,962    | 22           | 3,697          | 24,731                                       | 3,632                      | 13,854                                       | 3,180                      | .  | .                          | 41,132                                       | 4,712                      | 18,550                                   |
| July   | 115,166                 | 7,275     | 44,636    | 11           | 3,831          | 24,022                                       | 4,271                      | 13,625                                       | 3,223                      | .  | .                          | 41,165                                       | 4,759                      | 19,440                                   |
| Aug.   | 117,752                 | 7,801     | 45,524    | 11           | 3,757          | 27,213                                       | 4,625                      | 13,107                                       | 3,220                      | .  | .                          | 40,963                                       | 4,683                      | 19,362                                   |
| Sep.   | 113,549                 | 7,406     | 45,762    | 13           | 3,698          | 24,688                                       | 4,053                      | 13,709                                       | 3,355                      | .  | .                          | 40,932                                       | 4,623                      | 17,437                                   |
| Oct.   | 111,995                 | 7,986     | 45,329    | 12           | 3,778          | 22,746                                       | 4,451                      | 14,123                                       | 3,397                      | .  | .                          | 41,516                                       | 4,610                      | 16,700                                   |
| Nov.   | 113,125                 | 7,989     | 44,231    | 13           | 3,743          | 22,752                                       | 4,241                      | 14,328                                       | 3,430                      | .  | .                          | 41,242                                       | 4,571                      | 18,238                                   |

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

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

## V External position of banks

| Liabilities to non-residents <sup>1</sup>                      |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            | End of reporting period |
|--|---------|-----------|-----------|--------------|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|-------------------------|
| Shares and participating interests                             | Total   | of which: |           |              |                | Short-term liabilities                       |                            |  |                            | Long-term liabilities                        |                            |  |                            |                         |
|  |         | Euro      | US dollar | Japanese yen | Pound sterling | to foreign banks                             |                            | to foreign non-banks                         |                            | to foreign banks                             |                            | to foreign non-banks                         |                            |                         |
|  |         |           |           |              |                | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries |                         |
|  |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 15   | 16      | 17        | 18        | 19           | 20             | 21   | 22                         | 23   | 24                         | 25   | 26                         | 27   | 28                         |                         |
| <b>All foreign subsidiaries</b>                                |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 1,494  | 124,387 | 47,853    | 35,975    | 165          | 2,483          | 11,461                                       | 15,063                     | 75,088                                       | 10,988                     | 4,942  | 1,593                      | 4,646  | 606                        | 2019                    |
| 1,192  | 124,458 | 44,946    | 36,413    | 125          | 2,761          | 10,725                                       | 9,423                      | 82,768                                       | 10,809                     | 5,239  | 1,033                      | 4,085  | 376                        | 2020                    |
| 1,067  | 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                        | 2021 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                        | 2022 Q2                 |
| 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                        | 2022 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.                    |
| 888  | 144,976 | 53,077    | 42,199    | 239          | 3,542          | 7,616  | 13,531                     | 98,541                                       | 11,764                     | 8,625  | 1,601                      | 2,975  | 323                        | Oct.                    |
| 902  | 145,653 | 54,600    | 41,253    | 229          | 3,608          | 7,477  | 13,348                     | 100,362                                      | 11,104                     | 8,420  | 1,619                      | 2,987  | 336                        | Nov.                    |
| <b>Foreign subsidiaries in the euro area <sup>2</sup></b>      |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 356  | 51,601  | 40,833    | 8,598     | 84           | 988            | 1,515  | 7,886                      | 32,714                                       | 1,896                      | 4,288  | 471                        | 2,420  | 411                        | 2019                    |
| 371  | 45,330  | 38,709    | 4,961     | 65           | 842            | 1,845  | 2,360                      | 32,612                                       | 2,201                      | 4,164  | 167                        | .  | .                          | 2020                    |
| 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                        | 2021 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                        | 2022 Q2                 |
| 238  | 56,982  | 46,410    | 8,014     | 161          | 968            | 1,462  | 4,285                      | 39,745                                       | 2,512                      | 7,249  | 487                        | 1,076  | 166                        | 2022 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.                    |
| 263  | 54,504  | 44,665    | 7,517     | 164          | 934            | 1,200  | 4,872                      | 37,004                                       | 2,549                      | 7,185  | 585                        | 944  | 165                        | Oct.                    |
| 266  | 56,229  | 46,201    | 7,625     | 150          | 1,000          | 1,113  | 4,997                      | 38,815                                       | 2,504                      | 7,011  | 633                        | 977  | 179                        | Nov.                    |
| <b>of which: in Luxembourg</b>                                 |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 241  | 24,544  | 15,116    | 7,393     | 72           | 929            | 1,442  | 7,737                      | 10,030                                       | 1,452                      | 1,479  | 197                        | .  | .                          | 2019                    |
| 210  | 16,885  | 11,300    | 4,026     | 43           | 802            | 1,779  | 2,196                      | 8,202  | 1,591                      | 1,270  | 71                         | .  | .                          | 2020                    |
| 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                        | .  | .                          | 2021 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                        | 2022 Q2                 |
| .  | 23,147  | 13,868    | 6,830     | 153          | 901            | 1,343  | 4,278                      | 13,557                                       | 1,965                      | .  | 63                         | .  | 165                        | 2022 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.                    |
| .  | 21,024  | 12,415    | 6,397     | 151          | 872            | 1,081  | 4,865                      | 11,228                                       | 1,996                      | .  | 109                        | .  | .                          | Oct.                    |
| .  | 22,846  | 14,054    | 6,499     | 133          | 938            | 992  | 4,990                      | 13,168                                       | 1,950                      | .  | 106                        | .  | .                          | Nov.                    |
| <b>Foreign subsidiaries outside the euro area <sup>2</sup></b> |         |           |           |              |                |  |                            |  |                            |  |                            |  |                            |                         |
| 1,138  | 72,786  | 7,020     | 27,377    | 81           | 1,495          | 9,946  | 7,177                      | 42,374                                       | 9,092                      | 654  | 1,122                      | 2,226  | 195                        | 2019                    |
| 821  | 79,128  | 6,237     | 31,452    | 60           | 1,919          | 8,880  | 7,063                      | 50,156                                       | 8,608                      | 1,075  | 866                        | .  | .                          | 2020                    |
| 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                        | 2021 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                        | 2022 Q2                 |
| 693  | 91,612  | 8,147     | 34,874    | 70           | 2,553          | 7,915  | 9,922                      | 58,479                                       | 10,480                     | 1,518  | 967                        | 2,156  | 175                        | 2022 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.                    |
| 625  | 90,472  | 8,412     | 34,682    | 75           | 2,608          | 6,416  | 8,659                      | 61,537                                       | 9,215                      | 1,440  | 1,016                      | 2,031  | 158                        | Oct.                    |
| 636  | 89,424  | 8,399     | 33,628    | 79           | 2,608          | 6,364  | 8,351                      | 61,547                                       | 8,600                      | 1,409  | 986                        | 2,010  | 157                        | Nov.                    |

## 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 | October 2022 | November 2022 |           |           |                         |           |                       |                   |                                 |   |
|                                |                         |               |              | Claims total  | of which: |           | broken down by maturity |           | broken down by sector |                   | broken down by type of business |   |
|                                |                         |               |              |               | Euro      | US dollar | short-term              | long-term | foreign banks         | foreign non-banks | loans and advances              | foreign securities, participating interest, working capital |
| 1                              | 2                       | 3             | 4            | 5             | 6         | 7         | 8                       | 9         | 10                    | 11                | 12                              |   |
| All countries                  | 176,392                 | 187,520       | 194,461      | 197,260       | 75,982    | 55,539    | 80,174                  | 117,086   | 62,952                | 134,308           | 168,257                         | 29,003  |
| Countries in Europe            | 114,044                 | 124,284       | 129,005      | 133,582       | 74,072    | 5,231     | 51,001                  | 82,581    | 41,461                | 92,121            | 113,575                         | 20,007  |
| EU Member States 1             | 95,032                  | 108,905       | 110,598      | 115,203       | 71,105    | 2,512     | 39,118                  | 76,085    | 31,636                | 83,567            | 97,369                          | 17,834  |
| Euro area 1                    | 51,524                  | 63,746        | 65,765       | 68,708        | 65,911    | 1,971     | 27,538                  | 41,170    | 23,171                | 45,537            | 65,705                          | 3,003   |
| Austria                        | 354                     | 309           | 485          | 461           | 403       | 10        | 118                     | 343       | 237                   | 224               | 217                             | 244   |
| Belgium                        | 226                     | 216           | 443          | 454           | 427       | 19        | 220                     | 234       | 48                    | 406               | 411                             | 43  |
| Cyprus                         | 94                      | 257           | 324          | 327           | 21        | 285       | .                       | .         | .                     | 327               | 327                             | .   |
| Estonia                        | 0                       | .             | .            | 0             | 0         | .         | 0                       | 0         | .                     | 0                 | 0                               | .   |
| Finland                        | 459                     | 354           | 223          | 222           | 190       | .         | 0                       | 222       | 183                   | 39                | 17                              | 205   |
| France                         | 2,246                   | 2,032         | 2,784        | 2,713         | 2,521     | 159       | 1,684                   | 1,029     | 940                   | 1,773             | 2,409                           | 304   |
| Greece                         | 19                      | 19            | 92           | 20            | 20        | .         | 20                      | .         | .                     | .                 | 20                              | .   |
| Ireland                        | 734                     | 599           | 636          | 591           | 508       | 82        | 32                      | 559       | 3                     | 588               | 591                             | .   |
| Italy                          | 21,873                  | 22,747        | 23,789       | 23,901        | 23,395    | 472       | 2,212                   | 21,689    | 1,563                 | 22,338            | 23,190                          | 711   |
| Latvia                         | 0                       | 0             | 0            | 0             | 0         | .         | .                       | 0         | .                     | 0                 | 0                               | .   |
| Lithuania                      | .                       | .             | .            | 4             | 4         | .         | .                       | .         | .                     | 4                 | 4                               | .   |
| Luxembourg 2                   | 8,356                   | 19,161        | 18,111       | 21,113        | 20,171    | 506       | 19,227                  | 1,886     | 18,011                | 3,102             | 20,703                          | 410   |
| Malta                          | .                       | 4             | 60           | 78            | 3         | .         | 75                      | 3         | .                     | 78                | 78                              | .   |
| Netherlands                    | 1,631                   | 1,269         | 1,427        | 1,411         | 909       | 369       | 213                     | 1,198     | 378                   | 1,033             | 1,028                           | 383   |
| Portugal                       | 313                     | 378           | 259          | 247           | 230       | 17        | 25                      | 222       | 0                     | 247               | .                               | .   |
| Slovakia                       | 454                     | 650           | 677          | 676           | 676       | .         | 17                      | 659       | .                     | .                 | .                               | .   |
| Slovenia                       | 0                       | 0             | 0            | 0             | 0         | .         | 0                       | 0         | .                     | 0                 | 0                               | .   |
| Spain                          | 14,546                  | 15,613        | 16,317       | 16,358        | 16,310    | 17        | 3,391                   | 12,967    | 1,807                 | 14,551            | .                               | .   |
| Other EU Member States 1       | 43,508                  | 45,159        | 44,833       | 46,495        | 5,194     | 541       | 11,580                  | 34,915    | 8,465                 | 38,030            | 31,664                          | 14,831  |
| Czechia                        | 2,596                   | 2,768         | 3,045        | 3,089         | 28        | .         | 1,561                   | 1,528     | 1,513                 | 1,576             | .                               | .   |
| Denmark                        | 98                      | 142           | 144          | 141           | 136       | 5         | 12                      | 129       | 67                    | 74                | 74                              | 67  |
| Hungary                        | 2,721                   | 2,603         | 2,384        | 2,314         | 230       | 101       | 469                     | 1,845     | 163                   | 2,151             | .                               | .   |
| Poland                         | 36,754                  | 38,343        | 37,669       | 39,323        | 4,181     | 288       | 9,324                   | 29,999    | 5,499                 | 33,824            | 26,140                          | 13,183  |
| Sweden                         | 566                     | 524           | 665          | 687           | 547       | 91        | 58                      | 629       | 288                   | 399               | 392                             | 295   |
| Remaining EU countries 3, 4    | 773                     | 779           | 926          | 941           | 72        | .         | 156                     | 785       | 935                   | 6                 | 8                               | 933   |
| Other European countries 1     | 19,012                  | 15,379        | 18,407       | 18,379        | 2,967     | 2,719     | 11,883                  | 6,496     | 9,825                 | 8,554             | 16,206                          | 2,173   |
| Guernsey                       | 340                     | .             | .            | .             | .         | .         | .                       | .         | .                     | .                 | .                               | .   |
| Jersey                         | 573                     | 591           | 1,070        | 1,128         | 352       | .         | 264                     | 864       | 0                     | 1,128             | 1,128                           | .   |
| Norway                         | 502                     | 439           | .            | .             | .         | 82        | .                       | .         | 301                   | .                 | .                               | 290   |
| Russian Federation             | 2,018                   | 2,078         | 2,853        | 3,341         | 60        | .         | 2,371                   | 970       | 2,243                 | 1,098             | .                               | .   |
| Switzerland                    | 8,277                   | 4,440         | 6,477        | 5,861         | 593       | 1,272     | 4,662                   | 1,199     | 4,296                 | 1,565             | 4,514                           | 1,347   |
| Turkey                         | 681                     | 629           | 977          | 948           | 717       | 231       | 525                     | 423       | 236                   | 712               | .                               | .   |
| United Kingdom                 | 6,173                   | 6,651         | 5,867        | 5,938         | 855       | 911       | 3,419                   | 2,519     | 2,666                 | 3,272             | 5,717                           | 221   |
| Remaining European countries 5 | 448                     | .             | 525          | 501           | 37        | 111       | 417                     | 84        | 83                    | 418               | 501                             | .   |
| Countries in Africa            | .                       | .             | 490          | 500           | 318       | 147       | 179                     | 321       | 2                     | 498               | 500                             | .   |
| South Africa                   | .                       | .             | 19           | 11            | .         | .         | .                       | .         | .                     | .                 | 11                              | .   |
| Remaining countries in Africa  | 358                     | 410           | 471          | 489           | .         | .         | .                       | .         | .                     | .                 | 489                             | .   |
| Countries in America           | 47,207                  | 48,274        | 50,980       | 49,061        | 655       | 46,071    | 21,015                  | 28,046    | 16,657                | 32,404            | 43,130                          | 5,931   |
| Bahamas                        | .                       | .             | .            | .             | .         | .         | 23                      | .         | .                     | 35                | 40                              | .   |
| Bermuda                        | .                       | .             | .            | .             | .         | .         | .                       | .         | .                     | .                 | .                               | .   |
| Brazil                         | 1,594                   | 1,801         | 1,806        | 2,035         | .         | 691       | 1,471                   | 564       | 1,149                 | 886               | .                               | .   |
| British Virgin Islands         | 1,316                   | 1,466         | 1,043        | 1,051         | 74        | 158       | 327                     | 724       | .                     | 1,051             | 1,051                           | .   |
| Canada                         | 857                     | 747           | 697          | 671           | 227       | 432       | 7                       | 664       | 214                   | 457               | 7                               | 664   |
| Cayman Islands                 | 1,324                   | 1,430         | 1,210        | 1,087         | 20        | 1,039     | 270                     | 817       | 501                   | 586               | 1,087                           | .   |
| Curacao 6                      | .                       | .             | .            | .             | .         | .         | .                       | .         | .                     | .                 | .                               | .   |
| Mexico                         | 189                     | 141           | 166          | 160           | 38        | 54        | 151                     | 9         | 8                     | 152               | .                               | .   |
| United States of America       | 41,241                  | 41,901        | 45,201       | 43,161        | 168       | 42,937    | 18,207                  | 24,954    | 14,331                | 28,830            | 38,363                          | 4,798   |
| Remaining countries in America | 638                     | 716           | 791          | 836           | 126       | 701       | 559                     | 277       | .                     | .                 | 836                             | .   |
| Countries in Asia              | 13,450                  | 13,727        | 13,127       | 13,318        | 622       | 3,741     | 7,849                   | 5,469     | 4,528                 | 8,790             | 10,914                          | 2,404   |
| China, People's Republic of 7  | 7,486                   | 8,117         | 6,151        | 5,934         | 1         | .         | .                       | .         | 1,474                 | 4,460             | .                               | .   |
| Hong Kong                      | 69                      | 88            | 110          | 105           | 35        | 16        | 52                      | 53        | 27                    | 78                | 105                             | .   |
| Japan                          | 145                     | 134           | 138          | 146           | 109       | .         | 18                      | 128       | 33                    | 113               | 18                              | 128   |
| Korea, Republic of             | 29                      | 33            | 92           | 97            | 66        | 6         | 16                      | 81        | 55                    | 42                | 17                              | 80  |
| Singapore                      | 1,343                   | 923           | 1,527        | 1,894         | 138       | 1,243     | 1,657                   | 237       | 1,779                 | 115               | 1,819                           | 75  |
| Taiwan                         | 42                      | 60            | 17           | 6             | 0         | .         | .                       | .         | 1                     | 5                 | 6                               | .   |
| Remaining countries in Asia    | 4,336                   | 4,372         | 5,092        | 5,136         | 273       | 2,459     | 2,939                   | 2,197     | 1,159                 | 3,977             | .                               | .   |
| Countries in Oceania           | 763                     | 446           | .            | .             | .         | .         | 130                     | .         | 304                   | .                 | 138                             | .   |
| Australia                      | 463                     | 379           | 423          | 403           | 252       | 17        | 129                     | 274       | 274                   | 129               | 132                             | 271   |
| New Zealand                    | 53                      | 30            | 60           | 34            | 33        | .         | .                       | .         | .                     | .                 | .                               | .   |
| 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 | October 2022 | November 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       | 144,976      | 145,653           | 54,600    | 41,253    | 132,291                 | 13,362    | 30,864                | 114,789           |
| Countries in Europe            | 87,611                         | 102,436       | 106,758      | 108,712           | 53,679    | 12,639    | 96,205                  | 12,507    | 19,481                | 89,231            |
| EU Member States 2             | 78,467                         | 90,797        | 92,042       | 94,011            | 50,714    | 6,857     | 83,529                  | 10,482    | 10,052                | 83,959            |
| Euro area 2                    | 44,936                         | 52,873        | 51,210       | 52,641            | 45,433    | 5,035     | 44,269                  | 8,372     | 9,124                 | 43,517            |
| Austria                        | 127                            | 164           | 387          | 310               | 191       | 94        | .                       | .         | 47                    | 263               |
| Belgium                        | 241                            | 143           | 159          | 166               | 73        | 57        | .                       | .         | 47                    | 119               |
| Cyprus                         | 253                            | 359           | 153          | 124               | 61        | 48        | .                       | .         | .                     | .                 |
| Estonia                        | 18                             | 9             | 14           | 8                 | 5         | 2         | 8                       | .         | .                     | .                 |
| Finland                        | 7                              | 19            | 18           | 18                | 5         | 10        | 18                      | .         | .                     | .                 |
| France                         | 696                            | 1,128         | 829          | 819               | 341       | 422       | .                       | .         | 369                   | 450               |
| Greece                         | 100                            | 145           | 95           | 72                | 4         | 68        | .                       | .         | .                     | .                 |
| Ireland                        | 515                            | 689           | 300          | 311               | 101       | 114       | .                       | .         | 114                   | 197               |
| Italy                          | 18,521                         | 23,482        | 22,689       | 22,410            | 21,875    | 464       | 16,014                  | 6,396     | 6,428                 | 15,982            |
| Latvia                         | 22                             | 32            | 34           | 26                | 6         | 20        | 26                      | .         | .                     | .                 |
| Lithuania                      | 2                              | 3             | 40           | 9                 | 5         | 4         | 9                       | .         | .                     | .                 |
| Luxembourg 3                   | 13,087                         | 14,870        | 14,196       | 15,944            | 11,669    | 2,794     | 14,482                  | 1,462     | 1,681                 | 14,263            |
| Malta                          | 128                            | 173           | 226          | 218               | 193       | 7         | .                       | .         | .                     | .                 |
| Netherlands                    | 747                            | 666           | 718          | 751               | 231       | 241       | 597                     | 154       | 78                    | 673               |
| Portugal                       | 93                             | 109           | 32           | 30                | 23        | 5         | .                       | .         | .                     | .                 |
| Slovakia                       | 929                            | 1,049         | 1,034        | 1,028             | 1,028     | 0         | .                       | .         | .                     | .                 |
| Slovenia                       | 7                              | 24            | 29           | 21                | 0         | 20        | 21                      | .         | 20                    | 1                 |
| Spain                          | 9,443                          | 9,809         | 10,257       | 10,376            | 9,622     | 665       | .                       | .         | 251                   | 10,125            |
| Other EU Member States 2       | 33,531                         | 37,924        | 40,832       | 41,370            | 5,281     | 1,822     | 39,260                  | 2,110     | 928                   | 40,442            |
| Czechia                        | 2,104                          | 2,440         | 2,547        | 2,549             | 13        | 3         | 2,549                   | .         | 1                     | 2,548             |
| Denmark                        | 40                             | 31            | 16           | 14                | 11        | 1         | 14                      | .         | 4                     | 10                |
| Hungary                        | 2,290                          | 2,342         | 2,042        | 1,987             | 168       | 55        | 428                     | 1,559     | 187                   | 1,800             |
| Poland                         | 28,214                         | 32,550        | 35,607       | 36,215            | 4,984     | 1,719     | .                       | .         | 295                   | 35,920            |
| Sweden                         | 83                             | 98            | 83           | 87                | 28        | 15        | 87                      | .         | 2                     | 85                |
| Remaining EU countries 4, 5    | 800                            | 463           | 537          | 518               | 77        | 29        | .                       | .         | 439                   | 79                |
| Other European countries 2     | 9,144                          | 11,639        | 14,716       | 14,701            | 2,965     | 5,782     | 12,676                  | 2,025     | 9,429                 | 5,272             |
| Guernsey                       | 102                            | 89            | 122          | 105               | .         | 45        | 105                     | .         | .                     | .                 |
| Jersey                         | 139                            | 132           | 157          | 138               | 63        | 25        | 138                     | .         | .                     | .                 |
| Norway                         | 20                             | 13            | 13           | 11                | .         | 1         | .                       | .         | 1                     | 10                |
| Russian Federation             | 1,949                          | 2,305         | 2,766        | 2,514             | 351       | 217       | 2,106                   | 408       | 478                   | 2,036             |
| Switzerland                    | 2,733                          | 3,752         | 5,066        | 5,193             | 1,139     | 3,287     | 5,103                   | 90        | 4,323                 | 870               |
| Turkey                         | 269                            | 183           | 262          | 225               | 181       | 42        | 225                     | .         | 52                    | 173               |
| United Kingdom                 | 3,163                          | 3,995         | 5,019        | 5,277             | 1,020     | 1,302     | 3,760                   | 1,517     | 3,518                 | 1,759             |
| Remaining European countries 6 | 769                            | 1,170         | 1,311        | 1,238             | 193       | 863       | .                       | .         | 1,001                 | 237               |
| Countries in Africa            | 870                            | 1,107         | 882          | 870               | 13        | 834       | 870                     | .         | 720                   | 150               |
| South Africa                   | 62                             | 55            | 57           | 59                | 2         | 57        | 59                      | .         | .                     | .                 |
| Remaining countries in Africa  | 808                            | 1,052         | 825          | 811               | 11        | 777       | 811                     | .         | .                     | .                 |
| Countries in America           | 22,940                         | 21,741        | 24,476       | 23,291            | 379       | 22,202    | 22,911                  | 380       | 3,961                 | 19,330            |
| Bahamas                        | 41                             | 46            | 18           | 44                | 6         | 36        | 44                      | .         | .                     | .                 |
| Bermuda                        | 20                             | 19            | 13           | 15                | .         | 14        | 15                      | .         | .                     | .                 |
| Brazil                         | 1,055                          | 943           | 738          | 555               | 4         | 58        | 555                     | .         | .                     | .                 |
| British Virgin Islands         | 439                            | 543           | 394          | 353               | 50        | 204       | 353                     | .         | .                     | 353               |
| Canada                         | 182                            | 329           | 132          | 84                | .         | 81        | 84                      | .         | .                     | .                 |
| Cayman Islands                 | 1,188                          | 1,787         | 1,379        | 1,014             | 26        | 982       | .                       | .         | .                     | .                 |
| Curacao 7                      | 0                              | 0             | 0            | 0                 | 0         | .         | 0                       | .         | .                     | 0                 |
| Mexico                         | 57                             | 62            | 76           | 79                | 8         | 71        | 79                      | .         | .                     | .                 |
| United States of America       | 19,203                         | 17,262        | 20,710       | 20,246            | 250       | 19,902    | 19,869                  | 377       | 2,732                 | 17,514            |
| Remaining countries in America | 755                            | 750           | 1,016        | 901               | 32        | 854       | .                       | .         | .                     | .                 |
| Countries in Asia              | 12,898                         | 14,243        | 12,352       | 12,340            | 333       | 5,428     | 11,880                  | 460       | 6,699                 | 5,641             |
| China, People's Republic of 8  | 7,078                          | 8,129         | 6,027        | 5,743             | 8         | 629       | .                       | .         | .                     | .                 |
| Hong Kong                      | 182                            | 140           | 189          | 167               | 22        | 119       | .                       | .         | 111                   | 56                |
| Japan                          | 320                            | 494           | 357          | 289               | 4         | 275       | 289                     | .         | 222                   | 67                |
| Korea, Republic of             | 114                            | 213           | 351          | 229               | .         | 220       | 229                     | .         | 220                   | 9                 |
| Singapore                      | 1,801                          | 1,589         | 1,731        | 2,211             | 89        | 1,826     | 2,211                   | .         | 1,972                 | 239               |
| Taiwan                         | 140                            | 173           | 83           | 83                | .         | 75        | 83                      | .         | .                     | .                 |
| Remaining countries in Asia    | 3,263                          | 3,505         | 3,614        | 3,618             | 201       | 2,284     | 3,578                   | 40        | 2,326                 | 1,292             |
| Countries in Oceania           | .                              | .             | .            | .                 | .         | 150       | .                       | .         | .                     | .                 |
| Australia                      | 12                             | 15            | 30           | .                 | 4         | 0         | .                       | .         | .                     | 4                 |
| New Zealand                    | .                              | .             | .            | 8                 | .         | 7         | 8                       | .         | .                     | .                 |
| Remaining countries in Oceania | 66                             | 191           | 172          | 148               | 1         | 143       | 148                     | .         | .                     | 148               |
| 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 |               |               |               |               |              | November 2022 |           |           |                              |
|-------------------------------|---------------------------|---------------|---------------|---------------|---------------|--------------|---------------|-----------|-----------|------------------------------|
|                               | December 2017             | December 2018 | December 2019 | December 2020 | December 2021 | October 2022 | Claims, total | of which: |           |                              |
|                               |                           |               |               |               |               |              |               | Euro      | US dollar | Currency of debtor country 2 |
| 1                             | 2                         | 3             | 4             | 5             | 6             | 7            | 8             | 9         | 10        |                              |
| All countries                 | 1,851,984                 | 1,826,043     | 1,827,368     | 1,801,114     | 1,812,734     | 1,958,039    | 1,939,062     | 975,031   | 639,808   | 250,163                      |
| Countries in Europe           | 1,142,388                 | 1,086,069     | 1,145,097     | 1,162,304     | 1,127,567     | 1,146,343    | 1,137,064     | 842,661   | 81,466    | 165,378                      |
| EU Member States 5            | 1,003,277                 | 959,506       | 1,004,617     | 829,922       | 811,137       | 860,461      | 853,435       | 715,319   | 49,557    | 46,279                       |
| Euro area 5                   | 608,102                   | 624,840       | 671,124       | 700,199       | 682,610       | 733,611      | 723,001       | 643,359   | 45,918    | .                            |
| Austria                       | 43,908                    | 42,867        | 45,301        | 47,968        | 48,555        | 54,264       | 53,911        | 52,597    | 613       | .                            |
| Belgium                       | 21,258                    | 20,688        | 20,750        | 23,535        | 22,966        | 23,658       | 23,554        | 21,798    | 1,495     | .                            |
| Cyprus                        | 2,854                     | 2,995         | 2,037         | 1,708         | 1,461         | 836          | 859           | 374       | 461       | .                            |
| Estonia                       | 185                       | 154           | 146           | 284           | 335           | 330          | 336           | 335       | 0         | .                            |
| Finland                       | 18,118                    | 20,299        | 19,711        | 21,687        | 17,803        | 18,967       | 18,588        | 18,285    | 193       | .                            |
| France                        | 128,251                   | 135,579       | 155,879       | 158,082       | 146,438       | 175,706      | 167,198       | 158,536   | 7,235     | .                            |
| Greece                        | 18,642                    | 19,855        | 20,369        | 19,601        | 18,344        | 19,918       | 19,344        | 17,844    | 1,497     | .                            |
| Ireland                       | 35,077                    | 32,497        | 33,288        | 32,254        | 32,673        | 36,999       | 36,441        | 24,977    | 9,133     | .                            |
| Italy                         | 70,089                    | 72,330        | 73,783        | 73,733        | 70,779        | 78,338       | 77,443        | 71,349    | 5,835     | .                            |
| Latvia                        | 575                       | 654           | 737           | 842           | 796           | 806          | 827           | 821       | 5         | .                            |
| Lithuania                     | 715                       | 611           | 735           | 993           | 1,117         | 1,147        | 1,175         | 1,175     | 0         | .                            |
| Luxembourg 6                  | 110,953                   | 112,318       | 119,360       | 120,509       | 132,899       | 134,833      | 135,786       | 112,399   | 13,586    | .                            |
| Malta                         | 1,578                     | 1,256         | 1,070         | 1,181         | 1,550         | 1,417        | 1,541         | 993       | 488       | .                            |
| Netherlands                   | 84,066                    | 89,094        | 99,377        | 104,850       | 99,043        | 92,039       | 92,004        | 85,898    | 3,853     | .                            |
| Portugal                      | 10,489                    | 9,367         | 7,576         | 7,922         | 6,800         | 6,247        | 6,326         | 6,149     | 126       | .                            |
| Slovakia                      | 2,514                     | 3,656         | 4,204         | 3,687         | 3,757         | 4,670        | 4,413         | 4,038     | 375       | .                            |
| Slovenia                      | 1,663                     | 1,618         | 1,590         | 2,254         | 1,641         | 1,673        | 1,656         | 1,648     | 7         | .                            |
| Spain                         | 52,357                    | 54,688        | 60,880        | 65,045        | 62,368        | 66,376       | 66,323        | 64,143    | 1,016     | .                            |
| Other EU Member States 5      | 395,175                   | 334,666       | 333,493       | 129,723       | 128,527       | 126,850      | 130,434       | 71,960    | 3,639     | 46,279                       |
| Bulgaria                      | 480                       | 404           | 505           | 528           | 675           | 503          | 488           | 409       | 0         | 80                           |
| Croatia                       | 1,338                     | 1,153         | 1,090         | 689           | 658           | 716          | 719           | 598       | 41        | 81                           |
| Czechia                       | 8,335                     | 7,497         | 8,583         | 10,391        | 12,442        | 7,988        | 9,250         | 5,047     | 8         | 4,181                        |
| Denmark                       | 14,081                    | 12,420        | 12,445        | 13,193        | 11,416        | 11,837       | 12,294        | 10,438    | 934       | 831                          |
| Hungary                       | 4,264                     | 3,729         | 4,549         | 4,514         | 4,790         | 4,969        | 4,932         | 2,034     | 143       | 2,755                        |
| Poland                        | 50,077                    | 46,473        | 47,656        | 51,873        | 52,977        | 53,597       | 55,258        | 17,923    | 597       | 33,671                       |
| Romania                       | 1,163                     | 970           | 1,091         | 1,525         | 1,438         | 1,646        | 1,662         | 1,405     | 142       | 36                           |
| Sweden                        | 33,673                    | 29,124        | 28,838        | 29,510        | 28,297        | 30,681       | 30,514        | 24,024    | 1,105     | 4,644                        |
| EU institutions               | 24,695                    | 23,073        | 22,149        | 17,500        | 15,834        | 14,913       | 15,317        | 10,082    | 669       | .                            |
| Other European countries 5    | 139,111                   | 126,563       | 140,480       | 332,382       | 316,430       | 285,882      | 283,629       | 127,342   | 31,909    | 119,099                      |
| Guernsey                      | 4,168                     | 5,121         | 10,385        | 5,911         | 5,659         | 6,321        | 5,868         | 1,840     | 3,268     | 754                          |
| Iceland                       | 655                       | 818           | 750           | 691           | 542           | 575          | 530           | 453       | 58        | 4                            |
| Isle of Man                   | 1,612                     | 1,211         | 1,665         | 1,889         | 2,316         | 2,302        | 2,229         | 909       | 405       | 912                          |
| Jersey                        | 9,227                     | 10,194        | 10,149        | 9,146         | 9,187         | 11,530       | 11,160        | 2,791     | 1,132     | 7,118                        |
| Liechtenstein                 | 735                       | 879           | 706           | 635           | 555           | 648          | 719           | 472       | 219       | 27                           |
| Norway                        | 25,877                    | 26,032        | 28,218        | 25,969        | 25,925        | 26,435       | 26,609        | 21,268    | 3,425     | 1,675                        |
| Russian Federation            | 5,745                     | 5,226         | 7,140         | 7,305         | 6,483         | 5,845        | 6,254         | 2,161     | 585       | 3,496                        |
| Switzerland                   | 73,923                    | 61,629        | 66,941        | 55,649        | 67,421        | 61,259       | 59,609        | 18,156    | 5,227     | 33,155                       |
| Turkey                        | 14,579                    | 12,417        | 11,444        | 11,884        | 11,872        | 12,340       | 12,890        | 9,409     | 3,522     | -38                          |
| Ukraine                       | 662                       | 936           | 1,038         | 1,071         | 969           | 1,158        | 1,162         | 1,025     | 30        | 105                          |
| United Kingdom                | 257,069                   | 209,823       | 206,587       | 210,297       | 183,656       | 155,538      | 154,733       | 67,267    | 14,028    | 71,888                       |
| Remaining European countries  | 1,928                     | 2,100         | 2,044         | 1,935         | 1,845         | 1,931        | 1,866         | 1,591     | 10        | 3                            |
| Countries in Africa           | 19,440                    | 17,796        | 19,654        | 18,892        | 19,697        | 21,793       | 20,796        | 8,672     | 10,141    | 1,473                        |
| Algeria                       | 45                        | 253           | 18            | 44            | 37            | 60           | 22            | 20        | 2         | 0                            |
| Cameroon                      | 55                        | 105           | 118           | 140           | 208           | 221          | 217           | 128       | 90        | 0                            |
| Cote d'Ivoire                 | 2                         | 79            | 541           | 790           | 923           | 955          | 892           | 903       | -12       | 0                            |
| Egypt                         | 2,909                     | 3,520         | 4,345         | 4,346         | 4,256         | 3,950        | 3,651         | 2,061     | 1,581     | 1                            |
| Ghana                         | 865                       | 862           | 909           | 954           | 1,271         | 1,203        | 1,204         | 854       | 347       | 2                            |
| Kenya                         | 228                       | 268           | 277           | 227           | 216           | 216          | 203           | 126       | 73        | 0                            |
| Liberia                       | 4,574                     | 3,690         | 3,721         | 3,084         | 3,293         | 3,380        | 3,277         | 8         | 3,267     | 0                            |
| Libya                         | 0                         | 0             | 0             | 0             | 0             | 0            | 0             | 0         | 0         | 0                            |
| Morocco                       | 1,457                     | 1,492         | 1,404         | 1,674         | 1,780         | 1,646        | 1,674         | 1,501     | 170       | 1                            |
| Nigeria                       | 615                       | 750           | 969           | 1,254         | 1,330         | 1,716        | 1,684         | 420       | 1,222     | 0                            |
| South Africa                  | 4,966                     | 3,250         | 2,936         | 2,836         | 2,110         | 2,842        | 2,598         | 307       | 608       | 1,461                        |
| Tunisia                       | 229                       | 305           | 494           | 645           | 765           | 951          | 956           | 930       | 4         | 6                            |
| Zimbabwe                      | 149                       | 74            | 79            | 83            | 86            | 89           | 90            | 80        | 10        | 0                            |
| Remaining countries in Africa | 3,346                     | 3,148         | 3,843         | 2,815         | 3,422         | 4,564        | 4,328         | 1,334     | 2,779     | 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 <sup>3</sup> |                               |  |   |   | Country/group of countries            |
|--------------------|---|---------------------|--|-------------------------------------|---------------------------------|-------------------------------|--|---|---|---------------------------------------|
| Total              | of which:<br>with a residual<br>maturity of one<br>year or less | to foreign<br>banks | to foreign<br>enterprises<br>and<br>households | to foreign<br>general<br>government | Total                           | issued by<br>foreign<br>banks | issued by foreign<br>enterprises and<br>households |   | issued by<br>foreign<br>general<br>government |                                       |
|                    |   |                     |  |                                     |                                 |                               | Total  | of which:<br>foreign<br>shares <sup>4</sup> |   |                                       |
| 11                 | 12  | 13                  | 14   | 15                                  | 16                              | 17                            | 18   | 19  | 20  |                                       |
| 1,408,198          | 857,758   | 426,847             | 917,533  | 63,818                              | 530,864                         | 225,281                       | 134,170  | 13,609                                      | 171,413                                       | All countries                         |
| 765,024            | 417,881   | 221,743             | 501,956  | 41,325                              | 372,040                         | 181,708                       | 89,067   | 12,924                                      | 101,265                                       | Countries in Europe                   |
| 527,476            | 254,424   | 128,894             | 364,431  | 34,151                              | 325,959                         | 147,459                       | 80,307   | 10,957                                      | 98,193  | EU Member States <sup>5</sup>         |
| 457,913            | 222,676   | 114,357             | 309,820  | 33,736                              | 265,088                         | 105,566                       | 77,809   | 10,934                                      | 81,713  | Euro area <sup>5</sup>                |
| 32,201             | 8,683   | 6,186               | 18,502   | 7,513                               | 21,710                          | 15,218                        | 1,152  | 55  | 5,340   | Austria                               |
| 11,027             | 4,871   | 2,048               | 7,804  | 1,175                               | 12,527                          | 3,568                         | 1,629  | 923   | 7,330   | Belgium                               |
| 762                | 515   | 2                   | 760  | -                                   | 97                              | -                             | 12   | -1  | 85  | Cyprus                                |
| 158                | 81  | 0                   | 158  | -                                   | 178                             | 57                            | 17   | 0   | 104   | Estonia                               |
| 5,277              | 1,968   | 418                 | 4,718  | 141                                 | 13,311                          | 10,995                        | 760  | 110   | 1,556   | Finland                               |
| 99,315             | 56,372  | 45,037              | 50,109   | 4,169                               | 67,883                          | 44,050                        | 9,708  | 281   | 14,125  | France                                |
| 18,677             | 3,992   | 2,462               | 2,389  | 13,826                              | 667                             | 1                             | -9   | 0   | 675   | Greece                                |
| 22,082             | 13,015  | 1,933               | 20,143   | 6                                   | 14,359                          | 555                           | 11,534   | 865   | 2,270   | Ireland                               |
| 56,558             | 20,235  | 10,566              | 42,093   | 3,899                               | 20,885                          | 1,144                         | 2,463  | 53  | 17,278  | Italy                                 |
| 176                | 64  | 27                  | 30   | 119                                 | 651                             | 1                             | 0  | 0   | 650   | Latvia                                |
| 279                | 49  | -                   | 279  | -                                   | 896                             | -                             | 12   | 0   | 884   | Lithuania                             |
| 96,664             | 50,183  | 25,473              | 71,190   | 1                                   | 39,122                          | 6,197                         | 31,830   | 8,265                                       | 1,095   | Luxembourg <sup>6</sup>               |
| 1,307              | 802   | 672                 | 635  | -                                   | 234                             | -                             | 51   | 17  | 183   | Malta                                 |
| 57,896             | 24,518  | 5,152               | 52,399   | 345                                 | 34,108                          | 15,790                        | 16,115   | 416   | 2,203   | Netherlands                           |
| 4,022              | 1,608   | 1,397               | 2,376  | 249                                 | 2,304                           | 49                            | 191  | 1   | 2,064   | Portugal                              |
| 1,951              | 1,229   | 436                 | 1,513  | 2                                   | 2,462                           | 1,123                         | 123  | -   | 1,216   | Slovakia                              |
| 322                | 123   | 38                  | 284  | 0                                   | 1,334                           | 44                            | 0  | -   | 1,290   | Slovenia                              |
| 46,995             | 32,324  | 10,469              | 34,438   | 2,088                               | 19,328                          | 6,774                         | 2,074  | -51   | 10,480  | Spain                                 |
| 69,563             | 31,748  | 14,537              | 54,611   | 415                                 | 60,871                          | 41,893                        | 2,498  | 23  | 16,480  | Other EU Member States <sup>5</sup>   |
| 138                | 74  | 39                  | 99   | -                                   | 350                             | -                             | 6  | -   | 344   | Bulgaria                              |
| 353                | 173   | 73                  | 280  | 0                                   | 366                             | 6                             | 2  | -   | 358   | Croatia                               |
| 8,430              | 5,436   | 4,208               | 4,221  | 1                                   | 820                             | 450                           | 243  | 0   | 127   | Czechia                               |
| 6,239              | 3,800   | 1,922               | 4,317  | -                                   | 6,055                           | 5,699                         | 260  | 0   | 96  | Denmark                               |
| 3,490              | 1,728   | 925                 | 2,357  | 208                                 | 1,442                           | 55                            | 13   | 0   | 1,374   | Hungary                               |
| 37,652             | 15,287  | 3,058               | 34,421   | 173                                 | 17,606                          | 4,602                         | 475  | 25  | 12,529  | Poland                                |
| 389                | 156   | 68                  | 320  | 1                                   | 1,273                           | -                             | 0  | 0   | 1,273   | Romania                               |
| 11,780             | 4,760   | 3,152               | 8,596  | 32                                  | 18,734                          | 16,856                        | 1,499  | -2  | 379   | Sweden                                |
| 1,092              | 334   | 1,092               | -  | -                                   | 14,225                          | 14,225                        | -  | -   | -   | EU institutions                       |
| 237,548            | 163,457   | 92,849              | 137,525  | 7,174                               | 46,081                          | 34,249                        | 8,760  | 1,967                                       | 3,072   | Other European countries <sup>5</sup> |
| 5,855              | 4,980   | 0                   | 5,855  | -                                   | 13                              | 4                             | 9  | 3   | -   | Guernsey                              |
| 387                | 21  | 92                  | 295  | -                                   | 143                             | 2                             | 28   | -   | 113   | Iceland                               |
| 2,228              | 998   | -                   | 2,228  | -                                   | 1                               | -                             | 0  | 0   | 1   | Isle of Man                           |
| 10,614             | 5,782   | 1                   | 10,613   | -                                   | 546                             | -                             | 546  | -3  | -   | Jersey                                |
| 512                | 252   | 61                  | 451  | -                                   | 207                             | -                             | 207  | 213   | -   | Liechtenstein                         |
| 7,276              | 4,336   | 4,285               | 2,987  | 4                                   | 19,333                          | 18,548                        | 774  | 6   | 11  | Norway                                |
| 6,143              | 3,368   | 2,606               | 3,537  | -                                   | 111                             | -                             | -19  | -19   | 130   | Russian Federation                    |
| 54,940             | 37,209  | 29,424              | 23,738   | 1,778                               | 4,669                           | 2,549                         | 1,605  | 214   | 515   | Switzerland                           |
| 12,920             | 6,924   | 4,247               | 7,786  | 887                                 | -30                             | 14                            | 18   | 0   | -62   | Turkey                                |
| 1,144              | 570   | 85                  | 178  | 881                                 | 18                              | -                             | 8  | -   | 10  | Ukraine                               |
| 133,787            | 98,194  | 51,615              | 78,993   | 3,179                               | 20,946                          | 13,132                        | 5,584  | 1,553                                       | 2,230   | United Kingdom                        |
| 1,742              | 823   | 433                 | 864  | 445                                 | 124                             | -                             | 0  | 0   | 124   | Remaining European countries          |
| 19,817             | 7,469   | 3,686               | 10,991   | 5,140                               | 979                             | -                             | 500  | -2  | 479   | Countries in Africa                   |
| 22                 | 21  | 21                  | 1  | -                                   | -                               | -                             | -  | -   | -   | Algeria                               |
| 217                | 69  | 2                   | 2  | 213                                 | -                               | -                             | -  | -   | -   | Cameroon                              |
| 904                | 640   | 55                  | 390  | 459                                 | -12                             | -                             | -  | -   | -12   | Cote d'Ivoire                         |
| 3,229              | 805   | 1,109               | 1,559  | 561                                 | 422                             | -                             | 0  | 0   | 422   | Egypt                                 |
| 1,202              | 768   | 86                  | 309  | 807                                 | 2                               | -                             | 2  | -   | -   | Ghana                                 |
| 201                | 117   | 41                  | 80   | 80                                  | 2                               | -                             | -  | -   | 2   | Kenya                                 |
| 3,277              | 720   | 0                   | 3,277  | -                                   | 0                               | -                             | 0  | 0   | -   | Liberia                               |
| 0                  | 0   | -                   | 0  | -                                   | -                               | -                             | -  | -   | -   | Libya                                 |
| 1,666              | 357   | 85                  | 1,030  | 551                                 | 8                               | -                             | 0  | 0   | 8   | Morocco                               |
| 1,686              | 1,093   | 1,225               | 323  | 138                                 | -2                              | -                             | 0  | 0   | -2  | Nigeria                               |
| 2,147              | 1,050   | 641                 | 1,452  | 54                                  | 451                             | -                             | 385  | -2  | 66  | South Africa                          |
| 955                | 165   | 30                  | 154  | 771                                 | 1                               | -                             | 1  | -   | -   | Tunisia                               |
| 90                 | 89  | 2                   | 53   | 35                                  | -                               | -                             | -  | -   | -   | Zimbabwe                              |
| 4,221              | 1,575   | 389                 | 2,361  | 1,471                               | 107                             | -                             | 112  | 0   | -5  | Remaining countries in Africa         |

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

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



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

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

End of reporting period; € million

| Country/group of countries               | Claims on non-residents <sup>1</sup> |               |               |               |               |              | November 2022 |           |           |   |
|--|--------------------------------------|---------------|---------------|---------------|---------------|--------------|---------------|-----------|-----------|---|
|  | December 2017                        | December 2018 | December 2019 | December 2020 | December 2021 | October 2022 | Claims, total | of which: |           |   |
|  |                                      |               |               |               |               |              |               | Euro      | US dollar | Currency of debtor country <sup>2</sup> |
| 1  | 2                                    | 3             | 4             | 5             | 6             | 7            | 8             | 9         | 10        |   |
| Countries in America                     | 489,545                              | 504,962       | 445,558       | 424,095       | 474,912       | 582,809      | 573,162       | 46,246    | 500,126   | 10,531                                  |
| Argentina                                | 973                                  | 1,444         | 1,084         | 784           | 771           | 782          | 777           | 116       | 651       | 0                                       |
| Bahamas                                  | 1,069                                | 1,674         | 1,826         | 1,098         | 1,368         | 2,191        | 2,376         | 424       | 1,947     | 0                                       |
| Bermuda                                  | 6,116                                | 6,083         | 5,865         | 5,010         | 4,854         | 4,813        | 4,638         | 200       | 3,890     | 0                                       |
| Bolivia, Plurinational State of          | 46                                   | 35            | 30            | 84            | 41            | 35           | 34            | 1         | 34        | 0                                       |
| Brazil                                   | 5,519                                | 5,291         | 5,125         | 5,234         | 4,836         | 5,744        | 5,996         | 1,021     | 2,962     | 1,987                                   |
| British Virgin Islands                   | 10,287                               | 10,815        | 10,737        | 9,738         | 10,338        | 8,110        | 7,239         | 750       | 3,931     | .                                       |
| Canada                                   | 32,264                               | 33,403        | 33,761        | 36,126        | 36,990        | 47,153       | 47,184        | 28,542    | 8,595     | 8,103                                   |
| Cayman Islands                           | 52,439                               | 47,352        | 39,729        | 23,193        | 29,858        | 49,311       | 45,105        | 6,738     | 37,230    | 0                                       |
| Chile                                    | 1,826                                | 1,751         | 2,180         | 2,155         | 2,428         | 2,520        | 2,403         | 538       | 1,860     | 5                                       |
| Columbia                                 | 934                                  | 1,355         | 1,225         | 1,756         | 1,933         | 2,677        | 2,698         | 1,383     | 1,313     | 1                                       |
| Cuba                                     | 73                                   | 87            | 86            | 68            | 59            | 55           | 55            | 54        | 0         | 0                                       |
| Curacao <sup>7</sup>                     | 409                                  | 369           | 128           | 78            | 78            | 101          | 104           | 74        | 30        | 0                                       |
| Ecuador                                  | 378                                  | 368           | 328           | 287           | 632           | 485          | 268           | 9         | 259       | .                                       |
| Guatemala                                | 374                                  | 325           | 254           | 241           | 247           | 555          | 561           | 7         | 553       | 0                                       |
| Mexico                                   | 3,599                                | 4,077         | 4,600         | 4,382         | 4,342         | 4,786        | 4,563         | 837       | 3,411     | 317                                     |
| Panama                                   | 2,378                                | 2,130         | 1,612         | 1,595         | 1,279         | 1,222        | 1,125         | 504       | 616       | 0                                       |
| Paraguay                                 | 169                                  | 231           | 128           | 80            | 89            | 234          | 274           | 15        | 256       | 0                                       |
| Peru                                     | 721                                  | 989           | 1,072         | 1,219         | 1,333         | 1,821        | 1,822         | 378       | 1,395     | 48                                      |
| United States of America                 | 367,275                              | 384,658       | 333,556       | 329,179       | 371,747       | 448,395      | 444,101       | 4,408     | 429,684   | .                                       |
| Uruguay                                  | 615                                  | 558           | 548           | 442           | 429           | 423          | 412           | 57        | 355       | 1                                       |
| Venezuela, Bolivarian Republic           | 313                                  | 171           | 75            | 50            | -37           | 45           | 26            | 18        | 7         | 0                                       |
| Remaining countries in America           | 1,768                                | 1,796         | 1,609         | 1,296         | 1,297         | 1,351        | 1,401         | 172       | 1,147     | 69                                      |
| Countries in Asia                        | 155,853                              | 171,961       | 172,952       | 152,314       | 146,255       | 154,579      | 155,680       | 43,919    | 39,670    | 64,453                                  |
| Bahrain                                  | 669                                  | 748           | 1,492         | 1,411         | 1,358         | 1,658        | 1,527         | 130       | 1,383     | 9                                       |
| China, People's Republic of <sup>8</sup> | 26,512                               | 25,526        | 19,584        | 18,953        | 16,659        | 18,795       | 15,689        | 6,315     | 807       | 8,287                                   |
| Hong Kong                                | 11,472                               | 12,054        | 14,396        | 12,192        | 13,145        | 11,700       | 11,555        | 5,222     | 2,411     | 694                                     |
| India                                    | 19,198                               | 22,386        | 23,986        | 18,589        | 21,043        | 23,087       | 22,835        | 3,958     | 1,935     | 16,553                                  |
| Indonesia                                | 5,786                                | 6,671         | 6,636         | 6,240         | 5,834         | 6,516        | 6,208         | 3,503     | 886       | 1,799                                   |
| Iran                                     | 42                                   | 18            | 11            | 8             | 3             | 2            | 2             | 2         | 0         | 0                                       |
| Iraq                                     | 673                                  | 447           | 427           | 392           | 465           | 541          | 515           | 419       | 94        | 0                                       |
| Israel                                   | 1,374                                | 1,058         | 1,157         | 1,288         | 2,090         | 2,323        | 2,362         | 735       | 346       | 1,277                                   |
| Japan                                    | 29,991                               | 39,839        | 38,790        | 32,524        | 22,720        | 20,427       | 26,384        | 6,862     | 4,097     | 14,842                                  |
| Jordan                                   | 303                                  | 343           | 543           | 643           | 696           | 740          | 702           | 610       | 83        | 10                                      |
| Kazakhstan                               | 272                                  | 177           | 198           | 167           | 136           | 106          | 110           | 40        | 48        | 0                                       |
| Korea, Republic of                       | 9,728                                | 10,741        | 11,026        | 8,599         | 11,237        | 11,192       | 11,695        | 1,768     | 2,684     | 6,740                                   |
| Kuwait                                   | 502                                  | 768           | 865           | 1,076         | 1,015         | 1,160        | 985           | 61        | 880       | 34                                      |
| Lebanon                                  | 193                                  | 307           | 149           | 120           | 116           | 99           | 104           | 21        | 77        | 0                                       |
| Malaysia                                 | 2,147                                | 2,031         | 2,134         | 2,294         | 1,821         | 2,340        | 2,419         | 85        | 747       | 1,533                                   |
| Myanmar                                  | 42                                   | 42            | 42            | 40            | 28            | 30           | 30            | 26        | 4         | 0                                       |
| Pakistan                                 | 516                                  | 561           | 742           | 979           | 348           | 499          | 443           | 50        | 95        | 287                                     |
| Philippines                              | 1,399                                | 1,144         | 1,843         | 1,117         | 1,136         | 1,414        | 1,502         | 230       | 649       | 557                                     |
| Qatar                                    | 2,677                                | 4,028         | 3,529         | 3,293         | 2,623         | 3,222        | 3,202         | 626       | 2,534     | 32                                      |
| Saudi Arabia                             | 4,519                                | 3,810         | 4,515         | 3,908         | 4,038         | 4,828        | 4,613         | 597       | 3,953     | 40                                      |
| Singapore                                | 20,911                               | 19,674        | 19,388        | 19,506        | 21,073        | 23,784       | 23,228        | 6,728     | 5,514     | 8,873                                   |
| Sri Lanka                                | 545                                  | 683           | 895           | 733           | 520           | 325          | 280           | 12        | 112       | 154                                     |
| Syria                                    | 1                                    | 0             | 0             | 1             | 0             | 0            | 0             | 0         | 0         | 0                                       |
| Taiwan                                   | 3,714                                | 3,958         | 3,708         | 1,872         | 1,696         | 1,209        | 1,196         | 433       | 168       | 527                                     |
| Thailand                                 | 2,546                                | 2,406         | 2,559         | 2,264         | 2,730         | 2,767        | 2,686         | 415       | 298       | 1,972                                   |
| Turkmenistan                             | 411                                  | 553           | 536           | 439           | 382           | 325          | 326           | 159       | 133       | 0                                       |
| United Arab Emirates                     | 4,011                                | 4,904         | 5,888         | 5,893         | 5,004         | 5,764        | 5,472         | 1,573     | 3,495     | 205                                     |
| Uzbekistan                               | 355                                  | 417           | 667           | 795           | 1,177         | 1,487        | 1,706         | 1,296     | 405       | 0                                       |
| Vietnam                                  | 1,545                                | 2,117         | 2,163         | 2,185         | 2,415         | 2,623        | 2,471         | 527       | 1,910     | 28                                      |
| Remaining countries in Asia              | 3,799                                | 4,550         | 5,083         | 4,793         | 4,747         | 5,616        | 5,433         | 1,476     | 3,922     | 0                                       |
| Countries in Oceania                     | 34,789                               | 35,100        | 33,813        | 28,926        | 28,384        | 31,968       | 31,079        | 17,781    | 3,735     | 8,328                                   |
| Australia                                | 23,856                               | 27,256        | 27,653        | 23,523        | 23,151        | 26,376       | 25,636        | 15,915    | 988       | 7,878                                   |
| Marshall Islands                         | 7,389                                | 5,165         | 3,692         | 2,823         | 2,458         | 2,565        | 2,380         | 8         | 2,372     | .                                       |
| New Zealand                              | 3,452                                | 2,622         | 2,368         | 2,508         | 2,506         | 2,586        | 2,768         | 1,845     | 101       | 450                                     |
| Papua New Guinea                         | 8                                    | -6            | 13            | -16           | 0             | 24           | 23            | 0         | 23        | 0                                       |
| Remaining countries in Oceania           | 84                                   | 63            | 87            | 88            | 269           | 417          | 272           | 13        | 251       | 0                                       |
| Countries not identifiable               | 6                                    | 2             | 34            | 1             | 0             | 0            | 0             | 0         | 0         | .                                       |
| International organisations <sup>9</sup> | 9,963                                | 10,153        | 10,260        | 14,582        | 15,919        | 20,547       | 21,281        | 15,752    | 4,670     | .                                       |

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

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



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

| Loans and advances |   |                     |  |                                     | Foreign securities <sup>3</sup> |                               |  |   |   | Country/group of countries               |
|--------------------|---|---------------------|--|-------------------------------------|---------------------------------|-------------------------------|--|---|---|--|
| Total              | of which:<br>with a residual<br>maturity of one<br>year or less | to foreign<br>banks | to foreign<br>enterprises<br>and<br>households | to foreign<br>general<br>government | Total                           | issued by<br>foreign<br>banks | issued by foreign<br>enterprises and<br>households |   | issued by<br>foreign<br>general<br>government |  |
|                    |   |                     |  |                                     |                                 |                               | Total  | of which:<br>foreign<br>shares <sup>4</sup> |   |  |
| 11                 | 12  | 13                  | 14   | 15                                  | 16                              | 17                            | 18   | 19  | 20  |  |
| 475,469            | 336,456   | 158,390             | 313,104  | 3,975                               | 97,693                          | 25,228                        | 27,320   | 543   | 45,145  | Countries in America                     |
| 763                | 260   | 30                  | 640  | 93                                  | 14                              | -                             | 4  | 0   | 10  | Argentina                                |
| 2,359              | 2,229   | 1,837               | 271  | 251                                 | 17                              | -                             | 10   | -   | 7   | Bahamas                                  |
| 4,568              | 1,527   | 4                   | 4,564  | -                                   | 70                              | -                             | 70   | 56  | -   | Bermuda                                  |
| 34                 | 33  | 28                  | 6  | -                                   | 0                               | -                             | -  | -   | 0   | Bolivia, Plurinational State of          |
| 5,014              | 3,116   | 2,864               | 1,779  | 371                                 | 982                             | 42                            | 169  | -2  | 771   | Brazil                                   |
| 7,030              | 5,374   | -                   | 7,030  | -                                   | 209                             | -                             | 209  | 3   | -   | British Virgin Islands                   |
| 16,453             | 9,564   | 3,169               | 13,211   | 73                                  | 30,731                          | 23,254                        | 2,540  | 21  | 4,937   | Canada                                   |
| 44,786             | 33,669  | 6,999               | 37,787   | -                                   | 319                             | 103                           | 218  | 58  | -2  | Cayman Islands                           |
| 1,918              | 564   | 273                 | 1,592  | 53                                  | 485                             | -                             | 121  | 0   | 364   | Chile                                    |
| 2,502              | 810   | 499                 | 393  | 1,610                               | 196                             | -                             | 65   | 0   | 131   | Columbia                                 |
| 55                 | 38  | 33                  | 0  | 22                                  | -                               | -                             | -  | -   | -   | Cuba                                     |
| 23                 | 6   | -                   | 23   | -                                   | 81                              | -                             | 81   | 9   | -   | Curacao <sup>7</sup>                     |
| 264                | 158   | 105                 | 36   | 123                                 | 4                               | -                             | -  | -   | 4   | Ecuador                                  |
| 561                | 456   | 547                 | 8  | 6                                   | 0                               | -                             | -  | -   | 0   | Guatemala                                |
| 3,962              | 2,141   | 1,353               | 2,441  | 168                                 | 601                             | -                             | 156  | 0   | 445   | Mexico                                   |
| 1,090              | 345   | 118                 | 972  | -                                   | 35                              | -                             | 5  | 0   | 30  | Panama                                   |
| 274                | 179   | 162                 | 99   | 13                                  | 0                               | -                             | -  | -   | 0   | Paraguay                                 |
| 1,709              | 567   | 353                 | 610  | 746                                 | 113                             | -                             | 57   | 0   | 56  | Peru                                     |
| 380,335            | 274,560   | 139,529             | 240,457  | 349                                 | 63,766                          | 1,829                         | 23,571   | 398   | 38,366  | United States of America                 |
| 432                | 56  | 0                   | 432  | -                                   | -20                             | -                             | -  | -   | -20   | Uruguay                                  |
| 24                 | 18  | 0                   | 12   | 12                                  | 2                               | -                             | 1  | 0   | 1   | Venezuela, Bolivarian Republic           |
| 1,313              | 786   | 487                 | 741  | 85                                  | 88                              | -                             | 43   | 0   | 45  | Remaining countries in America           |
| 126,971            | 85,373  | 38,850              | 74,932   | 13,189                              | 28,709                          | 7,268                         | 7,912  | -4  | 13,529  | Countries in Asia                        |
| 1,530              | 877   | 848                 | 682  | -                                   | -3                              | -                             | -3   | -   | 0   | Bahrain                                  |
| 14,399             | 9,080   | 5,308               | 6,966  | 2,125                               | 1,290                           | 102                           | 370  | 3   | 818   | China, People's Republic of <sup>8</sup> |
| 10,201             | 8,128   | 729                 | 9,472  | -                                   | 1,354                           | 194                           | 863  | 1   | 297   | Hong Kong                                |
| 17,329             | 9,490   | 1,905               | 13,823   | 1,601                               | 5,506                           | -                             | 1,615  | 3   | 3,891   | India                                    |
| 5,546              | 1,770   | 675                 | 1,462  | 3,409                               | 662                             | 0                             | 190  | 7   | 472   | Indonesia                                |
| 2                  | 1   | -                   | 2  | -                                   | -                               | -                             | -  | -   | -   | Iran                                     |
| 515                | 135   | -                   | 18   | 497                                 | -                               | -                             | -  | -   | -   | Iraq                                     |
| 1,231              | 718   | 424                 | 806  | 1                                   | 1,131                           | -                             | 855  | -24   | 276   | Israel                                   |
| 21,973             | 17,530  | 11,380              | 8,687  | 1,906                               | 4,411                           | 1,275                         | 1,146  | 4   | 1,990   | Japan                                    |
| 702                | 117   | 24                  | 88   | 590                                 | 0                               | -                             | -  | -   | 0   | Jordan                                   |
| 94                 | 13  | 56                  | 38   | 0                                   | 16                              | -                             | 30   | 0   | -14   | Kazakhstan                               |
| 4,361              | 4,439   | 1,523               | 2,838  | 0                                   | 7,334                           | 1,439                         | 1,156  | 1   | 4,739   | Korea, Republic of                       |
| 985                | 228   | 150                 | 835  | -                                   | 0                               | -                             | 0  | -   | -   | Kuwait                                   |
| 100                | 96  | 7                   | 93   | -                                   | 4                               | -                             | -  | -   | 4   | Lebanon                                  |
| 1,698              | 1,416   | 1,278               | 420  | 0                                   | 721                             | 80                            | 133  | 0   | 508   | Malaysia                                 |
| 30                 | 6   | 0                   | 4  | 26                                  | -                               | -                             | -  | -   | -   | Myanmar                                  |
| 276                | 159   | 120                 | 151  | 5                                   | 167                             | 167                           | -3   | -   | 3   | Pakistan                                 |
| 1,459              | 1,137   | 253                 | 1,194  | 12                                  | 43                              | 8                             | 51   | 0   | -16   | Philippines                              |
| 3,076              | 1,947   | 1,512               | 1,464  | 100                                 | 126                             | -                             | 0  | -   | 126   | Qatar                                    |
| 4,571              | 2,457   | 386                 | 3,408  | 777                                 | 42                              | -                             | 30   | 0   | 12  | Saudi Arabia                             |
| 18,577             | 16,290  | 6,498               | 12,079   | 0                                   | 4,651                           | 3,434                         | 1,057  | 1   | 160   | Singapore                                |
| 277                | 214   | 90                  | 104  | 83                                  | 3                               | 19                            | 0  | -   | -16   | Sri Lanka                                |
| 0                  | 0   | -                   | 0  | 0                                   | -                               | -                             | -  | -   | -   | Syria                                    |
| 1,057              | 556   | 324                 | 733  | 0                                   | 139                             | -                             | 50   | 0   | 89  | Taiwan                                   |
| 1,832              | 1,728   | 950                 | 882  | -                                   | 854                             | 543                           | 160  | 0   | 151   | Thailand                                 |
| 326                | 79  | 25                  | 0  | 301                                 | -                               | -                             | -  | -   | -   | Turkmenistan                             |
| 5,345              | 3,329   | 992                 | 4,352  | 1                                   | 127                             | 7                             | 73   | 0   | 47  | United Arab Emirates                     |
| 1,709              | 845   | 1,327               | 382  | 0                                   | -3                              | -                             | -3   | -   | -   | Uzbekistan                               |
| 2,322              | 948   | 679                 | 1,333  | 310                                 | 149                             | -                             | 149  | 0   | 0   | Vietnam                                  |
| 5,448              | 1,640   | 1,387               | 2,616  | 1,445                               | -15                             | 0                             | -7   | 0   | -8  | Remaining countries in Asia              |
| 17,714             | 9,882   | 2,765               | 14,904   | 45                                  | 13,365                          | 10,970                        | 1,858  | 148   | 537   | Countries in Oceania                     |
| 14,236             | 8,573   | 2,360               | 11,833   | 43                                  | 11,400                          | 10,324                        | 706  | 140   | 370   | Australia                                |
| 2,367              | 421   | -                   | 2,367  | -                                   | 13                              | -                             | 13   | 8   | -   | Marshall Islands                         |
| 816                | 644   | 405                 | 409  | 2                                   | 1,952                           | 646                           | 1,139  | 0   | 167   | New Zealand                              |
| 23                 | 5   | 0                   | 23   | -                                   | 0                               | -                             | 0  | 0   | -   | Papua New Guinea                         |
| 272                | 239   | -                   | 272  | -                                   | -                               | -                             | -  | -   | -   | Remaining countries in Oceania           |
| 0                  | 0   | 0                   | 0  | -                                   | -                               | -                             | -  | -   | -   | Countries not identifiable               |
| 3,203              | 697   | 1,413               | 1,646  | 144                                 | 18,078                          | 107                           | 7,513  | -   | 10,458  | International organisations <sup>9</sup> |

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

## VII OTC derivatives statistics (BIS)

## 1 The global OTC derivatives market:

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

€ billion

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

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

|         |         |         |        |        |        |         |         |         |        |        |        |
|---------|---------|---------|--------|--------|--------|---------|---------|---------|--------|--------|--------|
| 2008 H2 | 384,767 | 35,957  | 14,130 | 15,305 | 6,522  | 310,884 | 119,092 | 163,831 | 27,961 | 30,095 | 17,989 |
| 2009 H1 | 376,546 | 34,479  | 13,336 | 15,170 | 5,973  | 309,345 | 104,820 | 176,947 | 27,578 | 25,504 | 13,573 |
| H2      | 375,280 | 34,139  | 13,117 | 14,886 | 6,136  | 312,283 | 96,196  | 191,370 | 24,717 | 22,693 | 12,298 |
| 2010 H1 | 443,613 | 43,316  | 16,237 | 19,131 | 7,948  | 368,211 | 107,675 | 229,835 | 30,701 | 24,661 | 12,855 |
| H2      | 420,230 | 43,255  | 16,432 | 19,186 | 7,637  | 348,196 | 100,646 | 219,645 | 27,905 | 22,375 | 11,300 |
| 2011 H1 | 456,920 | 44,765  | 18,107 | 19,964 | 6,694  | 382,786 | 110,165 | 245,930 | 26,691 | 22,424 | 12,003 |
| H2      | 467,732 | 48,984  | 21,604 | 20,029 | 7,351  | 389,612 | 121,608 | 239,986 | 28,018 | 22,124 | 12,854 |
| 2012 H1 | 474,456 | 52,958  | 23,419 | 21,873 | 7,666  | 392,714 | 110,521 | 251,712 | 30,481 | 21,392 | 12,508 |
| H2      | 450,109 | 51,053  | 21,854 | 21,852 | 7,347  | 373,356 | 88,591  | 258,593 | 26,172 | 19,001 | 10,724 |
| 2013 H1 | 513,320 | 55,903  | 23,463 | 24,279 | 8,161  | 431,707 | 79,596  | 325,305 | 26,806 | 18,616 | 10,495 |
| H2      | 496,801 | 51,159  | 22,628 | 22,154 | 6,377  | 424,045 | 69,438  | 342,158 | 12,449 | 15,242 | 8,015  |
| 2014 H1 | 488,230 | 54,753  | 23,408 | 24,674 | 6,671  | 412,425 | 61,883  | 339,011 | 11,531 | 14,250 | 6,985  |
| H2      | 498,905 | 61,810  | 26,270 | 27,939 | 7,601  | 416,310 | 57,569  | 347,095 | 11,646 | 13,507 | 6,356  |
| 2015 H1 | 475,398 | 65,786  | 27,426 | 29,428 | 8,932  | 388,334 | 54,484  | 321,545 | 12,305 | 13,043 | 5,812  |
| H2      | 436,506 | 64,707  | 27,492 | 28,647 | 8,568  | 352,737 | 49,706  | 289,488 | 13,543 | 11,291 | 5,007  |
| 2016 H1 | 469,072 | 66,831  | 28,873 | 30,095 | 7,863  | 384,412 | 42,473  | 332,161 | 9,778  | 10,594 | 4,588  |
| H2      | 430,705 | 65,077  | 28,780 | 28,308 | 7,989  | 349,171 | 38,709  | 300,453 | 10,009 | 9,351  | 3,548  |
| 2017 H1 | 447,387 | 67,454  | 29,352 | 29,904 | 8,198  | 364,264 | 34,688  | 319,558 | 10,018 | 8,451  | 2,584  |
| H2      | 442,894 | 72,593  | 30,124 | 32,589 | 9,880  | 355,472 | 33,953  | 310,071 | 11,448 | 7,799  | 1,935  |
| 2018 H1 | 509,529 | 82,119  | 34,834 | 37,149 | 10,136 | 412,356 | 34,411  | 365,558 | 12,387 | 7,159  | 1,714  |
| H2      | 474,707 | 79,127  | 32,931 | 36,287 | 9,909  | 381,202 | 34,070  | 335,171 | 11,961 | 7,111  | 1,580  |
| 2019 H1 | 561,605 | 86,570  | 34,705 | 41,363 | 10,502 | 460,123 | 34,222  | 413,649 | 12,252 | 6,862  | 1,380  |
| H2      | 496,137 | 82,018  | 31,787 | 39,812 | 10,419 | 399,359 | 31,488  | 356,692 | 11,179 | 6,746  | 1,268  |
| 2020 H1 | 541,114 | 83,722  | 32,074 | 41,073 | 10,575 | 441,885 | 29,647  | 400,925 | 11,313 | 7,867  | 1,291  |
| H2      | 473,632 | 79,464  | 30,225 | 39,043 | 10,196 | 379,911 | 25,527  | 343,994 | 10,390 | 6,813  | 1,028  |
| 2021 H1 | 512,464 | 86,191  | 31,001 | 44,265 | 10,925 | 410,477 | 25,333  | 374,435 | 10,709 | 7,416  | 936    |
| H2      | 527,649 | 92,008  | 33,697 | 47,025 | 11,286 | 419,485 | 26,438  | 381,794 | 11,253 | 7,770  | 1,024  |
| 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 |
| H2      | 49,373 | 4,137 | 1,656 | 2,046 | 435 | 41,899 | 11,425 | 29,255 | 1,219 | 2,640 | 1,616 |
| 2010 H1 | 57,453 | 4,948 | 1,962 | 2,451 | 535 | 48,584 | 12,690 | 34,484 | 1,410 | 2,909 | 1,651 |
| H2      | 54,806 | 5,029 | 1,974 | 2,542 | 513 | 46,371 | 10,732 | 34,384 | 1,255 | 2,534 | 1,251 |
| 2011 H1 | 59,126 | 5,504 | 2,121 | 2,811 | 572 | 50,159 | 10,958 | 37,861 | 1,340 | 2,536 | 1,302 |
| H2      | 57,720 | 5,388 | 2,065 | 2,740 | 583 | 48,893 | 11,343 | 36,110 | 1,440 | 2,609 | 1,287 |
| 2012 H1 | 56,683 | 5,734 | 2,092 | 3,054 | 588 | 47,634 | 10,520 | 33,192 | 3,922 | 2,459 | 1,169 |
| H2      | 50,587 | 5,194 | 1,871 | 2,767 | 556 | 42,837 | 8,270  | 33,061 | 1,506 | 1,856 | 1,003 |
| 2013 H1 | 52,335 | 5,482 | 1,827 | 3,096 | 559 | 44,125 | 7,151  | 35,763 | 1,211 | 1,945 | 980   |
| H2      | 49,317 | 4,709 | 2,354 | 1,831 | 524 | 42,293 | 7,084  | 34,155 | 1,054 | 1,711 | 819   |
| 2014 H1 | 49,663 | 5,323 | 2,349 | 2,434 | 540 | 41,925 | 6,274  | 34,657 | 994   | 1,814 | 418   |
| H2      | 45,077 | 5,288 | 2,506 | 2,201 | 581 | 37,800 | 6,448  | 30,387 | 965   | 1,411 | 311   |
| 2015 H1 | 39,052 | 4,983 | 2,441 | 1,962 | 580 | 32,024 | 5,826  | 25,247 | 951   | 1,377 | 209   |
| H2      | 35,107 | 5,122 | 2,456 | 2,094 | 572 | 28,101 | 5,082  | 22,160 | 859   | 1,327 | .     |
| 2016 H1 | 38,880 | 5,017 | 2,476 | 1,991 | 550 | 31,899 | 4,216  | 26,962 | 721   | 1,306 | .     |
| H2      | 36,514 | 4,419 | 2,263 | 1,645 | 511 | 30,198 | 3,818  | 25,754 | 626   | 1,362 | .     |
| 2017 H1 | 41,109 | 4,404 | 2,283 | 1,646 | 475 | 34,696 | 3,293  | 30,840 | 563   | 1,477 | .     |
| H2      | 44,225 | 4,496 | 2,322 | 1,707 | 467 | 37,683 | 2,669  | 34,513 | 501   | 1,577 | .     |
| 2018 H1 | 47,806 | 5,107 | 2,763 | 1,870 | 474 | 41,313 | 2,751  | 38,076 | 486   | 921   | .     |
| H2      | 38,799 | 4,496 | 2,351 | 1,693 | 452 | 33,160 | 2,719  | 29,924 | 517   | 735   | .     |
| 2019 H1 | 41,124 | 4,608 | 2,319 | 1,822 | 467 | 35,346 | 2,786  | 31,998 | 562   | 740   | .     |
| H2      | 38,628 | 4,607 | 2,180 | 1,937 | 490 | 33,167 | 2,623  | 30,050 | 494   | 642   | .     |
| 2020 H1 | 41,596 | 4,384 | 2,136 | 1,722 | 526 | 36,167 | 2,382  | 33,294 | 491   | 893   | .     |
| H2      | 39,362 | 4,351 | 2,084 | 1,780 | 487 | 34,136 | 2,029  | 31,684 | 423   | 766   | .     |
| 2021 H1 | 42,123 | 4,517 | 2,110 | 1,898 | 509 | 36,669 | 2,036  | 34,217 | 416   | 828   | .     |
| H2      | 44,112 | 5,103 | 2,432 | 2,083 | 588 | 37,977 | 2,002  | 35,563 | 412   | 962   | .     |
| 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 <sup>7</sup>                | with non-financial corporations | Index-related and stock-related contracts <sup>5</sup> | Commodity-contracts <sup>5</sup> | Derivative contracts, total <sup>1</sup> | Foreign exchange contracts <sup>2</sup> | Interest-rate contracts <sup>3</sup> | Credit derivatives <sup>4</sup> | Index-related and stock-related contracts <sup>5</sup> | Commodity-contracts <sup>5</sup> |                  |  |
| 12  | 13                              | 14   | 15                               | 16                                       | 17                                      | 18                                   | 19                              | 20   | 21                               | End of half-year |  |
| <b>Contracts reported by 74 reporting banks world-wide <sup>8</sup></b> |                                 |  |                                  |  |   |                                      |                                 |  |                                  |                  |  |
| 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          |  |
| <b>of which: contracts reported by German banks</b>                     |                                 |  |                                  |  |   |                                      |                                 |  |                                  |                  |  |
| 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   | All categories of banks | Commercial banks |             |   |                           |                   | Landesbanken 3 | Savings banks 3 | Regional institutions of credit cooperatives 6 | Credit cooperatives | Mortgage banks 2 4 | Instalment sales financing institutions 7 | Building and loan associations | Banks with special, development and other central support tasks 1 3 6 8 |
|--|-------------------------|------------------|-------------|---|---------------------------|-------------------|----------------|-----------------|--|---------------------|--------------------|---|--------------------------------|---|
|  |                         | Total            | Big banks 1 | Regional banks and other commercial banks 1 2 3 4 | Branches of foreign banks | Private bankers 5 |                |                 |  |                     |                    |   |                                |   |
| <b>Operating result before the valuation of assets 9</b> |                         |                  |             |   |                           |                   |                |                 |  |                     |                    |   |                                |   |
| 1993   | 60,718                  | 21,813           | 11,129      | 9,647   | 249                       | 788               | 5,017          | 16,537          | 1,203  | 8,814               | 3,156              | -   | 1,622                          | 2,556   |
| 1994   | 66,353                  | 19,126           | 7,975       | 10,327  | 160                       | 664               | 5,867          | 20,590          | 2,159  | 10,071              | 3,592              | -   | 2,134                          | 2,814   |
| 1995   | 62,472                  | 17,764           | 6,893       | 10,232  | 141                       | 498               | 5,818          | 19,493          | 1,443  | 9,685               | 4,147              | -   | 1,174                          | 2,948   |
| 1996   | 66,647                  | 19,641           | 7,603       | 11,341  | 133                       | 564               | 7,084          | 19,493          | 1,461  | 9,830               | 4,628              | -   | 1,054                          | 3,456   |
| 1997   | 70,601                  | 21,957           | 8,764       | 12,396  | 119                       | 678               | 7,858          | 19,357          | 1,610  | 9,769               | 5,307              | -   | 1,269                          | 3,474   |
| 1998   | 72,967                  | 22,761           | 7,782       | 13,928  | 181                       | 870               | 10,116         | 17,754          | 1,721  | 8,841               | 6,303              | -   | 1,380                          | 4,091   |
| 1999   | 72,207                  | 21,362           | 10,628      | 10,542  | 192                       | -                 | 9,568          | 18,359          | 1,549  | 9,537               | 5,715              | -   | 1,553                          | 4,565   |
| 1999   | 36,919                  | 10,922           | 5,434       | 5,390   | 98                        | -                 | 4,892          | 9,387           | 792  | 4,876               | 2,922              | -   | 794                            | 2,334   |
| 2000   | 36,900                  | 11,986           | 6,043       | 5,824   | 119                       | -                 | 5,103          | 8,284           | 1,233  | 4,289               | 2,917              | -   | 1,089                          | 1,999   |
| 2001   | 33,408                  | 9,513            | 4,753       | 4,638   | 122                       | -                 | 5,441          | 8,058           | 788  | 3,824               | 2,800              | -   | 964                            | 2,020   |
| 2002   | 39,266                  | 12,506           | 6,177       | 6,201   | 128                       | -                 | 5,648          | 9,568           | 1,025  | 4,632               | 2,436              | -   | 1,052                          | 2,399   |
| 2003   | 40,107                  | 12,129           | 5,400       | 6,573   | 156                       | -                 | 6,094          | 9,806           | 644  | 5,638               | 2,308              | -   | 1,081                          | 2,407   |
| 2004   | 41,025                  | 12,045           | 5,320       | 6,590   | 135                       | -                 | 5,787          | 10,212          | 692  | 5,915               | 2,590              | -   | 1,118                          | 2,666   |
| 2005   | 51,511                  | 23,710           | 15,578      | 8,008   | 124                       | -                 | 4,905          | 9,880           | 834  | 5,725               | 2,679              | -   | 1,027                          | 2,751   |
| 2006   | 49,822                  | 18,997           | 11,425      | 7,438   | 134                       | -                 | 6,626          | 9,884           | 666  | 7,503               | 2,524              | -   | 615                            | 3,007   |
| 2007   | 45,057                  | 19,806           | 11,887      | 7,704   | 215                       | -                 | 4,624          | 8,499           | 122  | 5,475               | 2,809              | -   | 997                            | 2,725   |
| 2008   | 29,403                  | 2,417            | - 4,974     | 7,185   | 206                       | -                 | 6,112          | 8,573           | 72   | 5,980               | 2,309              | -   | 943                            | 2,997   |
| 2009   | 45,078                  | 13,828           | 7,676       | 5,901   | 251                       | -                 | 6,831          | 9,596           | 1,368  | 6,201               | 2,481              | -   | 988                            | 3,785   |
| 2010   | 46,563                  | 14,285           | 7,222       | 6,800   | 263                       | -                 | 5,538          | 11,042          | 1,090  | 7,480               | 2,408              | -   | 864                            | 3,856   |
| 2011   | 46,177                  | 17,476           | 9,124       | 8,080   | 272                       | -                 | 4,483          | 11,152          | 745  | 7,548               | 507                | -   | 946                            | 3,320   |
| 2012   | 46,988                  | 18,517           | 11,210      | 7,047   | 260                       | -                 | 4,267          | 10,072          | 1,502  | 7,135               | 1,282              | -   | 815                            | 3,398   |
| 2013   | 37,767                  | 14,110           | 6,876       | 6,971   | 263                       | -                 | 4,077          | 9,491           | 1,036  | 7,604               | 432                | -   | 674                            | 343   |
| 2014   | 38,093                  | 13,757           | 6,935       | 6,480   | 342                       | -                 | 2,667          | 9,232           | 813  | 7,339               | 884                | -   | 544                            | 2,857   |
| 2015   | 37,853                  | 13,205           | 5,576       | 7,440   | 189                       | -                 | 3,077          | 9,277           | 771  | 7,269               | 1,094              | -   | 500                            | 2,660   |
| 2016   | 39,350                  | 14,105           | 6,039       | 7,846   | 220                       | -                 | 3,677          | 9,549           | -  | 7,237               | 599                | -   | 919                            | 3,264   |
| 2017   | 34,532                  | 10,505           | 3,239       | 7,020   | 246                       | -                 | 2,545          | 9,792           | -  | 7,497               | 380                | -   | 963                            | 2,850   |
| 2018   | 32,449                  | 10,438           | 3,710       | 6,521   | 207                       | -                 | 1,695          | 9,703           | -  | 7,427               | 656                | -   | 246                            | 2,284   |
| 2019   | 28,493                  | 7,383            | - 256       | 7,401   | 238                       | -                 | 1,570          | 8,491           | -  | 7,262               | 885                | -   | 104                            | 2,798   |
| 2020   | 33,392                  | 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   |
| <b>Operating result 10</b>                               |                         |                  |             |   |                           |                   |                |                 |  |                     |                    |   |                                |   |
| 1993   | 36,770                  | 10,489           | 4,870       | 5,033   | 202                       | 384               | 2,765          | 10,847          | 549  | 6,530               | 2,328              | -   | 1,653                          | 1,609   |
| 1994   | 35,299                  | 9,850            | 4,098       | 5,463   | 143                       | 146               | 3,303          | 10,583          | 468  | 5,755               | 2,099              | -   | 1,976                          | 1,265   |
| 1995   | 42,155                  | 12,136           | 5,188       | 6,666   | 166                       | 116               | 3,715          | 12,012          | 1,108  | 6,702               | 3,220              | -   | 1,400                          | 1,862   |
| 1996   | 44,913                  | 13,013           | 5,901       | 6,674   | 136                       | 302               | 4,638          | 12,326          | 1,332  | 6,526               | 3,780              | -   | 1,388                          | 1,910   |
| 1997   | 45,576                  | 13,758           | 5,364       | 7,814   | 87                        | 493               | 5,074          | 11,796          | 1,273  | 5,905               | 4,020              | -   | 1,335                          | 2,415   |
| 1998   | 45,736                  | 14,879           | 5,259       | 8,868   | 127                       | 625               | 4,271          | 11,865          | 993  | 5,295               | 5,138              | -   | 1,313                          | 1,982   |
| 1999   | 49,852                  | 13,257           | 4,804       | 8,259   | 194                       | -                 | 6,622          | 15,310          | 835  | 5,537               | 4,152              | -   | 1,709                          | 2,429   |
| 1999   | 25,489                  | 6,778            | 2,456       | 4,223   | 99                        | -                 | 3,386          | 7,828           | 427  | 2,831               | 2,123              | -   | 874                            | 1,242   |
| 2000   | 20,956                  | 7,974            | 3,691       | 4,173   | 110                       | -                 | 3,347          | 4,055           | 125  | 1,844               | 1,236              | -   | 1,031                          | 1,344   |
| 2001   | 13,666                  | 3,346            | 853         | 2,406   | 87                        | -                 | 2,260          | 3,078           | 16   | 1,153               | 1,679              | -   | 839                            | 1,295   |
| 2002   | 7,730                   | 3,472            | 58          | 3,357   | 57                        | -                 | - 2,098        | 2,641           | 120  | 945                 | 593                | -   | 733                            | 1,324   |
| 2003   | 18,131                  | 4,784            | 649         | 4,007   | 128                       | -                 | 2,340          | 4,559           | 130  | 2,543               | 1,198              | -   | 856                            | 1,721   |
| 2004   | 23,496                  | 6,744            | 2,373       | 4,271   | 100                       | -                 | 4,988          | 4,329           | 371  | 2,873               | 965                | -   | 870                            | 2,356   |
| 2005   | 37,256                  | 19,804           | 13,865      | 5,811   | 128                       | -                 | 4,123          | 4,933           | 654  | 2,726               | 1,551              | -   | 779                            | 2,686   |
| 2006   | 35,503                  | 14,905           | 9,352       | 5,429   | 124                       | -                 | 7,999          | 4,638           | 555  | 3,254               | 1,457              | -   | 296                            | 2,399   |
| 2007   | 21,044                  | 14,927           | 9,081       | 5,650   | 196                       | -                 | 2,461          | 4,123           | - 333  | 2,761               | 1,565              | -   | 587                            | - 5,047   |
| 2008   | - 7,664                 | - 7,744          | - 12,015    | 4,133   | 138                       | -                 | - 2,435        | 3,673           | - 622  | 2,365               | - 1,668            | -   | 487                            | - 1,720   |
| 2009   | 18,032                  | 5,386            | 2,350       | 2,834   | 202                       | -                 | 735            | 5,112           | 1,395  | 3,943               | - 1,000            | -   | 872                            | 1,589   |
| 2010   | 31,167                  | 9,851            | 5,508       | 4,106   | 237                       | -                 | 3,268          | 7,549           | 1,097  | 5,164               | - 15               | -   | 857                            | 3,396   |
| 2011   | 49,280                  | 13,165           | 7,237       | 5,647   | 281                       | -                 | 3,799          | 18,620          | 1,869  | 7,231               | - 1,134            | -   | 1,701                          | 4,029   |
| 2012   | 42,654                  | 14,555           | 8,176       | 6,107   | 272                       | -                 | 4,149          | 10,732          | 1,365  | 7,398               | 637                | -   | 832                            | 2,986   |
| 2013   | 31,225                  | 12,074           | 5,918       | 5,895   | 261                       | -                 | 756            | 9,621           | 707  | 7,926               | 27                 | -   | 586                            | - 472   |
| 2014   | 31,510                  | 9,960            | 4,218       | 5,438   | 304                       | -                 | 1,087          | 9,233           | 826  | 7,141               | 606                | -   | 828                            | 1,829   |
| 2015   | 34,356                  | 12,022           | 5,661       | 6,173   | 188                       | -                 | 1,963          | 9,369           | 894  | 6,816               | 767                | -   | 428                            | 2,097   |
| 2016   | 30,596                  | 8,975            | 2,018       | 6,858   | 99                        | -                 | - 48           | 10,611          | -  | 7,340               | 486                | -   | 941                            | 2,291   |
| 2017   | 30,913                  | 9,965            | 3,905       | 5,768   | 292                       | -                 | - 288          | 10,075          | -  | 7,311               | 412                | -   | 902                            | 1,960   |
| 2018   | 25,686                  | 8,446            | 3,328       | 4,947   | 171                       | -                 | - 930          | 8,999           | -  | 6,501               | 315                | -   | 268                            | 2,087   |
| 2019   | 21,774                  | 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 |                |                 |  |                     |                    |   |                                |   |
| <b>Partial operating result 11</b> |                         |                  |             |   |                           |                   |                |                 |  |                     |                    |   |                                |   |
| 1968                               | 4,202                   | 882              | 288         | 406   | 47                        | 141               | 548            | 1,428           | 131  | 314                 | 493                | 181                                       | -                              | 225   |
| 1969                               | 4,904                   | 1,276            | 454         | 537   | 74                        | 211               | 526            | 1,425           | 141  | 440                 | 720                | 168                                       | -                              | 208   |
| 1970                               | 4,621                   | 1,074            | 413         | 435   | 58                        | 168               | 273            | 1,337           | 93   | 666                 | 788                | 175                                       | -                              | 215   |
| 1971                               | 4,800                   | 961              | 246         | 474   | 113                       | 128               | 428            | 1,338           | 147  | 597                 | 798                | 276                                       | -                              | 255   |
| 1972                               | 6,295                   | 1,228            | 260         | 645   | 155                       | 168               | 679            | 2,009           | 205  | 728                 | 783                | 374                                       | -                              | 289   |
| 1973                               | 6,541                   | 1,072            | 165         | 509   | 240                       | 158               | 570            | 2,083           | 73   | 1,056               | 1,103              | 238                                       | -                              | 346   |
| 1974                               | 8,744                   | 2,384            | 931         | 985   | 269                       | 199               | 700            | 2,609           | 203  | 1,141               | 1,063              | 304                                       | -                              | 340   |
| 1975                               | 11,219                  | 2,718            | 1,117       | 1,164   | 233                       | 204               | 973            | 3,831           | 555  | 1,184               | 1,049              | 473                                       | -                              | 436   |
| 1976                               | 10,369                  | 2,367            | 906         | 1,184   | 146                       | 131               | 938            | 3,597           | 406  | 1,045               | 1,060              | 513                                       | -                              | 443   |
| 1977                               | 11,683                  | 2,643            | 1,148       | 1,207   | 158                       | 130               | 1,111          | 4,213           | 350  | 1,227               | 1,122              | 527                                       | -                              | 490   |
| 1978                               | 13,195                  | 2,908            | 1,189       | 1,360   | 163                       | 196               | 1,382          | 4,810           | 411  | 1,409               | 1,193              | 541                                       | -                              | 541   |
| 1979                               | 12,689                  | 2,558            | 1,068       | 1,176   | 143                       | 171               | 1,028          | 4,780           | 257  | 1,691               | 1,301              | 598                                       | -                              | 476   |
| 1980                               | 13,111                  | 2,476            | 1,043       | 1,025   | 165                       | 243               | 738            | 4,978           | 213  | 2,389               | 1,355              | 499                                       | -                              | 463   |
| 1981                               | 18,526                  | 3,992            | 1,931       | 1,541   | 198                       | 322               | 532            | 7,323           | 455  | 3,707               | 1,432              | 556                                       | -                              | 529   |
| 1982                               | 25,328                  | 6,330            | 2,838       | 2,812   | 249                       | 431               | 1,610          | 9,154           | 980  | 4,101               | 1,813              | 702                                       | -                              | 638   |
| 1983                               | 30,873                  | 7,898            | 3,735       | 3,433   | 284                       | 446               | 2,711          | 10,715          | 1,327  | 4,046               | 2,511              | 775                                       | -                              | 890   |
| 1984                               | 29,052                  | 7,307            | 3,583       | 3,093   | 313                       | 318               | 2,705          | 10,354          | 1,167  | 3,324               | 2,691              | 540                                       | -                              | 964   |
| 1985                               | 29,182                  | 7,954            | 3,696       | 3,566   | 384                       | 308               | 2,780          | 10,142          | 963  | 3,065               | 2,709              | 502                                       | -                              | 1,067   |
| 1986                               | 29,483                  | 9,209            | 4,719       | 3,729   | 282                       | 479               | 2,667          | 9,829           | 1,028  | 2,927               | 2,723              | -   | -                              | 1,100   |
| 1987                               | 26,500                  | 6,959            | 3,228       | 3,273   | 103                       | 355               | 2,352          | 9,180           | 1,085  | 3,016               | 2,784              | -   | -                              | 1,124   |
| 1988                               | 27,196                  | 7,225            | 3,772       | 3,045   | 135                       | 273               | 2,185          | 9,382           | 1,074  | 3,367               | 2,777              | -   | -                              | 1,186   |
| 1989                               | 27,379                  | 7,701            | 4,639       | 2,727   | - 11                      | 346               | 2,043          | 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 co-operatives 6 | Credit co-operatives | Mortgage banks 2 4 | Instalment sales financing institutions 7 | Building and loan associations | Banks with special, development and other central support tasks 1 3 6 8 |
|--|-------------------------|------------------|-------------|---|---------------------------|-------------------|----------------|-----------------|---|----------------------|--------------------|---|--------------------------------|---|
|  |                         | Total            | Big banks 1 | Regional banks and other commercial banks 1 2 3 4 | Branches of foreign banks | Private bankers 5 |                |                 |   |                      |                    |   |                                |   |
| <b>Profit or loss (-) for the financial year before tax 12</b> |                         |                  |             |   |                           |                   |                |                 |   |                      |                    |   |                                |   |
| 1968   | 4,445                   | 1,308            | 608         | 443   | 50                        | 207               | 570            | 1,268           | 148   | 366                  | 477                | 114                                       | -                              | 194   |
| 1969   | 4,160                   | 1,357            | 607         | 473   | 56                        | 221               | 540            | 1,007           | 107   | 393                  | 483                | 102                                       | -                              | 171   |
| 1970   | 3,621                   | 1,136            | 486         | 445   | 51                        | 154               | 336            | 761             | 74  | 521                  | 501                | 97  | -                              | 195   |
| 1971   | 4,714                   | 1,428            | 567         | 501   | 108                       | 252               | 466            | 1,130           | 140   | 617                  | 577                | 140                                       | -                              | 216   |
| 1972   | 5,642                   | 1,517            | 620         | 554   | 119                       | 224               | 683            | 1,497           | 228   | 695                  | 594                | 193                                       | -                              | 235   |
| 1973   | 4,844                   | 1,281            | 524         | 369   | 236                       | 152               | 392            | 1,249           | 86  | 869                  | 628                | 116                                       | -                              | 223   |
| 1974   | 6,187                   | 1,733            | 896         | 553   | 263                       | 21                | 429            | 1,719           | 197   | 1,064                | 640                | 166                                       | -                              | 239   |
| 1975   | 9,342                   | 2,275            | 1,226       | 603   | 177                       | 269               | 763            | 3,235           | 529   | 1,317                | 769                | 147                                       | -                              | 307   |
| 1976   | 9,249                   | 2,555            | 1,250       | 699   | 325                       | 281               | 812            | 2,852           | 385   | 1,258                | 806                | 238                                       | -                              | 343   |
| 1977   | 11,150                  | 2,920            | 1,520       | 922   | 188                       | 290               | 1,099          | 3,624           | 398   | 1,460                | 999                | 270                                       | -                              | 380   |
| 1978   | 11,889                  | 3,100            | 1,609       | 1,031   | 172                       | 288               | 1,150          | 3,851           | 427   | 1,536                | 1,179              | 287                                       | -                              | 359   |
| 1979   | 10,309                  | 2,470            | 1,394       | 758   | 92                        | 226               | 1,018          | 3,230           | 150   | 1,571                | 1,189              | 315                                       | -                              | 366   |
| 1980   | 11,279                  | 2,609            | 1,227       | 954   | 162                       | 266               | 620            | 3,603           | 276   | 2,110                | 1,466              | 274                                       | -                              | 321   |
| 1981   | 12,779                  | 2,722            | 1,193       | 1,007   | 216                       | 306               | 512            | 4,554           | 383   | 2,612                | 1,374              | 253                                       | -                              | 369   |
| 1982   | 16,683                  | 3,395            | 1,663       | 1,181   | 190                       | 361               | 676            | 6,306           | 842   | 3,126                | 1,549              | 298                                       | -                              | 491   |
| 1983   | 19,389                  | 4,025            | 2,433       | 1,473   | 269                       | -150              | 1,070          | 7,418           | 974   | 3,294                | 1,692              | 323                                       | -                              | 593   |
| 1984   | 20,408                  | 5,079            | 2,643       | 1,738   | 312                       | 386               | 1,093          | 7,590           | 1,004   | 2,912                | 1,743              | 364                                       | -                              | 623   |
| 1985   | 20,925                  | 6,282            | 3,519       | 1,963   | 330                       | 470               | 1,217          | 7,098           | 625   | 2,873                | 1,776              | 405                                       | -                              | 649   |
| 1986   | 21,294                  | 6,902            | 3,638       | 2,422   | 303                       | 539               | 1,339          | 6,901           | 963   | 2,863                | 1,575              | -   | -                              | 751   |
| 1987   | 19,450                  | 5,612            | 2,418       | 2,508   | 268                       | 418               | 1,244          | 6,222           | 938   | 3,010                | 1,750              | -   | -                              | 674   |
| 1988   | 21,875                  | 7,185            | 3,969       | 2,676   | 154                       | 386               | 1,613          | 6,175           | 1,014   | 3,424                | 1,707              | -   | -                              | 757   |
| 1989   | 19,139                  | 7,419            | 4,547       | 2,546   | -55                       | 381               | 1,746          | 4,143           | 482   | 2,684                | 1,923              | -   | -                              | 742   |
| 1990   | 20,457                  | 7,566            | 4,670       | 2,627   | -13                       | 282               | 905            | 4,943           | 461   | 3,586                | 1,890              | -   | -                              | 1,106   |
| 1991   | 27,280                  | 8,045            | 4,787       | 2,766   | 162                       | 330               | 1,436          | 8,436           | 410   | 5,131                | 2,439              | -   | -                              | 1,383   |
| 1992   | 28,408                  | 7,308            | 4,879       | 1,907   | 234                       | 288               | 1,810          | 9,407           | 461   | 5,914                | 2,278              | -   | -                              | 1,230   |
| 1993   | 35,231                  | 9,459            | 4,399       | 4,463   | 202                       | 395               | 2,599          | 10,837          | 436   | 6,453                | 2,261              | -   | 1,601                          | 1,585   |
| 1994   | 34,901                  | 10,222           | 4,806       | 4,944   | 137                       | 335               | 2,614          | 9,707           | 1,094   | 5,542                | 2,213              | -   | 2,066                          | 1,443   |
| 1995   | 39,680                  | 10,279           | 4,243       | 5,653   | 158                       | 225               | 3,323          | 12,313          | 1,036   | 6,841                | 2,955              | -   | 1,116                          | 1,817   |
| 1996   | 40,645                  | 11,432           | 5,471       | 5,533   | 126                       | 302               | 3,495          | 12,548          | 1,261   | 6,821                | 3,439              | -   | 1,415                          | 234   |
| 1997   | 41,766                  | 10,895           | 3,804       | 6,509   | 65                        | 517               | 4,744          | 12,203          | 1,098   | 6,192                | 3,610              | -   | 1,525                          | 1,499   |
| 1998   | 67,612                  | 33,250           | 22,422      | 10,052  | 149                       | 627               | 5,681          | 12,017          | 2,778   | 5,636                | 4,493              | -   | 1,726                          | 2,031   |
| 1999   | 43,460                  | 13,419           | 5,666       | 7,559   | 194                       | -                 | 6,345          | 10,571          | 681   | 4,909                | 3,665              | -   | 1,637                          | 2,234   |
| 1999   | 22,221                  | 6,861            | 2,897       | 3,865   | 99                        | -                 | 3,244          | 5,405           | 348   | 2,510                | 1,874              | -   | 837                            | 1,142   |
| 2000   | 21,057                  | 6,411            | 3,181       | 3,121   | 109                       | -                 | 2,843          | 5,032           | 835   | 2,094                | 774                | -   | 1,733                          | 1,335   |
| 2001   | 14,760                  | 4,251            | 2,951       | 1,209   | 91                        | -                 | 1,837          | 3,649           | 302   | 1,888                | 1,184              | -   | 708                            | 941   |
| 2002   | 11,663                  | 909              | -1,931      | 2,789   | 51                        | -                 | 1,302          | 3,427           | 309   | 2,517                | 1,285              | -   | 743                            | 1,171   |
| 2003   | 2,359                   | -5,688           | -7,315      | 1,501   | 126                       | -                 | -2,233         | 4,756           | 49  | 2,923                | 830                | -   | 536                            | 1,186   |
| 2004   | 10,946                  | -342             | -2,067      | 1,646   | 79                        | -                 | 472            | 4,400           | 220   | 2,977                | 566                | -   | 574                            | 2,079   |
| 2005   | 33,847                  | 17,948           | 14,867      | 2,958   | 123                       | -                 | 3,030          | 4,927           | 406   | 4,156                | 160                | -   | 605                            | 2,615   |
| 2006   | 27,879                  | 10,144           | 7,520       | 2,500   | 124                       | -                 | 6,014          | 4,421           | 382   | 3,614                | 568                | -   | 282                            | 2,454   |
| 2007   | 20,955                  | 18,726           | 15,290      | 3,237   | 199                       | -                 | 788            | 3,759           | -375  | 2,880                | 375                | -   | 424                            | -5,622  |
| 2008   | -24,584                 | -16,420          | -17,833     | 1,301   | 112                       | -                 | -6,051         | 2,161           | -416  | 2,039                | -2,913             | -   | 430                            | -3,414  |
| 2009   | -2,816                  | -6,474           | -6,691      | 22  | 195                       | -                 | -5,914         | 4,710           | 696   | 3,404                | -1,419             | -   | 672                            | 1,509   |
| 2010   | 18,449                  | 3,339            | 2,039       | 1,071   | 229                       | -                 | 929            | 6,586           | 614   | 4,789                | -86                | -   | 664                            | 3,472   |
| 2011   | 31,928                  | 2,173            | -94         | 1,986   | 281                       | -                 | 72             | 16,796          | 1,210   | 6,981                | -307               | -   | 1,428                          | 3,575   |
| 2012   | 30,802                  | 8,125            | 5,138       | 2,713   | 274                       | -                 | 2,296          | 9,460           | 607   | 7,411                | 97                 | -   | 643                            | 2,163   |
| 2013   | 21,954                  | 6,305            | 3,551       | 2,493   | 261                       | -                 | 479            | 8,601           | 535   | 7,650                | 117                | -   | 441                            | -1,216  |
| 2014   | 25,000                  | 6,593            | 3,659       | 2,630   | 304                       | -                 | 368            | 8,640           | 599   | 6,988                | -166               | -   | 763                            | 1,951   |
| 2015   | 26,565                  | 5,132            | 2,708       | 2,236   | 188                       | -                 | 1,805          | 8,977           | 264   | 6,682                | 747                | -   | 426                            | 2,532   |
| 2016   | 27,784                  | 6,727            | 3,145       | 3,483   | 99                        | -                 | 547            | 10,225          | -   | 7,701                | 525                | -   | 890                            | 2,263   |
| 2017   | 27,515                  | 6,429            | 2,779       | 3,363   | 287                       | -                 | 944            | 9,922           | -   | 7,278                | 487                | -   | 991                            | 1,464   |
| 2018   | 18,855                  | 3,528            | 1,149       | 2,208   | 171                       | -                 | -1,021         | 8,213           | -   | 6,329                | 220                | -   | 254                            | 1,332   |
| 2019   | 5,641                   | -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 |                |                 |  |                     |                    |   |                                |   |
| <b>Profit or loss (-) for the financial year after tax <sup>13</sup></b> |                         |                  |             |   |                           |                   |                |                 |  |                     |                    |   |                                |   |
| 1968   | 2,585                   | 807              | 351         | 252   | 29                        | 175               | 239            | 731             | 84   | 195                 | 344                | 57  | -                              | 128   |
| 1969   | 2,566                   | 858              | 371         | 269   | 27                        | 191               | 325            | 585             | 67   | 207                 | 353                | 48  | -                              | 123   |
| 1970   | 2,136                   | 687              | 284         | 251   | 26                        | 126               | 186            | 411             | 46   | 273                 | 352                | 50  | -                              | 131   |
| 1971   | 2,744                   | 904              | 353         | 285   | 52                        | 214               | 235            | 578             | 86   | 325                 | 406                | 72  | -                              | 138   |
| 1972   | 3,167                   | 916              | 369         | 307   | 62                        | 178               | 327            | 751             | 159  | 369                 | 391                | 98  | -                              | 156   |
| 1973   | 2,582                   | 726              | 355         | 149   | 113                       | 109               | 183            | 613             | 50   | 435                 | 380                | 62  | -                              | 133   |
| 1974   | 3,230                   | 944              | 517         | 306   | 144                       | - 23              | 231            | 791             | 109  | 524                 | 396                | 86  | -                              | 149   |
| 1975   | 4,590                   | 1,165            | 671         | 238   | 37                        | 219               | 355            | 1,422           | 308  | 645                 | 465                | 49  | -                              | 181   |
| 1976   | 4,654                   | 1,453            | 730         | 374   | 116                       | 233               | 328            | 1,264           | 181  | 569                 | 484                | 130                                       | -                              | 245   |
| 1977   | 5,091                   | 1,478            | 742         | 435   | 63                        | 238               | 478            | 1,469           | 173  | 587                 | 523                | 129                                       | -                              | 254   |
| 1978   | 5,574                   | 1,567            | 774         | 480   | 75                        | 238               | 533            | 1,633           | 206  | 624                 | 615                | 139                                       | -                              | 257   |
| 1979   | 4,969                   | 1,183            | 664         | 307   | 24                        | 188               | 520            | 1,487           | 82   | 638                 | 663                | 133                                       | -                              | 263   |
| 1980   | 5,300                   | 1,318            | 547         | 497   | 53                        | 221               | 299            | 1,570           | 155  | 820                 | 803                | 122                                       | -                              | 213   |
| 1981   | 5,311                   | 1,224            | 429         | 443   | 94                        | 258               | 246            | 1,670           | 190  | 851                 | 791                | 113                                       | -                              | 226   |
| 1982   | 6,408                   | 1,417            | 561         | 484   | 68                        | 304               | 268            | 1,969           | 381  | 1,012               | 877                | 134                                       | -                              | 350   |
| 1983   | 7,088                   | 1,550            | 963         | 685   | 114                       | - 212             | 377            | 2,222           | 442  | 1,026               | 968                | 144                                       | -                              | 359   |
| 1984   | 7,986                   | 2,328            | 1,067       | 824   | 122                       | 315               | 355            | 2,334           | 467  | 944                 | 993                | 175                                       | -                              | 390   |
| 1985   | 8,092                   | 2,823            | 1,502       | 834   | 105                       | 382               | 421            | 2,198           | 119  | 916                 | 1,012              | 184                                       | -                              | 419   |
| 1986   | 8,555                   | 3,217            | 1,651       | 1,031   | 99                        | 436               | 459            | 2,139           | 434  | 920                 | 850                | -   | -                              | 536   |
| 1987   | 7,900                   | 2,668            | 1,217       | 1,050   | 61                        | 340               | 497            | 1,998           | 396  | 944                 | 957                | -   | -                              | 440   |
| 1988   | 8,766                   | 3,199            | 1,724       | 1,167   | 7                         | 301               | 524            | 2,080           | 429  | 1,067               | 934                | -   | -                              | 533   |
| 1989   | 8,642                   | 3,329            | 2,054       | 1,133   | - 151                     | 293               | 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. <sup>13</sup> From 1993, profit or loss for the financial year including withdrawals from or transfers to the fund for general banking risks.



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

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

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

| Financial year         | All categories of banks | Commercial banks |             |   |                           |                   | Landesbanken 3 | Savings banks 3 | Regional institutions of credit cooperatives 6 | Credit cooperatives | Mortgage banks 2 4 | Instalment sales financing institutions 7 | Building and loan associations | Banks with special, development and other central support tasks 1 3 6 8 |
|------------------------|-------------------------|------------------|-------------|---|---------------------------|-------------------|----------------|-----------------|--|---------------------|--------------------|---|--------------------------------|---|
|                        |                         | Total            | Big banks 1 | Regional banks and other commercial banks 1 2 3 4 | Branches of foreign banks | Private bankers 5 |                |                 |  |                     |                    |   |                                |   |
| <b>Total assets 14</b> |                         |                  |             |   |                           |                   |                |                 |  |                     |                    |   |                                |   |
| 1968                   | 586,935                 | 129,635          | 58,311      | 52,520  | 6,115                     | 12,689            | 92,052         | 140,830         | 22,757   | 43,175              | 97,900             | 5,637                                     | –                              | 54,949  |
| 1969                   | 668,741                 | 156,631          | 68,752      | 63,759  | 8,556                     | 15,564            | 105,955        | 159,179         | 25,937   | 49,484              | 105,741            | 6,356                                     | –                              | 59,458  |
| 1970                   | 744,997                 | 183,066          | 77,901      | 75,310  | 11,481                    | 18,374            | 114,540        | 179,043         | 28,843   | 58,224              | 107,415            | 7,935                                     | –                              | 65,931  |
| 1971                   | 838,116                 | 211,030          | 88,421      | 87,682  | 14,070                    | 20,857            | 130,364        | 199,337         | 31,363   | 68,544              | 117,104            | 9,333                                     | –                              | 71,041  |
| 1972                   | 961,905                 | 245,002          | 100,611     | 103,306   | 17,020                    | 24,065            | 166,313        | 226,557         | 35,487   | 81,252              | 117,530            | 11,349                                    | –                              | 78,415  |
| 1973                   | 1,084,228               | 283,965          | 116,191     | 120,312   | 22,657                    | 24,805            | 181,646        | 247,670         | 38,332   | 101,633             | 132,239            | 13,329                                    | –                              | 85,414  |
| 1974                   | 1,188,248               | 300,496          | 121,371     | 126,117   | 29,458                    | 23,550            | 205,622        | 271,832         | 48,103   | 113,464             | 145,091            | 14,449                                    | –                              | 89,191  |
| 1975                   | 1,307,896               | 318,116          | 129,987     | 133,991   | 30,560                    | 23,578            | 226,911        | 301,870         | 56,461   | 126,510             | 168,697            | 15,187                                    | –                              | 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                    | 71,999            | 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   | 88,914                    | 76,357            | 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   | 93,263                    | 80,408            | 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   | 98,757                    | 88,978            | 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   | 106,857                   | 97,066            | 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   | 116,061                   | 103,483           | 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   | 122,334                   | –                 | 2,656,093      | 1,753,407       | 428,417  | 1,024,884           | 1,552,201          | –   | 275,267                        | 906,828   |
| 1999                   | 6,197,399               | 1,801,772        | 1,246,031   | 523,870   | 58,871                    | –                 | 1,358,039      | 896,503         | 219,046  | 524,015             | 793,628            | –   | 140,742                        | 463,654   |
| 2000                   | 6,866,201               | 2,201,783        | 1,508,019   | 659,720   | 64,044                    | –                 | 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   | 68,462                    | –                 | 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   | 70,870                    | –                 | 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   | 73,343                    | –                 | 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   | 76,379                    | –                 | 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   | 80,152                    | –                 | 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   | 84,695                    | –                 | 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   | 90,829                    | –                 | 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   | 96,505                    | –                 | 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   | 100,823                   | –                 | 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   | 103,341                   | –                 | 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   | 116,933                   | –                 | 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   | 126,639                   | –                 | 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   | 134,425                   | –                 | 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   | 140,573                   | –                 | 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   | 146,709                   | –                 | 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   | 150,175                   | –                 | 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   | 160,135                   | –                 | 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   | 166,066                   | –                 | 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   | 171,807                   | –                 | 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   | 181,497                   | –                 | 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   | 201,762                   | –                 | 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 <sup>1</sup> | Other operating result | Operating income (sum of col. 1-4) | General administrative spending |             |  | Result from the valuation of assets | Other and extraordinary result | Memo item  |   |  |
|--------------------------------|---------------------|-----------------------|--|------------------------|------------------------------------|---------------------------------|-------------|--|-------------------------------------|--------------------------------|--|---|--|
|                                |                     |                       |  |                        |                                    | Total                           | of which:   |  |                                     |                                | Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings <sup>3</sup> | Profit or loss (-) for the financial year after tax (col. 11 + 12) |
|                                |                     |                       |  |                        |                                    |                                 | Staff costs | Other administrative spending <sup>2</sup> |                                     |                                |  |   |  |
|                                | 1                   | 2                     | 3  | 4                      | 5                                  | 6                               | 7           | 8  | 9                                   | 10                             | 11   | 12  | 13   |
| <b>All categories of banks</b> |                     |                       |  |                        |                                    |                                 |             |  |                                     |                                |  |   |  |
| 1993                           | 78.0                | 17.0                  | 4.3  | 0.7                    | 100.0                              | -62.0                           | -37.2       | -24.8                                      | -15.0                               | -1.0                           | 22.1   | -11.6                                     | 10.5   |
| 1994                           | 82.4                | 16.5                  | 0.3  | 0.8                    | 100.0                              | -60.8                           | -36.2       | -24.7                                      | -18.3                               | -0.2                           | 20.6   | -9.8                                      | 10.8   |
| 1995                           | 81.0                | 16.0                  | 2.6  | 0.4                    | 100.0                              | -63.7                           | -37.8       | -25.9                                      | -11.8                               | -1.4                           | 23.1   | -11.4                                     | 11.7   |
| 1996                           | 80.9                | 16.2                  | 2.3  | 0.6                    | 100.0                              | -63.2                           | -36.8       | -26.4                                      | -12.0                               | -2.4                           | 22.4   | -11.5                                     | 10.9   |
| 1997                           | 78.4                | 17.9                  | 2.8  | 1.0                    | 100.0                              | -63.3                           | -36.1       | -27.1                                      | -13.0                               | -2.0                           | 21.7   | -10.5                                     | 11.2   |
| 1998                           | 75.6                | 18.6                  | 3.5  | 2.3                    | 100.0                              | -64.1                           | -35.7       | -28.3                                      | -13.4                               | 10.8                           | 33.3   | -15.7                                     | 17.6   |
| 1999                           | 73.8                | 20.5                  | 3.3  | 2.4                    | 100.0                              | -66.3                           | -36.2       | -30.1                                      | -10.4                               | -3.0                           | 20.3   | -8.6                                      | 11.7   |
| 2000                           | 68.3                | 24.3                  | 5.5  | 2.0                    | 100.0                              | -68.5                           | -36.9       | -31.6                                      | -13.6                               | 0.1                            | 18.0   | -6.3                                      | 11.7   |
| 2001                           | 70.4                | 21.8                  | 4.6  | 3.2                    | 100.0                              | -71.4                           | -37.8       | -33.7                                      | -16.9                               | 0.9                            | 12.6   | -3.5                                      | 9.2  |
| 2002                           | 73.9                | 20.3                  | 2.5  | 3.3                    | 100.0                              | -67.3                           | -35.6       | -31.7                                      | -26.3                               | 3.3                            | 9.7  | -3.6                                      | 6.2  |
| 2003                           | 71.0                | 20.3                  | 5.4  | 3.4                    | 100.0                              | -66.6                           | -35.6       | -30.9                                      | -18.3                               | -13.2                          | 2.0  | -4.8                                      | -2.9   |
| 2004                           | 74.2                | 21.2                  | 1.1  | 3.6                    | 100.0                              | -65.6                           | -35.5       | -30.1                                      | -14.7                               | -10.5                          | 9.2  | -5.0                                      | 4.2  |
| 2005                           | 69.0                | 20.9                  | 8.6  | 1.5                    | 100.0                              | -61.2                           | -33.6       | -27.6                                      | -10.7                               | -2.6                           | 25.5   | -7.6                                      | 17.9   |
| 2006                           | 68.9                | 22.2                  | 3.3  | 5.5                    | 100.0                              | -62.7                           | -35.3       | -27.4                                      | -10.7                               | -5.7                           | 20.9   | -4.2                                      | 16.7   |
| 2007                           | 73.7                | 24.4                  | -0.9   | 2.8                    | 100.0                              | -65.0                           | -35.4       | -29.6                                      | -18.7                               | -0.1                           | 16.3   | -4.8                                      | 11.4   |
| 2008                           | 85.2                | 26.7                  | -17.0  | 5.2                    | 100.0                              | -73.3                           | -39.0       | -34.3                                      | -33.6                               | -15.4                          | -22.3  | -1.5                                      | -23.8  |
| 2009                           | 73.3                | 21.0                  | 5.3  | 0.4                    | 100.0                              | -65.1                           | -35.5       | -29.7                                      | -20.9                               | -16.1                          | -2.2   | -3.2                                      | -5.4   |
| 2010                           | 74.1                | 22.0                  | 4.4  | -0.5                   | 100.0                              | -63.8                           | -33.5       | -30.4                                      | -12.0                               | -9.9                           | 14.3   | -4.3                                      | 10.1   |
| 2011                           | 73.9                | 22.1                  | 3.6  | 0.5                    | 100.0                              | -64.0                           | -33.1       | -30.9                                      | -2.4                                | -13.5                          | 24.9   | -5.5                                      | 19.4   |
| 2012                           | 72.5                | 20.9                  | 5.4  | 1.2                    | 100.0                              | -64.3                           | -33.9       | -30.5                                      | -3.3                                | -9.0                           | 23.4   | -6.6                                      | 16.7   |
| 2013                           | 73.0                | 22.9                  | 4.8  | -0.7                   | 100.0                              | -69.2                           | -35.7       | -33.5                                      | -5.3                                | -7.6                           | 17.9   | -6.0                                      | 11.9   |
| 2014                           | 75.4                | 23.7                  | 2.9  | -2.0                   | 100.0                              | -69.2                           | -35.5       | -33.7                                      | -5.3                                | -5.3                           | 20.2   | -6.1                                      | 14.1   |
| 2015                           | 75.0                | 23.8                  | 2.9  | -1.7                   | 100.0                              | -70.4                           | -36.0       | -34.4                                      | -2.7                                | -6.1                           | 20.8   | -6.6                                      | 14.2   |
| 2016                           | 71.2                | 23.2                  | 2.4  | 3.2                    | 100.0                              | -69.3                           | -34.9       | -34.4                                      | -6.8                                | -2.2                           | 21.7   | -6.2                                      | 15.6   |
| 2017                           | 69.5                | 24.9                  | 4.5  | 1.1                    | 100.0                              | -71.9                           | -36.3       | -35.7                                      | -2.9                                | -2.8                           | 22.4   | -6.1                                      | 16.3   |
| 2018                           | 72.3                | 24.5                  | 2.9  | 0.3                    | 100.0                              | -73.1                           | -36.7       | -36.4                                      | -5.6                                | -5.7                           | 15.6   | -5.5                                      | 10.1   |
| 2019                           | 69.5                | 26.3                  | 2.1  | 2.1                    | 100.0                              | -76.0                           | -37.4       | -38.5                                      | -5.7                                | -13.6                          | 4.8  | -6.6                                      | -1.8   |
| 2020                           | 67.3                | 26.7                  | 2.9  | 3.1                    | 100.0                              | -72.3                           | -36.7       | -35.6                                      | -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   |
| <b>Commercial Banks</b>        |                     |                       |  |                        |                                    |                                 |             |  |                                     |                                |  |   |  |
| 1993                           | 68.0                | 23.7                  | 7.2  | 1.2                    | 100.0                              | -60.5                           | -37.4       | -23.1                                      | -20.5                               | -1.9                           | 17.1   | -6.9                                      | 10.3   |
| 1994                           | 75.5                | 23.1                  | 0.3  | 1.1                    | 100.0                              | -64.6                           | -39.0       | -25.6                                      | -17.1                               | 0.7                            | 18.9   | -6.9                                      | 12.0   |
| 1995                           | 72.6                | 22.2                  | 4.1  | 1.1                    | 100.0                              | -67.5                           | -40.5       | -27.0                                      | -10.3                               | -3.4                           | 18.8   | -6.2                                      | 12.6   |
| 1996                           | 71.7                | 23.2                  | 3.6  | 1.4                    | 100.0                              | -66.7                           | -38.9       | -27.8                                      | -11.2                               | -2.7                           | 19.4   | -7.4                                      | 12.0   |
| 1997                           | 68.2                | 26.6                  | 4.0  | 1.2                    | 100.0                              | -66.2                           | -37.2       | -29.0                                      | -12.6                               | -4.4                           | 16.8   | -5.2                                      | 11.5   |
| 1998                           | 64.7                | 27.4                  | 6.0  | 2.0                    | 100.0                              | -67.8                           | -36.7       | -31.1                                      | -11.1                               | 26.0                           | 47.0   | -20.9                                     | 26.1   |
| 1999                           | 61.7                | 30.2                  | 6.3  | 1.8                    | 100.0                              | -73.9                           | -37.9       | -36.0                                      | -9.9                                | 0.2                            | 16.4   | -4.5                                      | 11.9   |
| 2000                           | 52.7                | 34.5                  | 11.0   | 1.8                    | 100.0                              | -75.4                           | -38.0       | -37.4                                      | -8.2                                | -3.2                           | 13.1   | -1.4                                      | 11.7   |
| 2001                           | 56.2                | 31.4                  | 9.7  | 2.6                    | 100.0                              | -80.4                           | -39.6       | -40.8                                      | -12.7                               | 1.9                            | 8.8  | -0.9                                      | 7.9  |
| 2002                           | 63.7                | 28.7                  | 4.4  | 3.1                    | 100.0                              | -74.2                           | -36.0       | -38.2                                      | -18.7                               | -5.3                           | 1.9  | -1.8                                      | 0.1  |
| 2003                           | 56.5                | 28.4                  | 11.5   | 3.5                    | 100.0                              | -74.0                           | -36.5       | -37.4                                      | -15.8                               | -22.5                          | -12.2  | -0.6                                      | -12.9  |
| 2004                           | 64.9                | 29.6                  | 0.9  | 4.7                    | 100.0                              | -73.5                           | -36.5       | -36.9                                      | -11.7                               | -15.6                          | -0.8   | -1.8                                      | -2.6   |
| 2005                           | 55.3                | 26.1                  | 17.9   | 0.8                    | 100.0                              | -59.8                           | -30.3       | -29.5                                      | -6.6                                | -3.1                           | 30.4   | -8.8                                      | 21.7   |
| 2006                           | 61.8                | 29.5                  | 4.9  | 3.7                    | 100.0                              | -66.0                           | -34.7       | -31.4                                      | -7.3                                | -8.5                           | 18.1   | -3.4                                      | 14.7   |
| 2007                           | 66.3                | 30.9                  | 1.5  | 1.2                    | 100.0                              | -65.5                           | -33.9       | -31.6                                      | -8.5                                | 6.6                            | 32.6   | -6.0                                      | 26.6   |
| 2008                           | 94.3                | 42.2                  | -43.2  | 6.6                    | 100.0                              | -93.6                           | -44.6       | -49.1                                      | -26.8                               | -22.9                          | -43.4  | 1.2                                       | -42.2  |
| 2009                           | 63.0                | 29.0                  | 9.4  | -1.4                   | 100.0                              | -73.4                           | -36.3       | -37.1                                      | -16.2                               | -22.8                          | -12.4  | 0.3                                       | -12.1  |
| 2010                           | 62.7                | 30.5                  | 9.1  | -2.2                   | 100.0                              | -72.5                           | -33.6       | -38.9                                      | -8.5                                | -12.6                          | 6.4  | -2.1                                      | 4.3  |
| 2011                           | 59.8                | 29.6                  | 9.2  | 1.4                    | 100.0                              | -67.9                           | -30.9       | -37.0                                      | -7.9                                | -20.2                          | 4.0  | -2.3                                      | 1.7  |
| 2012                           | 61.8                | 27.3                  | 9.9  | 1.0                    | 100.0                              | -67.2                           | -31.3       | -35.9                                      | -7.0                                | -11.4                          | 14.4   | -6.3                                      | 8.1  |
| 2013                           | 63.0                | 30.7                  | 8.0  | -1.7                   | 100.0                              | -72.8                           | -32.6       | -40.3                                      | -3.9                                | -11.1                          | 12.1   | -3.5                                      | 8.7  |
| 2014                           | 66.4                | 32.2                  | 5.8  | -4.5                   | 100.0                              | -73.4                           | -31.3       | -42.1                                      | -7.3                                | -6.5                           | 12.7   | -3.4                                      | 9.3  |
| 2015                           | 67.0                | 32.0                  | 5.3  | -4.3                   | 100.0                              | -75.6                           | -32.4       | -43.3                                      | -2.2                                | -12.7                          | 9.5  | -3.6                                      | 5.8  |
| 2016                           | 63.4                | 29.6                  | 2.6  | 4.4                    | 100.0                              | -74.3                           | -31.7       | -42.6                                      | -9.4                                | -4.1                           | 12.3   | -3.6                                      | 8.7  |
| 2017                           | 60.7                | 31.5                  | 8.0  | -0.2                   | 100.0                              | -79.4                           | -33.7       | -45.7                                      | -1.1                                | -6.9                           | 12.6   | -3.7                                      | 8.9  |
| 2018                           | 67.8                | 28.8                  | 4.9  | -1.5                   | 100.0                              | -79.3                           | -32.9       | -46.4                                      | -4.0                                | -9.8                           | 7.0  | -1.8                                      | 5.2  |
| 2019                           | 61.8                | 31.0                  | 3.2  | 4.0                    | 100.0                              | -84.9                           | -34.7       | -50.2                                      | -11.8                               | -31.9                          | -28.6  | -4.8                                      | -33.4  |
| 2020                           | 57.6                | 30.9                  | 5.3  | 6.1                    | 100.0                              | -77.7                           | -33.8       | -43.9                                      | -16.7                               | -10.8                          | -5.3   | -4.7                                      | -9.9   |
| 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   |
| <b>Big banks 4</b>                                       |                     |                       |                                     |                        |                                    |                                 |             |                                 |                                     |                                |  |                                |  |
| 1993   | 64.6                | 28.0                  | 7.0                                 | 0.4                    | 100.0                              | - 60.5                          | - 39.4      | - 21.2                          | - 22.2                              | - 1.7                          | 15.6   | - 6.0                          | 9.5  |
| 1994   | 72.4                | 28.2                  | - 0.2                               | - 0.4                  | 100.0                              | - 69.0                          | - 43.9      | - 25.1                          | - 15.1                              | 2.7                            | 18.7   | - 6.5                          | 12.1   |
| 1995   | 68.7                | 27.4                  | 4.2                                 | - 0.3                  | 100.0                              | - 73.0                          | - 46.3      | - 26.7                          | - 6.7                               | - 3.7                          | 16.6   | - 3.3                          | 13.3   |
| 1996   | 67.6                | 28.8                  | 4.2                                 | - 0.5                  | 100.0                              | - 72.6                          | - 44.8      | - 27.9                          | - 6.1                               | - 1.5                          | 19.7   | - 6.7                          | 13.0   |
| 1997   | 63.5                | 32.4                  | 5.4                                 | - 1.4                  | 100.0                              | - 72.2                          | - 42.4      | - 29.9                          | - 10.8                              | - 4.9                          | 12.1   | - 3.2                          | 8.9  |
| 1998   | 63.9                | 34.1                  | 4.4                                 | - 2.4                  | 100.0                              | - 76.7                          | - 44.1      | - 32.6                          | - 7.5                               | 51.3                           | 67.0   | - 34.4                         | 32.6   |
| 1999   | 59.6                | 32.8                  | 8.9                                 | - 1.3                  | 100.0                              | - 77.4                          | - 41.7      | - 35.7                          | - 12.4                              | 1.8                            | 12.0   | - 1.5                          | 10.6   |
| 2000   | 49.2                | 35.4                  | 16.5                                | - 1.1                  | 100.0                              | - 79.0                          | - 42.3      | - 36.7                          | - 8.2                               | - 1.8                          | 11.0   | 1.5                            | 12.6   |
| 2001   | 50.3                | 32.3                  | 16.7                                | 0.7                    | 100.0                              | - 83.8                          | - 43.4      | - 40.4                          | - 13.3                              | 7.2                            | 10.1   | 1.5                            | 11.6   |
| 2002   | 63.0                | 30.3                  | 7.4                                 | - 0.8                  | 100.0                              | - 77.9                          | - 39.7      | - 38.1                          | - 21.9                              | - 7.1                          | - 6.9  | - 0.3                          | - 7.3  |
| 2003   | 49.4                | 31.2                  | 18.6                                | 0.9                    | 100.0                              | - 79.5                          | - 41.5      | - 38.0                          | - 18.0                              | - 30.2                         | - 27.7   | 1.9                            | - 25.9   |
| 2004   | 62.6                | 31.9                  | 2.2                                 | 3.3                    | 100.0                              | - 80.8                          | - 41.4      | - 39.4                          | - 10.6                              | - 16.0                         | - 7.5  | 0.8                            | - 6.7  |
| 2005   | 49.3                | 25.6                  | 27.3                                | - 2.1                  | 100.0                              | - 60.5                          | - 31.9      | - 28.6                          | - 4.3                               | 2.5                            | 37.7   | - 10.2                         | 27.5   |
| 2006   | 60.0                | 29.5                  | 8.1                                 | 2.5                    | 100.0                              | - 69.0                          | - 37.8      | - 31.2                          | - 5.6                               | - 5.0                          | 20.4   | - 2.5                          | 17.9   |
| 2007   | 65.7                | 30.5                  | 4.7                                 | - 1.0                  | 100.0                              | - 68.1                          | - 36.8      | - 31.2                          | - 7.5                               | 16.7                           | 41.1   | - 6.9                          | 34.2   |
| 2008   | 123.9               | 56.2                  | - 87.2                              | 7.2                    | 100.0                              | - 128.2                         | - 62.0      | - 66.3                          | - 40.0                              | - 33.0                         | - 101.2  | 6.2                            | - 95.0   |
| 2009   | 63.8                | 29.0                  | 12.9                                | - 5.6                  | 100.0                              | - 76.8                          | - 38.8      | - 38.0                          | - 16.1                              | - 27.4                         | - 20.3   | 2.2                            | - 18.1   |
| 2010   | 61.2                | 31.9                  | 14.7                                | - 7.9                  | 100.0                              | - 77.4                          | - 37.1      | - 40.3                          | - 5.4                               | - 10.8                         | 6.4  | - 1.5                          | 4.9  |
| 2011   | 57.5                | 31.9                  | 13.8                                | - 3.2                  | 100.0                              | - 72.5                          | - 33.4      | - 39.2                          | - 5.7                               | - 22.1                         | - 0.3  | - 1.7                          | - 2.0  |
| 2012   | 61.1                | 28.3                  | 14.5                                | - 3.9                  | 100.0                              | - 68.8                          | - 32.9      | - 35.9                          | - 8.5                               | - 8.5                          | 14.3   | - 8.0                          | 6.3  |
| 2013   | 60.7                | 33.8                  | 12.1                                | - 6.6                  | 100.0                              | - 78.3                          | - 35.3      | - 43.0                          | - 3.0                               | - 7.5                          | 11.2   | - 3.3                          | 7.9  |
| 2014   | 64.8                | 35.9                  | 8.3                                 | - 9.0                  | 100.0                              | - 78.1                          | - 33.1      | - 45.0                          | - 8.6                               | - 1.8                          | 11.6   | - 3.1                          | 8.4  |
| 2015   | 67.8                | 36.0                  | 7.6                                 | - 11.4                 | 100.0                              | - 82.9                          | - 35.0      | - 48.0                          | 0.3                                 | - 9.0                          | 8.3  | - 3.3                          | 5.0  |
| 2016   | 62.1                | 33.4                  | 3.3                                 | 1.2                    | 100.0                              | - 81.4                          | - 34.3      | - 47.0                          | - 12.4                              | 3.5                            | 9.7  | - 2.7                          | 7.0  |
| 2017   | 57.3                | 35.7                  | 13.0                                | - 6.0                  | 100.0                              | - 88.7                          | - 36.7      | - 51.9                          | 2.3                                 | - 3.9                          | 9.7  | - 2.0                          | 7.8  |
| 2018   | 64.4                | 34.5                  | 7.2                                 | - 6.1                  | 100.0                              | - 87.9                          | - 34.8      | - 53.1                          | - 1.2                               | - 7.1                          | 3.7  | 0.3                            | 4.1  |
| 2019   | 58.5                | 36.9                  | 4.7                                 | - 0.1                  | 100.0                              | - 100.9                         | - 39.2      | - 61.7                          | - 17.1                              | - 45.3                         | - 63.4   | - 3.6                          | - 67.0   |
| 2020   | 54.3                | 33.6                  | 7.2                                 | 4.8                    | 100.0                              | - 90.3                          | - 38.0      | - 52.2                          | - 19.0                              | - 12.3                         | - 21.6   | - 3.5                          | - 25.1   |
| 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  |
| <b>Regional banks and other commercial banks 4 5 6 7</b> |                     |                       |                                     |                        |                                    |                                 |             |                                 |                                     |                                |  |                                |  |
| 1993   | 72.7                | 18.1                  | 7.2                                 | 2.0                    | 100.0                              | - 59.8                          | - 35.0      | - 24.7                          | - 19.2                              | - 2.4                          | 18.6   | - 8.1                          | 10.5   |
| 1994   | 79.6                | 17.3                  | 0.6                                 | 2.5                    | 100.0                              | - 59.6                          | - 34.0      | - 25.6                          | - 19.0                              | - 2.0                          | 19.4   | - 7.7                          | 11.7   |
| 1995   | 77.0                | 16.7                  | 4.0                                 | 2.3                    | 100.0                              | - 61.6                          | - 34.9      | - 26.7                          | - 13.4                              | - 3.8                          | 21.2   | - 9.2                          | 12.0   |
| 1996   | 77.0                | 17.1                  | 2.8                                 | 3.2                    | 100.0                              | - 60.3                          | - 33.2      | - 27.1                          | - 16.3                              | - 4.0                          | 19.4   | - 8.3                          | 11.1   |
| 1997   | 74.4                | 19.8                  | 2.3                                 | 3.5                    | 100.0                              | - 59.7                          | - 31.9      | - 27.8                          | - 14.9                              | - 4.2                          | 21.1   | - 7.4                          | 13.7   |
| 1998   | 67.1                | 19.9                  | 7.1                                 | 6.0                    | 100.0                              | - 59.2                          | - 29.8      | - 29.4                          | - 14.8                              | 3.5                            | 29.4   | - 9.2                          | 20.3   |
| 1999   | 65.0                | 26.9                  | 2.1                                 | 6.0                    | 100.0                              | - 68.9                          | - 32.8      | - 36.1                          | - 6.7                               | - 2.1                          | 22.3   | - 8.7                          | 13.6   |
| 2000   | 58.3                | 33.6                  | 2.3                                 | 5.9                    | 100.0                              | - 70.2                          | - 32.3      | - 37.9                          | - 8.5                               | - 5.4                          | 16.0   | - 5.8                          | 10.2   |
| 2001   | 65.3                | 30.2                  | - 1.0                               | 5.5                    | 100.0                              | - 75.4                          | - 33.9      | - 41.6                          | - 11.8                              | - 6.3                          | 6.4  | - 4.4                          | 2.0  |
| 2002   | 64.8                | 26.4                  | 0.3                                 | 8.5                    | 100.0                              | - 69.2                          | - 30.9      | - 38.3                          | - 14.1                              | - 2.8                          | 13.8   | - 3.6                          | 10.2   |
| 2003   | 66.2                | 24.6                  | 2.3                                 | 7.0                    | 100.0                              | - 66.9                          | - 30.2      | - 36.7                          | - 12.9                              | - 12.6                         | 7.6  | - 3.8                          | 3.8  |
| 2004   | 68.7                | 25.6                  | - 1.2                               | 6.9                    | 100.0                              | - 62.1                          | - 29.0      | - 33.1                          | - 13.3                              | - 15.1                         | 9.5  | - 5.8                          | 3.6  |
| 2005   | 67.8                | 26.7                  | - 1.3                               | 6.8                    | 100.0                              | - 58.4                          | - 27.3      | - 31.1                          | - 11.4                              | - 14.8                         | 15.4   | - 5.7                          | 9.7  |
| 2006   | 65.8                | 29.3                  | - 1.3                               | 6.1                    | 100.0                              | - 60.4                          | - 28.7      | - 31.7                          | - 10.7                              | - 15.6                         | 13.3   | - 4.9                          | 8.4  |
| 2007   | 67.9                | 31.2                  | - 4.5                               | 5.4                    | 100.0                              | - 61.2                          | - 28.5      | - 32.6                          | - 10.4                              | - 12.2                         | 16.3   | - 4.2                          | 12.2   |
| 2008   | 68.9                | 30.0                  | - 5.0                               | 6.1                    | 100.0                              | - 63.8                          | - 29.6      | - 34.2                          | - 15.4                              | - 14.3                         | 6.6  | - 2.9                          | 3.7  |
| 2009   | 62.2                | 29.0                  | 3.3                                 | 5.5                    | 100.0                              | - 68.1                          | - 32.4      | - 35.8                          | - 16.6                              | - 15.2                         | 0.1  | - 2.7                          | - 2.6  |
| 2010   | 65.5                | 28.1                  | - 0.1                               | 6.5                    | 100.0                              | - 64.8                          | - 28.1      | - 36.7                          | - 13.9                              | - 15.7                         | 5.5  | - 2.8                          | 2.8  |
| 2011   | 63.5                | 26.1                  | 1.9                                 | 8.5                    | 100.0                              | - 61.0                          | - 27.1      | - 33.9                          | - 11.7                              | - 17.7                         | 9.6  | - 2.9                          | 6.6  |
| 2012   | 63.1                | 25.6                  | 1.9                                 | 9.5                    | 100.0                              | - 65.0                          | - 28.8      | - 36.2                          | - 4.7                               | - 16.9                         | 13.5   | - 2.9                          | 10.5   |
| 2013   | 66.7                | 25.9                  | 1.5                                 | 5.8                    | 100.0                              | - 64.7                          | - 28.5      | - 36.2                          | - 5.5                               | - 17.2                         | 12.6   | - 3.5                          | 9.1  |
| 2014   | 69.1                | 26.8                  | 1.9                                 | 2.2                    | 100.0                              | - 66.9                          | - 28.9      | - 37.9                          | - 5.3                               | - 14.4                         | 13.5   | - 3.4                          | 10.0   |
| 2015   | 65.9                | 26.0                  | 1.7                                 | 6.4                    | 100.0                              | - 64.6                          | - 28.5      | - 36.1                          | - 6.0                               | - 18.7                         | 10.6   | - 3.8                          | 6.8  |
| 2016   | 65.6                | 24.1                  | 1.6                                 | 8.7                    | 100.0                              | - 64.2                          | - 27.9      | - 36.3                          | - 4.5                               | - 15.4                         | 15.9   | - 4.7                          | 11.2   |
| 2017   | 65.3                | 26.2                  | 1.6                                 | 6.9                    | 100.0                              | - 67.8                          | - 30.0      | - 37.9                          | - 5.7                               | - 11.0                         | 15.4   | - 5.8                          | 9.7  |
| 2018   | 73.6                | 19.9                  | 1.4                                 | 5.1                    | 100.0                              | - 66.1                          | - 30.1      | - 36.0                          | - 8.2                               | - 14.2                         | 11.5   | - 4.9                          | 6.6  |
| 2019   | 66.3                | 23.4                  | 1.2                                 | 9.1                    | 100.0                              | - 64.4                          | - 28.8      | - 35.6                          | - 4.8                               | - 15.1                         | 15.7   | - 6.2                          | 9.5  |
| 2020   | 61.9                | 27.7                  | 3.0                                 | 7.4                    | 100.0                              | - 62.4                          | - 28.8      | - 33.7                          | - 13.1                              | - 9.2                          | 15.3   | - 6.1                          | 9.1  |
| 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 <sup>1</sup> | Other operating result | Operating income (sum of col. 1-4) | General administrative spending |             |  | Result from the valuation of assets | Other and extraordinary result | Memo item  |   |  |
|-------------------------------------|---------------------|-----------------------|--|------------------------|------------------------------------|---------------------------------|-------------|--|-------------------------------------|--------------------------------|--|---|--|
|                                     |                     |                       |  |                        |                                    | Total                           | of which:   |  |                                     |                                | Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings <sup>3</sup> | Profit or loss (-) for the financial year after tax (col. 11 + 12) |
|                                     |                     |                       |  |                        |                                    |                                 | Staff costs | Other administrative spending <sup>2</sup> |                                     |                                |  |   |  |
| 1                                   | 2                   | 3                     | 4  | 5                      | 6                                  | 7                               | 8           | 9  | 10                                  | 11                             | 12   | 13  |  |
| <b>Branches of foreign banks</b>    |                     |                       |  |                        |                                    |                                 |             |  |                                     |                                |  |   |  |
| 1993                                | 76.2                | 19.6                  | 4.8  | -0.5                   | 100.0                              | -57.3                           | -28.5       | -28.8                                      | -8.1                                | -                              | 34.6   | -13.6                                     | 21.1   |
| 1994                                | 68.3                | 21.2                  | 10.4   | 0.2                    | 100.0                              | -68.1                           | -33.7       | -34.3                                      | -3.4                                | -1.2                           | 27.3   | -9.0                                      | 18.4   |
| 1995                                | 69.3                | 22.8                  | 5.2  | 2.6                    | 100.0                              | -73.6                           | -34.1       | -39.5                                      | 4.7                                 | -1.5                           | 29.6   | -9.9                                      | 19.7   |
| 1996                                | 59.7                | 20.3                  | 19.5   | 0.5                    | 100.0                              | -78.4                           | -28.2       | -50.2                                      | 0.5                                 | -1.6                           | 20.5   | -10.9                                     | 9.6  |
| 1997                                | 44.3                | 20.0                  | 14.6   | 21.1                   | 100.0                              | -79.8                           | -30.7       | -49.1                                      | -5.4                                | -3.7                           | 11.0   | -8.7                                      | 2.4  |
| 1998                                | 37.2                | 14.2                  | 34.1   | 14.6                   | 100.0                              | -75.5                           | -21.2       | -54.3                                      | -7.3                                | 3.0                            | 20.1   | -7.4                                      | 12.7   |
| 1999                                | 42.7                | 13.3                  | 37.3   | 6.8                    | 100.0                              | -72.3                           | -23.4       | -48.9                                      | 0.3                                 | -                              | 28.0   | -11.0                                     | 16.9   |
| 2000                                | 39.2                | 14.6                  | 36.6   | 9.6                    | 100.0                              | -74.1                           | -18.3       | -55.8                                      | -2.0                                | -0.2                           | 23.7   | -2.8                                      | 20.9   |
| 2001                                | 58.3                | 25.9                  | 10.4   | 5.4                    | 100.0                              | -56.1                           | -24.5       | -31.7                                      | -12.6                               | 1.4                            | 32.7   | -15.8                                     | 16.9   |
| 2002                                | 57.8                | 31.7                  | 3.6  | 6.9                    | 100.0                              | -57.8                           | -25.7       | -32.0                                      | -23.4                               | -2.0                           | 16.8   | -12.5                                     | 4.3  |
| 2003                                | 49.1                | 42.3                  | 3.3  | 5.4                    | 100.0                              | -53.6                           | -22.9       | -30.7                                      | -8.3                                | -0.6                           | 37.5   | -11.3                                     | 26.2   |
| 2004                                | 52.2                | 42.4                  | 1.6  | 3.8                    | 100.0                              | -57.0                           | -24.2       | -32.8                                      | -11.1                               | -6.7                           | 25.2   | -8.3                                      | 16.9   |
| 2005                                | 39.3                | 54.6                  | 5.4  | 0.7                    | 100.0                              | -58.0                           | -26.4       | -31.5                                      | 1.4                                 | -1.7                           | 41.7   | -17.6                                     | 24.1   |
| 2006                                | 37.0                | 49.0                  | 8.7  | 5.3                    | 100.0                              | -55.3                           | -27.7       | -27.7                                      | -3.3                                | -                              | 41.3   | -17.7                                     | 23.7   |
| 2007                                | 40.0                | 50.8                  | 5.4  | 3.8                    | 100.0                              | -44.9                           | -22.3       | -22.6                                      | -4.9                                | 0.8                            | 51.0   | -20.0                                     | 31.0   |
| 2008                                | 51.6                | 38.2                  | 3.1  | 7.2                    | 100.0                              | -50.8                           | -22.2       | -28.6                                      | -16.2                               | -6.2                           | 26.7   | -15.0                                     | 11.7   |
| 2009                                | 43.2                | 31.0                  | 3.9  | 22.0                   | 100.0                              | -51.6                           | -18.5       | -33.1                                      | -9.4                                | -1.3                           | 37.6   | -12.5                                     | 25.0   |
| 2010                                | 50.3                | 25.8                  | 2.9  | 21.1                   | 100.0                              | -52.3                           | -16.9       | -35.4                                      | -4.7                                | -1.5                           | 41.6   | -14.5                                     | 27.0   |
| 2011                                | 59.2                | 25.5                  | 3.8  | 11.5                   | 100.0                              | -46.1                           | -21.2       | -25.0                                      | 1.8                                 | -                              | 55.6   | -17.2                                     | 38.4   |
| 2012                                | 60.1                | 25.5                  | 4.0  | 10.5                   | 100.0                              | -48.6                           | -21.9       | -26.7                                      | 2.4                                 | 0.4                            | 54.2   | -16.8                                     | 37.4   |
| 2013                                | 57.0                | 25.1                  | 3.9  | 14.0                   | 100.0                              | -48.8                           | -21.8       | -27.0                                      | -0.4                                | -                              | 50.8   | -16.7                                     | 34.0   |
| 2014                                | 65.2                | 18.1                  | 2.8  | 13.9                   | 100.0                              | -41.1                           | -19.1       | -22.0                                      | -6.5                                | -                              | 52.3   | -19.1                                     | 33.2   |
| 2015                                | 61.4                | 21.8                  | 3.7  | 13.1                   | 100.0                              | -61.2                           | -24.8       | -36.3                                      | -0.2                                | -                              | 38.6   | -17.5                                     | 21.1   |
| 2016                                | 54.6                | 20.2                  | 4.0  | 21.2                   | 100.0                              | -56.0                           | -24.8       | -31.2                                      | -24.2                               | -                              | 19.8   | -13.6                                     | 6.2  |
| 2017                                | 53.3                | 20.9                  | 4.4  | 21.4                   | 100.0                              | -53.3                           | -25.2       | -28.1                                      | 8.7                                 | -0.9                           | 54.5   | -13.1                                     | 41.4   |
| 2018                                | 52.2                | 24.8                  | 1.1  | 22.0                   | 100.0                              | -55.0                           | -25.4       | -29.6                                      | -7.8                                | -                              | 37.2   | -12.6                                     | 24.6   |
| 2019                                | 53.8                | 26.1                  | 1.1  | 19.0                   | 100.0                              | -54.4                           | -24.5       | -29.9                                      | -4.4                                | -0.2                           | 41.0   | -14.2                                     | 26.8   |
| 2020                                | 56.0                | 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   |
| <b>Private Bankers <sup>8</sup></b> |                     |                       |  |                        |                                    |                                 |             |  |                                     |                                |  |   |  |
| 1993                                | 57.6                | 29.8                  | 9.9  | 2.7                    | 100.0                              | -67.4                           | -39.1       | -28.2                                      | -16.7                               | 0.5                            | 16.4   | -2.3                                      | 14.1   |
| 1994                                | 64.9                | 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   |
| <b>Landesbanken 6</b>  |                     |                       |                                     |                        |                                    |                                 |             |                                 |                                     |                                |  |                                |  |
| 1993                   | 74.2                | 11.7                  | 9.7                                 | 4.4                    | 100.0                              | -52.4                           | -32.3       | -20.1                           | -21.4                               | -1.6                           | 24.7   | -12.6                          | 12.1   |
| 1994                   | 84.6                | 12.0                  | -0.5                                | 3.9                    | 100.0                              | -50.4                           | -29.5       | -21.0                           | -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   |
| <b>Savings banks 6</b> |                     |                       |                                     |                        |                                    |                                 |             |                                 |                                     |                                |  |                                |  |
| 1993                   | 84.3                | 13.9                  | 2.4                                 | -0.5                   | 100.0                              | -63.4                           | -39.2       | -24.2                           | -12.6                               | 0.0                            | 24.0   | -15.5                          | 8.5  |
| 1994                   | 86.5                | 13.8                  | 0.4                                 | -0.7                   | 100.0                              | -58.7                           | -36.7       | -22.0                           | -20.1                               | -1.8                           | 19.5   | -11.4                          | 8.1  |
| 1995                   | 85.7                | 13.8                  | 1.4                                 | -0.9                   | 100.0                              | -61.6                           | -38.0       | -23.6                           | -14.7                               | 0.6                            | 24.3   | -15.7                          | 8.6  |
| 1996                   | 86.4                | 14.0                  | 1.4                                 | -1.8                   | 100.0                              | -62.5                           | -38.1       | -24.4                           | -13.8                               | 0.4                            | 24.2   | -15.8                          | 8.4  |
| 1997                   | 84.0                | 14.6                  | 1.8                                 | -0.4                   | 100.0                              | -63.4                           | -38.0       | -25.3                           | -14.3                               | 0.8                            | 23.1   | -15.2                          | 7.9  |
| 1998                   | 81.9                | 15.7                  | 1.7                                 | 0.6                    | 100.0                              | -66.5                           | -39.8       | -26.7                           | -11.1                               | 0.3                            | 22.7   | -14.4                          | 8.3  |
| 1999                   | 81.2                | 16.9                  | 0.9                                 | 1.0                    | 100.0                              | -65.7                           | -39.4       | -26.4                           | -5.7                                | -8.8                           | 19.7   | -11.8                          | 7.9  |
| 2000                   | 80.9                | 19.0                  | 0.6                                 | -0.4                   | 100.0                              | -68.9                           | -41.3       | -27.6                           | -15.9                               | 3.7                            | 18.9   | -10.4                          | 8.5  |
| 2001                   | 80.8                | 17.7                  | -                                   | 1.5                    | 100.0                              | -69.9                           | -41.4       | -28.5                           | -18.6                               | 2.1                            | 13.6   | -6.1                           | 7.5  |
| 2002                   | 81.3                | 16.7                  | -0.2                                | 2.2                    | 100.0                              | -66.5                           | -39.6       | -26.9                           | -24.2                               | 2.7                            | 12.0   | -5.1                           | 6.8  |
| 2003                   | 80.6                | 17.8                  | 0.7                                 | 0.9                    | 100.0                              | -66.4                           | -40.2       | -26.1                           | -18.0                               | 0.7                            | 16.3   | -10.3                          | 6.0  |
| 2004                   | 79.6                | 19.1                  | 0.5                                 | 0.7                    | 100.0                              | -64.9                           | -39.8       | -25.1                           | -20.2                               | 0.2                            | 15.1   | -7.3                           | 7.8  |
| 2005                   | 79.0                | 19.4                  | 0.6                                 | 1.0                    | 100.0                              | -66.0                           | -40.8       | -25.2                           | -17.0                               | -                              | 17.0   | -7.9                           | 9.1  |
| 2006                   | 77.7                | 20.3                  | 0.6                                 | 1.4                    | 100.0                              | -65.8                           | -40.5       | -25.3                           | -18.2                               | -0.8                           | 15.3   | -6.8                           | 8.5  |
| 2007                   | 75.2                | 21.8                  | 0.5                                 | 2.5                    | 100.0                              | -69.5                           | -40.7       | -28.8                           | -15.7                               | -1.3                           | 13.5   | -5.6                           | 7.8  |
| 2008                   | 76.0                | 21.8                  | 0.1                                 | 2.0                    | 100.0                              | -68.8                           | -42.0       | -26.7                           | -17.9                               | -5.5                           | 7.9  | -3.7                           | 4.2  |
| 2009                   | 78.6                | 20.4                  | 0.6                                 | 0.4                    | 100.0                              | -66.6                           | -41.5       | -25.1                           | -15.6                               | -1.4                           | 16.4   | -7.8                           | 8.6  |
| 2010                   | 79.1                | 20.6                  | 0.2                                 | 0.1                    | 100.0                              | -62.8                           | -38.9       | -24.0                           | -11.8                               | -3.2                           | 22.2   | -8.5                           | 13.7   |
| 2011                   | 79.6                | 20.7                  | -0.1                                | -0.2                   | 100.0                              | -62.7                           | -38.7       | -24.0                           | 25.0                                | -6.1                           | 56.2   | -9.2                           | 47.0   |
| 2012                   | 79.4                | 20.9                  | 0.1                                 | -0.4                   | 100.0                              | -65.7                           | -41.1       | -24.5                           | 2.3                                 | -4.3                           | 32.3   | -9.1                           | 23.2   |
| 2013                   | 80.0                | 21.6                  | 0.1                                 | -1.6                   | 100.0                              | -67.2                           | -41.8       | -25.3                           | 0.4                                 | -3.5                           | 29.8   | -9.2                           | 20.5   |
| 2014                   | 79.8                | 22.1                  | -                                   | -1.9                   | 100.0                              | -68.3                           | -43.3       | -25.0                           | -                                   | -2.0                           | 29.7   | -9.6                           | 20.1   |
| 2015                   | 78.2                | 22.7                  | -                                   | -0.9                   | 100.0                              | -68.9                           | -43.5       | -25.4                           | 0.3                                 | -1.3                           | 30.1   | -9.8                           | 20.4   |
| 2016                   | 76.4                | 23.5                  | -                                   | -                      | 100.0                              | -67.8                           | -42.4       | -25.4                           | 3.6                                 | -1.3                           | 34.5   | -9.9                           | 24.6   |
| 2017                   | 73.9                | 25.5                  | -                                   | 0.6                    | 100.0                              | -67.1                           | -42.5       | -24.7                           | 1.0                                 | -0.5                           | 33.3   | -9.6                           | 23.7   |
| 2018                   | 71.7                | 26.0                  | -                                   | 2.3                    | 100.0                              | -68.3                           | -42.5       | -25.8                           | -2.3                                | -2.6                           | 26.8   | -8.8                           | 18.0   |
| 2019                   | 71.4                | 28.5                  | -                                   | 0.1                    | 100.0                              | -71.4                           | -44.0       | -27.4                           | -1.0                                | 0.1                            | 27.7   | -8.2                           | 19.5   |
| 2020                   | 70.5                | 29.4                  | -                                   | -                      | 100.0                              | -70.1                           | -43.6       | -26.5                           | -6.7                                | -0.3                           | 22.9   | -8.5                           | 14.4   |
| 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 <sup>1</sup> | Other operating result | Operating income (sum of col. 1-4) | General administrative spending |             |  | Result from the valuation of assets | Other and extraordinary result | Memo item  |   |  |
|--|---------------------|-----------------------|--|------------------------|------------------------------------|---------------------------------|-------------|--|-------------------------------------|--------------------------------|--|---|--|
|  |                     |                       |  |                        |                                    | Total                           | of which:   |  |                                     |                                | Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings <sup>3</sup> | Profit or loss (-) for the financial year after tax (col. 11 + 12) |
|  |                     |                       |  |                        |                                    |                                 | Staff costs | Other administrative spending <sup>2</sup> |                                     |                                |  |   |  |
| 1  | 2                   | 3                     | 4  | 5                      | 6                                  | 7                               | 8           | 9  | 10                                  | 11                             | 12   | 13  |  |
| <b>Regional institutions of credit cooperatives <sup>9</sup></b> |                     |                       |  |                        |                                    |                                 |             |  |                                     |                                |  |   |  |
| 1993   | 69.1                | 20.1                  | 11.3   | -0.5                   | 100.0                              | -54.8                           | -28.9       | -25.9                                      | -24.6                               | -4.2                           | 16.4   | -9.8                                      | 6.6  |
| 1994   | 81.0                | 14.3                  | 4.9  | -0.2                   | 100.0                              | -41.4                           | -21.7       | -19.7                                      | -45.9                               | 17.0                           | 29.7   | -14.7                                     | 14.9   |
| 1995   | 71.7                | 18.0                  | 9.7  | 0.6                    | 100.0                              | -53.1                           | -27.5       | -25.6                                      | -10.9                               | -2.3                           | 33.7   | -16.9                                     | 16.8   |
| 1996   | 69.4                | 20.2                  | 9.3  | 1.1                    | 100.0                              | -54.3                           | -26.9       | -27.4                                      | -4.0                                | -2.2                           | 39.5   | -17.9                                     | 21.6   |
| 1997   | 67.9                | 21.5                  | 9.7  | 0.9                    | 100.0                              | -54.5                           | -27.1       | -27.5                                      | -9.5                                | -4.9                           | 31.0   | -17.0                                     | 14.0   |
| 1998   | 74.6                | 19.4                  | 4.8  | 1.2                    | 100.0                              | -56.0                           | -26.1       | -29.9                                      | -18.6                               | 45.6                           | 71.0   | -13.5                                     | 57.5   |
| 1999   | 65.5                | 19.6                  | 12.7   | 2.2                    | 100.0                              | -60.7                           | -27.9       | -32.8                                      | -18.1                               | -3.9                           | 17.3   | -5.3                                      | 12.0   |
| 2000   | 71.2                | 19.5                  | 8.6  | 0.7                    | 100.0                              | -51.8                           | -24.3       | -27.5                                      | -43.3                               | 27.8                           | 32.7   | -10.4                                     | 22.3   |
| 2001   | 70.3                | 16.8                  | 6.3  | 6.6                    | 100.0                              | -62.5                           | -29.2       | -33.4                                      | -36.7                               | 13.6                           | 14.4   | -5.5                                      | 8.9  |
| 2002   | 65.5                | 14.0                  | 10.8   | 9.7                    | 100.0                              | -52.5                           | -25.0       | -27.5                                      | -41.9                               | 8.8                            | 14.3   | 1.3                                       | 15.6   |
| 2003   | 53.6                | 19.6                  | 21.2   | 5.6                    | 100.0                              | -63.1                           | -29.9       | -33.2                                      | -29.4                               | -4.6                           | 2.8  | 7.0                                       | 9.8  |
| 2004   | 55.8                | 18.7                  | 22.1   | 3.4                    | 100.0                              | -59.2                           | -30.5       | -28.7                                      | -18.9                               | -8.9                           | 13.0   | 4.7                                       | 17.7   |
| 2005   | 57.4                | 19.9                  | 22.4   | 0.4                    | 100.0                              | -53.9                           | -30.0       | -23.8                                      | -10.0                               | -13.7                          | 22.5   | -0.6                                      | 21.9   |
| 2006   | 57.3                | 19.1                  | 22.9   | 0.7                    | 100.0                              | -62.2                           | -38.2       | -24.0                                      | -6.3                                | -9.8                           | 21.7   | 24.3                                      | 46.0   |
| 2007   | 112.7               | 26.6                  | -43.0  | 3.7                    | 100.0                              | -89.1                           | -49.2       | -39.9                                      | -40.6                               | -3.7                           | -33.4  | 57.8                                      | 24.4   |
| 2008   | 151.7               | 28.5                  | -86.8  | 6.6                    | 100.0                              | -93.1                           | -49.2       | -43.9                                      | -66.2                               | 19.7                           | -39.7  | 53.2                                      | 13.5   |
| 2009   | 48.2                | 15.3                  | 36.2   | 0.3                    | 100.0                              | -43.9                           | -24.5       | -19.3                                      | 1.1                                 | -28.7                          | 28.6   | 1.5                                       | 30.1   |
| 2010   | 60.5                | 16.7                  | 23.6   | -0.8                   | 100.0                              | -47.6                           | -26.2       | -21.4                                      | 0.3                                 | -23.2                          | 29.5   | 0.3                                       | 29.8   |
| 2011   | 70.4                | 20.0                  | 10.2   | -0.6                   | 100.0                              | -57.7                           | -30.1       | -27.7                                      | 63.8                                | -37.4                          | 68.6   | -5.2                                      | 63.5   |
| 2012   | 53.9                | 14.0                  | 32.1   | -0.1                   | 100.0                              | -42.3                           | -21.6       | -20.6                                      | -5.3                                | -29.1                          | 23.3   | 15.8                                      | 39.2   |
| 2013   | 68.1                | 16.9                  | 16.0   | -1.0                   | 100.0                              | -52.3                           | -27.1       | -25.1                                      | -15.2                               | -7.9                           | 24.6   | -5.7                                      | 19.0   |
| 2014   | 56.9                | 19.7                  | 23.1   | 0.3                    | 100.0                              | -59.3                           | -31.0       | -28.3                                      | 0.7                                 | -11.4                          | 30.0   | -11.0                                     | 19.0   |
| 2015   | 71.4                | 19.1                  | 15.5   | -5.9                   | 100.0                              | -63.1                           | -29.7       | -33.3                                      | 5.9                                 | -30.2                          | 12.6   | -20.6                                     | -8.0   |
| <b>Credit cooperatives</b>                                       |                     |                       |  |                        |                                    |                                 |             |  |                                     |                                |  |   |  |
| 1993   | 80.9                | 14.8                  | 1.2  | 3.1                    | 100.0                              | -68.5                           | -41.4       | -27.1                                      | -8.2                                | -0.3                           | 23.0   | -14.3                                     | 8.7  |
| 1994   | 82.6                | 15.0                  | -0.1   | 2.5                    | 100.0                              | -66.6                           | -40.3       | -26.3                                      | -14.3                               | -0.7                           | 18.4   | -10.3                                     | 8.1  |
| 1995   | 82.6                | 14.4                  | 0.9  | 2.1                    | 100.0                              | -68.7                           | -41.4       | -27.4                                      | -9.6                                | 0.4                            | 22.1   | -13.7                                     | 8.4  |
| 1996   | 82.5                | 14.9                  | 0.8  | 1.8                    | 100.0                              | -69.1                           | -41.2       | -27.9                                      | -10.4                               | 0.9                            | 21.4   | -13.5                                     | 7.9  |
| 1997   | 81.0                | 15.8                  | 0.6  | 2.5                    | 100.0                              | -69.8                           | -41.3       | -28.5                                      | -12.0                               | 0.9                            | 19.2   | -11.7                                     | 7.5  |
| 1998   | 79.0                | 17.1                  | 0.6  | 3.4                    | 100.0                              | -72.4                           | -42.1       | -30.3                                      | -11.1                               | 1.1                            | 17.6   | -10.7                                     | 6.9  |
| 1999   | 77.1                | 19.2                  | 0.3  | 3.5                    | 100.0                              | -71.2                           | -41.7       | -29.6                                      | -12.1                               | -1.9                           | 14.8   | -8.3                                      | 6.6  |
| 2000   | 76.5                | 21.4                  | 0.1  | 1.9                    | 100.0                              | -74.5                           | -43.1       | -31.5                                      | -14.5                               | 1.5                            | 12.4   | -6.5                                      | 5.9  |
| 2001   | 78.3                | 18.9                  | -0.2   | 3.0                    | 100.0                              | -76.7                           | -44.8       | -31.9                                      | -16.3                               | 4.5                            | 11.5   | -4.7                                      | 6.8  |
| 2002   | 79.1                | 18.1                  | -0.2   | 2.9                    | 100.0                              | -73.1                           | -43.1       | -30.0                                      | -21.4                               | 9.1                            | 14.6   | -4.6                                      | 9.9  |
| 2003   | 75.4                | 18.3                  | 0.7  | 5.5                    | 100.0                              | -69.6                           | -41.1       | -28.5                                      | -16.7                               | 2.0                            | 15.8   | -8.0                                      | 7.8  |
| 2004   | 75.5                | 19.5                  | 0.2  | 4.8                    | 100.0                              | -68.7                           | -40.7       | -28.0                                      | -16.1                               | 0.6                            | 15.8   | -7.7                                      | 8.0  |
| 2005   | 74.7                | 20.4                  | 0.3  | 4.7                    | 100.0                              | -70.0                           | -42.0       | -27.9                                      | -15.7                               | 7.5                            | 21.8   | -7.6                                      | 14.2   |
| 2006   | 65.2                | 18.8                  | 0.3  | 15.8                   | 100.0                              | -64.3                           | -39.2       | -25.1                                      | -20.2                               | 1.7                            | 17.2   | -3.9                                      | 13.2   |
| 2007   | 71.3                | 22.3                  | 0.3  | 6.1                    | 100.0                              | -70.5                           | -42.1       | -28.3                                      | -14.6                               | 0.6                            | 15.5   | -5.7                                      | 9.9  |
| 2008   | 69.9                | 21.4                  | 0.1  | 8.7                    | 100.0                              | -68.3                           | -41.7       | -26.7                                      | -19.1                               | -1.7                           | 10.8   | -3.0                                      | 7.8  |
| 2009   | 76.9                | 19.9                  | 0.3  | 2.9                    | 100.0                              | -68.3                           | -42.3       | -26.0                                      | -11.5                               | -2.8                           | 17.4   | -7.6                                      | 9.8  |
| 2010   | 78.9                | 20.0                  | -  | 1.1                    | 100.0                              | -63.7                           | -38.5       | -25.2                                      | -11.2                               | -1.8                           | 23.2   | -7.9                                      | 15.4   |
| 2011   | 78.0                | 19.5                  | 0.1  | 2.4                    | 100.0                              | -63.9                           | -38.1       | -25.8                                      | -1.5                                | -1.2                           | 33.4   | -9.2                                      | 24.2   |
| 2012   | 78.2                | 19.6                  | 0.1  | 2.1                    | 100.0                              | -65.9                           | -39.3       | -26.6                                      | 1.3                                 | 0.1                            | 35.4   | -9.5                                      | 25.9   |
| 2013   | 78.6                | 19.5                  | -  | 1.9                    | 100.0                              | -64.6                           | -38.6       | -26.0                                      | 1.5                                 | -1.3                           | 35.6   | -9.1                                      | 26.5   |
| 2014   | 79.2                | 20.1                  | -  | 0.7                    | 100.0                              | -65.9                           | -39.6       | -26.3                                      | -0.9                                | -0.7                           | 32.4   | -9.6                                      | 22.8   |
| 2015   | 78.4                | 21.0                  | -  | 0.6                    | 100.0                              | -66.6                           | -40.2       | -26.4                                      | -2.1                                | -0.6                           | 30.7   | -9.7                                      | 21.0   |
| 2016   | 76.5                | 21.1                  | -  | 2.3                    | 100.0                              | -66.6                           | -39.9       | -26.7                                      | 0.5                                 | 1.7                            | 35.6   | -9.7                                      | 25.8   |
| 2017   | 75.3                | 22.7                  | -  | 2.0                    | 100.0                              | -65.7                           | -39.2       | -26.5                                      | -0.9                                | -0.2                           | 33.3   | -10.1                                     | 23.2   |
| 2018   | 74.6                | 23.5                  | -  | 1.9                    | 100.0                              | -66.2                           | -39.0       | -27.1                                      | -4.2                                | -0.8                           | 28.8   | -9.5                                      | 19.4   |
| 2019   | 73.5                | 24.7                  | -  | 1.8                    | 100.0                              | -67.2                           | -38.5       | -28.7                                      | 1.9                                 | -0.8                           | 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   |
| <b>Mortgage banks 5 7</b>             |                     |                       |                                     |                        |                                    |                                 |             |                                 |                                     |                                |  |                                |  |
| 1993                                  | 101.6               | - 0.7                 | 0.3                                 | - 1.3                  | 100.0                              | - 35.2                          | - 21.3      | - 14.0                          | - 17.0                              | - 1.4                          | 46.4   | - 20.8                         | 25.6   |
| 1994                                  | 102.9               | - 0.8                 | - 0.3                               | - 1.8                  | 100.0                              | - 33.5                          | - 20.2      | - 13.3                          | - 13.3                              | - 13.3                         | 41.0   | - 16.4                         | 24.6   |
| 1995                                  | 99.9                | - 0.2                 | 0.3                                 | 0.0                    | 100.0                              | - 32.5                          | - 19.1      | - 13.4                          | - 15.1                              | - 4.3                          | 48.1   | - 16.9                         | 31.2   |
| 1996                                  | 103.5               | - 1.8                 | 0.2                                 | - 1.9                  | 100.0                              | - 31.6                          | - 18.5      | - 13.1                          | - 12.5                              | - 5.0                          | 50.9   | - 19.6                         | 31.3   |
| 1997                                  | 102.2               | - 1.4                 | 0.2                                 | - 1.0                  | 100.0                              | - 30.0                          | - 17.2      | - 12.8                          | - 17.0                              | - 5.4                          | 47.6   | - 20.9                         | 26.7   |
| 1998                                  | 100.4               | - 1.7                 | 0.2                                 | 1.1                    | 100.0                              | - 29.7                          | - 17.1      | - 12.6                          | - 13.0                              | - 7.2                          | 50.1   | - 20.8                         | 29.3   |
| 1999                                  | 100.0               | - 2.2                 | -                                   | 2.2                    | 100.0                              | - 29.3                          | - 15.6      | - 13.7                          | - 19.3                              | - 6.0                          | 45.3   | - 19.6                         | 25.7   |
| 2000                                  | 93.9                | - 1.1                 | -                                   | 7.2                    | 100.0                              | - 31.4                          | - 16.2      | - 15.2                          | - 39.5                              | - 10.9                         | 18.2   | - 10.9                         | 7.3  |
| 2001                                  | 95.3                | - 1.8                 | -                                   | 6.5                    | 100.0                              | - 33.4                          | - 16.5      | - 16.8                          | - 26.7                              | - 11.8                         | 28.2   | - 7.7                          | 20.5   |
| 2002                                  | 97.7                | - 1.5                 | 0.1                                 | 3.6                    | 100.0                              | - 35.6                          | - 17.6      | - 18.1                          | - 48.7                              | 18.3                           | 34.0   | - 6.5                          | 27.4   |
| 2003                                  | 102.2               | - 1.6                 | 0.1                                 | - 0.7                  | 100.0                              | - 37.8                          | - 17.9      | - 20.0                          | - 29.9                              | - 9.9                          | 22.4   | - 6.9                          | 15.5   |
| 2004                                  | 96.5                | - 0.8                 | -                                   | 4.2                    | 100.0                              | - 35.0                          | - 16.6      | - 18.4                          | - 40.8                              | - 10.0                         | 14.2   | - 8.2                          | 6.0  |
| 2005                                  | 95.1                | - 0.1                 | 0.1                                 | 5.0                    | 100.0                              | - 35.2                          | - 16.8      | - 18.4                          | - 27.3                              | - 33.6                         | 3.9  | - 7.6                          | - 3.7  |
| 2006                                  | 91.4                | 6.9                   | 0.1                                 | 1.6                    | 100.0                              | - 38.9                          | - 19.6      | - 19.3                          | - 25.8                              | - 21.5                         | 13.8   | - 4.7                          | 9.0  |
| 2007                                  | 85.2                | 8.6                   | - 0.4                               | 6.6                    | 100.0                              | - 36.0                          | - 17.1      | - 18.9                          | - 28.4                              | - 27.1                         | 8.5  | - 3.8                          | 4.8  |
| 2008                                  | 86.8                | 11.3                  | - 0.1                               | 2.0                    | 100.0                              | - 37.6                          | - 16.4      | - 21.3                          | - 107.4                             | - 33.6                         | - 78.7   | - 2.5                          | - 81.2   |
| 2009                                  | 96.1                | 3.3                   | - 0.1                               | 0.7                    | 100.0                              | - 36.6                          | - 16.3      | - 20.3                          | - 89.0                              | - 10.7                         | - 36.3   | - 4.2                          | - 40.4   |
| 2010                                  | 92.7                | 5.2                   | - 0.2                               | 2.3                    | 100.0                              | - 36.3                          | - 14.1      | - 22.2                          | - 64.1                              | - 1.9                          | - 2.3  | 0.4                            | - 1.8  |
| 2011                                  | 135.9               | 7.2                   | - 0.2                               | - 42.9                 | 100.0                              | - 73.7                          | - 28.7      | - 45.0                          | - 85.2                              | 43.0                           | - 15.9   | - 3.8                          | - 19.8   |
| 2012                                  | 91.0                | 3.7                   | -                                   | 5.4                    | 100.0                              | - 51.7                          | - 21.1      | - 30.6                          | - 24.3                              | - 20.4                         | 3.7  | - 0.8                          | 2.9  |
| 2013                                  | 104.2               | 3.3                   | 0.1                                 | - 7.6                  | 100.0                              | - 75.4                          | - 29.9      | - 45.4                          | - 23.1                              | 5.1                            | 6.7  | - 5.0                          | 1.7  |
| 2014                                  | 94.4                | 0.7                   | - 0.2                               | 5.1                    | 100.0                              | - 58.4                          | - 24.9      | - 33.5                          | - 13.1                              | - 36.3                         | - 7.8  | - 4.8                          | - 12.7   |
| 2015                                  | 100.2               | - 0.5                 | - 0.1                               | 0.4                    | 100.0                              | - 51.2                          | - 22.0      | - 29.2                          | - 14.6                              | - 0.9                          | 33.3   | - 4.4                          | 29.0   |
| 2016                                  | 101.9               | - 2.8                 | -                                   | 0.9                    | 100.0                              | - 61.0                          | - 26.7      | - 34.3                          | - 7.4                               | 2.5                            | 34.2   | - 8.3                          | 25.9   |
| 2017                                  | 106.5               | - 3.8                 | -                                   | - 2.7                  | 100.0                              | - 70.2                          | - 32.2      | - 38.1                          | 2.5                                 | 5.9                            | 38.1   | - 13.4                         | 24.7   |
| 2018                                  | 106.2               | - 4.9                 | 0.4                                 | - 1.7                  | 100.0                              | - 59.8                          | - 27.5      | - 32.3                          | - 20.9                              | - 5.8                          | 13.5   | - 7.8                          | 5.6  |
| 2019                                  | 105.2               | - 6.0                 | -                                   | 0.8                    | 100.0                              | - 51.2                          | - 23.6      | - 27.6                          | - 6.9                               | - 12.0                         | 29.9   | - 8.8                          | 21.1   |
| 2020                                  | 110.7               | - 6.7                 | -                                   | - 3.9                  | 100.0                              | - 49.0                          | - 22.1      | - 26.8                          | - 19.5                              | 14.8                           | 46.3   | - 38.3                         | 8.0  |
| 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   |
| <b>Building and loan associations</b> |                     |                       |                                     |                        |                                    |                                 |             |                                 |                                     |                                |  |                                |  |
| 1993                                  | 99.6                | 10.2                  | -                                   | - 9.9                  | 100.0                              | - 71.8                          | - 38.7      | - 33.1                          | 0.5                                 | - 0.9                          | 27.9   | - 10.6                         | 17.3   |
| 1994                                  | 92.1                | 10.8                  | -                                   | - 3.0                  | 100.0                              | - 66.4                          | - 34.2      | - 32.1                          | - 2.5                               | 1.4                            | 32.6   | - 16.7                         | 15.9   |
| 1995                                  | 103.9               | 8.6                   | -                                   | - 12.4                 | 100.0                              | - 79.2                          | - 41.1      | - 38.1                          | 4.0                                 | - 5.0                          | 19.8   | - 8.2                          | 11.6   |
| 1996                                  | 104.0               | 3.0                   | -                                   | - 7.0                  | 100.0                              | - 81.5                          | - 40.8      | - 40.7                          | 5.9                                 | 0.5                            | 24.9   | - 9.5                          | 15.3   |
| 1997                                  | 100.6               | 5.0                   | -                                   | - 5.6                  | 100.0                              | - 78.7                          | - 39.0      | - 39.7                          | 1.1                                 | 3.2                            | 25.6   | - 7.3                          | 18.3   |
| 1998                                  | 94.8                | 13.0                  | -                                   | - 7.8                  | 100.0                              | - 77.9                          | - 38.7      | - 39.2                          | - 1.1                               | 6.6                            | 27.7   | - 10.2                         | 17.5   |
| 1999                                  | 93.7                | 1.4                   | -                                   | 4.9                    | 100.0                              | - 75.8                          | - 38.9      | - 36.9                          | 2.4                                 | - 1.1                          | 25.5   | - 13.3                         | 12.2   |
| 2000                                  | 84.5                | 8.5                   | -                                   | 7.1                    | 100.0                              | - 69.9                          | - 34.6      | - 35.3                          | - 1.6                               | 19.4                           | 47.9   | - 17.1                         | 30.8   |
| 2001                                  | 90.5                | 3.7                   | -                                   | 5.8                    | 100.0                              | - 72.6                          | - 33.9      | - 38.7                          | - 3.6                               | - 3.7                          | 20.1   | - 10.6                         | 9.5  |
| 2002                                  | 89.6                | 1.3                   | -                                   | 9.0                    | 100.0                              | - 70.7                          | - 33.1      | - 37.7                          | - 8.9                               | 0.3                            | 20.7   | - 11.7                         | 9.0  |
| 2003                                  | 94.6                | - 1.3                 | -                                   | 6.7                    | 100.0                              | - 70.0                          | - 31.6      | - 38.4                          | - 6.2                               | - 8.9                          | 14.9   | - 8.2                          | 6.7  |
| 2004                                  | 96.7                | 0.1                   | -                                   | 3.3                    | 100.0                              | - 68.6                          | - 31.9      | - 36.7                          | - 7.0                               | - 8.3                          | 16.1   | - 9.0                          | 7.1  |
| 2005                                  | 98.3                | - 1.1                 | -                                   | 2.9                    | 100.0                              | - 69.4                          | - 33.7      | - 35.6                          | - 7.4                               | - 5.2                          | 18.0   | - 9.7                          | 8.3  |
| 2006                                  | 103.6               | - 7.3                 | -                                   | 3.7                    | 100.0                              | - 78.1                          | - 38.4      | - 39.8                          | - 11.3                              | - 0.5                          | 10.0   | - 6.5                          | 3.5  |
| 2007                                  | 105.5               | - 7.2                 | -                                   | 1.7                    | 100.0                              | - 67.5                          | - 31.1      | - 36.4                          | - 13.4                              | - 5.3                          | 13.8   | - 9.3                          | 4.5  |
| 2008                                  | 106.5               | - 11.2                | -                                   | 4.7                    | 100.0                              | - 68.6                          | - 32.4      | - 36.2                          | - 15.2                              | - 1.9                          | 14.3   | - 9.1                          | 5.2  |
| 2009                                  | 111.0               | - 10.6                | -                                   | - 0.4                  | 100.0                              | - 66.6                          | - 30.0      | - 36.6                          | - 3.9                               | - 6.8                          | 22.7   | - 9.0                          | 13.7   |
| 2010                                  | 117.2               | - 13.5                | -                                   | - 3.7                  | 100.0                              | - 69.2                          | - 29.1      | - 40.1                          | - 0.2                               | - 6.9                          | 23.7   | - 11.0                         | 12.7   |
| 2011                                  | 116.8               | - 17.2                | -                                   | 0.4                    | 100.0                              | - 67.3                          | - 27.9      | - 39.5                          | 26.1                                | - 9.4                          | 49.3   | - 6.6                          | 42.7   |
| 2012                                  | 117.5               | - 19.2                | -                                   | 1.7                    | 100.0                              | - 70.5                          | - 27.4      | - 43.2                          | 0.6                                 | - 6.8                          | 23.2   | - 6.2                          | 17.0   |
| 2013                                  | 123.7               | - 24.8                | -                                   | 1.0                    | 100.0                              | - 73.5                          | - 27.6      | - 45.9                          | - 3.5                               | - 5.7                          | 17.4   | - 7.6                          | 9.7  |
| 2014                                  | 124.6               | - 22.4                | -                                   | - 2.2                  | 100.0                              | - 77.7                          | - 30.9      | - 46.8                          | 11.7                                | - 2.7                          | 31.3   | - 10.5                         | 20.8   |
| 2015                                  | 126.3               | - 26.2                | -                                   | - 0.1                  | 100.0                              | - 77.8                          | - 32.1      | - 45.7                          | - 3.2                               | - 0.1                          | 18.9   | - 3.5                          | 15.5   |
| 2016                                  | 92.1                | - 18.5                | -                                   | 26.4                   | 100.0                              | - 66.2                          | - 25.5      | - 40.7                          | 0.8                                 | - 1.9                          | 32.8   | - 5.9                          | 26.9   |
| 2017                                  | 92.3                | - 16.9                | -                                   | 24.6                   | 100.0                              | - 66.3                          | - 25.2      | - 41.1                          | - 2.1                               | 3.1                            | 34.7   | - 5.4                          | 29.3   |
| 2018                                  | 122.4               | - 23.1                | -                                   | 0.6                    | 100.0                              | - 88.6                          | - 32.1      | - 56.5                          | 1.0                                 | - 0.6                          | 11.7   | - 6.3                          | 5.4  |
| 2019                                  | 125.5               | - 28.2                | -                                   | 2.7                    | 100.0                              | - 94.6                          | - 33.3      | - 61.3                          | 2.5                                 | 15.6                           | 23.5   | - 5.4                          | 18.1   |
| 2020                                  | 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 <sup>1</sup> | Other operating result | Operating income (sum of col. 1-4) | General administrative spending |             |  | Result from the valuation of assets | Other and extraordinary result | Memo item  |   |  |
|--|---------------------|-----------------------|--|------------------------|------------------------------------|---------------------------------|-------------|--|-------------------------------------|--------------------------------|--|---|--|
|  |                     |                       |  |                        |                                    | Total                           | of which:   |  |                                     |                                | Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings <sup>3</sup> | Profit or loss (-) for the financial year after tax (col. 11 + 12) |
|  |                     |                       |  |                        |                                    |                                 | Staff costs | Other administrative spending <sup>2</sup> |                                     |                                |  |   |  |
|  | 1                   | 2                     | 3  | 4                      | 5                                  | 6                               | 7           | 8  | 9                                   | 10                             | 11   | 12  | 13   |
| <b>Banks with special, development and other central support tasks <sup>4 6 9 10</sup></b> |                     |                       |  |                        |                                    |                                 |             |  |                                     |                                |  |   |  |
| 1993   | 79.7                | 18.4                  | 1.2  | 0.6                    | 100.0                              | -66.2                           | -27.4       | -38.8                                      | -12.5                               | -0.3                           | 21.0   | -6.3                                      | 14.6   |
| 1994   | 78.8                | 18.7                  | 0.3  | 2.3                    | 100.0                              | -64.8                           | -26.4       | -38.4                                      | -19.4                               | 2.2                            | 18.1   | -6.2                                      | 11.8   |
| 1995   | 78.5                | 17.7                  | 0.6  | 3.2                    | 100.0                              | -65.0                           | -31.7       | -33.3                                      | -12.9                               | -0.5                           | 21.6   | -5.2                                      | 16.3   |
| 1996   | 78.2                | 16.0                  | 0.9  | 5.0                    | 100.0                              | -60.0                           | -26.9       | -33.1                                      | -17.9                               | -19.4                          | 2.7  | -3.3                                      | -0.6   |
| 1997   | 78.6                | 15.4                  | 1.4  | 4.7                    | 100.0                              | -61.2                           | -30.7       | -30.5                                      | -11.8                               | -10.2                          | 16.7   | -3.1                                      | 13.7   |
| 1998   | 81.3                | 12.9                  | 1.2  | 4.6                    | 100.0                              | -55.8                           | -25.6       | -30.2                                      | -22.8                               | 0.5                            | 21.9   | -3.4                                      | 18.5   |
| 1999   | 89.5                | 6.7                   | 0.6  | 3.2                    | 100.0                              | -27.3                           | -16.7       | -10.6                                      | -34.0                               | -3.1                           | 35.6   | -3.6                                      | 31.9   |
| 2000   | 89.6                | 7.9                   | 0.2  | 2.4                    | 100.0                              | -29.7                           | -18.1       | -11.6                                      | -23.0                               | -0.3                           | 46.9   | -3.1                                      | 43.9   |
| 2001   | 87.3                | 8.5                   | -  | 4.2                    | 100.0                              | -30.4                           | -18.2       | -12.3                                      | -25.0                               | -12.2                          | 32.4   | -3.0                                      | 29.5   |
| 2002   | 85.3                | 13.8                  | -0.2   | 1.0                    | 100.0                              | -31.4                           | -17.6       | -13.8                                      | -30.7                               | -4.4                           | 33.5   | -2.6                                      | 30.9   |
| 2003   | 80.8                | 13.7                  | 0.4  | 5.1                    | 100.0                              | -32.8                           | -18.2       | -14.6                                      | -19.2                               | -14.9                          | 33.1   | -2.6                                      | 30.5   |
| 2004   | 82.5                | 14.6                  | 0.2  | 2.8                    | 100.0                              | -35.4                           | -20.1       | -15.3                                      | -7.5                                | -6.7                           | 50.4   | -2.3                                      | 48.1   |
| 2005   | 82.0                | 14.9                  | -  | 3.2                    | 100.0                              | -35.2                           | -20.1       | -15.1                                      | -1.5                                | -1.7                           | 61.6   | -2.3                                      | 59.2   |
| 2006   | 76.7                | 15.5                  | -  | 7.8                    | 100.0                              | -35.3                           | -20.6       | -14.6                                      | -13.1                               | 1.2                            | 52.8   | -1.5                                      | 51.3   |
| 2007   | 78.4                | 17.7                  | -0.1   | 4.0                    | 100.0                              | -38.2                           | -21.7       | -16.5                                      | -176.3                              | -13.0                          | -127.5   | -1.7                                      | -129.3   |
| 2008   | 81.7                | 16.7                  | 0.2  | 1.4                    | 100.0                              | -37.3                           | -20.4       | -16.8                                      | -98.7                               | -35.5                          | -71.5  | -0.8                                      | -72.2  |
| 2009   | 84.0                | 15.5                  | -  | 0.5                    | 100.0                              | -33.0                           | -17.8       | -15.2                                      | -38.9                               | -1.4                           | 26.7   | 0.1                                       | 26.8   |
| 2010   | 84.1                | 14.7                  | -0.1   | 1.3                    | 100.0                              | -31.8                           | -18.2       | -13.6                                      | -8.1                                | 1.3                            | 61.4   | -1.4                                      | 60.0   |
| 2011   | 81.7                | 14.8                  | -0.2   | 3.8                    | 100.0                              | -36.0                           | -19.9       | -16.1                                      | 13.7                                | -8.8                           | 68.9   | -1.0                                      | 68.0   |
| 2012   | 80.4                | 15.9                  | -0.5   | 4.3                    | 100.0                              | -47.1                           | -25.1       | -22.1                                      | -6.4                                | -12.8                          | 33.6   | -1.6                                      | 32.0   |
| 2013   | 63.0                | 36.6                  | 0.2  | 0.1                    | 100.0                              | -89.0                           | -46.5       | -42.5                                      | -26.2                               | -23.9                          | -39.0  | -2.2                                      | -41.3  |
| 2014   | 75.3                | 19.9                  | 0.2  | 4.6                    | 100.0                              | -50.0                           | -25.5       | -24.5                                      | -18.0                               | 2.1                            | 34.1   | 2.4                                       | 36.6   |
| 2015   | 79.2                | 17.7                  | 0.2  | 2.8                    | 100.0                              | -52.5                           | -26.6       | -25.9                                      | -10.1                               | 7.8                            | 45.2   | -1.6                                      | 43.6   |
| 2016   | 73.3                | 17.6                  | 7.6  | 1.5                    | 100.0                              | -56.6                           | -26.7       | -29.8                                      | -12.9                               | -0.4                           | 30.1   | -1.1                                      | 29.0   |
| 2017   | 75.6                | 18.3                  | 6.1  | -                      | 100.0                              | -59.2                           | -28.1       | -31.1                                      | -12.8                               | -7.1                           | 21.0   | 2.6                                       | 23.5   |
| 2018   | 75.2                | 20.9                  | 5.5  | -1.6                   | 100.0                              | -65.6                           | -33.4       | -32.2                                      | -3.0                                | -11.4                          | 20.1   | -2.2                                      | 17.9   |
| 2019   | 73.8                | 23.1                  | 6.2  | -3.1                   | 100.0                              | -59.7                           | -29.3       | -30.4                                      | -9.9                                | -0.9                           | 29.5   | -6.2                                      | 23.3   |
| 2020   | 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   |
| <b>Memo item: Banks majority-owned by foreign banks <sup>11</sup></b>                      |                     |                       |  |                        |                                    |                                 |             |  |                                     |                                |  |   |  |
| 1993   | 66.1                | 21.5                  | 9.4  | 2.9                    | 100.0                              | -68.4                           | -36.2       | -32.3                                      | -18.5                               | -2.6                           | 10.4   | -2.4                                      | 8.0  |
| 1994   | 71.5                | 20.5                  | 4.3  | 3.7                    | 100.0                              | -65.9                           | -34.9       | -31.1                                      | -20.5                               | -3.0                           | 10.6   | -4.8                                      | 5.8  |
| 1995   | 70.9                | 21.0                  | 3.4  | 4.7                    | 100.0                              | -68.5                           | -35.7       | -32.8                                      | -11.6                               | -2.1                           | 17.8   | -6.8                                      | 11.0   |
| 1996   | 67.4                | 22.6                  | 3.6  | 6.4                    | 100.0                              | -66.6                           | -34.2       | -32.4                                      | -10.0                               | -4.9                           | 18.5   | -8.6                                      | 9.9  |
| 1997   | 69.3                | 25.0                  | 0.3  | 5.4                    | 100.0                              | -62.9                           | -31.7       | -31.2                                      | -10.4                               | -6.8                           | 19.9   | -6.2                                      | 13.7   |
| 1998   | 61.4                | 28.5                  | 2.9  | 7.1                    | 100.0                              | -63.8                           | -31.0       | -32.8                                      | -8.9                                | -1.0                           | 26.3   | -8.6                                      | 17.8   |
| 1999   | 62.6                | 30.7                  | -0.3   | 7.0                    | 100.0                              | -65.7                           | -31.6       | -34.1                                      | -11.7                               | -10.3                          | 12.3   | -7.6                                      | 4.7  |
| 2000   | 61.1                | 30.7                  | -2.8   | 11.0                   | 100.0                              | -69.0                           | -33.5       | -35.4                                      | -7.9                                | 0.5                            | 23.7   | -6.1                                      | 17.6   |
| 2001   | 65.2                | 30.8                  | -3.1   | 7.1                    | 100.0                              | -69.5                           | -31.8       | -37.6                                      | -9.1                                | -5.7                           | 15.7   | -7.5                                      | 8.1  |
| 2002   | 64.9                | 22.4                  | 2.0  | 10.6                   | 100.0                              | -64.0                           | -28.1       | -35.9                                      | -12.0                               | -0.3                           | 23.7   | -8.5                                      | 15.2   |
| 2003   | 63.7                | 25.8                  | 5.2  | 5.3                    | 100.0                              | -60.2                           | -26.1       | -34.1                                      | -14.5                               | -15.1                          | 10.2   | -5.0                                      | 5.2  |
| 2004   | 67.4                | 29.6                  | -1.5   | 4.5                    | 100.0                              | -60.6                           | -25.3       | -35.3                                      | -10.5                               | -15.0                          | 13.9   | -8.5                                      | 5.5  |
| 2005   | 67.8                | 28.0                  | 2.8  | 1.4                    | 100.0                              | -60.2                           | -28.2       | -32.0                                      | -16.2                               | -6.5                           | 17.2   | -6.0                                      | 11.2   |
| 2006   | 67.3                | 28.7                  | 2.5  | 1.5                    | 100.0                              | -59.5                           | -28.8       | -30.7                                      | -14.4                               | -10.0                          | 16.1   | -4.0                                      | 12.1   |
| 2007   | 72.2                | 28.6                  | -3.8   | 3.0                    | 100.0                              | -57.5                           | -27.8       | -29.7                                      | -15.6                               | 41.9                           | 68.8   | -5.5                                      | 63.3   |
| 2008   | 93.3                | 34.7                  | -31.1  | 3.2                    | 100.0                              | -76.8                           | -36.2       | -40.6                                      | -26.5                               | -13.1                          | -16.4  | -3.3                                      | -19.7  |
| 2009   | 66.5                | 22.4                  | 8.6  | 2.5                    | 100.0                              | -59.6                           | -30.2       | -29.3                                      | -20.0                               | -12.3                          | 8.2  | -3.4                                      | 4.8  |
| 2010   | 70.9                | 26.0                  | 2.9  | 0.2                    | 100.0                              | -59.4                           | -26.7       | -32.6                                      | -13.2                               | -11.2                          | 16.2   | -4.3                                      | 11.9   |
| 2011   | 73.8                | 24.2                  | -1.3   | 3.3                    | 100.0                              | -59.4                           | -26.5       | -32.9                                      | -15.6                               | -11.8                          | 13.2   | -2.0                                      | 11.1   |
| 2012   | 65.3                | 22.2                  | 9.3  | 3.2                    | 100.0                              | -62.2                           | -28.0       | -34.2                                      | -2.2                                | -10.3                          | 25.3   | -5.6                                      | 19.7   |
| 2013   | 67.2                | 21.4                  | 9.0  | 2.4                    | 100.0                              | -66.9                           | -30.7       | -36.2                                      | -3.9                                | -12.0                          | 17.2   | -4.2                                      | 13.1   |
| 2014   | 71.5                | 25.9                  | 2.9  | -0.4                   | 100.0                              | -67.9                           | -30.1       | -37.7                                      | -3.8                                | -11.2                          | 17.2   | -2.7                                      | 14.4   |
| 2015   | 68.8                | 23.9                  | 3.6  | 3.7                    | 100.0                              | -69.7                           | -32.7       | -37.0                                      | -3.9                                | -14.1                          | 12.2   | -3.5                                      | 8.7  |
| 2016   | 67.7                | 23.9                  | 5.4  | 3.0                    | 100.0                              | -68.6                           | -32.7       | -35.9                                      | -7.7                                | -12.1                          | 11.6   | -4.8                                      | 6.8  |
| 2017   | 62.4                | 25.5                  | 5.8  | 6.3                    | 100.0                              | -62.6                           | -28.9       | -33.7                                      | -4.2                                | -12.9                          | 20.3   | -5.7                                      | 14.6   |
| 2018   | 74.7                | 24.6                  | 3.5  | -2.7                   | 100.0                              | -70.4                           | -32.8       | -37.6                                      | -8.0                                | -8.0                           | 13.6   | -4.7                                      | 8.9  |
| 2019   | 64.8                | 23.6                  | 3.7  | 7.9                    | 100.0                              | -64.4                           | -30.9       | -33.5                                      | -1.1                                | -13.1                          | 21.5   | -8.0                                      | 13.5   |
| 2020   | 61.6                | 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

| Financial year | Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement 1 |                   |  |   |                |   |                                |   |  |
|----------------|---|-------------------|--|---|----------------|---|--------------------------------|---|--|
|                | Total   | Interest received |  |   | Current income |   |                                |   | Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement |
|                |   | Total             | from lending and money market transactions 2 | from debt securities and Debt Register claims | Total 3        | from shares and other variable yield securities 4 | from participating interests 5 | from shares in affiliated enterprises 6 |  |
| 1968           | 29,168  | 28,654            | 25,398                                       | 3,256   | 514            | 293   | 221                            | –                                       | 10   |
| 1969           | 36,928  | 36,333            | 32,196                                       | 4,137   | 595            | 335   | 260                            | –                                       | 16   |
| 1970           | 49,116  | 48,420            | 43,876                                       | 4,544   | 696            | 381   | 315                            | –                                       | 13   |
| 1971           | 53,655  | 52,908            | 48,043                                       | 4,865   | 747            | 424   | 323                            | –                                       | 65   |
| 1972           | 58,916  | 58,101            | 52,646                                       | 5,455   | 815            | 419   | 396                            | –                                       | 81   |
| 1973           | 82,115  | 81,232            | 75,411                                       | 5,821   | 883            | 433   | 450                            | –                                       | 73   |
| 1974           | 98,125  | 97,228            | 90,446                                       | 6,782   | 897            | 426   | 471                            | –                                       | 67   |
| 1975           | 94,252  | 93,313            | 84,427                                       | 8,886   | 939            | 430   | 509                            | –                                       | 86   |
| 1976           | 96,850  | 95,656            | 85,252                                       | 10,404  | 1,194          | 489   | 705                            | –                                       | 149  |
| 1977           | 105,296   | 103,977           | 92,209                                       | 11,768  | 1,319          | 547   | 772                            | –                                       | 163  |
| 1978           | 112,153   | 110,534           | 97,615                                       | 12,919  | 1,619          | 659   | 960                            | –                                       | 187  |
| 1979           | 133,568   | 131,879           | 118,538                                      | 13,341  | 1,689          | 674   | 1,015                          | –                                       | 183  |
| 1980           | 172,146   | 170,302           | 155,729                                      | 14,573  | 1,844          | 737   | 1,107                          | –                                       | 138  |
| 1981           | 214,616   | 212,667           | 195,514                                      | 17,153  | 1,949          | 744   | 1,205                          | –                                       | 144  |
| 1982           | 229,233   | 227,110           | 206,070                                      | 21,040  | 2,123          | 753   | 1,370                          | –                                       | 118  |
| 1983           | 215,228   | 213,029           | 188,714                                      | 24,315  | 2,199          | 751   | 1,448                          | –                                       | 186  |
| 1984           | 226,296   | 223,989           | 198,201                                      | 25,788  | 2,307          | 839   | 1,468                          | –                                       | 213  |
| 1985           | 233,902   | 231,371           | 203,425                                      | 27,946  | 2,531          | 985   | 1,546                          | –                                       | 225  |
| 1986           | 231,294   | 227,498           | 198,873                                      | 28,625  | 3,796          | 826   | 2,970                          | –                                       | 667  |
| 1987           | 232,083   | 228,595           | 199,784                                      | 28,811  | 3,488          | 935   | 2,553                          | –                                       | 200  |
| 1988           | 243,020   | 239,285           | 209,242                                      | 30,043  | 3,735          | 1,204   | 2,531                          | –                                       | 241  |
| 1989           | 280,205   | 275,560           | 244,021                                      | 31,539  | 4,645          | 1,636   | 3,009                          | –                                       | 538  |
| 1990           | 339,679   | 333,673           | 295,836                                      | 37,837  | 6,006          | 2,118   | 3,888                          | –                                       | 325  |
| 1991           | 395,371   | 389,419           | 342,320                                      | 47,099  | 5,952          | 2,321   | 3,631                          | –                                       | 318  |
| 1992           | 444,754   | 437,600           | 384,487                                      | 53,113  | 7,154          | 2,889   | 4,265                          | –                                       | 342  |
| 1993           | 489,090   | 479,026           | 408,324                                      | 70,702  | 9,214          | 3,868   | 1,957                          | 3,389                                   | 850  |
| 1994           | 492,067   | 477,745           | 400,591                                      | 77,154  | 13,048         | 4,634   | 3,402                          | 5,012                                   | 1,274  |
| 1995           | 511,448   | 499,022           | 419,536                                      | 79,486  | 11,159         | 4,875   | 2,261                          | 4,023                                   | 1,267  |
| 1996           | 531,098   | 515,654           | 434,739                                      | 80,915  | 13,444         | 6,473   | 2,161                          | 4,810                                   | 2,000  |
| 1997           | 567,759   | 548,361           | 464,075                                      | 84,286  | 17,212         | 8,664   | 2,907                          | 5,641                                   | 2,186  |
| 1998           | 616,634   | 591,916           | 500,085                                      | 91,831  | 23,077         | 11,124  | 3,634                          | 8,319                                   | 1,641  |
| 1999           | 645,682   | 618,099           | 517,262                                      | 100,837                                       | 25,305         | 13,669  | 2,799                          | 8,836                                   | 2,279  |
| 1999           | 330,132   | 316,029           | 264,472                                      | 51,557  | 12,938         | 6,989   | 1,431                          | 4,518                                   | 1,165  |
| 2000           | 377,525   | 358,861           | 297,436                                      | 61,425  | 17,282         | 8,200   | 2,226                          | 6,856                                   | 1,382  |
| 2001           | 390,400   | 370,795           | 304,891                                      | 65,904  | 17,707         | 10,148  | 2,177                          | 5,382                                   | 1,898  |
| 2002           | 352,551   | 331,695           | 272,956                                      | 58,739  | 17,778         | 7,530   | 1,846                          | 8,402                                   | 3,078  |
| 2003           | 317,029   | 302,113           | 250,744                                      | 51,369  | 11,391         | 6,894   | 1,237                          | 3,260                                   | 3,525  |
| 2004           | 311,966   | 293,646           | 243,084                                      | 50,562  | 15,101         | 10,036  | 1,233                          | 3,832                                   | 3,219  |
| 2005           | 337,344   | 314,559           | 259,581                                      | 54,978  | 17,446         | 12,793  | 1,261                          | 3,392                                   | 5,339  |
| 2006           | 365,586   | 340,429           | 280,997                                      | 59,432  | 19,264         | 14,537  | 1,246                          | 3,481                                   | 5,893  |
| 2007           | 427,091   | 397,819           | 325,674                                      | 72,145  | 24,341         | 18,348  | 1,947                          | 4,046                                   | 4,931  |
| 2008           | 440,981   | 416,589           | 337,037                                      | 79,552  | 19,254         | 12,672  | 1,469                          | 5,113                                   | 5,138  |
| 2009           | 317,754   | 302,995           | 247,738                                      | 55,257  | 11,659         | 7,217   | 919                            | 3,523                                   | 3,100  |
| 2010           | 270,077   | 255,538           | 212,047                                      | 43,491  | 12,424         | 7,179   | 980                            | 4,265                                   | 2,115  |
| 2011           | 303,045   | 288,773           | 246,086                                      | 42,687  | 11,247         | 6,733   | 1,233                          | 3,281                                   | 3,025  |
| 2012           | 274,706   | 256,289           | 220,303                                      | 35,986  | 12,197         | 7,480   | 954                            | 3,763                                   | 6,220  |
| 2013           | 228,193   | 213,559           | 184,892                                      | 28,667  | 10,006         | 6,039   | 994                            | 2,973                                   | 4,628  |
| 2014           | 210,822   | 196,361           | 170,233                                      | 26,128  | 11,347         | 6,296   | 1,076                          | 3,975                                   | 3,114  |
| 2015           | 200,861   | 183,052           | 160,104                                      | 22,948  | 15,036         | 6,704   | 1,815                          | 6,517                                   | 2,773  |
| 2016           | 181,543   | 166,812           | 147,128                                      | 19,684  | 10,001         | 5,812   | 1,289                          | 2,900                                   | 4,730  |
| 2017           | 165,387   | 150,969           | 134,423                                      | 16,546  | 11,030         | 6,874   | 1,131                          | 3,025                                   | 3,388  |
| 2018           | 167,777   | 152,392           | 136,884                                      | 15,508  | 9,998          | 5,321   | 1,136                          | 3,541                                   | 5,387  |
| 2019           | 162,805   | 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 <sup>7</sup>

| Financial year | Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement <sup>1</sup> |                   |   |   |                    |  |   |  |  |  |  |
|----------------|--|-------------------|---|---|--------------------|--|---|--|--|--|--|
|                | Total  | Interest received |   |   | Current income     |  |   |  | Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement |  |  |
|                |  | Total             | from lending and money market transactions <sup>2</sup> | from debt securities and Debt Register claims | Total <sup>3</sup> | from shares and other variable yield securities <sup>4</sup> | from participating interests <sup>5</sup> | from shares in affiliated enterprises <sup>6</sup> |  |  |  |
| 1993           | 7.47   | 7.31              | 6.23  | 1.08  | 0.14               | 0.06   | 0.03                                      | 0.05   | 0.01   |  |  |
| 1994           | 6.74   | 6.55              | 5.49  | 1.06  | 0.18               | 0.06   | 0.05                                      | 0.07   | 0.02   |  |  |
| 1995           | 6.54   | 6.39              | 5.37  | 1.02  | 0.14               | 0.06   | 0.03                                      | 0.05   | 0.02   |  |  |
| 1996           | 6.05   | 5.87              | 4.95  | 0.92  | 0.15               | 0.07   | 0.02                                      | 0.05   | 0.02   |  |  |
| 1997           | 5.75   | 5.55              | 4.70  | 0.85  | 0.17               | 0.09   | 0.03                                      | 0.06   | 0.02   |  |  |
| 1998           | 5.58   | 5.36              | 4.53  | 0.83  | 0.21               | 0.10   | 0.03                                      | 0.08   | 0.01   |  |  |
| 1999           | 5.33   | 5.10              | 4.27  | 0.83  | 0.21               | 0.11   | 0.02                                      | 0.07   | 0.02   |  |  |
| 2000           | 5.50   | 5.22              | 4.33  | 0.89  | 0.25               | 0.12   | 0.03                                      | 0.10   | 0.02   |  |  |
| 2001           | 5.39   | 5.12              | 4.21  | 0.91  | 0.24               | 0.14   | 0.03                                      | 0.07   | 0.03   |  |  |
| 2002           | 4.84   | 4.55              | 3.74  | 0.81  | 0.24               | 0.10   | 0.03                                      | 0.12   | 0.04   |  |  |
| 2003           | 4.40   | 4.19              | 3.48  | 0.71  | 0.16               | 0.10   | 0.02                                      | 0.05   | 0.05   |  |  |
| 2004           | 4.24   | 3.99              | 3.30  | 0.69  | 0.21               | 0.14   | 0.02                                      | 0.05   | 0.04   |  |  |
| 2005           | 4.37   | 4.07              | 3.36  | 0.71  | 0.23               | 0.17   | 0.02                                      | 0.04   | 0.07   |  |  |
| 2006           | 4.62   | 4.30              | 3.55  | 0.75  | 0.24               | 0.18   | 0.02                                      | 0.04   | 0.07   |  |  |
| 2007           | 5.11   | 4.76              | 3.90  | 0.86  | 0.29               | 0.22   | 0.02                                      | 0.05   | 0.06   |  |  |
| 2008           | 5.18   | 4.89              | 3.96  | 0.93  | 0.23               | 0.15   | 0.02                                      | 0.06   | 0.06   |  |  |
| 2009           | 3.87   | 3.69              | 3.02  | 0.67  | 0.14               | 0.09   | 0.01                                      | 0.04   | 0.04   |  |  |
| 2010           | 3.25   | 3.07              | 2.55  | 0.52  | 0.15               | 0.09   | 0.01                                      | 0.05   | 0.03   |  |  |
| 2011           | 3.31   | 3.15              | 2.68  | 0.47  | 0.12               | 0.07   | 0.01                                      | 0.04   | 0.03   |  |  |
| 2012           | 2.88   | 2.69              | 2.31  | 0.38  | 0.13               | 0.08   | 0.01                                      | 0.04   | 0.07   |  |  |
| 2013           | 2.61   | 2.44              | 2.11  | 0.33  | 0.11               | 0.07   | 0.01                                      | 0.03   | 0.05   |  |  |
| 2014           | 2.49   | 2.32              | 2.01  | 0.31  | 0.13               | 0.07   | 0.01                                      | 0.05   | 0.04   |  |  |
| 2015           | 2.33   | 2.13              | 1.86  | 0.27  | 0.17               | 0.08   | 0.02                                      | 0.08   | 0.03   |  |  |
| 2016           | 2.17   | 2.00              | 1.76  | 0.24  | 0.12               | 0.07   | 0.02                                      | 0.03   | 0.06   |  |  |
| 2017           | 2.00   | 1.83              | 1.63  | 0.20  | 0.13               | 0.08   | 0.01                                      | 0.04   | 0.04   |  |  |
| 2018           | 2.07   | 1.88              | 1.69  | 0.19  | 0.12               | 0.07   | 0.01                                      | 0.04   | 0.07   |  |  |
| 2019           | 1.91   | 1.78              | 1.61  | 0.17  | 0.09               | 0.06   | 0.01                                      | 0.02   | 0.04   |  |  |
| 2020           | 1.53   | 1.42              | 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. <sup>1</sup> Up to 1992, excluding profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement (up to 1992 included in "Other income"). <sup>2</sup> From 1993, excluding guarantee commissions (included in Commissions received). Discount deductions may not be offset against any contrary discount income. <sup>3</sup> From 1993, excluding interest received from debt securities and Debt Register claims. <sup>4</sup> From 1993, excluding income from

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

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

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

As a percentage

| Financial year   | All categories of banks | Commercial banks |             |   |                           |                   | Landesbanken 3 | Savings banks 3 | Regional institutions of credit cooperatives 6 | Credit cooperatives | Mortgage banks 2 4 | Instalment sales financing institutions 7 | Building and loan associations | Banks with special, development and other central support tasks 1 3 6 8 |
|--|-------------------------|------------------|-------------|---|---------------------------|-------------------|----------------|-----------------|--|---------------------|--------------------|---|--------------------------------|---|
|  |                         | Total            | Big banks 1 | Regional banks and other commercial banks 1 2 3 4 | Branches of foreign banks | Private bankers 5 |                |                 |  |                     |                    |   |                                |   |
| <b>General administrative spending in relation to gross earnings 9</b> |                         |                  |             |   |                           |                   |                |                 |  |                     |                    |   |                                |   |
| 1968   | 65.4                    | 77.0             | 85.1        | 70.6  | 54.8                      | 66.0              | 43.0           | 65.9            | 50.9   | 77.8                | -                  | 55.6                                      | -                              | 38.4  |
| 1969   | 65.7                    | 73.6             | 81.2        | 69.0  | 49.7                      | 60.3              | 49.0           | 69.2            | 54.1   | 74.3                | -                  | 61.6                                      | -                              | 45.0  |
| 1970   | 70.9                    | 79.5             | 84.5        | 76.8  | 65.5                      | 68.2              | 70.0           | 74.3            | 67.3   | 70.4                | -                  | 64.7                                      | -                              | 47.9  |
| 1971   | 73.4                    | 83.3             | 91.4        | 77.7  | 52.7                      | 76.3              | 63.1           | 77.6            | 60.8   | 76.3                | -                  | 58.1                                      | -                              | 46.8  |
| 1972   | 70.4                    | 81.5             | 91.8        | 74.6  | 50.6                      | 73.1              | 55.6           | 72.1            | 57.1   | 75.5                | -                  | 54.4                                      | -                              | 45.5  |
| 1973   | 72.6                    | 84.9             | 95.1        | 80.7  | 47.4                      | 76.0              | 63.5           | 74.1            | 81.5   | 73.2                | -                  | 68.7                                      | -                              | 44.1  |
| 1974   | 69.8                    | 74.8             | 80.5        | 70.9  | 51.7                      | 73.0              | 62.0           | 72.4            | 63.9   | 75.1                | -                  | 66.6                                      | -                              | 48.3  |
| 1975   | 66.3                    | 74.4             | 79.4        | 69.6  | 60.0                      | 73.6              | 56.6           | 65.6            | 40.4   | 76.2                | -                  | 59.5                                      | -                              | 43.4  |
| 1976   | 70.4                    | 78.3             | 83.7        | 71.1  | 72.5                      | 82.0              | 62.1           | 69.7            | 52.3   | 80.4                | -                  | 59.1                                      | -                              | 44.8  |
| 1977   | 69.3                    | 77.5             | 81.1        | 72.8  | 70.3                      | 81.7              | 58.6           | 67.5            | 57.0   | 79.4                | -                  | 60.9                                      | -                              | 45.5  |
| 1978   | 68.3                    | 77.2             | 81.9        | 72.1  | 69.5                      | 75.1              | 54.9           | 65.8            | 56.5   | 78.4                | -                  | 62.1                                      | -                              | 44.0  |
| 1979   | 70.7                    | 80.6             | 84.7        | 76.0  | 73.3                      | 78.3              | 63.6           | 67.7            | 68.8   | 76.9                | -                  | 60.3                                      | -                              | 48.4  |
| 1980   | 71.9                    | 82.4             | 85.9        | 80.3  | 73.1                      | 72.4              | 72.5           | 68.7            | 74.0   | 72.7                | -                  | 66.5                                      | -                              | 50.5  |
| 1981   | 66.1                    | 75.6             | 77.7        | 74.0  | 72.3                      | 69.2              | 78.5           | 61.7            | 59.3   | 65.6                | -                  | 65.2                                      | -                              | 46.9  |
| 1982   | 60.6                    | 67.6             | 71.6        | 62.6  | 70.4                      | 62.5              | 56.5           | 58.0            | 41.3   | 65.8                | -                  | 61.9                                      | -                              | 45.1  |
| 1983   | 57.7                    | 64.6             | 67.8        | 59.7  | 70.2                      | 63.9              | 45.5           | 55.6            | 36.8   | 68.1                | -                  | 62.0                                      | -                              | 38.5  |
| 1984   | 60.7                    | 67.6             | 69.8        | 63.7  | 69.9                      | 72.3              | 47.3           | 57.6            | 40.6   | 73.9                | -                  | 71.6                                      | -                              | 38.1  |
| 1985   | 62.9                    | 67.6             | 71.0        | 62.3  | 66.7                      | 73.2              | 48.1           | 59.6            | 48.5   | 78.8                | -                  | 73.8                                      | -                              | 38.1  |
| 1986   | 64.3                    | 68.0             | 68.1        | 67.6  | 70.9                      | 68.8              | 51.0           | 61.8            | 50.1   | 80.3                | -                  | -   | -                              | 40.0  |
| 1987   | 67.8                    | 74.8             | 76.4        | 71.8  | 86.8                      | 77.0              | 55.4           | 64.8            | 49.3   | 80.4                | -                  | -   | -                              | 40.6  |
| 1988   | 68.2                    | 75.1             | 74.6        | 74.3  | 82.2                      | 81.7              | 58.8           | 65.3            | 48.9   | 79.0                | -                  | -   | -                              | 40.5  |
| 1989   | 68.9                    | 74.8             | 71.4        | 77.5  | 101.7                     | 78.8              | 61.8           | 67.1            | 64.6   | 76.3                | -                  | -   | -                              | 41.5  |
| 1990   | 70.2                    | 73.8             | 69.7        | 77.4  | 86.0                      | 83.5              | 66.0           | 67.9            | 71.3   | 76.5                | -                  | -   | -                              | 71.0  |
| 1991   | 68.7                    | 72.8             | 70.2        | 74.5  | 86.5                      | 83.5              | 63.6           | 66.3            | 78.9   | 73.7                | -                  | -   | -                              | 64.8  |
| 1992   | 67.9                    | 70.3             | 69.2        | 70.7  | 75.1                      | 77.3              | 65.6           | 65.4            | 68.2   | 73.0                | -                  | -   | -                              | 71.2  |
| 1993   | 65.2                    | 66.0             | 65.4        | 65.8  | 59.9                      | 77.1              | 61.0           | 64.6            | 61.4   | 71.6                | 34.9               | -   | 65.3                           | 67.4  |
| 1994   | 61.5                    | 65.6             | 68.6        | 61.4  | 76.1                      | 74.6              | 52.2           | 58.5            | 43.5   | 68.3                | 32.8               | -   | 64.4                           | 66.5  |
| 1995   | 65.7                    | 71.2             | 76.0        | 65.7  | 79.9                      | 79.5              | 58.3           | 61.9            | 59.2   | 70.9                | 32.6               | -   | 70.4                           | 67.6  |
| 1996   | 65.1                    | 70.2             | 75.4        | 64.1  | 98.0                      | 76.9              | 55.4           | 62.2            | 60.6   | 70.9                | 31.0               | -   | 76.1                           | 63.7  |
| 1997   | 65.7                    | 69.9             | 75.3        | 63.4  | 124.0                     | 72.8              | 55.9           | 64.3            | 61.0   | 72.0                | 29.7               | -   | 74.6                           | 65.1  |
| 1998   | 68.0                    | 73.7             | 78.3        | 68.1  | 147.1                     | 68.5              | 56.1           | 68.1            | 59.6   | 75.4                | 30.1               | -   | 72.2                           | 59.2  |
| 1999   | 70.3                    | 80.4             | 83.8        | 75.0  | 129.3                     | -                 | 60.3           | 67.0            | 71.4   | 74.0                | 30.0               | -   | 79.7                           | 28.4  |
| 2000   | 74.0                    | 86.5             | 93.4        | 76.4  | 137.7                     | -                 | 62.7           | 69.0            | 57.0   | 76.1                | 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 |                |                 |  |                     |                    |   |                                |   |
| <b>General administrative spending in relation to operating income <sup>10</sup></b> |                         |                  |             |   |                           |                   |                |                 |  |                     |                    |   |                                |   |
| 1993   | 62.0                    | 60.5             | 60.5        | 59.8  | 57.3                      | 67.4              | 52.4           | 63.4            | 54.8   | 68.5                | 35.2               | –   | 71.8                           | 66.2  |
| 1994   | 60.8                    | 64.6             | 69.0        | 59.6  | 68.1                      | 71.1              | 50.4           | 58.7            | 41.4   | 66.6                | 33.5               | –   | 66.4                           | 64.8  |
| 1995   | 63.7                    | 67.5             | 73.0        | 61.6  | 73.6                      | 74.4              | 53.1           | 61.6            | 53.1   | 68.7                | 32.5               | –   | 79.2                           | 65.0  |
| 1996   | 63.2                    | 66.7             | 72.6        | 60.3  | 78.4                      | 72.0              | 50.5           | 62.5            | 54.3   | 69.1                | 31.6               | –   | 81.5                           | 60.0  |
| 1997   | 63.3                    | 66.2             | 72.2        | 59.7  | 79.8                      | 68.1              | 50.6           | 63.4            | 54.5   | 69.8                | 30.0               | –   | 78.7                           | 61.2  |
| 1998   | 64.1                    | 67.8             | 76.7        | 59.2  | 75.5                      | 63.3              | 46.5           | 66.5            | 56.0   | 72.4                | 29.7               | –   | 77.9                           | 55.8  |
| 1999   | 66.3                    | 73.9             | 77.4        | 68.9  | 72.3                      | –                 | 54.8           | 65.7            | 60.7   | 71.2                | 29.3               | –   | 75.8                           | 27.3  |
| 2000   | 68.5                    | 75.4             | 79.0        | 70.2  | 74.1                      | –                 | 55.9           | 68.9            | 51.8   | 74.5                | 31.4               | –   | 69.9                           | 29.7  |
| 2001   | 71.4                    | 80.4             | 83.8        | 75.4  | 56.1                      | –                 | 57.1           | 69.9            | 62.5   | 76.7                | 33.4               | –   | 72.6                           | 30.4  |
| 2002   | 67.3                    | 74.2             | 77.9        | 69.2  | 57.8                      | –                 | 56.1           | 66.5            | 52.5   | 73.1                | 35.6               | –   | 70.7                           | 31.4  |
| 2003   | 66.6                    | 74.0             | 79.5        | 66.9  | 53.6                      | –                 | 53.1           | 66.4            | 63.1   | 69.6                | 37.8               | –   | 70.0                           | 32.8  |
| 2004   | 65.6                    | 73.5             | 80.8        | 62.1  | 57.0                      | –                 | 53.5           | 64.9            | 59.2   | 68.7                | 35.0               | –   | 68.6                           | 35.4  |
| 2005   | 61.2                    | 59.8             | 60.5        | 58.4  | 58.0                      | –                 | 59.3           | 66.0            | 53.9   | 70.0                | 35.2               | –   | 69.4                           | 35.2  |
| 2006   | 62.7                    | 66.0             | 69.0        | 60.4  | 55.3                      | –                 | 53.6           | 65.8            | 62.4   | 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 |  |                     |  |                        |   |  |
|                |                                | total  | Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets | from the release of special reserves <sup>1</sup> | from loss transfers | Extra-ordinary income | total   | Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets | from loss transfers | Transfers to special reserves <sup>1</sup> | Extra-ordinary charges | Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement <sup>2</sup> |  |
| 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. <sup>1</sup> As of the financial year 2010, no special reserves may be formed under the Act to

Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz). <sup>2</sup> Income from profit transfers is recorded in net interest income; it is assumed that these are part of the business policy strategy and thus of the operating business.

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

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

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

| Financial year                                  | All categories of banks | Commercial banks |                        |  |                           | Landesbanken <sup>4</sup> | Savings banks <sup>4</sup> | Regional institutions of credit co-operatives <sup>7</sup> | Credit co-operatives | Mortgage banks <sup>3 5</sup> | Building and loan associations | Banks with special, development and other central support tasks <sup>2 4 7 8</sup> |                              |
|---|-------------------------|------------------|------------------------|--|---------------------------|---------------------------|----------------------------|--|----------------------|-------------------------------|--------------------------------|--|------------------------------|
|   |                         | Total            | Big banks <sup>2</sup> | Regional banks and other commercial banks <sup>2 3 4 5</sup> | Branches of foreign banks |                           |                            |  |                      |                               |                                |  | Private bankers <sup>6</sup> |
| <b>Profit for the financial year before tax</b> |                         |                  |                        |  |                           |                           |                            |  |                      |                               |                                |  |                              |
| 1993 ts   | 14.87                   | 10.02            | 10.44                  | 9.82   | 6.64                      | 10.37                     | 7.15                       | 21.87  | 5.12                 | 20.23                         | 13.15                          | 17.77  | 5.77                         |
| 1994 ts   | 13.26                   | 10.93            | 12.48                  | 10.08  | 5.90                      | 9.25                      | 7.84                       | 19.21  | 15.16                | 17.38                         | 13.42                          | 21.52  | 5.42                         |
| 1995 ts   | 14.00                   | 10.31            | 10.18                  | 10.68  | 7.13                      | 7.73                      | 8.87                       | 22.58  | 12.98                | 19.48                         | 16.52                          | 10.88  | 8.25                         |
| 1996 ts   | 13.27                   | 10.77            | 11.79                  | 10.15  | 5.54                      | 10.10                     | 8.66                       | 21.38  | 14.80                | 17.72                         | 16.38                          | 12.88  | 1.04                         |
| 1997 ts   | 12.76                   | 9.68             | 7.38                   | 11.52  | 4.24                      | 17.26                     | 10.90                      | 19.37  | 12.00                | 14.94                         | 15.92                          | 13.08  | 6.45                         |
| 1998 ts   | 19.16                   | 27.36            | 39.51                  | 16.75  | 11.56                     | 18.03                     | 11.69                      | 17.82  | 28.57                | 12.84                         | 17.81                          | 14.12  | 8.38                         |
| 1999  | 11.26                   | 9.67             | 6.23                   | 16.48  | 9.87                      | -                         | 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                         |
| <b>Profit for the financial year after tax</b>  |                         |                  |                        |  |                           |                           |                            |  |                      |                               |                                |  |                              |
| 1993 ts   | 7.07                    | 6.01             | 6.39                   | 5.55   | 4.04                      | 8.93                      | 3.50                       | 7.73   | 2.07                 | 7.65                          | 7.26                           | 11.05  | 4.02                         |
| 1994 ts   | 6.95                    | 6.95             | 8.12                   | 6.08   | 3.96                      | 8.09                      | 4.50                       | 8.01   | 7.64                 | 7.61                          | 8.06                           | 10.48  | 3.55                         |
| 1995 ts   | 7.09                    | 6.92             | 8.17                   | 6.04   | 4.74                      | 6.53                      | 4.75                       | 7.99   | 6.48                 | 7.42                          | 10.71                          | 6.38   | 6.25                         |
| 1996 ts   | 6.45                    | 6.66             | 7.79                   | 5.79   | 2.59                      | 7.93                      | 5.44                       | 7.42   | 8.09                 | 6.52                          | 9.19                           | 7.94   | - 0.23                       |
| 1997 ts   | 6.57                    | 6.65             | 5.44                   | 7.48   | 0.91                      | 14.76                     | 5.89                       | 6.66   | 5.43                 | 5.82                          | 8.93                           | 9.37   | 5.26                         |
| 1998 ts   | 10.15                   | 15.18            | 19.24                  | 11.54  | 7.29                      | 14.70                     | 6.34                       | 6.52   | 23.13                | 5.05                          | 10.42                          | 8.92   | 7.07                         |
| 1999  | 6.49                    | 7.00             | 5.48                   | 10.06  | 5.98                      | -                         | 5.92                       | 6.12   | 3.98                 | 4.74                          | 8.87                           | 6.07   | 8.48                         |
| 2000  | 6.40                    | 7.31             | 7.23                   | 7.40   | 9.04                      | -                         | 4.22                       | 6.02   | 8.84                 | 4.10                          | 2.37                           | 16.54  | 9.90                         |
| 2001  | 4.58                    | 4.24             | 5.69                   | 1.26   | 4.86                      | -                         | 4.01                       | 5.06   | 2.74                 | 4.41                          | 6.48                           | 4.87   | 6.33                         |
| 2002  | 2.94                    | 0.04             | - 3.30                 | 6.66   | 1.24                      | -                         | 1.80                       | 4.66   | 4.95                 | 6.60                          | 8.73                           | 4.54   | 7.50                         |
| 2003  | - 1.32                  | - 6.57           | -11.99                 | 2.25   | 8.15                      | -                         | - 5.23                     | 4.01   | 2.30                 | 5.24                          | 3.70                           | 3.46   | 6.65                         |
| 2004  | 1.98                    | - 1.41           | - 3.56                 | 2.13   | 4.83                      | -                         | - 0.83                     | 5.05   | 3.97                 | 5.26                          | 1.39                           | 3.58   | 8.65                         |
| 2005  | 9.04                    | 15.52            | 23.12                  | 5.43   | 6.34                      | -                         | 5.56                       | 5.60   | 5.12                 | 9.00                          | - 0.87                         | 3.89   | 10.58                        |
| 2006  | 7.36                    | 9.11             | 12.27                  | 4.41   | 8.16                      | -                         | 9.73                       | 4.95   | 9.51                 | 8.51                          | 1.85                           | 1.36   | 5.76                         |
| 2007  | 4.60                    | 15.61            | 21.64                  | 6.35   | 12.36                     | -                         | 0.93                       | 4.21   | 2.94                 | 5.16                          | 1.06                           | 1.93   | -12.88                       |
| 2008  | - 7.89                  | -15.05           | -23.74                 | 2.14   | 3.50                      | -                         | -12.22                     | 2.12   | 1.50                 | 3.98                          | -15.98                         | 2.20   | - 7.65                       |
| 2009  | - 2.02                  | - 5.67           | - 8.11                 | - 1.32   | 7.88                      | -                         | - 9.58                     | 4.44   | 7.62                 | 5.04                          | - 9.29                         | 5.74   | 3.40                         |
| 2010  | 3.70                    | 2.01             | 2.19                   | 1.39   | 8.59                      | -                         | - 1.31                     | 7.07   | 5.83                 | 8.02                          | - 0.40                         | 4.91   | 7.73                         |
| 2011  | 6.68                    | 0.75             | - 0.83                 | 3.33   | 10.43                     | -                         | - 1.02                     | 22.88  | 9.50                 | 11.87                         | - 2.14                         | 15.47  | 7.47                         |
| 2012  | 5.58                    | 3.68             | 2.91                   | 4.75   | 9.03                      | -                         | 2.77                       | 9.32   | 8.30                 | 11.50                         | 0.46                           | 5.60   | 3.77                         |
| 2013  | 3.51                    | 3.54             | 3.24                   | 3.81   | 7.80                      | -                         | - 1.58                     | 7.33   | 3.16                 | 10.98                         | 0.18                           | 2.78   | - 2.23                       |
| 2014  | 3.98                    | 3.51             | 3.16                   | 3.89   | 7.88                      | -                         | - 1.50                     | 6.72   | 2.64                 | 8.59                          | - 1.67                         | 5.61   | 3.61                         |
| 2015  | 3.97                    | 2.18             | 1.81                   | 2.71   | 4.68                      | -                         | 1.89                       | 6.54   | - 1.08               | 7.36                          | 4.29                           | 3.66   | 4.00                         |
| 2016  | 4.27                    | 3.20             | 2.50                   | 4.45   | 1.25                      | -                         | - 1.95                     | 7.42   | -                    | 8.39                          | 4.20                           | 7.28   | 2.78                         |
| 2017  | 4.08                    | 2.79             | 2.30                   | 3.33   | 8.00                      | -                         | 0.98                       | 6.72   | -                    | 7.05                          | 3.56                           | 7.74   | 2.09                         |
| 2018  | 2.41                    | 1.54             | 1.24                   | 1.89   | 4.29                      | -                         | - 3.89                     | 4.83   | -                    | 5.50                          | 0.88                           | 1.02   | 1.48                         |
| 2019  | - 0.41                  | - 8.99           | -17.58                 | 2.69   | 4.90                      | -                         | 1.55                       | 4.83   | -                    | 6.57                          | 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. <sup>1</sup> Equity including the fund for general banking risks, but excluding participation rights capital. <sup>2</sup> Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG. <sup>3</sup> From 2018, DSK Hyp AG (formerly SEB AG) allocated to the category "Mortgage banks" (formerly allocated to the category "Regional banks

and other commercial banks"). <sup>4</sup> From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". <sup>5</sup> From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". <sup>6</sup> The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. <sup>7</sup> From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". <sup>8</sup> Up to 2015, category "Special purpose banks".

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

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

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

| Financial year                                 | All categories of banks | Commercial banks |                        |  |                           |                              | Landesbanken <sup>4</sup> | Savings banks <sup>4</sup> | Regional institutions of credit co-operatives <sup>6</sup> | Credit co-operatives | Mortgage banks <sup>3 5</sup> | Instalment sales financing institutions <sup>8</sup> | Building and loan associations | Banks with special, development and other central support tasks <sup>2 4 7 9</sup> |
|--|-------------------------|------------------|------------------------|--|---------------------------|------------------------------|---------------------------|----------------------------|--|----------------------|-------------------------------|--|--------------------------------|--|
|  |                         | total            | Big banks <sup>2</sup> | Regional banks and other commercial banks <sup>2 3 4 5</sup> | Branches of foreign banks | Private bankers <sup>6</sup> |                           |                            |  |                      |                               |  |                                |  |
| <b>Interest received (total) <sup>10</sup></b> |                         |                  |                        |  |                           |                              |                           |                            |  |                      |                               |  |                                |  |
| 1968   | 4.97                    | 5.28             | 4.98                   | 5.69   | 4.54                      | 5.30                         | 5.09                      | 5.89                       | 3.43   | 6.02                 | 4.43                          | 11.29  | –                              | 1.81   |
| 1969   | 5.52                    | 6.02             | 5.62                   | 6.26   | 6.79                      | 6.41                         | 5.48                      | 6.11                       | 5.23   | 6.48                 | 4.78                          | 11.91  | –                              | 2.68   |
| 1970   | 6.59                    | 7.60             | 7.20                   | 7.82   | 8.28                      | 7.97                         | 6.38                      | 7.17                       | 6.50   | 7.88                 | 5.08                          | 13.41  | –                              | 3.14   |
| 1971   | 6.40                    | 6.62             | 6.24                   | 6.99   | 6.67                      | 6.67                         | 6.28                      | 7.06                       | 6.17   | 7.58                 | 5.31                          | 13.11  | –                              | 4.00   |
| 1972   | 6.12                    | 5.86             | 5.42                   | 6.32   | 5.67                      | 5.88                         | 5.96                      | 6.84                       | 5.81   | 7.23                 | 5.67                          | 12.20  | –                              | 4.03   |
| 1973   | 7.57                    | 8.30             | 7.74                   | 8.72   | 8.36                      | 8.76                         | 7.20                      | 8.07                       | 7.41   | 8.76                 | 6.10                          | 13.43  | –                              | 4.55   |
| 1974   | 8.26                    | 9.40             | 9.19                   | 9.49   | 9.75                      | 9.51                         | 7.78                      | 8.73                       | 8.05   | 9.41                 | 6.34                          | 14.10  | –                              | 4.91   |
| 1975   | 7.21                    | 7.28             | 7.37                   | 7.37   | 6.76                      | 6.94                         | 7.00                      | 7.79                       | 6.91   | 8.00                 | 6.65                          | 12.94  | –                              | 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 <sup>1</sup>

| Financial year                     | All categories of banks | Commercial banks |                        |  |                           |                              | Landesbanken <sup>4</sup> | Savings banks <sup>4</sup> | Regional institutions of credit co-operatives <sup>6</sup> | Credit co-operatives | Mortgage banks <sup>3 5</sup> | Instalment sales financing institutions <sup>8</sup> | Building and loan associations | Banks with special, development and other central support tasks <sup>2 4 7 9</sup> |
|------------------------------------|-------------------------|------------------|------------------------|--|---------------------------|------------------------------|---------------------------|----------------------------|--|----------------------|-------------------------------|--|--------------------------------|--|
|                                    |                         | total            | Big banks <sup>2</sup> | Regional banks and other commercial banks <sup>2 3 4 5</sup> | Branches of foreign banks | Private bankers <sup>6</sup> |                           |                            |  |                      |                               |  |                                |  |
| <b>Interest paid <sup>11</sup></b> |                         |                  |                        |  |                           |                              |                           |                            |  |                      |                               |  |                                |  |
| 1968                               | 3.15                    | 3.06             | 2.59                   | 3.58   | 3.20                      | 2.98                         | 4.14                      | 3.07                       | 2.38   | 3.11                 | 3.70                          | 4.26   | -                              | 1.17   |
| 1969                               | 3.64                    | 3.66             | 3.01                   | 4.05   | 5.47                      | 3.95                         | 4.62                      | 3.35                       | 4.19   | 3.38                 | 3.86                          | 5.16   | -                              | 2.11   |
| 1970                               | 4.70                    | 5.34             | 4.53                   | 5.78   | 7.17                      | 5.84                         | 5.69                      | 4.42                       | 5.66   | 4.36                 | 4.09                          | 7.27   | -                              | 2.59   |
| 1971                               | 4.51                    | 4.51             | 3.78                   | 5.04   | 5.38                      | 4.82                         | 5.50                      | 4.25                       | 5.12   | 4.26                 | 4.36                          | 6.20   | -                              | 3.41   |
| 1972                               | 4.20                    | 3.80             | 3.12                   | 4.37   | 4.12                      | 3.98                         | 5.15                      | 3.89                       | 4.62   | 3.93                 | 4.72                          | 5.09   | -                              | 3.46   |
| 1973                               | 5.67                    | 6.45             | 5.68                   | 7.05   | 6.68                      | 6.96                         | 6.46                      | 5.09                       | 6.55   | 5.24                 | 4.99                          | 8.00   | -                              | 3.95   |
| 1974                               | 6.13                    | 6.92             | 6.12                   | 7.30   | 8.32                      | 7.16                         | 7.00                      | 5.54                       | 7.04   | 5.74                 | 5.31                          | 8.14   | -                              | 4.29   |
| 1975                               | 4.97                    | 4.64             | 4.14                   | 5.02   | 5.20                      | 4.49                         | 6.13                      | 4.38                       | 5.44   | 4.42                 | 5.76                          | 5.63   | -                              | 4.07   |
| 1976                               | 4.46                    | 3.84             | 3.30                   | 4.32   | 4.15                      | 3.82                         | 5.82                      | 3.73                       | 4.73   | 3.74                 | 5.94                          | 4.59   | -                              | 3.96   |
| 1977                               | 4.37                    | 3.82             | 3.32                   | 4.31   | 4.19                      | 3.54                         | 5.78                      | 3.44                       | 4.76   | 3.47                 | 5.97                          | 4.54   | -                              | 4.01   |
| 1978                               | 4.11                    | 3.73             | 3.46                   | 4.04   | 4.07                      | 3.14                         | 5.43                      | 3.00                       | 4.48   | 3.08                 | 5.81                          | 4.04   | -                              | 3.82   |
| 1979                               | 4.64                    | 4.83             | 4.46                   | 5.16   | 5.54                      | 4.50                         | 5.70                      | 3.49                       | 5.30   | 3.57                 | 5.69                          | 4.81   | -                              | 4.13   |
| 1980                               | 5.86                    | 6.71             | 6.44                   | 6.85   | 7.65                      | 6.69                         | 6.67                      | 4.72                       | 7.09   | 4.95                 | 5.85                          | 6.57   | -                              | 4.73   |
| 1981                               | 6.80                    | 8.03             | 7.61                   | 8.18   | 9.63                      | 8.09                         | 7.73                      | 5.44                       | 8.64   | 5.90                 | 6.32                          | 7.50   | -                              | 5.23   |
| 1982                               | 6.51                    | 7.05             | 6.65                   | 7.18   | 8.66                      | 6.83                         | 7.53                      | 5.39                       | 7.99   | 5.74                 | 6.66                          | 7.01   | -                              | 5.49   |
| 1983                               | 5.34                    | 5.18             | 4.80                   | 5.41   | 6.40                      | 4.47                         | 6.61                      | 4.16                       | 6.24   | 4.27                 | 6.57                          | 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. <sup>11</sup> Interest paid and similar expenses in banking business. As of 1993, including interest on participation rights capital and income bonds (up to 1992, ascribed in different ways to profit appropriation).

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

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

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

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



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

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

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

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

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

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

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

| Financial year                         | All categories of banks | Commercial banks |                        |  |                           |                              | Landesbanken <sup>4</sup> | Savings banks <sup>4</sup> | Regional institutions of credit co-operatives <sup>6</sup> | Credit co-operatives | Mortgage banks <sup>3 5</sup> | Instalment sales financing institutions <sup>8</sup> | Building and loan associations | Banks with special, development and other central support tasks <sup>2 4 7 9</sup> |
|--|-------------------------|------------------|------------------------|--|---------------------------|------------------------------|---------------------------|----------------------------|--|----------------------|-------------------------------|--|--------------------------------|--|
|  |                         | total            | Big banks <sup>2</sup> | Regional banks and other commercial banks <sup>2 3 4 5</sup> | Branches of foreign banks | Private bankers <sup>6</sup> |                           |                            |  |                      |                               |  |                                |  |
| <b>General administrative spending</b> |                         |                  |                        |  |                           |                              |                           |                            |  |                      |                               |  |                                |  |
| 1968                                   | 1.35                    | 2.28             | 2.83                   | 1.86   | 0.93                      | 2.16                         | 0.45                      | 1.96                       | 0.60   | 2.55                 | 0.23                          | 4.03   | –                              | 0.25   |
| 1969                                   | 1.41                    | 2.27             | 2.85                   | 1.88   | 0.85                      | 2.06                         | 0.47                      | 2.01                       | 0.64   | 2.57                 | 0.24                          | 4.25   | –                              | 0.29   |
| 1970                                   | 1.51                    | 2.28             | 2.90                   | 1.91   | 0.96                      | 1.96                         | 0.56                      | 2.16                       | 0.66   | 2.72                 | 0.25                          | 4.05   | –                              | 0.30   |
| 1971                                   | 1.58                    | 2.28             | 2.96                   | 1.89   | 0.90                      | 1.97                         | 0.56                      | 2.32                       | 0.72   | 2.80                 | 0.27                          | 4.10   | –                              | 0.31   |
| 1972                                   | 1.56                    | 2.21             | 2.88                   | 1.84   | 0.94                      | 1.90                         | 0.51                      | 2.29                       | 0.77   | 2.76                 | 0.28                          | 3.93   | –                              | 0.31   |
| 1973                                   | 1.60                    | 2.12             | 2.73                   | 1.77   | 0.95                      | 2.02                         | 0.55                      | 2.40                       | 0.84   | 2.84                 | 0.28                          | 3.92   | –                              | 0.32   |
| 1974                                   | 1.70                    | 2.35             | 3.16                   | 1.90   | 0.98                      | 2.28                         | 0.55                      | 2.51                       | 0.75   | 3.03                 | 0.30                          | 4.19   | –                              | 0.36   |
| 1975                                   | 1.69                    | 2.48             | 3.30                   | 1.99   | 1.14                      | 2.41                         | 0.56                      | 2.42                       | 0.67   | 3.00                 | 0.27                          | 4.57   | –                              | 0.35   |
| 1976                                   | 1.67                    | 2.26             | 2.86                   | 1.86   | 1.16                      | 2.35                         | 0.61                      | 2.44                       | 0.74   | 3.00                 | 0.26                          | 4.58   | –                              | 0.35   |
| 1977                                   | 1.61                    | 2.15             | 2.64                   | 1.79   | 1.15                      | 2.25                         | 0.57                      | 2.36                       | 0.69   | 2.90                 | 0.25                          | 4.43   | –                              | 0.37   |
| 1978                                   | 1.54                    | 2.03             | 2.47                   | 1.71   | 1.12                      | 2.06                         | 0.55                      | 2.27                       | 0.71   | 2.78                 | 0.25                          | 4.33   | –                              | 0.36   |
| 1979                                   | 1.49                    | 1.96             | 2.40                   | 1.62   | 1.07                      | 2.03                         | 0.52                      | 2.21                       | 0.68   | 2.66                 | 0.24                          | 3.83   | –                              | 0.34   |
| 1980                                   | 1.49                    | 1.98             | 2.40                   | 1.65   | 1.17                      | 1.98                         | 0.51                      | 2.23                       | 0.67   | 2.66                 | 0.23                          | 3.81   | –                              | 0.33   |
| 1981                                   | 1.47                    | 1.97             | 2.46                   | 1.59   | 1.13                      | 2.14                         | 0.47                      | 2.23                       | 0.68   | 2.66                 | 0.23                          | 3.72   | –                              | 0.30   |
| 1982                                   | 1.47                    | 2.01             | 2.53                   | 1.63   | 1.16                      | 2.06                         | 0.46                      | 2.21                       | 0.65   | 2.70                 | 0.22                          | 3.79   | –                              | 0.30   |
| 1983                                   | 1.49                    | 2.10             | 2.72                   | 1.70   | 1.17                      | 2.14                         | 0.46                      | 2.21                       | 0.66   | 2.74                 | 0.22                          | 3.91   | –                              | 0.29   |
| 1984                                   | 1.49                    | 2.09             | 2.70                   | 1.69   | 1.12                      | 2.26                         | 0.48                      | 2.18                       | 0.62   | 2.78                 | 0.22                          | 3.84   | –                              | 0.30   |
| 1985                                   | 1.52                    | 2.09             | 2.70                   | 1.69   | 1.05                      | 2.42                         | 0.48                      | 2.17                       | 0.66   | 2.83                 | 0.23                          | 3.79   | –                              | 0.31   |
| 1986                                   | 1.52                    | 2.20             | 2.75                   | 1.92   | 0.98                      | 2.28                         | 0.49                      | 2.17                       | 0.71   | 2.81                 | 0.23                          | –  | –                              | 0.31   |
| 1987                                   | 1.50                    | 2.16             | 2.61                   | 1.91   | 1.02                      | 2.29                         | 0.47                      | 2.16                       | 0.66   | 2.74                 | 0.23                          | –  | –                              | 0.31   |
| 1988                                   | 1.47                    | 2.10             | 2.49                   | 1.89   | 0.93                      | 2.17                         | 0.48                      | 2.13                       | 0.60   | 2.66                 | 0.23                          | –  | –                              | 0.31   |
| 1989                                   | 1.44                    | 2.00             | 2.34                   | 1.81   | 0.88                      | 2.13                         | 0.47                      | 2.11                       | 0.61   | 2.61                 | 0.23                          | –  | –                              | 0.31   |
| 1990                                   | 1.48                    | 1.95             | 2.25                   | 1.80   | 0.75                      | 2.24                         | 0.47                      | 2.11                       | 0.66   | 2.63                 | 0.24                          | –  | –                              | 1.11   |
| 1991                                   | 1.49                    | 1.99             | 2.30                   | 1.79   | 0.81                      | 2.25                         | 0.44                      | 2.18                       | 0.63   | 2.62                 | 0.23                          | –  | –                              | 1.05   |
| 1992                                   | 1.50                    | 1.97             | 2.31                   | 1.76   | 0.80                      | 2.24                         | 0.50                      | 2.23                       | 0.72   | 2.65                 | 0.26                          | –  | –                              | 1.02   |
| 1993                                   | 1.51                    | 1.92             | 2.22                   | 1.66   | 0.77                      | 2.57                         | 0.46                      | 2.28                       | 0.73   | 2.68                 | 0.25                          | –  | 2.09                           | 0.91   |
| 1994                                   | 1.41                    | 1.84             | 2.14                   | 1.59   | 0.76                      | 2.46                         | 0.45                      | 2.14                       | 0.66   | 2.54                 | 0.22                          | –  | 1.99                           | 0.77   |
| 1995                                   | 1.40                    | 1.81             | 2.05                   | 1.61   | 0.77                      | 2.93                         | 0.46                      | 2.17                       | 0.66   | 2.53                 | 0.22                          | –  | 2.01                           | 0.78   |
| 1996                                   | 1.31                    | 1.67             | 1.84                   | 1.50   | 0.90                      | 2.96                         | 0.43                      | 2.11                       | 0.60   | 2.44                 | 0.20                          | –  | 1.98                           | 0.69   |
| 1997                                   | 1.23                    | 1.58             | 1.70                   | 1.44   | 0.71                      | 2.95                         | 0.42                      | 2.05                       | 0.58   | 2.38                 | 0.19                          | –  | 1.88                           | 0.66   |
| 1998                                   | 1.18                    | 1.53             | 1.54                   | 1.49   | 0.82                      | 2.97                         | 0.40                      | 2.04                       | 0.57   | 2.34                 | 0.18                          | –  | 1.83                           | 0.57   |
| 1999                                   | 1.17                    | 1.71             | 1.50                   | 2.28   | 0.80                      | –                            | 0.44                      | 2.01                       | 0.56   | 2.30                 | 0.15                          | –  | 1.77                           | 0.19   |
| 2000                                   | 1.17                    | 1.67             | 1.51                   | 2.08   | 1.00                      | –                            | 0.43                      | 1.99                       | 0.56   | 2.39                 | 0.15                          | –  | 1.69                           | 0.19   |
| 2001                                   | 1.15                    | 1.65             | 1.48                   | 2.12   | 0.43                      | –                            | 0.45                      | 1.97                       | 0.55   | 2.36                 | 0.15                          | –  | 1.64                           | 0.18   |
| 2002                                   | 1.11                    | 1.55             | 1.36                   | 2.06   | 0.55                      | –                            | 0.44                      | 1.95                       | 0.53   | 2.30                 | 0.14                          | –  | 1.58                           | 0.22   |
| 2003                                   | 1.11                    | 1.53             | 1.37                   | 1.93   | 0.64                      | –                            | 0.42                      | 1.97                       | 0.54   | 2.32                 | 0.16                          | –  | 1.50                           | 0.22   |
| 2004                                   | 1.06                    | 1.41             | 1.27                   | 1.89   | 0.73                      | –                            | 0.44                      | 1.92                       | 0.52   | 2.28                 | 0.16                          | –  | 1.37                           | 0.22   |
| 2005                                   | 1.05                    | 1.38             | 1.23                   | 1.87   | 0.81                      | –                            | 0.45                      | 1.92                       | 0.44   | 2.30                 | 0.17                          | –  | 1.23                           | 0.21   |
| 2006                                   | 1.06                    | 1.42             | 1.27                   | 1.92   | 0.84                      | –                            | 0.46                      | 1.89                       | 0.47   | 2.27                 | 0.18                          | –  | 1.13                           | 0.22   |
| 2007                                   | 1.00                    | 1.28             | 1.13                   | 1.81   | 0.77                      | –                            | 0.43                      | 1.90                       | 0.39   | 2.12                 | 0.18                          | –  | 1.08                           | 0.21   |
| 2008                                   | 0.95                    | 1.20             | 1.02                   | 1.75   | 0.72                      | –                            | 0.43                      | 1.81                       | 0.36   | 2.01                 | 0.17                          | –  | 1.08                           | 0.20   |
| 2009                                   | 1.02                    | 1.40             | 1.31                   | 1.65   | 0.71                      | –                            | 0.45                      | 1.80                       | 0.41   | 1.98                 | 0.18                          | –  | 1.04                           | 0.21   |
| 2010                                   | 0.99                    | 1.32             | 1.20                   | 1.67   | 0.86                      | –                            | 0.44                      | 1.74                       | 0.38   | 1.88                 | 0.17                          | –  | 0.99                           | 0.19   |
| 2011                                   | 0.89                    | 0.97             | 0.80                   | 1.62   | 0.63                      | –                            | 0.44                      | 1.74                       | 0.37   | 1.88                 | 0.22                          | –  | 0.98                           | 0.20   |
| 2012                                   | 0.89                    | 0.92             | 0.77                   | 1.55   | 0.33                      | –                            | 0.46                      | 1.76                       | 0.37   | 1.86                 | 0.24                          | –  | 0.97                           | 0.26   |
| 2013                                   | 0.97                    | 1.03             | 0.89                   | 1.55   | 0.52                      | –                            | 0.54                      | 1.77                       | 0.40   | 1.85                 | 0.27                          | –  | 0.91                           | 0.27   |
| 2014                                   | 1.01                    | 1.08             | 0.93                   | 1.57   | 0.46                      | –                            | 0.57                      | 1.79                       | 0.42   | 1.84                 | 0.29                          | –  | 0.90                           | 0.29   |
| 2015                                   | 1.05                    | 1.11             | 0.99                   | 1.53   | 0.53                      | –                            | 0.63                      | 1.81                       | 0.45   | 1.82                 | 0.30                          | –  | 0.81                           | 0.29   |
| 2016                                   | 1.06                    | 1.14             | 1.02                   | 1.49   | 0.44                      | –                            | 0.66                      | 1.74                       | –  | 1.73                 | 0.32                          | –  | 0.83                           | 0.33   |
| 2017                                   | 1.07                    | 1.14             | 1.06                   | 1.41   | 0.33                      | –                            | 0.71                      | 1.69                       | –  | 1.66                 | 0.38                          | –  | 0.83                           | 0.33   |
| 2018                                   | 1.09                    | 1.17             | 1.15                   | 1.32   | 0.26                      | –                            | 0.69                      | 1.65                       | –  | 1.59                 | 0.42                          | –  | 0.82                           | 0.34   |
| 2019                                   | 1.06                    | 1.16             | 1.12                   | 1.32   | 0.28                      | –                            | 0.66                      | 1.61                       | –  | 1.55                 | 0.40                          | –  | 0.77                           | 0.31   |
| 2020                                   | 0.95                    | 0.98             | 0.91                   | 1.24   | 0.25                      | –                            | 0.62                      | 1.47                       | –  | 1.45                 | 0.37                          | –  | 0.78                           | 0.30   |
| 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 <sup>1</sup>

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

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

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

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

| Financial year   | All categories of banks | Commercial banks |                        |  |                           |                              | Landesbanken <sup>4</sup> | Savings banks <sup>4</sup> | Regional institutions of credit co-operatives <sup>6</sup> | Credit co-operatives | Mortgage banks <sup>3 5</sup> | Instalment sales financing institutions <sup>8</sup> | Building and loan associations | Banks with special, development and other central support tasks <sup>2 4 7 9</sup> |
|--|-------------------------|------------------|------------------------|--|---------------------------|------------------------------|---------------------------|----------------------------|--|----------------------|-------------------------------|--|--------------------------------|--|
|  |                         | total            | Big banks <sup>2</sup> | Regional banks and other commercial banks <sup>2 3 4 5</sup> | Branches of foreign banks | Private bankers <sup>6</sup> |                           |                            |  |                      |                               |  |                                |  |
| <b>Result from the trading portfolio <sup>15</sup></b>               |                         |                  |                        |  |                           |                              |                           |                            |  |                      |                               |  |                                |  |
| 1993   | 0.10                    | 0.23             | 0.26                   | 0.20   | 0.06                      | 0.38                         | 0.09                      | 0.09                       | 0.15   | 0.05                 | 0.00                          | -  | -                              | 0.02   |
| 1994   | 0.01                    | 0.01             | -0.01                  | 0.02   | 0.12                      | 0.05                         | 0.00                      | 0.01                       | 0.08   | 0.00                 | 0.00                          | -  | -                              | 0.00   |
| 1995   | 0.06                    | 0.11             | 0.12                   | 0.10   | 0.05                      | 0.16                         | 0.05                      | 0.05                       | 0.12   | 0.03                 | 0.00                          | -  | -                              | 0.01   |
| 1996   | 0.05                    | 0.09             | 0.10                   | 0.07   | 0.22                      | 0.12                         | 0.04                      | 0.05                       | 0.10   | 0.03                 | 0.00                          | -  | -                              | 0.01   |
| 1997   | 0.05                    | 0.10             | 0.13                   | 0.06   | 0.13                      | 0.19                         | 0.05                      | 0.06                       | 0.10   | 0.02                 | 0.00                          | -  | -                              | 0.02   |
| 1998   | 0.06                    | 0.13             | 0.09                   | 0.18   | 0.37                      | 0.22                         | 0.07                      | 0.05                       | 0.05   | 0.02                 | 0.00                          | -  | -                              | 0.01   |
| 1999   | 0.06                    | 0.15             | 0.17                   | 0.07   | 0.41                      | -                            | 0.03                      | 0.03                       | 0.12   | 0.01                 | -                             | -  | -                              | 0.00   |
| 2000   | 0.09                    | 0.24             | 0.32                   | 0.07   | 0.49                      | -                            | 0.05                      | 0.02                       | 0.09   | 0.00                 | 0.00                          | -  | -                              | 0.00   |
| 2001   | 0.07                    | 0.20             | 0.30                   | -0.03  | 0.08                      | -                            | 0.04                      | 0.00                       | 0.06   | -0.01                | 0.00                          | -  | -                              | 0.00   |
| 2002   | 0.04                    | 0.09             | 0.13                   | 0.01   | 0.03                      | -                            | 0.04                      | 0.00                       | 0.11   | -0.01                | 0.00                          | -  | -                              | 0.00   |
| 2003   | 0.09                    | 0.24             | 0.32                   | 0.07   | 0.04                      | -                            | 0.02                      | 0.02                       | 0.18   | 0.02                 | 0.00                          | -  | -                              | 0.00   |
| 2004   | 0.02                    | 0.02             | 0.04                   | -0.04  | 0.02                      | -                            | 0.02                      | 0.02                       | 0.19   | 0.01                 | 0.00                          | -  | -                              | 0.00   |
| 2005   | 0.15                    | 0.41             | 0.56                   | -0.04  | 0.08                      | -                            | 0.02                      | 0.02                       | 0.18   | 0.01                 | 0.00                          | -  | -                              | 0.00   |
| 2006   | 0.06                    | 0.11             | 0.15                   | -0.04  | 0.13                      | -                            | 0.06                      | 0.02                       | 0.17   | 0.01                 | 0.00                          | -  | -                              | 0.00   |
| 2007   | -0.01                   | 0.03             | 0.08                   | -0.13  | 0.09                      | -                            | -0.10                     | 0.01                       | -0.19  | 0.01                 | 0.00                          | -  | -                              | 0.00   |
| 2008   | -0.22                   | -0.55            | -0.69                  | -0.14  | 0.04                      | -                            | -0.09                     | -                          | -0.33  | 0.00                 | 0.00                          | -  | -                              | 0.00   |
| 2009   | 0.08                    | 0.18             | 0.22                   | 0.08   | 0.05                      | -                            | 0.06                      | 0.02                       | 0.33   | 0.01                 | 0.00                          | -  | -                              | 0.00   |
| 2010   | 0.07                    | 0.17             | 0.23                   | 0.00   | 0.05                      | -                            | 0.03                      | 0.00                       | 0.19   | 0.00                 | 0.00                          | -  | -                              | 0.00   |
| 2011   | 0.05                    | 0.13             | 0.15                   | 0.05   | 0.05                      | -                            | -0.04                     | 0.00                       | 0.06   | 0.00                 | 0.00                          | -  | -                              | 0.00   |
| 2012   | 0.07                    | 0.14             | 0.16                   | 0.04   | 0.03                      | -                            | 0.05                      | 0.00                       | 0.28   | 0.00                 | -                             | -  | -                              | 0.00   |
| 2013   | 0.07                    | 0.11             | 0.14                   | 0.04   | 0.04                      | -                            | 0.11                      | 0.00                       | 0.12   | 0.00                 | 0.00                          | -  | -                              | 0.00   |
| 2014   | 0.04                    | 0.09             | 0.10                   | 0.04   | 0.03                      | -                            | 0.01                      | 0.00                       | 0.16   | 0.00                 | 0.00                          | -  | -                              | 0.00   |
| 2015   | 0.04                    | 0.08             | 0.09                   | 0.04   | 0.03                      | -                            | 0.05                      | 0.00                       | 0.11   | 0.00                 | 0.00                          | -  | -                              | 0.00   |
| 2016   | 0.04                    | 0.04             | 0.04                   | 0.04   | 0.03                      | -                            | 0.11                      | 0.00                       | -  | 0.00                 | -                             | -  | -                              | 0.04   |
| 2017   | 0.07                    | 0.12             | 0.15                   | 0.03   | 0.03                      | -                            | 0.11                      | 0.00                       | -  | 0.00                 | -                             | -  | -                              | 0.03   |
| 2018   | 0.04                    | 0.07             | 0.09                   | 0.03   | 0.01                      | -                            | 0.08                      | -                          | -  | -                    | -                             | -  | -                              | 0.03   |
| 2019   | 0.03                    | 0.04             | 0.05                   | 0.02   | 0.01                      | -                            | 0.05                      | -                          | -  | -                    | -                             | -  | -                              | 0.03   |
| 2020   | 0.04                    | 0.07             | 0.07                   | 0.06   | 0.01                      | -                            | 0.05                      | -                          | -  | -                    | -                             | -  | -                              | 0.03   |
| 2021   | 0.05                    | 0.09             | 0.08                   | 0.11   | 0.01                      | -                            | 0.10                      | -                          | -  | -                    | -                             | -  | -                              | 0.03   |
| <b>Operating result before the valuation of assets <sup>16</sup></b> |                         |                  |                        |  |                           |                              |                           |                            |  |                      |                               |  |                                |  |
| 1993   | 0.93                    | 1.25             | 1.45                   | 1.12   | 0.57                      | 1.25                         | 0.42                      | 1.32                       | 0.60   | 1.23                 | 0.45                          | -  | 0.82                           | 0.46   |
| 1994   | 0.91                    | 1.01             | 0.96                   | 1.08   | 0.36                      | 1.00                         | 0.44                      | 1.51                       | 0.94   | 1.28                 | 0.45                          | -  | 1.01                           | 0.42   |
| 1995   | 0.80                    | 0.87             | 0.76                   | 1.00   | 0.28                      | 1.00                         | 0.40                      | 1.36                       | 0.58   | 1.15                 | 0.46                          | -  | 0.53                           | 0.42   |
| 1996   | 0.76                    | 0.84             | 0.69                   | 0.99   | 0.25                      | 1.15                         | 0.43                      | 1.27                       | 0.50   | 1.09                 | 0.44                          | -  | 0.45                           | 0.46   |
| 1997   | 0.71                    | 0.80             | 0.65                   | 0.97   | 0.18                      | 1.38                         | 0.41                      | 1.18                       | 0.48   | 1.03                 | 0.43                          | -  | 0.51                           | 0.42   |
| 1998   | 0.66                    | 0.72             | 0.47                   | 1.02   | 0.27                      | 1.73                         | 0.46                      | 1.03                       | 0.45   | 0.89                 | 0.44                          | -  | 0.52                           | 0.45   |
| 1999   | 0.60                    | 0.61             | 0.44                   | 1.03   | 0.31                      | -                            | 0.36                      | 1.05                       | 0.36   | 0.93                 | 0.37                          | -  | 0.56                           | 0.50   |
| 2000   | 0.54                    | 0.54             | 0.40                   | 0.88   | 0.35                      | -                            | 0.34                      | 0.90                       | 0.53   | 0.82                 | 0.33                          | -  | 0.73                           | 0.45   |
| 2001   | 0.46                    | 0.40             | 0.29                   | 0.69   | 0.33                      | -                            | 0.34                      | 0.85                       | 0.33   | 0.72                 | 0.30                          | -  | 0.62                           | 0.42   |
| 2002   | 0.54                    | 0.54             | 0.39                   | 0.92   | 0.40                      | -                            | 0.34                      | 0.98                       | 0.48   | 0.85                 | 0.26                          | -  | 0.65                           | 0.47   |
| 2003   | 0.56                    | 0.54             | 0.35                   | 0.95   | 0.55                      | -                            | 0.37                      | 1.00                       | 0.32   | 1.01                 | 0.26                          | -  | 0.64                           | 0.45   |
| 2004   | 0.56                    | 0.51             | 0.30                   | 1.15   | 0.55                      | -                            | 0.38                      | 1.04                       | 0.36   | 1.04                 | 0.30                          | -  | 0.63                           | 0.39   |
| 2005   | 0.67                    | 0.93             | 0.80                   | 1.33   | 0.59                      | -                            | 0.31                      | 0.99                       | 0.38   | 0.99                 | 0.30                          | -  | 0.54                           | 0.39   |
| 2006   | 0.63                    | 0.73             | 0.57                   | 1.26   | 0.68                      | -                            | 0.40                      | 0.98                       | 0.28   | 1.26                 | 0.29                          | -  | 0.32                           | 0.40   |
| 2007   | 0.54                    | 0.67             | 0.53                   | 1.15   | 0.94                      | -                            | 0.28                      | 0.83                       | 0.05   | 0.89                 | 0.33                          | -  | 0.52                           | 0.34   |
| 2008   | 0.35                    | 0.08             | -0.22                  | 0.99   | 0.70                      | -                            | 0.36                      | 0.82                       | 0.03   | 0.93                 | 0.28                          | -  | 0.49                           | 0.34   |
| 2009   | 0.55                    | 0.51             | 0.40                   | 0.77   | 0.66                      | -                            | 0.43                      | 0.90                       | 0.52   | 0.92                 | 0.31                          | -  | 0.52                           | 0.42   |
| 2010   | 0.56                    | 0.50             | 0.35                   | 0.91   | 0.79                      | -                            | 0.37                      | 1.03                       | 0.42   | 1.07                 | 0.30                          | -  | 0.44                           | 0.42   |
| 2011   | 0.50                    | 0.46             | 0.30                   | 1.04   | 0.74                      | -                            | 0.30                      | 1.03                       | 0.27   | 1.06                 | 0.08                          | -  | 0.47                           | 0.36   |
| 2012   | 0.49                    | 0.45             | 0.35                   | 0.84   | 0.35                      | -                            | 0.31                      | 0.92                       | 0.51   | 0.97                 | 0.23                          | -  | 0.41                           | 0.30   |
| 2013   | 0.43                    | 0.38             | 0.25                   | 0.85   | 0.54                      | -                            | 0.33                      | 0.86                       | 0.37   | 1.01                 | 0.09                          | -  | 0.33                           | 0.03   |
| 2014   | 0.45                    | 0.39             | 0.26                   | 0.78   | 0.66                      | -                            | 0.23                      | 0.83                       | 0.29   | 0.95                 | 0.21                          | -  | 0.26                           | 0.29   |
| 2015   | 0.44                    | 0.36             | 0.20                   | 0.84   | 0.33                      | -                            | 0.28                      | 0.82                       | 0.26   | 0.91                 | 0.29                          | -  | 0.23                           | 0.26   |
| 2016   | 0.47                    | 0.39             | 0.23                   | 0.83   | 0.35                      | -                            | 0.38                      | 0.83                       | -  | 0.87                 | 0.21                          | -  | 0.43                           | 0.25   |
| 2017   | 0.42                    | 0.30             | 0.13                   | 0.67   | 0.29                      | -                            | 0.27                      | 0.83                       | -  | 0.86                 | 0.16                          | -  | 0.42                           | 0.23   |
| 2018   | 0.40                    | 0.31             | 0.16                   | 0.68   | 0.22                      | -                            | 0.21                      | 0.77                       | -  | 0.81                 | 0.28                          | -  | 0.11                           | 0.18   |
| 2019   | 0.33                    | 0.21             | -0.01                  | 0.73   | 0.23                      | -                            | 0.18                      | 0.65                       | -  | 0.76                 | 0.38                          | -  | 0.04                           | 0.21   |
| 2020   | 0.36                    | 0.28             | 0.10                   | 0.75   | 0.22                      | -                            | 0.20                      | 0.62                       | -  | 0.71                 | 0.39                          | -  | 0.07                           | 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. <sup>15</sup> Up to 2009, net result from financial operations. Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as from income from reversals of write-downs and expenditure

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

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

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

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

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

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

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

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

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

| Financial year                        | All categories of banks | Commercial banks |                        |  |                           |                              | Landesbanken <sup>4</sup> | Savings banks <sup>4</sup> | Regional institutions of credit co-operatives <sup>6</sup> | Credit co-operatives | Mortgage banks <sup>3 5</sup> | Instalment sales financing institutions <sup>8</sup> | Building and loan associations | Banks with special, development and other central support tasks <sup>2 4 7 9</sup> |
|---------------------------------------|-------------------------|------------------|------------------------|--|---------------------------|------------------------------|---------------------------|----------------------------|--|----------------------|-------------------------------|--|--------------------------------|--|
|                                       |                         | total            | Big banks <sup>2</sup> | Regional banks and other commercial banks <sup>2 3 4 5</sup> | Branches of foreign banks | Private bankers <sup>6</sup> |                           |                            |  |                      |                               |  |                                |  |
| <b>Operating result <sup>18</sup></b> |                         |                  |                        |  |                           |                              |                           |                            |  |                      |                               |  |                                |  |
| 1993                                  | 0.56                    | 0.60             | 0.63                   | 0.58   | 0.47                      | 0.61                         | 0.23                      | 0.87                       | 0.27   | 0.91                 | 0.33                          | –  | 0.84                           | 0.29   |
| 1994                                  | 0.48                    | 0.52             | 0.49                   | 0.57   | 0.32                      | 0.22                         | 0.25                      | 0.77                       | 0.20   | 0.73                 | 0.26                          | –  | 0.94                           | 0.19   |
| 1995                                  | 0.54                    | 0.60             | 0.57                   | 0.65   | 0.32                      | 0.23                         | 0.26                      | 0.84                       | 0.45   | 0.80                 | 0.36                          | –  | 0.63                           | 0.27   |
| 1996                                  | 0.51                    | 0.55             | 0.54                   | 0.58   | 0.25                      | 0.62                         | 0.28                      | 0.80                       | 0.46   | 0.72                 | 0.36                          | –  | 0.59                           | 0.26   |
| 1997                                  | 0.46                    | 0.50             | 0.40                   | 0.61   | 0.13                      | 1.00                         | 0.26                      | 0.72                       | 0.38   | 0.62                 | 0.33                          | –  | 0.53                           | 0.29   |
| 1998                                  | 0.41                    | 0.47             | 0.32                   | 0.65   | 0.19                      | 1.24                         | 0.20                      | 0.69                       | 0.26   | 0.54                 | 0.36                          | –  | 0.50                           | 0.22   |
| 1999                                  | 0.41                    | 0.38             | 0.20                   | 0.81   | 0.31                      | –                            | 0.25                      | 0.87                       | 0.19   | 0.54                 | 0.27                          | –  | 0.62                           | 0.27   |
| 2000                                  | 0.31                    | 0.36             | 0.24                   | 0.63   | 0.32                      | –                            | 0.22                      | 0.44                       | 0.05   | 0.35                 | 0.14                          | –  | 0.69                           | 0.30   |
| 2001                                  | 0.19                    | 0.14             | 0.05                   | 0.36   | 0.24                      | –                            | 0.14                      | 0.32                       | 0.01   | 0.22                 | 0.18                          | –  | 0.54                           | 0.27   |
| 2002                                  | 0.11                    | 0.15             | 0.00                   | 0.50   | 0.18                      | –                            | –0.13                     | 0.27                       | 0.06   | 0.17                 | 0.06                          | –  | 0.45                           | 0.26   |
| 2003                                  | 0.25                    | 0.21             | 0.04                   | 0.58   | 0.45                      | –                            | 0.14                      | 0.46                       | 0.06   | 0.46                 | 0.14                          | –  | 0.51                           | 0.32   |
| 2004                                  | 0.32                    | 0.29             | 0.13                   | 0.74   | 0.41                      | –                            | 0.33                      | 0.44                       | 0.19   | 0.51                 | 0.11                          | –  | 0.49                           | 0.35   |
| 2005                                  | 0.48                    | 0.77             | 0.71                   | 0.96   | 0.61                      | –                            | 0.26                      | 0.50                       | 0.30   | 0.47                 | 0.18                          | –  | 0.41                           | 0.38   |
| 2006                                  | 0.45                    | 0.57             | 0.47                   | 0.92   | 0.63                      | –                            | 0.49                      | 0.46                       | 0.24   | 0.55                 | 0.17                          | –  | 0.15                           | 0.32   |
| 2007                                  | 0.25                    | 0.51             | 0.41                   | 0.84   | 0.86                      | –                            | 0.15                      | 0.40                       | –0.13  | 0.45                 | 0.18                          | –  | 0.30                           | –0.62  |
| 2008                                  | –0.09                   | –0.26            | –0.54                  | 0.57   | 0.47                      | –                            | –0.14                     | 0.35                       | –0.23  | 0.37                 | –0.20                         | –  | 0.25                           | –0.19  |
| 2009                                  | 0.22                    | 0.20             | 0.12                   | 0.37   | 0.53                      | –                            | 0.05                      | 0.48                       | 0.53   | 0.58                 | –0.12                         | –  | 0.46                           | 0.18   |
| 2010                                  | 0.38                    | 0.35             | 0.27                   | 0.55   | 0.71                      | –                            | 0.22                      | 0.71                       | 0.42   | 0.74                 | 0.00                          | –  | 0.44                           | 0.37   |
| 2011                                  | 0.54                    | 0.34             | 0.24                   | 0.73   | 0.76                      | –                            | 0.25                      | 1.73                       | 0.68   | 1.02                 | –0.18                         | –  | 0.85                           | 0.43   |
| 2012                                  | 0.45                    | 0.35             | 0.25                   | 0.73   | 0.36                      | –                            | 0.30                      | 0.98                       | 0.46   | 1.00                 | 0.11                          | –  | 0.41                           | 0.26   |
| 2013                                  | 0.36                    | 0.33             | 0.21                   | 0.72   | 0.54                      | –                            | 0.06                      | 0.88                       | 0.25   | 1.06                 | 0.01                          | –  | 0.29                           | –0.05  |
| 2014                                  | 0.37                    | 0.28             | 0.16                   | 0.65   | 0.59                      | –                            | 0.10                      | 0.83                       | 0.29   | 0.93                 | 0.14                          | –  | 0.39                           | 0.19   |
| 2015                                  | 0.40                    | 0.33             | 0.21                   | 0.70   | 0.33                      | –                            | 0.18                      | 0.83                       | 0.31   | 0.85                 | 0.20                          | –  | 0.20                           | 0.20   |
| 2016                                  | 0.37                    | 0.25             | 0.08                   | 0.73   | 0.16                      | –                            | 0.00                      | 0.92                       | –  | 0.88                 | 0.17                          | –  | 0.44                           | 0.18   |
| 2017                                  | 0.37                    | 0.28             | 0.16                   | 0.55   | 0.35                      | –                            | 0.03                      | 0.85                       | –  | 0.84                 | 0.17                          | –  | 0.40                           | 0.15   |
| 2018                                  | 0.32                    | 0.25             | 0.14                   | 0.51   | 0.18                      | –                            | –0.12                     | 0.71                       | –  | 0.71                 | 0.14                          | –  | 0.11                           | 0.17   |
| 2019                                  | 0.26                    | 0.05             | –0.20                  | 0.63   | 0.21                      | –                            | 0.14                      | 0.62                       | –  | 0.80                 | 0.32                          | –  | 0.06                           | 0.16   |
| 2020                                  | 0.22                    | 0.07             | –0.09                  | 0.49   | 0.04                      | –                            | 0.13                      | 0.48                       | –  | 0.63                 | 0.24                          | –  | 0.04                           | 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 <sup>1</sup>

| Financial year                        | All categories of banks | Commercial banks |                        |  |                           |                              | Landesbanken <sup>4</sup> | Savings banks <sup>4</sup> | Regional institutions of credit co-operatives <sup>6</sup> | Credit co-operatives | Mortgage banks <sup>3 5</sup> | Instalment sales financing institutions <sup>8</sup> | Building and loan associations | Banks with special, development and other central support tasks <sup>2 4 7 9</sup> |
|---------------------------------------|-------------------------|------------------|------------------------|--|---------------------------|------------------------------|---------------------------|----------------------------|--|----------------------|-------------------------------|--|--------------------------------|--|
|                                       |                         | total            | Big banks <sup>2</sup> | Regional banks and other commercial banks <sup>2 3 4 5</sup> | Branches of foreign banks | Private bankers <sup>6</sup> |                           |                            |  |                      |                               |  |                                |  |
| <b>Other and extraordinary result</b> |                         |                  |                        |  |                           |                              |                           |                            |  |                      |                               |  |                                |  |
| 1993                                  | -0.02                   | -0.06            | -0.06                  | -0.07  | 0.00                      | 0.02                         | -0.01                     | 0.00                       | -0.06  | -0.01                | -0.01                         | -  | -0.03                          | 0.00   |
| 1994                                  | -0.01                   | 0.02             | 0.09                   | -0.05  | -0.01                     | 0.28                         | -0.05                     | -0.06                      | 0.27   | -0.03                | 0.01                          | -  | 0.04                           | 0.03   |
| 1995                                  | -0.03                   | -0.09            | -0.10                  | -0.10  | -0.02                     | 0.22                         | -0.03                     | 0.02                       | -0.03  | 0.02                 | -0.03                         | -  | -0.13                          | -0.01  |
| 1996                                  | -0.05                   | -0.07            | -0.04                  | -0.10  | -0.02                     | -                            | -0.07                     | 0.01                       | -0.02  | 0.03                 | -0.03                         | -  | 0.01                           | -0.22  |
| 1997                                  | -0.04                   | -0.10            | -0.12                  | -0.10  | -0.03                     | 0.05                         | -0.02                     | 0.02                       | -0.05  | 0.03                 | -0.03                         | -  | 0.08                           | -0.11  |
| 1998                                  | 0.20                    | 0.58             | 1.03                   | 0.09   | 0.03                      | 0.00                         | 0.06                      | 0.01                       | 0.46   | 0.03                 | -0.04                         | -  | 0.16                           | 0.01   |
| 1999                                  | -0.05                   | 0.00             | 0.04                   | -0.07  | -                         | -                            | -0.01                     | -0.27                      | -0.04  | -0.06                | -0.03                         | -  | -0.03                          | -0.02  |
| 2000                                  | 0.00                    | -0.07            | -0.03                  | -0.16  | 0.00                      | -                            | -0.03                     | 0.11                       | 0.30   | 0.05                 | -0.05                         | -  | 0.47                           | 0.00   |
| 2001                                  | 0.02                    | 0.04             | 0.13                   | -0.18  | 0.01                      | -                            | -0.03                     | 0.06                       | 0.12   | 0.14                 | -0.05                         | -  | -0.08                          | -0.07  |
| 2002                                  | 0.05                    | -0.11            | -0.12                  | -0.08  | -0.02                     | -                            | 0.21                      | 0.08                       | 0.09   | 0.29                 | 0.07                          | -  | 0.01                           | -0.03  |
| 2003                                  | -0.22                   | -0.47            | -0.52                  | -0.36  | -0.01                     | -                            | -0.28                     | 0.02                       | -0.04  | 0.07                 | -0.04                         | -  | -0.19                          | -0.10  |
| 2004                                  | -0.17                   | -0.30            | -0.25                  | -0.46  | -0.09                     | -                            | -0.30                     | 0.01                       | -0.08  | 0.02                 | -0.05                         | -  | -0.17                          | -0.04  |
| 2005                                  | -0.04                   | -0.07            | 0.05                   | -0.47  | -0.02                     | -                            | -0.07                     | 0.00                       | -0.11  | 0.25                 | -0.16                         | -  | -0.09                          | -0.01  |
| 2006                                  | -0.10                   | -0.18            | -0.09                  | -0.50  | -                         | -                            | -0.12                     | -0.02                      | -0.50  | 0.06                 | -0.10                         | -  | -0.01                          | 0.01   |
| 2007                                  | 0.00                    | 0.13             | 0.28                   | -0.36  | 0.01                      | -                            | -0.10                     | -0.04                      | -0.02  | 0.02                 | -0.14                         | -  | -0.08                          | -0.07  |
| 2008                                  | -0.20                   | -0.29            | -0.26                  | -0.39  | -0.09                     | -                            | -0.21                     | -0.14                      | 0.08   | -0.05                | -0.15                         | -  | -0.03                          | -0.19  |
| 2009                                  | -0.25                   | -0.43            | -0.47                  | -0.37  | -0.02                     | -                            | -0.42                     | -0.04                      | -0.27  | -0.08                | -0.05                         | -  | -0.11                          | -0.01  |
| 2010                                  | -0.15                   | -0.23            | -0.17                  | -0.40  | -0.02                     | -                            | -0.28                     | -0.09                      | -0.18  | -0.05                | -0.01                         | -  | -0.10                          | 0.01   |
| 2011                                  | -0.19                   | -0.29            | -0.24                  | -0.47  | -                         | -                            | -0.25                     | -0.17                      | -0.24  | -0.04                | 0.13                          | -  | -0.14                          | -0.05  |
| 2012                                  | -0.12                   | -0.16            | -0.09                  | -0.40  | 0.00                      | -                            | -0.14                     | -0.12                      | -0.26  | -                    | -0.10                         | -  | -0.09                          | -0.07  |
| 2013                                  | -0.11                   | -0.16            | -0.08                  | -0.41  | -                         | -                            | -0.10                     | -0.09                      | -0.06  | -0.04                | 0.02                          | -  | -0.07                          | -0.07  |
| 2014                                  | -0.08                   | -0.10            | -0.02                  | -0.34  | -                         | -                            | -0.13                     | -0.05                      | -0.08  | -0.02                | -0.18                         | -  | -0.03                          | 0.01   |
| 2015                                  | -0.09                   | -0.19            | -0.11                  | -0.45  | -                         | -                            | -0.01                     | -0.03                      | -0.22  | -0.02                | -0.01                         | -  | 0.00                           | 0.04   |
| 2016                                  | -0.03                   | -0.06            | 0.04                   | -0.36  | -                         | -                            | -0.05                     | -0.03                      | -  | 0.04                 | 0.01                          | -  | -0.02                          | 0.00   |
| 2017                                  | -0.04                   | -0.10            | -0.05                  | -0.23  | -0.01                     | -                            | 0.07                      | -0.01                      | -  | -                    | 0.03                          | -  | 0.04                           | -0.04  |
| 2018                                  | -0.08                   | -0.14            | -0.09                  | -0.28  | -                         | -                            | -0.01                     | -0.06                      | -  | -0.02                | -0.04                         | -  | -0.01                          | -0.06  |
| 2019                                  | -0.19                   | -0.43            | -0.50                  | -0.31  | -                         | -                            | -0.05                     | -                          | -  | -0.02                | -0.09                         | -  | 0.13                           | -  |
| 2020                                  | -0.06                   | -0.14            | -0.12                  | -0.18  | -                         | -                            | -0.07                     | -0.01                      | -  | -0.02                | 0.11                          | -  | 0.04                           | 0.01   |
| 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". <sup>1</sup> Up to and including 1998 as a percentage of the business volume (Total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average); as of 1999, as a percentage of total assets on an annual average. In the following periods excluding total asset of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012 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. <sup>2</sup> From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks

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

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

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

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

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



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

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

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

| Financial year   | All categories of banks | Commercial banks |                        |  |                           |                              | Landesbanken <sup>4</sup> | Savings banks <sup>4</sup> | Regional institutions of credit co-operatives <sup>6</sup> | Credit co-operatives | Mortgage banks <sup>3 5</sup> | Instalment sales financing institutions <sup>8</sup> | Building and loan associations | Banks with special, development and other central support tasks <sup>2 4 7 9</sup> |
|--|-------------------------|------------------|------------------------|--|---------------------------|------------------------------|---------------------------|----------------------------|--|----------------------|-------------------------------|--|--------------------------------|--|
|  |                         | total            | Big banks <sup>2</sup> | Regional banks and other commercial banks <sup>2 3 4 5</sup> | Branches of foreign banks | Private bankers <sup>6</sup> |                           |                            |  |                      |                               |  |                                |  |
| <b>Profit or loss (-) for the financial year after tax <sup>19</sup></b> |                         |                  |                        |  |                           |                              |                           |                            |  |                      |                               |  |                                |  |
| 1968   | 0.44                    | 0.62             | 0.60                   | 0.48   | 0.48                      | 1.38                         | 0.26                      | 0.52                       | 0.37   | 0.45                 | 0.35                          | 1.01   | -                              | 0.23   |
| 1969   | 0.38                    | 0.54             | 0.54                   | 0.42   | 0.32                      | 1.23                         | 0.31                      | 0.37                       | 0.26   | 0.42                 | 0.33                          | 0.75   | -                              | 0.21   |
| 1970   | 0.29                    | 0.38             | 0.36                   | 0.33   | 0.22                      | 0.69                         | 0.16                      | 0.23                       | 0.16   | 0.47                 | 0.33                          | 0.63   | -                              | 0.20   |
| 1971   | 0.33                    | 0.43             | 0.40                   | 0.32   | 0.37                      | 1.03                         | 0.18                      | 0.29                       | 0.28   | 0.47                 | 0.35                          | 0.77   | -                              | 0.19   |
| 1972   | 0.33                    | 0.37             | 0.37                   | 0.29   | 0.36                      | 0.74                         | 0.20                      | 0.33                       | 0.45   | 0.46                 | 0.34                          | 0.86   | -                              | 0.20   |
| 1973   | 0.24                    | 0.26             | 0.31                   | 0.12   | 0.50                      | 0.44                         | 0.10                      | 0.25                       | 0.13   | 0.43                 | 0.29                          | 0.46   | -                              | 0.16   |
| 1974   | 0.27                    | 0.31             | 0.43                   | 0.24   | 0.49                      | -0.10                        | 0.11                      | 0.29                       | 0.23   | 0.46                 | 0.27                          | 0.60   | -                              | 0.17   |
| 1975   | 0.35                    | 0.37             | 0.51                   | 0.18   | 0.12                      | 0.93                         | 0.16                      | 0.47                       | 0.54   | 0.51                 | 0.28                          | 0.32   | -                              | 0.19   |
| 1976   | 0.31                    | 0.39             | 0.45                   | 0.24   | 0.35                      | 0.92                         | 0.13                      | 0.38                       | 0.30   | 0.40                 | 0.25                          | 0.80   | -                              | 0.24   |
| 1977   | 0.31                    | 0.35             | 0.39                   | 0.24   | 0.19                      | 0.92                         | 0.18                      | 0.40                       | 0.26   | 0.36                 | 0.24                          | 0.70   | -                              | 0.23   |
| 1978   | 0.30                    | 0.32             | 0.35                   | 0.23   | 0.23                      | 0.84                         | 0.18                      | 0.40                       | 0.27   | 0.34                 | 0.25                          | 0.68   | -                              | 0.22   |
| 1979   | 0.24                    | 0.22             | 0.27                   | 0.13   | 0.06                      | 0.62                         | 0.15                      | 0.33                       | 0.10   | 0.30                 | 0.24                          | 0.56   | -                              | 0.20   |
| 1980   | 0.24                    | 0.23             | 0.21                   | 0.20   | 0.14                      | 0.69                         | 0.08                      | 0.32                       | 0.17   | 0.34                 | 0.27                          | 0.47   | -                              | 0.15   |
| 1981   | 0.22                    | 0.19             | 0.16                   | 0.16   | 0.21                      | 0.76                         | 0.06                      | 0.32                       | 0.19   | 0.32                 | 0.23                          | 0.40   | -                              | 0.14   |
| 1982   | 0.24                    | 0.22             | 0.20                   | 0.17   | 0.13                      | 0.87                         | 0.06                      | 0.35                       | 0.36   | 0.35                 | 0.23                          | 0.44   | -                              | 0.20   |
| 1983   | 0.25                    | 0.23             | 0.33                   | 0.23   | 0.20                      | -0.58                        | 0.08                      | 0.37                       | 0.37   | 0.33                 | 0.24                          | 0.45   | -                              | 0.19   |
| 1984   | 0.27                    | 0.32             | 0.35                   | 0.26   | 0.19                      | 0.86                         | 0.07                      | 0.36                       | 0.36   | 0.28                 | 0.24                          | 0.49   | -                              | 0.19   |
| 1985   | 0.25                    | 0.36             | 0.45                   | 0.24   | 0.14                      | 1.10                         | 0.08                      | 0.32                       | 0.09   | 0.23                 | 0.22                          | 0.49   | -                              | 0.19   |
| 1986   | 0.24                    | 0.36             | 0.45                   | 0.26   | 0.14                      | 0.94                         | 0.08                      | 0.29                       | 0.30   | 0.22                 | 0.17                          | -  | -                              | 0.23   |
| 1987   | 0.21                    | 0.28             | 0.31                   | 0.24   | 0.09                      | 0.66                         | 0.08                      | 0.26                       | 0.25   | 0.21                 | 0.19                          | -  | -                              | 0.18   |
| 1988   | 0.22                    | 0.31             | 0.39                   | 0.25   | 0.01                      | 0.54                         | 0.08                      | 0.25                       | 0.25   | 0.22                 | 0.17                          | -  | -                              | 0.21   |
| 1989   | 0.20                    | 0.29             | 0.42                   | 0.22   | -0.20                     | 0.48                         | 0.10                      | 0.19                       | 0.22   | 0.20                 | 0.18                          | -  | -                              | 0.18   |
| 1990   | 0.21                    | 0.32             | 0.49                   | 0.20   | -0.13                     | 0.36                         | 0.06                      | 0.19                       | 0.16   | 0.25                 | 0.19                          | -  | -                              | 0.16   |
| 1991   | 0.24                    | 0.28             | 0.39                   | 0.20   | 0.07                      | 0.39                         | 0.08                      | 0.28                       | 0.09   | 0.35                 | 0.26                          | -  | -                              | 0.18   |
| 1992   | 0.21                    | 0.21             | 0.41                   | 0.02   | 0.14                      | 0.32                         | 0.09                      | 0.29                       | 0.11   | 0.34                 | 0.21                          | -  | -                              | 0.13   |
| 1993   | 0.26                    | 0.33             | 0.35                   | 0.29   | 0.28                      | 0.54                         | 0.11                      | 0.31                       | 0.09   | 0.34                 | 0.18                          | -  | 0.51                           | 0.20   |
| 1994   | 0.25                    | 0.34             | 0.38                   | 0.31   | 0.20                      | 0.44                         | 0.11                      | 0.30                       | 0.24   | 0.31                 | 0.17                          | -  | 0.48                           | 0.14   |
| 1995   | 0.26                    | 0.34             | 0.37                   | 0.31   | 0.20                      | 0.38                         | 0.12                      | 0.30                       | 0.21   | 0.31                 | 0.21                          | -  | 0.29                           | 0.20   |
| 1996   | 0.22                    | 0.30             | 0.33                   | 0.27   | 0.11                      | 0.48                         | 0.13                      | 0.28                       | 0.24   | 0.28                 | 0.20                          | -  | 0.37                           | -0.01  |
| 1997   | 0.22                    | 0.27             | 0.21                   | 0.33   | 0.02                      | 0.90                         | 0.13                      | 0.26                       | 0.15   | 0.25                 | 0.17                          | -  | 0.44                           | 0.15   |
| 1998   | 0.32                    | 0.59             | 0.66                   | 0.51   | 0.14                      | 1.01                         | 0.14                      | 0.26                       | 0.58   | 0.22                 | 0.18                          | -  | 0.41                           | 0.19   |
| 1999   | 0.21                    | 0.28             | 0.20                   | 0.45   | 0.19                      | -                            | 0.13                      | 0.24                       | 0.11   | 0.21                 | 0.13                          | -  | 0.28                           | 0.22   |
| 2000   | 0.20                    | 0.26             | 0.24                   | 0.30   | 0.28                      | -                            | 0.10                      | 0.25                       | 0.24   | 0.19                 | 0.04                          | -  | 0.74                           | 0.28   |
| 2001   | 0.15                    | 0.16             | 0.21                   | 0.05   | 0.13                      | -                            | 0.10                      | 0.21                       | 0.08   | 0.21                 | 0.09                          | -  | 0.22                           | 0.18   |
| 2002   | 0.10                    | 0.00             | -0.13                  | 0.30   | 0.04                      | -                            | 0.05                      | 0.20                       | 0.16   | 0.31                 | 0.11                          | -  | 0.20                           | 0.21   |
| 2003   | -0.05                   | -0.27            | -0.44                  | 0.11   | 0.31                      | -                            | -0.17                     | 0.18                       | 0.08   | 0.26                 | 0.07                          | -  | 0.14                           | 0.21   |
| 2004   | 0.07                    | -0.05            | -0.10                  | 0.11   | 0.22                      | -                            | -0.02                     | 0.23                       | 0.15   | 0.27                 | 0.03                          | -  | 0.14                           | 0.29   |
| 2005   | 0.31                    | 0.50             | 0.56                   | 0.31   | 0.34                      | -                            | 0.17                      | 0.27                       | 0.18   | 0.47                 | -0.02                         | -  | 0.15                           | 0.36   |
| 2006   | 0.28                    | 0.32             | 0.33                   | 0.27   | 0.36                      | -                            | 0.31                      | 0.24                       | 0.35   | 0.47                 | 0.04                          | -  | 0.05                           | 0.32   |
| 2007   | 0.18                    | 0.52             | 0.57                   | 0.36   | 0.53                      | -                            | 0.03                      | 0.21                       | 0.11   | 0.30                 | 0.02                          | -  | 0.07                           | -0.71  |
| 2008   | -0.31                   | -0.54            | -0.76                  | 0.10   | 0.17                      | -                            | -0.39                     | 0.11                       | 0.05   | 0.23                 | -0.37                         | -  | 0.08                           | -0.39  |
| 2009   | -0.09                   | -0.23            | -0.31                  | -0.06  | 0.34                      | -                            | -0.39                     | 0.23                       | 0.28   | 0.28                 | -0.20                         | -  | 0.21                           | 0.17   |
| 2010   | 0.16                    | 0.08             | 0.08                   | 0.07   | 0.45                      | -                            | -0.05                     | 0.38                       | 0.24   | 0.45                 | -0.01                         | -  | 0.18                           | 0.37   |
| 2011   | 0.27                    | 0.02             | -0.02                  | 0.18   | 0.53                      | -                            | -0.04                     | 1.30                       | 0.41   | 0.71                 | -0.06                         | -  | 0.62                           | 0.38   |
| 2012   | 0.23                    | 0.11             | 0.07                   | 0.25   | 0.25                      | -                            | 0.12                      | 0.62                       | 0.35   | 0.73                 | 0.01                          | -  | 0.23                           | 0.18   |
| 2013   | 0.17                    | 0.12             | 0.09                   | 0.22   | 0.36                      | -                            | -0.08                     | 0.54                       | 0.15   | 0.76                 | 0.01                          | -  | 0.12                           | -0.12  |
| 2014   | 0.21                    | 0.14             | 0.10                   | 0.23   | 0.37                      | -                            | -0.08                     | 0.53                       | 0.13   | 0.64                 | -0.06                         | -  | 0.24                           | 0.21   |
| 2015   | 0.21                    | 0.09             | 0.06                   | 0.16   | 0.18                      | -                            | 0.10                      | 0.54                       | -0.06  | 0.57                 | 0.17                          | -  | 0.16                           | 0.24   |
| 2016   | 0.24                    | 0.13             | 0.09                   | 0.26   | 0.05                      | -                            | -0.11                     | 0.63                       | -  | 0.67                 | 0.14                          | -  | 0.34                           | 0.17   |
| 2017   | 0.24                    | 0.13             | 0.09                   | 0.20   | 0.26                      | -                            | 0.05                      | 0.60                       | -  | 0.58                 | 0.13                          | -  | 0.37                           | 0.13   |
| 2018   | 0.15                    | 0.08             | 0.05                   | 0.13   | 0.12                      | -                            | -0.20                     | 0.44                       | -  | 0.47                 | 0.04                          | -  | 0.05                           | 0.09   |
| 2019   | -0.03                   | -0.45            | -0.75                  | 0.20   | 0.14                      | -                            | 0.07                      | 0.44                       | -  | 0.56                 | 0.16                          | -  | 0.15                           | 0.12   |
| 2020   | 0.06                    | -0.13            | -0.25                  | 0.18   | -                         | -                            | 0.04                      | 0.30                       | -  | 0.42                 | 0.06                          | -  | 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                           | 223,005                   | 137,754         | 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 <sup>10</sup> (other than tangible or financial fixed assets) | Operating result (col. 15 + 16) <sup>11</sup> | Other and extraordinary result <sup>12</sup> | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings <sup>13</sup> | Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20) | Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup> | Balance sheet profit or loss (-) (col. 21 + 22) | Financial year     |
|---------------------------------|--------------------------|--|--|---|---|--|---|--|--|--|---|--------------------|
| total (col. 13 + 14)            | Staff costs <sup>8</sup> | Other administrative spending <sup>9</sup> |  |   |   |  |   |  |  |  |   |                    |
| 12                              | 13                       | 14   | 15   | 16  | 17  | 18   | 19  | 20   | 21   | 22   | 23  |                    |
| 7,957                           | 5,244                    | 2,713                                      | 4,202  | -   | 4,202   | 243  | 4,445   | 1,860                                      | 2,585  | - 945  | 1,640   | 1968               |
| 9,396                           | 6,206                    | 3,190                                      | 4,904  | -   | 4,904   | 744  | 4,160   | 1,594                                      | 2,566  | - 828  | 1,738   | 1969               |
| 11,246                          | 7,510                    | 3,736                                      | 4,621  | -   | 4,621   | 1,000  | 3,621   | 1,485                                      | 2,136  | - 550  | 1,586   | 1970               |
| 13,237                          | 8,885                    | 4,352                                      | 4,800  | -   | 4,800   | 86   | 4,714   | 1,970                                      | 2,744  | - 837  | 1,907   | 1971               |
| 14,990                          | 10,100                   | 4,890                                      | 6,295  | -   | 6,295   | 653  | 5,642   | 2,475                                      | 3,167  | - 1,134  | 2,033   | 1972               |
| 17,327                          | 11,887                   | 5,440                                      | 6,541  | -   | 6,541   | 1,697  | 4,844   | 2,262                                      | 2,582  | - 792  | 1,790   | 1973               |
| 20,198                          | 14,004                   | 6,194                                      | 8,744  | -   | 8,744   | 2,557  | 6,187   | 2,957                                      | 3,230  | - 1,072  | 2,158   | 1974               |
| 22,114                          | 15,157                   | 6,957                                      | 11,219   | -   | 11,219  | 1,877  | 9,342   | 4,752                                      | 4,590  | - 1,816  | 2,774   | 1975               |
| 24,666                          | 16,760                   | 7,906                                      | 10,369   | -   | 10,369  | 1,120  | 9,249   | 4,595                                      | 4,654  | - 1,555  | 3,099   | 1976               |
| 26,376                          | 17,870                   | 8,506                                      | 11,683   | -   | 11,683  | 533  | 11,150  | 6,059                                      | 5,091  | - 1,929  | 3,162   | 1977               |
| 28,402                          | 19,194                   | 9,208                                      | 13,195   | -   | 13,195  | 1,306  | 11,889  | 6,315                                      | 5,574  | - 2,120  | 3,454   | 1978               |
| 30,687                          | 20,656                   | 10,031                                     | 12,689   | -   | 12,689  | 2,380  | 10,309  | 5,340                                      | 4,969  | - 1,783  | 3,186   | 1979               |
| 33,596                          | 22,787                   | 10,809                                     | 13,111   | -   | 13,111  | 1,832  | 11,279  | 5,979                                      | 5,300  | - 2,013  | 3,287   | 1980               |
| 36,128                          | 24,298                   | 11,830                                     | 18,526   | -   | 18,526  | 5,747  | 12,779  | 7,468                                      | 5,311  | - 1,950  | 3,361   | 1981               |
| 38,956                          | 25,691                   | 13,265                                     | 25,328   | -   | 25,328  | 8,645  | 16,683  | 10,275                                     | 6,408  | - 2,476  | 3,932   | 1982               |
| 42,181                          | 27,613                   | 14,568                                     | 30,873   | -   | 30,873  | 11,484                                       | 19,389  | 12,301                                     | 7,088  | - 3,052  | 4,036   | 1983               |
| 44,864                          | 29,001                   | 15,863                                     | 29,052   | -   | 29,052  | 8,644  | 20,408  | 12,422                                     | 7,986  | - 3,065  | 4,921   | 1984               |
| 49,524                          | 31,675                   | 17,849                                     | 29,182   | -   | 29,182  | 8,257  | 20,925  | 12,833                                     | 8,092  | - 2,969  | 5,123   | 1985 <sup>16</sup> |
| 53,067                          | 33,892                   | 19,175                                     | 29,483   | -   | 29,483  | 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               |

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

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

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

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

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

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

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

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

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

As a percentage of total assets 1

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

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

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

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

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

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

| Financial year | Number of reporting institutions | Total assets on annual average 1 | Interest business                |                           |                 | Commissions business                 |                      |                  | Result from the trading portfolio 5 | Other operating result 6 | Operating income 7 (col. 3 + 6 + 9 + 10) |
|----------------|----------------------------------|----------------------------------|----------------------------------|---------------------------|-----------------|--------------------------------------|----------------------|------------------|-------------------------------------|--------------------------|--|
|                |                                  |                                  | Net interest income (col. 4 - 5) | Total interest received 2 | Interest paid 3 | Net commission income 4 (col. 7 - 8) | Commissions received | Commissions paid |                                     |                          |  |
|                | 1                                | 2                                | 3                                | 4                         | 5               | 6                                    | 7                    | 8                | 9                                   | 10                       | 11                                       |
| 1968           | 311                              | 129,635                          | 2,877                            | 6,841                     | 3,964           | 960                                  | 1,030                | 70               | -                                   | -                        | 3,837                                    |
| 1969           | 312                              | 156,631                          | 3,701                            | 9,432                     | 5,731           | 1,125                                | 1,232                | 107              | -                                   | -                        | 4,826                                    |
| 1970           | 296                              | 183,066                          | 4,140                            | 13,917                    | 9,777           | 1,104                                | 1,215                | 111              | -                                   | -                        | 5,244                                    |
| 1971           | 295                              | 211,030                          | 4,446                            | 13,974                    | 9,528           | 1,325                                | 1,466                | 141              | -                                   | -                        | 5,771                                    |
| 1972           | 296                              | 245,002                          | 5,045                            | 14,364                    | 9,319           | 1,595                                | 1,779                | 184              | -                                   | -                        | 6,640                                    |
| 1973           | 298                              | 283,965                          | 5,234                            | 23,562                    | 18,328          | 1,856                                | 2,049                | 193              | -                                   | -                        | 7,090                                    |
| 1974           | 284                              | 300,496                          | 7,464                            | 28,242                    | 20,778          | 1,989                                | 2,164                | 175              | -                                   | -                        | 9,453                                    |
| 1975           | 273                              | 318,116                          | 8,403                            | 23,163                    | 14,760          | 2,197                                | 2,402                | 205              | -                                   | -                        | 10,600                                   |
| 1976           | 264                              | 377,545                          | 8,606                            | 23,091                    | 14,485          | 2,293                                | 2,531                | 238              | -                                   | -                        | 10,899                                   |
| 1977           | 251                              | 424,968                          | 9,318                            | 25,561                    | 16,243          | 2,440                                | 2,696                | 256              | -                                   | -                        | 11,758                                   |
| 1978           | 249                              | 485,744                          | 10,064                           | 28,180                    | 18,116          | 2,708                                | 2,996                | 288              | -                                   | -                        | 12,772                                   |
| 1979           | 240                              | 543,929                          | 10,314                           | 36,594                    | 26,280          | 2,897                                | 3,141                | 244              | -                                   | -                        | 13,211                                   |
| 1980           | 235                              | 586,209                          | 10,780                           | 50,119                    | 39,339          | 3,305                                | 3,593                | 288              | -                                   | -                        | 14,085                                   |
| 1981           | 237                              | 627,295                          | 12,563                           | 62,939                    | 50,376          | 3,766                                | 4,044                | 278              | -                                   | -                        | 16,329                                   |
| 1982           | 234                              | 657,658                          | 15,414                           | 61,766                    | 46,352          | 4,098                                | 4,378                | 280              | -                                   | -                        | 19,512                                   |
| 1983           | 231                              | 683,368                          | 17,709                           | 53,115                    | 35,406          | 4,595                                | 4,986                | 391              | -                                   | -                        | 22,304                                   |
| 1984           | 231                              | 729,974                          | 17,614                           | 56,654                    | 39,040          | 4,973                                | 5,397                | 424              | -                                   | -                        | 22,587                                   |
| 1985           | 232                              | 792,778                          | 18,361                           | 57,074                    | 38,713          | 6,162                                | 6,720                | 558              | -                                   | -                        | 24,523                                   |
| 1986           | 307                              | 889,245                          | 21,850                           | 59,010                    | 37,160          | 6,957                                | 7,789                | 832              | -                                   | -                        | 28,807                                   |
| 1987           | 306                              | 955,431                          | 21,079                           | 58,638                    | 37,559          | 6,531                                | 7,274                | 743              | -                                   | -                        | 27,610                                   |
| 1988           | 310                              | 1,035,650                        | 21,825                           | 64,408                    | 42,583          | 7,162                                | 7,974                | 812              | -                                   | -                        | 28,987                                   |
| 1989           | 319                              | 1,147,251                        | 22,336                           | 80,910                    | 58,574          | 8,270                                | 9,285                | 1,015            | -                                   | -                        | 30,606                                   |
| 1990           | 331                              | 1,281,516                        | 25,083                           | 99,350                    | 74,267          | 8,834                                | 9,900                | 1,066            | -                                   | -                        | 33,917                                   |
| 1991           | 339                              | 1,432,000                        | 29,756                           | 116,209                   | 86,453          | 9,364                                | 10,466               | 1,102            | -                                   | -                        | 39,120                                   |
| 1992           | 329                              | 1,574,496                        | 33,731                           | 131,508                   | 97,777          | 10,477                               | 11,700               | 1,223            | -                                   | -                        | 44,208                                   |
| 1993           | 300                              | 1,740,525                        | 37,492                           | 131,873                   | 94,381          | 13,055                               | 14,539               | 1,484            | 3,960                               | 666                      | 55,173                                   |
| 1994           | 294                              | 1,897,624                        | 40,822                           | 126,292                   | 85,470          | 12,483                               | 14,058               | 1,575            | 189                                 | 600                      | 54,094                                   |
| 1995           | 290                              | 2,032,272                        | 39,649                           | 129,571                   | 89,922          | 12,159                               | 13,795               | 1,636            | 2,236                               | 604                      | 54,648                                   |
| 1996           | 277                              | 2,351,504                        | 42,311                           | 134,317                   | 92,006          | 13,710                               | 15,765               | 2,055            | 2,132                               | 830                      | 58,983                                   |
| 1997           | 272                              | 2,732,361                        | 44,354                           | 145,824                   | 101,470         | 17,273                               | 19,826               | 2,553            | 2,603                               | 809                      | 65,039                                   |
| 1998           | 258                              | 3,143,441                        | 45,727                           | 159,303                   | 113,576         | 19,341                               | 22,932               | 3,591            | 4,237                               | 1,397                    | 70,702                                   |
| 1999           | 224                              | 3,523,960                        | 50,410                           | 176,089                   | 125,680         | 24,681                               | 28,469               | 3,788            | 5,169                               | 1,463                    | 81,722                                   |
| 1999           | 224                              | 1,801,772                        | 25,774                           | 90,033                    | 64,259          | 12,619                               | 14,556               | 1,937            | 2,643                               | 748                      | 41,784                                   |
| 2000           | 224                              | 2,201,783                        | 25,731                           | 117,211                   | 91,480          | 16,822                               | 19,617               | 2,795            | 5,371                               | 868                      | 48,792                                   |
| 2001           | 213                              | 2,362,579                        | 27,231                           | 120,978                   | 93,747          | 15,227                               | 18,588               | 3,361            | 4,719                               | 1,245                    | 48,422                                   |
| 2002           | 206                              | 2,309,650                        | 30,850                           | 101,741                   | 70,891          | 13,894                               | 17,145               | 3,251            | 2,144                               | 1,515                    | 48,403                                   |
| 2003           | 193                              | 2,251,587                        | 26,334                           | 85,993                    | 59,659          | 13,250                               | 16,612               | 3,362            | 5,363                               | 1,633                    | 46,580                                   |
| 2004           | 186                              | 2,361,859                        | 29,467                           | 84,996                    | 55,529          | 13,425                               | 17,138               | 3,713            | 414                                 | 2,116                    | 45,422                                   |
| 2005           | 179                              | 2,563,063                        | 32,585                           | 102,082                   | 69,497          | 15,370                               | 19,375               | 4,005            | 10,542                              | 472                      | 58,969                                   |
| 2006           | 174                              | 2,605,735                        | 34,584                           | 116,283                   | 81,699          | 16,504                               | 21,332               | 4,828            | 2,759                               | 2,089                    | 55,936                                   |
| 2007           | 173                              | 2,935,195                        | 38,076                           | 140,346                   | 102,270         | 17,757                               | 24,205               | 6,448            | 884                                 | 712                      | 57,429                                   |
| 2008           | 181                              | 2,964,986                        | 35,704                           | 140,162                   | 104,458         | 15,994                               | 23,061               | 7,067            | -16,343                             | 2,506                    | 37,861                                   |
| 2009           | 183                              | 2,735,704                        | 32,803                           | 88,667                    | 55,864          | 15,095                               | 21,816               | 6,721            | 4,896                               | -725                     | 52,069                                   |
| 2010           | 183                              | 2,845,575                        | 32,525                           | 73,870                    | 41,345          | 15,799                               | 22,770               | 6,971            | 4,706                               | -1,165                   | 51,865                                   |
| 2011           | 183                              | 3,825,768                        | 32,580                           | 77,223                    | 44,643          | 16,136                               | 22,744               | 6,608            | 4,987                               | 760                      | 54,463                                   |
| 2012           | 183                              | 4,132,098                        | 34,935                           | 73,017                    | 38,082          | 15,424                               | 21,857               | 6,433            | 5,605                               | 540                      | 56,504                                   |
| 2013           | 183                              | 3,669,592                        | 32,689                           | 62,225                    | 29,536          | 15,946                               | 22,387               | 6,441            | 4,136                               | -861                     | 51,910                                   |
| 2014           | 183                              | 3,532,938                        | 34,370                           | 61,502                    | 27,132          | 16,686                               | 24,065               | 7,379            | 3,026                               | -2,335                   | 51,747                                   |
| 2015           | 177                              | 3,678,042                        | 36,282                           | 60,993                    | 24,711          | 17,337                               | 25,183               | 7,846            | 2,867                               | -2,320                   | 54,166                                   |
| 2016           | 171                              | 3,580,912                        | 34,768                           | 56,451                    | 21,683          | 16,204                               | 23,873               | 7,669            | 1,429                               | 2,427                    | 54,828                                   |
| 2017           | 172                              | 3,532,639                        | 30,887                           | 54,373                    | 23,486          | 16,027                               | 23,832               | 7,805            | 4,074                               | -83                      | 50,905                                   |
| 2018           | 167                              | 3,404,697                        | 34,140                           | 62,134                    | 27,994          | 14,514                               | 22,145               | 7,631            | 2,462                               | -779                     | 50,337                                   |
| 2019           | 165                              | 3,591,261                        | 30,191                           | 56,720                    | 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 <sup>10</sup> (other than tangible or financial fixed assets) | Operating result (col. 15 + 16) <sup>11</sup> | Other and extraordinary result <sup>12</sup> | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings | Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20) | Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup> | Balance sheet profit or loss (-) (col. 21 + 22) | Financial year |
|---------------------------------|--------------------------|--|--|---|---|--|---|------------------------------|--|--|---|----------------|
| total (col. 13 + 14)            | Staff costs <sup>8</sup> | Other administrative spending <sup>9</sup> |  |   |   |  |   |                              |  |  |   |                |
| 12                              | 13                       | 14   | 15   | 16  | 17  | 18   | 19  | 20                           | 21   | 22   | 23  |                |
| 2,955                           | 1,990                    | 965  | 882  | -   | 882   | 426  | 1,308   | 501                          | 807  | - 254  | 553   | 1968           |
| 3,550                           | 2,396                    | 1,154                                      | 1,276  | -   | 1,276   | 81   | 1,357   | 499                          | 858  | - 183  | 675   | 1969           |
| 4,170                           | 2,838                    | 1,332                                      | 1,074  | -   | 1,074   | 62   | 1,136   | 449                          | 687  | - 71   | 616   | 1970           |
| 4,810                           | 3,245                    | 1,565                                      | 961  | -   | 961   | 467  | 1,428   | 524                          | 904  | - 174  | 730   | 1971           |
| 5,412                           | 3,708                    | 1,704                                      | 1,228  | -   | 1,228   | 289  | 1,517   | 601                          | 916  | - 188  | 728   | 1972           |
| 6,018                           | 4,230                    | 1,788                                      | 1,072  | -   | 1,072   | 209  | 1,281   | 555                          | 726  | - 151  | 575   | 1973           |
| 7,069                           | 5,030                    | 2,039                                      | 2,384  | -   | 2,384   | - 651  | 1,733   | 789                          | 944  | - 199  | 745   | 1974           |
| 7,882                           | 5,522                    | 2,360                                      | 2,718  | -   | 2,718   | - 443  | 2,275   | 1,110                        | 1,165  | - 200  | 965   | 1975           |
| 8,532                           | 5,895                    | 2,637                                      | 2,367  | -   | 2,367   | 188  | 2,555   | 1,102                        | 1,453  | - 298  | 1,155   | 1976           |
| 9,115                           | 6,340                    | 2,775                                      | 2,643  | -   | 2,643   | 277  | 2,920   | 1,442                        | 1,478  | - 417  | 1,061   | 1977           |
| 9,864                           | 6,826                    | 3,038                                      | 2,908  | -   | 2,908   | 192  | 3,100   | 1,533                        | 1,567  | - 402  | 1,165   | 1978           |
| 10,653                          | 7,325                    | 3,328                                      | 2,558  | -   | 2,558   | - 88   | 2,470   | 1,287                        | 1,183  | - 226  | 957   | 1979           |
| 11,609                          | 8,039                    | 3,570                                      | 2,476  | -   | 2,476   | 133  | 2,609   | 1,291                        | 1,318  | - 335  | 983   | 1980           |
| 12,337                          | 8,519                    | 3,818                                      | 3,992  | -   | 3,992   | - 1,270                                      | 2,722   | 1,498                        | 1,224  | - 151  | 1,073   | 1981           |
| 13,182                          | 8,975                    | 4,207                                      | 6,330  | -   | 6,330   | - 2,935                                      | 3,395   | 1,978                        | 1,417  | - 211  | 1,206   | 1982           |
| 14,406                          | 9,739                    | 4,667                                      | 7,898  | -   | 7,898   | - 3,873                                      | 4,025   | 2,475                        | 1,550  | - 586  | 964   | 1983           |
| 15,280                          | 10,161                   | 5,119                                      | 7,307  | -   | 7,307   | - 2,228                                      | 5,079   | 2,751                        | 2,328  | - 606  | 1,722   | 1984           |
| 16,569                          | 10,852                   | 5,717                                      | 7,954  | -   | 7,954   | - 1,672                                      | 6,282   | 3,459                        | 2,823  | - 910  | 1,913   | 1985           |
| 19,598                          | 12,687                   | 6,911                                      | 9,209  | -   | 9,209   | - 2,307                                      | 6,902   | 3,685                        | 3,217  | - 840  | 2,377   | 1986           |
| 20,651                          | 13,327                   | 7,324                                      | 6,959  | -   | 6,959   | - 1,347                                      | 5,612   | 2,944                        | 2,668  | - 425  | 2,243   | 1987           |
| 21,762                          | 14,046                   | 7,716                                      | 7,225  | -   | 7,225   | - 40   | 7,185   | 3,986                        | 3,199  | - 863  | 2,336   | 1988           |
| 22,905                          | 14,585                   | 8,320                                      | 7,701  | -   | 7,701   | - 282  | 7,419   | 4,090                        | 3,329  | - 810  | 2,519   | 1989           |
| 25,016                          | 15,855                   | 9,161                                      | 8,901  | -   | 8,901   | - 1,335                                      | 7,566   | 3,526                        | 4,040  | -1,093   | 2,947   | 1990           |
| 28,493                          | 17,802                   | 10,691                                     | 10,627   | -   | 10,627  | - 2,582                                      | 8,045   | 3,990                        | 4,055  | -1,130   | 2,925   | 1991           |
| 31,080                          | 19,256                   | 11,824                                     | 13,128   | -   | 13,128  | - 5,820                                      | 7,308   | 3,945                        | 3,363  | - 352  | 3,011   | 1992           |
| 33,360                          | 20,618                   | 12,742                                     | 21,813   | -11,324   | 10,489  | - 1,030                                      | 9,459   | 3,784                        | 5,675  | -1,331   | 4,344   | 1993           |
| 34,968                          | 21,116                   | 13,852                                     | 19,126   | - 9,276   | 9,850   | 372  | 10,222  | 3,727                        | 6,495  | -1,833   | 4,662   | 1994           |
| 36,884                          | 22,120                   | 14,764                                     | 17,764   | - 5,628   | 12,136  | - 1,857                                      | 10,279  | 3,380                        | 6,899  | -1,726   | 5,173   | 1995           |
| 39,342                          | 22,932                   | 16,410                                     | 19,641   | - 6,628   | 13,013  | - 1,581                                      | 11,432  | 4,364                        | 7,068  | -1,585   | 5,483   | 1996           |
| 43,082                          | 24,191                   | 18,891                                     | 21,957   | - 8,199   | 13,758  | - 2,863                                      | 10,895  | 3,406                        | 7,489  | -1,598   | 5,891   | 1997           |
| 47,941                          | 25,937                   | 22,004                                     | 22,761   | - 7,882   | 14,879  | 18,371                                       | 33,250  | 14,802                       | 18,448   | -8,742   | 9,706   | 1998           |
| 60,361                          | 30,943                   | 29,418                                     | 21,362   | - 8,105   | 13,257  | 162  | 13,419  | 3,704                        | 9,715  | -2,345   | 7,368   | 1999           |
| 30,862                          | 15,821                   | 15,041                                     | 10,922   | - 4,144   | 6,778   | 83   | 6,861   | 1,894                        | 4,967  | -1,199   | 3,767   | 1999           |
| 36,806                          | 18,562                   | 18,244                                     | 11,986   | - 4,012   | 7,974   | - 1,563                                      | 6,411   | 695                          | 5,716  | -1,147   | 4,569   | 2000           |
| 38,909                          | 19,155                   | 19,754                                     | 9,513  | - 6,167   | 3,346   | 905  | 4,251   | 446                          | 3,805  | -2,040   | 1,766   | 2001           |
| 35,897                          | 17,414                   | 18,483                                     | 12,506   | - 9,034   | 3,472   | - 2,563                                      | 909   | 869                          | 40   | 769  | 812   | 2002           |
| 34,451                          | 17,024                   | 17,427                                     | 12,129   | - 7,345   | 4,784   | -10,472                                      | - 5,688   | 302                          | - 5,990  | 5,661  | - 329   | 2003           |
| 33,377                          | 16,600                   | 16,777                                     | 12,045   | - 5,301   | 6,744   | - 7,086                                      | - 342   | 826                          | - 1,168  | 611  | - 557   | 2004           |
| 35,259                          | 17,889                   | 17,370                                     | 23,710   | - 3,906   | 19,804  | - 1,856                                      | 17,948  | 5,180                        | 12,768   | -8,594   | 4,176   | 2005           |
| 36,939                          | 19,402                   | 17,537                                     | 18,997   | - 4,092   | 14,905  | - 4,761                                      | 10,144  | 1,904                        | 8,240  | -2,865   | 5,374   | 2006           |
| 37,623                          | 19,454                   | 18,169                                     | 19,806   | - 4,879   | 14,927  | 3,799  | 18,726  | 3,450                        | 15,276   | -5,779   | 9,496   | 2007           |
| 35,444                          | 16,868                   | 18,576                                     | 2,417  | -10,161   | - 7,744                                       | - 8,676                                      | -16,420   | - 461                        | -15,959  | 16,697   | 739   | 2008           |
| 38,241                          | 18,904                   | 19,337                                     | 13,828   | - 8,442   | 5,386   | -11,860                                      | - 6,474   | - 162                        | - 6,312  | 8,568  | 2,256   | 2009           |
| 37,580                          | 17,407                   | 20,173                                     | 14,285   | - 4,434   | 9,851   | - 6,512                                      | 3,339   | 1,104                        | 2,235  | - 241  | 1,994   | 2010           |
| 36,987                          | 16,814                   | 20,173                                     | 17,476   | - 4,311   | 13,165  | -10,992                                      | 2,173   | 1,259                        | 914  | 754  | 1,668   | 2011           |
| 37,987                          | 17,711                   | 20,276                                     | 18,517   | - 3,962   | 14,555  | - 6,430                                      | 8,125   | 3,563                        | 4,562  | -1,568   | 2,994   | 2012           |
| 37,800                          | 16,903                   | 20,897                                     | 14,110   | - 2,036   | 12,074  | - 5,769                                      | 6,305   | 1,812                        | 4,493  | -2,794   | 1,699   | 2013           |
| 37,990                          | 16,216                   | 21,774                                     | 13,757   | - 3,797   | 9,960   | - 3,367                                      | 6,593   | 1,776                        | 4,817  | -2,812   | 2,005   | 2014           |
| 40,961                          | 17,530                   | 23,431                                     | 13,205   | - 1,183   | 12,022  | - 6,890                                      | 5,132   | 1,969                        | 3,163  | -1,870   | 1,293   | 2015           |
| 40,723                          | 17,379                   | 23,344                                     | 14,105   | - 5,130   | 8,975   | - 2,248                                      | 6,727   | 1,954                        | 4,773  | 148  | 4,921   | 2016           |
| 40,400                          | 17,160                   | 23,240                                     | 10,505   | - 540   | 9,965   | - 3,536                                      | 6,429   | 1,885                        | 4,544  | -4,064   | 480   | 2017           |
| 39,899                          | 16,558                   | 23,341                                     | 10,438   | - 1,992   | 8,446   | - 4,918                                      | 3,528   | 906                          | 2,622  | -4,264   | -1,642  | 2018           |
| 41,481                          | 16,933                   | 24,548                                     | 7,383  | - 5,743   | 1,640   | -15,611                                      | -13,971   | 2,356                        | -16,327  | 18,097   | 1,770   | 2019           |
| 38,867                          | 16,909                   | 21,958                                     | 11,123   | - 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 <sup>17</sup>

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

| Financial year | Number of reporting institutions | Total assets on annual average <sup>1</sup> | Interest business                |                                      |                            | Commissions business                            |                      |                  | Result from the trading portfolio <sup>5</sup> | Other operating result <sup>6</sup> | Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10) |
|----------------|----------------------------------|---|----------------------------------|--------------------------------------|----------------------------|---|----------------------|------------------|--|-------------------------------------|---|
|                |                                  |   | Net interest income (col. 4 - 5) | Total interest received <sup>2</sup> | Interest paid <sup>3</sup> | Net commission income <sup>4</sup> (col. 7 - 8) | Commissions received | Commissions paid |  |                                     |   |
|                | 1                                | 2   | 3                                | 4                                    | 5                          | 6   | 7                    | 8                | 9  | 10                                  | 11  |
| 1968           | 6                                | 58,311                                      | 1,393                            | 2,903                                | 1,510                      | 543   | 560                  | 17               | -  | -                                   | 1,936   |
| 1969           | 6                                | 68,752                                      | 1,795                            | 3,863                                | 2,068                      | 618   | 647                  | 29               | -  | -                                   | 2,413   |
| 1970           | 6                                | 77,901                                      | 2,084                            | 5,613                                | 3,529                      | 589   | 625                  | 36               | -  | -                                   | 2,673   |
| 1971           | 6                                | 88,421                                      | 2,173                            | 5,517                                | 3,344                      | 693   | 742                  | 49               | -  | -                                   | 2,866   |
| 1972           | 6                                | 100,611                                     | 2,310                            | 5,457                                | 3,147                      | 847   | 910                  | 63               | -  | -                                   | 3,157   |
| 1973           | 6                                | 116,191                                     | 2,399                            | 9,001                                | 6,602                      | 943   | 996                  | 53               | -  | -                                   | 3,342   |
| 1974           | 6                                | 121,371                                     | 3,727                            | 11,155                               | 7,428                      | 1,047   | 1,099                | 52               | -  | -                                   | 4,774   |
| 1975           | 6                                | 129,987                                     | 4,196                            | 9,580                                | 5,384                      | 1,216   | 1,281                | 65               | -  | -                                   | 5,412   |
| 1976           | 6                                | 162,162                                     | 4,276                            | 9,637                                | 5,361                      | 1,269   | 1,344                | 75               | -  | -                                   | 5,545   |
| 1977           | 6                                | 186,743                                     | 4,724                            | 10,933                               | 6,209                      | 1,355   | 1,424                | 69               | -  | -                                   | 6,079   |
| 1978           | 6                                | 218,388                                     | 5,081                            | 12,634                               | 7,553                      | 1,502   | 1,579                | 77               | -  | -                                   | 6,583   |
| 1979           | 6                                | 246,102                                     | 5,397                            | 16,376                               | 10,979                     | 1,579   | 1,658                | 79               | -  | -                                   | 6,976   |
| 1980           | 6                                | 263,727                                     | 5,560                            | 22,556                               | 16,996                     | 1,828   | 1,916                | 88               | -  | -                                   | 7,388   |
| 1981           | 6                                | 272,868                                     | 6,583                            | 27,335                               | 20,752                     | 2,068   | 2,171                | 103              | -  | -                                   | 8,651   |
| 1982           | 6                                | 283,694                                     | 7,753                            | 26,610                               | 18,857                     | 2,257   | 2,358                | 101              | -  | -                                   | 10,010  |
| 1983           | 6                                | 288,832                                     | 9,010                            | 22,863                               | 13,853                     | 2,583   | 2,750                | 167              | -  | -                                   | 11,593  |
| 1984           | 6                                | 306,864                                     | 9,095                            | 24,389                               | 15,294                     | 2,778   | 2,954                | 176              | -  | -                                   | 11,873  |
| 1985           | 6                                | 335,269                                     | 9,416                            | 24,185                               | 14,769                     | 3,343   | 3,557                | 214              | -  | -                                   | 12,759  |
| 1986           | 6                                | 365,894                                     | 10,968                           | 24,338                               | 13,370                     | 3,807   | 4,056                | 249              | -  | -                                   | 14,775  |
| 1987           | 6                                | 399,553                                     | 9,999                            | 24,256                               | 14,257                     | 3,671   | 3,842                | 171              | -  | -                                   | 13,670  |
| 1988           | 6                                | 446,084                                     | 10,690                           | 28,090                               | 17,400                     | 4,187   | 4,367                | 180              | -  | -                                   | 14,877  |
| 1989           | 6                                | 494,426                                     | 11,398                           | 35,221                               | 23,823                     | 4,812   | 5,068                | 256              | -  | -                                   | 16,210  |
| 1990           | 5                                | 563,239                                     | 13,038                           | 43,650                               | 30,612                     | 5,118   | 5,359                | 241              | -  | -                                   | 18,156  |
| 1991           | 4                                | 641,255                                     | 15,662                           | 50,489                               | 34,827                     | 5,400   | 5,664                | 264              | -  | -                                   | 21,062  |
| 1992           | 3                                | 694,382                                     | 17,125                           | 55,719                               | 38,594                     | 6,023   | 6,326                | 303              | -  | -                                   | 23,148  |
| 1993           | 3                                | 768,766                                     | 18,221                           | 56,093                               | 37,872                     | 7,890   | 8,258                | 368              | 1,978  | 115                                 | 28,204  |
| 1994           | 3                                | 829,919                                     | 18,658                           | 51,849                               | 33,191                     | 7,252   | 7,683                | 431              | - 51   | - 104                               | 25,755  |
| 1995           | 3                                | 911,755                                     | 17,565                           | 55,378                               | 37,813                     | 6,991   | 7,517                | 526              | 1,071  | - 77                                | 25,550  |
| 1996           | 3                                | 1,099,382                                   | 18,782                           | 59,348                               | 40,566                     | 8,004   | 8,732                | 728              | 1,154  | - 150                               | 27,790  |
| 1997           | 3                                | 1,340,110                                   | 20,037                           | 66,201                               | 46,164                     | 10,224  | 11,092               | 868              | 1,713  | - 437                               | 31,537  |
| 1998           | 3                                | 1,665,557                                   | 21,381                           | 76,785                               | 55,404                     | 11,414  | 13,114               | 1,700            | 1,465  | - 814                               | 33,446  |
| 1999           | 4                                | 2,437,025                                   | 28,068                           | 118,111                              | 90,043                     | 15,467  | 17,346               | 1,880            | 4,207  | - 634                               | 47,108  |
| 1999           | 4                                | 1,246,031                                   | 14,351                           | 60,389                               | 46,038                     | 7,908   | 8,869                | 961              | 2,151  | - 324                               | 24,086  |
| 2000           | 4                                | 1,508,019                                   | 14,174                           | 79,073                               | 64,899                     | 10,205  | 11,251               | 1,046            | 4,761  | - 327                               | 28,813  |
| 2001           | 4                                | 1,653,158                                   | 14,727                           | 81,187                               | 66,460                     | 9,454   | 11,134               | 1,680            | 4,882  | - 195                               | 29,258  |
| 2002           | 4                                | 1,601,526                                   | 17,615                           | 65,553                               | 47,938                     | 8,481   | 10,073               | 1,592            | 2,074  | - 225                               | 27,945  |
| 2003           | 4                                | 1,533,976                                   | 13,035                           | 52,461                               | 39,426                     | 8,223   | 10,191               | 1,968            | 4,901  | - 233                               | 26,392  |
| 2004           | 5                                | 1,764,080                                   | 17,340                           | 58,161                               | 40,821                     | 8,836   | 11,087               | 2,251            | 619  | - 907                               | 27,702  |
| 2005           | 5                                | 1,939,373                                   | 19,419                           | 73,595                               | 54,176                     | 10,076  | 12,189               | 2,113            | 10,775   | - 846                               | 39,424  |
| 2006           | 5                                | 1,995,918                                   | 22,111                           | 87,108                               | 64,997                     | 10,861  | 13,365               | 2,504            | 2,971  | - 920                               | 36,863  |
| 2007           | 5                                | 2,240,698                                   | 24,454                           | 104,238                              | 79,784                     | 11,365  | 14,634               | 3,269            | 1,764  | - 375                               | 37,208  |
| 2008           | 5                                | 2,212,741                                   | 21,828                           | 100,199                              | 78,371                     | 9,895   | 13,541               | 3,646            | -15,373  | - 1,270                             | 17,620  |
| 2009           | 4                                | 1,931,021                                   | 21,060                           | 56,590                               | 35,530                     | 9,565   | 13,035               | 3,470            | 4,262  | - 1,862                             | 33,025  |
| 2010           | 4                                | 2,061,016                                   | 19,584                           | 45,236                               | 25,652                     | 10,215  | 13,552               | 3,337            | 4,706  | - 2,529                             | 31,976  |
| 2011           | 4                                | 3,010,173                                   | 19,121                           | 47,102                               | 27,981                     | 10,591  | 13,399               | 2,808            | 4,576  | - 1,057                             | 33,231  |
| 2012           | 4                                | 3,217,291                                   | 21,944                           | 44,179                               | 22,235                     | 10,152  | 12,771               | 2,619            | 5,213  | - 1,417                             | 35,892  |
| 2013           | 4                                | 2,798,461                                   | 19,235                           | 36,200                               | 16,965                     | 10,698  | 13,043               | 2,345            | 3,821  | - 2,086                             | 31,668  |
| 2014           | 4                                | 2,647,559                                   | 20,491                           | 36,414                               | 15,923                     | 11,336  | 14,269               | 2,933            | 2,635  | - 2,844                             | 31,618  |
| 2015           | 4                                | 2,736,876                                   | 22,151                           | 36,394                               | 14,243                     | 11,762  | 14,569               | 2,807            | 2,496  | - 3,732                             | 32,677  |
| 2016           | 4                                | 2,575,072                                   | 20,126                           | 33,572                               | 13,446                     | 10,817  | 13,510               | 2,693            | 1,069  | - 405                               | 32,417  |
| 2017           | 4                                | 2,400,315                                   | 16,369                           | 30,216                               | 13,847                     | 10,205  | 12,929               | 2,724            | 3,701  | - 1,712                             | 28,563  |
| 2018           | 4                                | 2,346,111                                   | 19,751                           | 37,924                               | 18,173                     | 10,573  | 13,478               | 2,905            | 2,196  | - 1,866                             | 30,654  |
| 2019           | 4                                | 2,475,076                                   | 16,126                           | 34,920                               | 18,794                     | 10,154  | 13,650               | 3,496            | 1,302  | - 32                                | 27,550  |
| 2020           | 3                                | 2,748,655                                   | 15,052                           | 25,257                               | 10,205                     | 9,311   | 12,495               | 3,184            | 2,000  | - 1,341                             | 27,704  |
| 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                           | - 1,931   | 96                           | - 2,027   | 2,889   | 862   | 2002           |
| 20,992                          | 10,957        | 10,035                          | 5,400  | -4,751   | 649                                | - 7,964                           | - 7,315   | - 490                        | - 6,825   | 7,698   | 873   | 2003           |
| 22,382                          | 11,473        | 10,909                          | 5,320  | -2,947   | 2,373                              | - 4,440                           | - 2,067   | - 218                        | - 1,849   | 3,337   | 1,488   | 2004           |
| 23,846                          | 12,564        | 11,282                          | 15,578   | -1,713   | 13,865                             | 1,002                             | 14,867  | 4,030                        | 10,837  | -7,941  | 2,896   | 2005           |
| 25,438                          | 13,936        | 11,502                          | 11,425   | -2,073   | 9,352                              | - 1,832                           | 7,520   | 936                          | 6,584   | -2,807  | 3,777   | 2006           |
| 25,321                          | 13,709        | 11,612                          | 11,887   | -2,806   | 9,081                              | 6,209                             | 15,290  | 2,549                        | 12,741  | -5,386  | 7,355   | 2007           |
| 22,594                          | 10,917        | 11,677                          | -4,974   | -7,041   | -12,015                            | - 5,818                           | -17,833   | -1,096                       | -16,737   | 16,810  | 73  | 2008           |
| 25,349                          | 12,811        | 12,538                          | 7,676  | -5,326   | 2,350                              | - 9,041                           | - 6,691   | - 724                        | - 5,967   | 8,392   | 2,426   | 2009           |
| 24,754                          | 11,873        | 12,881                          | 7,222  | -1,714   | 5,508                              | - 3,469                           | 2,039   | 488                          | 1,551   | 837   | 2,388   | 2010           |
| 24,107                          | 11,095        | 13,012                          | 9,124  | -1,887   | 7,237                              | - 7,331                           | - 94  | 563                          | - 657   | 2,645   | 1,988   | 2011           |
| 24,682                          | 11,814        | 12,868                          | 11,210   | -3,034   | 8,176                              | - 3,038                           | 5,138   | 2,885                        | 2,253   | 1,001   | 3,254   | 2012           |
| 24,792                          | 11,174        | 13,618                          | 6,876  | - 958  | 5,918                              | - 2,367                           | 3,551   | 1,036                        | 2,515   | - 756   | 1,759   | 2013           |
| 24,683                          | 10,450        | 14,233                          | 6,935  | -2,717   | 4,218                              | - 559                             | 3,659   | 993                          | 2,666   | - 729   | 1,937   | 2014           |
| 27,101                          | 11,422        | 15,679                          | 5,576  | 85   | 5,661                              | - 2,953                           | 2,708   | 1,082                        | 1,626   | - 216   | 1,410   | 2015           |
| 26,378                          | 11,134        | 15,244                          | 6,039  | -4,021   | 2,018                              | - 1,127                           | 3,145   | 864                          | 2,281   | 1,918   | 4,199   | 2016           |
| 25,324                          | 10,489        | 14,835                          | 3,239  | 666  | 3,905                              | - 1,126                           | 2,779   | 559                          | 2,220   | - 433   | 1,787   | 2017           |
| 26,944                          | 10,660        | 16,284                          | 3,710  | - 382  | 3,328                              | - 2,179                           | 1,149   | - 97                         | 1,246   | 22  | 1,268   | 2018           |
| 27,806                          | 10,807        | 16,999                          | - 256  | -4,723   | - 4,979                            | - 12,479                          | -17,458   | 988                          | -18,446   | 21,922  | 3,476   | 2019           |
| 25,003                          | 10,532        | 14,471                          | 2,701  | -5,270   | - 2,569                            | - 3,415                           | - 5,984   | 960                          | - 6,944   | 7,344   | 400   | 2020           |
| 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 <sup>17 18 19 20</sup>

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

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

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

| General administrative spending |                          |  | Operating result before the valuation of assets (col. 11 - 12) | Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets) | Operating result (col. 15 + 16) <sup>11</sup> | Other and extraordinary result <sup>12</sup> | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings | Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20) | Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup> | Balance sheet profit or loss (-) (col. 21 + 22) | Financial year |
|---------------------------------|--------------------------|--|--|---|---|--|---|------------------------------|--|--|---|----------------|
| total (col. 13 + 14)            | Staff costs <sup>8</sup> | Other administrative spending <sup>9</sup> |  |   |   |  |   |                              |  |  |   |                |
| 12                              | 13                       | 14   | 15   | 16  | 17  | 18   | 19  | 20                           | 21   | 22   | 23  |                |
| 976                             | 676                      | 300  | 406  | -   | 406   | 37   | 443   | 191                          | 252  | - 90   | 162   | 1968           |
| 1,197                           | 805                      | 392  | 537  | -   | 537   | - 64   | 473   | 204                          | 269  | - 88   | 181   | 1969           |
| 1,440                           | 977                      | 463  | 435  | -   | 435   | 10   | 445   | 194                          | 251  | - 18   | 233   | 1970           |
| 1,653                           | 1,118                    | 535  | 474  | -   | 474   | 27   | 501   | 216                          | 285  | - 67   | 218   | 1971           |
| 1,899                           | 1,271                    | 628  | 645  | -   | 645   | - 91   | 554   | 247                          | 307  | - 65   | 242   | 1972           |
| 2,124                           | 1,474                    | 650  | 509  | -   | 509   | - 140  | 369   | 220                          | 149  | - 73   | 76  | 1973           |
| 2,400                           | 1,679                    | 721  | 985  | -   | 985   | - 432  | 553   | 247                          | 306  | - 54   | 252   | 1974           |
| 2,669                           | 1,863                    | 806  | 1,164  | -   | 1,164   | - 561  | 603   | 365                          | 238  | - 37   | 275   | 1975           |
| 2,913                           | 2,018                    | 895  | 1,184  | -   | 1,184   | - 485  | 699   | 325                          | 374  | - 43   | 331   | 1976           |
| 3,229                           | 2,212                    | 1,017                                      | 1,207  | -   | 1,207   | - 285  | 922   | 487                          | 435  | - 122  | 313   | 1977           |
| 3,508                           | 2,394                    | 1,114                                      | 1,360  | -   | 1,360   | - 329  | 1,031   | 551                          | 480  | - 108  | 372   | 1978           |
| 3,734                           | 2,538                    | 1,196                                      | 1,176  | -   | 1,176   | - 418  | 758   | 451                          | 307  | - 60   | 247   | 1979           |
| 4,180                           | 2,791                    | 1,389                                      | 1,025  | -   | 1,025   | - 71   | 954   | 457                          | 497  | - 130  | 367   | 1980           |
| 4,375                           | 2,937                    | 1,438                                      | 1,541  | -   | 1,541   | - 534  | 1,007   | 564                          | 443  | - 68   | 375   | 1981           |
| 4,698                           | 3,087                    | 1,611                                      | 2,812  | -   | 2,812   | - 1,631                                      | 1,181   | 697                          | 484  | - 88   | 396   | 1982           |
| 5,090                           | 3,372                    | 1,718                                      | 3,433  | -   | 3,433   | - 1,960                                      | 1,473   | 788                          | 685  | - 202  | 483   | 1983           |
| 5,434                           | 3,541                    | 1,893                                      | 3,093  | -   | 3,093   | - 1,355                                      | 1,738   | 914                          | 824  | - 171  | 653   | 1984           |
| 5,895                           | 3,824                    | 2,071                                      | 3,566  | -   | 3,566   | - 1,603                                      | 1,963   | 1,129                        | 834  | - 161  | 673   | 1985           |
| 7,798                           | 4,901                    | 2,897                                      | 3,729  | -   | 3,729   | - 1,307                                      | 2,422   | 1,391                        | 1,031  | - 233  | 798   | 1986           |
| 8,345                           | 5,237                    | 3,108                                      | 3,273  | -   | 3,273   | - 765  | 2,508   | 1,458                        | 1,050  | - 151  | 899   | 1987           |
| 8,814                           | 5,508                    | 3,306                                      | 3,045  | -   | 3,045   | - 369  | 2,676   | 1,509                        | 1,167  | - 166  | 1,001   | 1988           |
| 9,385                           | 5,768                    | 3,617                                      | 2,727  | -   | 2,727   | - 181  | 2,546   | 1,413                        | 1,133  | - 104  | 1,029   | 1989           |
| 10,441                          | 6,386                    | 4,055                                      | 3,044  | -   | 3,044   | - 417  | 2,627   | 1,451                        | 1,176  | - 290  | 886   | 1990           |
| 11,550                          | 6,897                    | 4,653                                      | 3,963  | -   | 3,963   | - 1,197                                      | 2,766   | 1,491                        | 1,275  | - 176  | 1,099   | 1991           |
| 12,937                          | 7,694                    | 5,243                                      | 5,363  | -   | 5,363   | - 3,456                                      | 1,907   | 1,746                        | 161  | 1,003  | 1,164   | 1992           |
| 14,325                          | 8,402                    | 5,923                                      | 9,647  | -4,614  | 5,033   | - 570  | 4,463   | 1,944                        | 2,519  | - 273  | 2,246   | 1993           |
| 15,216                          | 8,681                    | 6,535                                      | 10,327   | -4,864  | 5,463   | - 519  | 4,944   | 1,960                        | 2,984  | - 550  | 2,434   | 1994           |
| 16,384                          | 9,276                    | 7,108                                      | 10,232   | -3,566  | 6,666   | - 1,013                                      | 5,653   | 2,457                        | 3,196  | - 277  | 2,919   | 1995           |
| 17,222                          | 9,491                    | 7,731                                      | 11,341   | -4,667  | 6,674   | - 1,141                                      | 5,533   | 2,375                        | 3,158  | - 91   | 3,067   | 1996           |
| 18,393                          | 9,831                    | 8,562                                      | 12,396   | -4,582  | 7,814   | - 1,305                                      | 6,509   | 2,282                        | 4,227  | - 1,135  | 3,092   | 1997           |
| 20,217                          | 10,188                   | 10,029                                     | 13,928   | -5,060  | 8,868   | 1,184  | 10,052  | 3,127                        | 6,925  | -3,216   | 3,709   | 1998           |
| 23,380                          | 11,127                   | 12,253                                     | 10,542   | -2,282  | 8,259   | - 700  | 7,559   | 2,944                        | 4,616  | - 1,158  | 3,458   | 1999           |
| 11,954                          | 5,689                    | 6,265                                      | 5,390  | -1,167  | 4,223   | - 358  | 3,865   | 1,505                        | 2,360  | - 592  | 1,768   | 1999           |
| 13,696                          | 6,296                    | 7,400                                      | 5,824  | -1,651  | 4,173   | - 1,052                                      | 3,121   | 1,125                        | 1,996  | 186  | 2,183   | 2000           |
| 14,248                          | 6,399                    | 7,849                                      | 4,638  | -2,232  | 2,406   | - 1,197                                      | 1,209   | 840                          | 369  | - 883  | - 514   | 2001           |
| 13,954                          | 6,229                    | 7,725                                      | 6,201  | -2,844  | 3,357   | - 568  | 2,789   | 735                          | 2,054  | - 2,120  | - 65  | 2002           |
| 13,279                          | 5,990                    | 7,289                                      | 6,573  | -2,566  | 4,007   | - 2,506                                      | 1,501   | 754                          | 747  | - 2,035  | - 1,288   | 2003           |
| 10,816                          | 5,051                    | 5,765                                      | 6,590  | -2,319  | 4,271   | - 2,625                                      | 1,646   | 1,018                        | 628  | - 2,726  | - 2,098   | 2004           |
| 11,242                          | 5,247                    | 5,995                                      | 8,008  | -2,197  | 5,811   | - 2,853                                      | 2,958   | 1,098                        | 1,860  | - 653  | 1,209   | 2005           |
| 11,335                          | 5,383                    | 5,952                                      | 7,438  | -2,009  | 5,429   | - 2,929                                      | 2,500   | 915                          | 1,585  | - 58   | 1,526   | 2006           |
| 12,127                          | 5,658                    | 6,469                                      | 7,704  | -2,054  | 5,650   | - 2,413                                      | 3,237   | 823                          | 2,414  | - 393  | 2,020   | 2007           |
| 12,637                          | 5,858                    | 6,779                                      | 7,185  | -3,052  | 4,133   | - 2,832                                      | 1,301   | 572                          | 729  | - 113  | 617   | 2008           |
| 12,624                          | 5,997                    | 6,627                                      | 5,901  | -3,067  | 2,834   | - 2,812                                      | 22  | 497                          | - 475  | 178  | - 298   | 2009           |
| 12,538                          | 5,441                    | 7,097                                      | 6,800  | -2,694  | 4,106   | - 3,035                                      | 1,071   | 536                          | 535  | - 1,068  | - 533   | 2010           |
| 12,647                          | 5,612                    | 7,035                                      | 8,080  | -2,433  | 5,647   | - 3,661                                      | 1,986   | 609                          | 1,377  | - 1,849  | - 472   | 2011           |
| 13,059                          | 5,786                    | 7,273                                      | 7,047  | - 940   | 6,107   | - 3,394                                      | 2,713   | 593                          | 2,120  | - 2,547  | - 427   | 2012           |
| 12,757                          | 5,617                    | 7,140                                      | 6,971  | -1,076  | 5,895   | - 3,402                                      | 2,493   | 690                          | 1,803  | - 2,017  | - 214   | 2013           |
| 13,068                          | 5,655                    | 7,413                                      | 6,480  | -1,042  | 5,438   | - 2,808                                      | 2,630   | 672                          | 1,958  | - 2,066  | - 108   | 2014           |
| 13,562                          | 5,987                    | 7,575                                      | 7,440  | -1,267  | 6,173   | - 3,937                                      | 2,236   | 802                          | 1,434  | - 1,633  | - 199   | 2015           |
| 14,065                          | 6,121                    | 7,944                                      | 7,846  | - 988   | 6,858   | - 3,375                                      | 3,483   | 1,022                        | 2,461  | - 1,750  | 711   | 2016           |
| 14,795                          | 6,538                    | 8,257                                      | 7,020  | -1,252  | 5,768   | - 2,405                                      | 3,363   | 1,257                        | 2,106  | - 3,612  | - 1,506   | 2017           |
| 12,702                          | 5,781                    | 6,921                                      | 6,521  | -1,574  | 4,947   | - 2,739                                      | 2,208   | 945                          | 1,263  | - 4,258  | - 2,995   | 2018           |
| 13,391                          | 5,998                    | 7,393                                      | 7,401  | - 997   | 6,404   | - 3,131                                      | 3,273   | 1,294                        | 1,979  | - 3,794  | - 1,815   | 2019           |
| 13,560                          | 6,251                    | 7,309                                      | 8,155  | -2,846  | 5,309   | - 1,997                                      | 3,312   | 1,329                        | 1,983  | - 884  | 1,099   | 2020           |
| 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 <sup>10</sup> (other than tangible or financial fixed assets) | Operating result (col. 15 + 16) <sup>11</sup> | Other and extraordinary result <sup>12</sup> | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings | Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20) | Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup> | Balance sheet profit or loss (-) (col. 21 + 22) | Financial year |
|---------------------------------|--------------------------|--|--|---|---|--|---|------------------------------|--|--|---|----------------|
| total (col. 13 + 14)            | Staff costs <sup>8</sup> | Other administrative spending <sup>9</sup> |  |   |   |  |   |                              |  |  |   |                |
| 12                              | 13                       | 14   | 15   | 16  | 17  | 18   | 19  | 20                           | 21   | 22   | 23  |                |
| 57                              | 31                       | 26   | 47   | -   | 47  | 3  | 50  | 21                           | 29   | - 5  | 24  | 1968           |
| 73                              | 40                       | 33   | 74   | -   | 74  | - 18   | 56  | 29                           | 27   | 0  | 27  | 1969           |
| 110                             | 60                       | 50   | 58   | -   | 58  | - 7  | 51  | 25                           | 26   | 0  | 26  | 1970           |
| 126                             | 70                       | 56   | 113  | -   | 113   | - 5  | 108   | 56                           | 52   | -16  | 36  | 1971           |
| 159                             | 85                       | 74   | 155  | -   | 155   | - 36   | 119   | 57                           | 62   | -17  | 45  | 1972           |
| 216                             | 109                      | 107  | 240  | -   | 240   | - 4  | 236   | 123                          | 113  | -19  | 94  | 1973           |
| 288                             | 150                      | 138  | 269  | -   | 269   | - 6  | 263   | 119                          | 144  | -17  | 127   | 1974           |
| 349                             | 180                      | 169  | 233  | -   | 233   | - 56   | 177   | 140                          | 37   | 60   | 97  | 1975           |
| 384                             | 203                      | 181  | 146  | -   | 146   | 179  | 325   | 209                          | 116  | - 1  | 115   | 1976           |
| 374                             | 198                      | 176  | 158  | -   | 158   | 30   | 188   | 125                          | 63   | -17  | 46  | 1977           |
| 372                             | 197                      | 175  | 163  | -   | 163   | 9  | 172   | 97                           | 75   | -19  | 56  | 1978           |
| 393                             | 218                      | 175  | 143  | -   | 143   | - 51   | 92  | 68                           | 24   | -18  | 6   | 1979           |
| 448                             | 249                      | 199  | 165  | -   | 165   | - 3  | 162   | 109                          | 53   | - 9  | 44  | 1980           |
| 517                             | 285                      | 232  | 198  | -   | 198   | 18   | 216   | 122                          | 94   | - 9  | 85  | 1981           |
| 593                             | 302                      | 291  | 249  | -   | 249   | - 59   | 190   | 122                          | 68   | -11  | 57  | 1982           |
| 668                             | 338                      | 330  | 284  | -   | 284   | - 15   | 269   | 155                          | 114  | -18  | 96  | 1983           |
| 728                             | 371                      | 357  | 313  | -   | 313   | - 1  | 312   | 190                          | 122  | -35  | 87  | 1984           |
| 770                             | 387                      | 383  | 384  | -   | 384   | - 54   | 330   | 225                          | 105  | -81  | 24  | 1985           |
| 687                             | 351                      | 336  | 282  | -   | 282   | 21   | 303   | 204                          | 99   | -51  | 48  | 1986           |
| 675                             | 342                      | 333  | 103  | -   | 103   | 165  | 268   | 207                          | 61   | -20  | 41  | 1987           |
| 625                             | 317                      | 308  | 135  | -   | 135   | 19   | 154   | 147                          | 7  | 20   | 27  | 1988           |
| 660                             | 326                      | 334  | - 11   | -   | - 11  | - 44   | - 55  | 96                           | - 151  | 86   | - 65  | 1989           |
| 589                             | 300                      | 289  | 96   | -   | 96  | -109   | - 13  | 92                           | - 105  | 11   | - 94  | 1990           |
| 659                             | 325                      | 334  | 103  | -   | 103   | 59   | 162   | 107                          | 55   | 30   | 85  | 1991           |
| 629                             | 295                      | 334  | 208  | -   | 208   | 26   | 234   | 124                          | 110  | 7  | 117   | 1992           |
| 334                             | 166                      | 168  | 249  | - 47  | 202   | 0  | 202   | 79                           | 123  | - 3  | 120   | 1993           |
| 341                             | 169                      | 172  | 160  | - 17  | 143   | - 6  | 137   | 45                           | 92   | - 6  | 86  | 1994           |
| 393                             | 182                      | 211  | 141  | 25  | 166   | - 8  | 158   | 53                           | 105  | - 7  | 98  | 1995           |
| 483                             | 174                      | 309  | 133  | 3   | 136   | - 10   | 126   | 67                           | 59   | - 7  | 52  | 1996           |
| 470                             | 181                      | 289  | 119  | - 32  | 87  | - 22   | 65  | 51                           | 14   | -  | 14  | 1997           |
| 559                             | 157                      | 402  | 181  | - 54  | 127   | 22   | 149   | 55                           | 94   | - 7  | 87  | 1998           |
| 501                             | 162                      | 338  | 192  | 2   | 194   | -  | 194   | 76                           | 117  | -10  | 106   | 1999           |
| 256                             | 83                       | 173  | 98   | 1   | 99  | -  | 99  | 39                           | 60   | - 5  | 54  | 1999           |
| 340                             | 84                       | 256  | 119  | - 9   | 110   | - 1  | 109   | 13                           | 96   | - 8  | 87  | 2000           |
| 156                             | 68                       | 88   | 122  | - 35  | 87  | 4  | 91  | 44                           | 47   | - 3  | 45  | 2001           |
| 175                             | 78                       | 97   | 128  | - 71  | 57  | - 6  | 51  | 38                           | 13   | -  | 15  | 2002           |
| 180                             | 77                       | 103  | 156  | - 28  | 128   | - 2  | 126   | 38                           | 88   | - 2  | 86  | 2003           |
| 179                             | 76                       | 103  | 135  | - 35  | 100   | - 21   | 79  | 26                           | 53   | -  | 53  | 2004           |
| 171                             | 78                       | 93   | 124  | 4   | 128   | - 5  | 123   | 52                           | 71   | -  | 71  | 2005           |
| 166                             | 83                       | 83   | 134  | - 10  | 124   | -  | 124   | 53                           | 71   | -  | 71  | 2006           |
| 175                             | 87                       | 88   | 215  | - 19  | 196   | 3  | 199   | 78                           | 121  | -  | 121   | 2007           |
| 213                             | 93                       | 120  | 206  | - 68  | 138   | - 26   | 112   | 63                           | 49   | -  | 49  | 2008           |
| 268                             | 96                       | 172  | 251  | - 49  | 202   | - 7  | 195   | 65                           | 130  | - 2  | 128   | 2009           |
| 288                             | 93                       | 195  | 263  | - 26  | 237   | - 8  | 229   | 80                           | 149  | -10  | 139   | 2010           |
| 233                             | 107                      | 126  | 272  | 9   | 281   | -  | 281   | 87                           | 194  | -42  | 152   | 2011           |
| 246                             | 111                      | 135  | 260  | 12  | 272   | 2  | 274   | 85                           | 189  | -22  | 167   | 2012           |
| 251                             | 112                      | 139  | 263  | - 2   | 261   | -  | 261   | 86                           | 175  | -21  | 154   | 2013           |
| 239                             | 111                      | 128  | 342  | - 38  | 304   | -  | 304   | 111                          | 193  | -17  | 176   | 2014           |
| 298                             | 121                      | 177  | 189  | - 1   | 188   | -  | 188   | 85                           | 103  | -21  | 82  | 2015           |
| 280                             | 124                      | 156  | 220  | -121  | 99  | -  | 99  | 68                           | 31   | -20  | 11  | 2016           |
| 281                             | 133                      | 148  | 246  | 46  | 292   | - 5  | 287   | 69                           | 218  | -19  | 199   | 2017           |
| 253                             | 117                      | 136  | 207  | - 36  | 171   | -  | 171   | 58                           | 113  | -28  | 85  | 2018           |
| 284                             | 128                      | 156  | 238  | - 23  | 215   | - 1  | 214   | 74                           | 140  | -31  | 109   | 2019           |
| 304                             | 126                      | 178  | 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 <sup>21</sup>

in DM million

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

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

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

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

in DM million

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

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

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

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

| Financial year | Number of reporting institutions | Total assets on annual average 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 <sup>19</sup>

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

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

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

| Financial year | Number of reporting institutions | Total assets on annual average 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 <sup>19</sup>

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

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

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

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

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

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

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

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

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

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

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

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

| Financial year | Number of reporting institutions | Total assets on annual average 1 | Interest business                |                           |                 | Commissions business                 |                      |                  | Result from the trading portfolio 5 | Other operating result 6 | Operating income 7 (col. 3 + 6 + 9 + 10) |
|----------------|----------------------------------|----------------------------------|----------------------------------|---------------------------|-----------------|--------------------------------------|----------------------|------------------|-------------------------------------|--------------------------|--|
|                |                                  |                                  | Net interest income (col. 4 - 5) | Total interest received 2 | Interest paid 3 | Net commission income 4 (col. 7 - 8) | Commissions received | Commissions paid |                                     |                          |  |
|                | 1                                | 2                                | 3                                | 4                         | 5               | 6                                    | 7                    | 8                | 9                                   | 10                       | 11                                       |
| 1968           | 2,252                            | 43,175                           | 1,255                            | 2,599                     | 1,344           | 160                                  | 164                  | 4                | -                                   | -                        | 1,415                                    |
| 1969           | 2,222                            | 49,484                           | 1,536                            | 3,208                     | 1,672           | 179                                  | 185                  | 6                | -                                   | -                        | 1,715                                    |
| 1970           | 2,162                            | 58,224                           | 2,049                            | 4,590                     | 2,541           | 201                                  | 209                  | 8                | -                                   | -                        | 2,250                                    |
| 1971           | 2,105                            | 68,544                           | 2,279                            | 5,201                     | 2,922           | 237                                  | 245                  | 8                | -                                   | -                        | 2,516                                    |
| 1972           | 2,045                            | 81,252                           | 2,681                            | 5,875                     | 3,194           | 292                                  | 302                  | 10               | -                                   | -                        | 2,973                                    |
| 1973           | 2,445                            | 101,633                          | 3,578                            | 8,899                     | 5,321           | 363                                  | 377                  | 14               | -                                   | -                        | 3,941                                    |
| 1974           | 2,428                            | 113,464                          | 4,169                            | 10,678                    | 6,509           | 411                                  | 426                  | 15               | -                                   | -                        | 4,580                                    |
| 1975           | 2,408                            | 126,510                          | 4,532                            | 10,124                    | 5,592           | 446                                  | 468                  | 22               | -                                   | -                        | 4,978                                    |
| 1976           | 2,385                            | 143,069                          | 4,841                            | 10,196                    | 5,355           | 500                                  | 528                  | 28               | -                                   | -                        | 5,341                                    |
| 1977           | 2,342                            | 162,366                          | 5,391                            | 11,026                    | 5,635           | 555                                  | 587                  | 32               | -                                   | -                        | 5,946                                    |
| 1978           | 2,312                            | 184,220                          | 5,904                            | 11,568                    | 5,664           | 632                                  | 670                  | 38               | -                                   | -                        | 6,536                                    |
| 1979           | 2,293                            | 212,340                          | 6,574                            | 14,166                    | 7,592           | 761                                  | 805                  | 44               | -                                   | -                        | 7,335                                    |
| 1980           | 2,278                            | 238,349                          | 7,843                            | 19,629                    | 11,786          | 896                                  | 947                  | 51               | -                                   | -                        | 8,739                                    |
| 1981           | 2,268                            | 266,029                          | 9,794                            | 25,484                    | 15,690          | 991                                  | 1,059                | 68               | -                                   | -                        | 10,785                                   |
| 1982           | 2,263                            | 291,440                          | 10,939                           | 27,675                    | 16,736          | 1,044                                | 1,119                | 75               | -                                   | -                        | 11,983                                   |
| 1983           | 2,250                            | 314,632                          | 11,505                           | 24,939                    | 13,434          | 1,184                                | 1,263                | 79               | -                                   | -                        | 12,689                                   |
| 1984           | 2,238                            | 338,117                          | 11,503                           | 26,180                    | 14,677          | 1,222                                | 1,308                | 86               | -                                   | -                        | 12,725                                   |
| 1985 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 <sup>10</sup> (other than tangible or financial fixed assets) | Operating result (col. 15 + 16) <sup>11</sup> | Other and extraordinary result <sup>12</sup> | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings | Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20) | Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup> | Balance sheet profit or loss (-) (col. 21 + 22) | Financial year     |
|---------------------------------|--------------------------|--|--|---|---|--|---|------------------------------|--|--|---|--------------------|
| total (col. 13 + 14)            | Staff costs <sup>8</sup> | Other administrative spending <sup>9</sup> |  |   |   |  |   |                              |  |  |   |                    |
| 12                              | 13                       | 14   | 15   | 16  | 17  | 18   | 19  | 20                           | 21   | 22   | 23  |                    |
| 1,101                           | 644                      | 457  | 314  | -   | 314   | 52   | 366   | 171                          | 195  | - 23   | 172   | 1968               |
| 1,275                           | 750                      | 525  | 440  | -   | 440   | - 47   | 393   | 186                          | 207  | - 17   | 190   | 1969               |
| 1,584                           | 950                      | 634  | 666  | -   | 666   | - 145  | 521   | 248                          | 273  | - 42   | 231   | 1970               |
| 1,919                           | 1,174                    | 745  | 597  | -   | 597   | 20   | 617   | 292                          | 325  | - 67   | 258   | 1971               |
| 2,245                           | 1,395                    | 850  | 728  | -   | 728   | - 33   | 695   | 326                          | 369  | - 79   | 290   | 1972               |
| 2,885                           | 1,829                    | 1,056                                      | 1,056  | -   | 1,056   | - 187  | 869   | 434                          | 435  | - 88   | 347   | 1973               |
| 3,439                           | 2,197                    | 1,242                                      | 1,141  | -   | 1,141   | - 77   | 1,064   | 540                          | 524  | - 129  | 395   | 1974               |
| 3,794                           | 2,458                    | 1,336                                      | 1,184  | -   | 1,184   | 133  | 1,317   | 672                          | 645  | - 200  | 445   | 1975               |
| 4,296                           | 2,805                    | 1,491                                      | 1,045  | -   | 1,045   | 213  | 1,258   | 689                          | 569  | - 132  | 437   | 1976               |
| 4,719                           | 3,059                    | 1,660                                      | 1,227  | -   | 1,227   | 233  | 1,460   | 873                          | 587  | - 126  | 461   | 1977               |
| 5,127                           | 3,325                    | 1,802                                      | 1,409  | -   | 1,409   | 127  | 1,536   | 912                          | 624  | - 133  | 491   | 1978               |
| 5,644                           | 3,639                    | 2,005                                      | 1,691  | -   | 1,691   | - 120  | 1,571   | 933                          | 638  | - 118  | 520   | 1979               |
| 6,350                           | 4,108                    | 2,242                                      | 2,389  | -   | 2,389   | - 279  | 2,110   | 1,290                        | 820  | - 217  | 603   | 1980               |
| 7,078                           | 4,590                    | 2,488                                      | 3,707  | -   | 3,707   | - 1,095                                      | 2,612   | 1,761                        | 851  | - 220  | 631   | 1981               |
| 7,882                           | 4,995                    | 2,887                                      | 4,101  | -   | 4,101   | - 975  | 3,126   | 2,114                        | 1,012  | - 297  | 715   | 1982               |
| 8,643                           | 5,398                    | 3,245                                      | 4,046  | -   | 4,046   | - 752  | 3,294   | 2,268                        | 1,026  | - 311  | 715   | 1983               |
| 9,401                           | 5,790                    | 3,611                                      | 3,324  | -   | 3,324   | - 412  | 2,912   | 1,968                        | 944  | - 271  | 673   | 1984               |
| 11,400                          | 6,975                    | 4,425                                      | 3,065  | -   | 3,065   | - 192  | 2,873   | 1,957                        | 916  | - 198  | 718   | 1985 <sup>16</sup> |
| 11,930                          | 7,331                    | 4,599                                      | 2,927  | -   | 2,927   | - 64   | 2,863   | 1,943                        | 920  | - 160  | 760   | 1986               |
| 12,352                          | 7,636                    | 4,716                                      | 3,016  | -   | 3,016   | - 6  | 3,010   | 2,066                        | 944  | - 169  | 775   | 1987               |
| 12,635                          | 7,876                    | 4,759                                      | 3,367  | -   | 3,367   | 57   | 3,424   | 2,357                        | 1,067  | - 211  | 856   | 1988               |
| 12,976                          | 8,100                    | 4,876                                      | 4,028  | -   | 4,028   | - 1,344                                      | 2,684   | 1,706                        | 978  | - 148  | 830   | 1989               |
| 14,050                          | 8,807                    | 5,243                                      | 4,318  | -   | 4,318   | - 732  | 3,586   | 2,231                        | 1,355  | - 363  | 992   | 1990               |
| 15,068                          | 9,428                    | 5,640                                      | 5,370  | -   | 5,370   | - 239  | 5,131   | 3,096                        | 2,035  | - 743  | 1,292   | 1991               |
| 16,557                          | 10,357                   | 6,200                                      | 6,117  | -   | 6,117   | - 203  | 5,914   | 3,820                        | 2,094  | - 704  | 1,390   | 1992               |
| 19,183                          | 11,599                   | 7,584                                      | 8,814  | - 2,284   | 6,530   | - 77   | 6,453   | 4,014                        | 2,439  | - 814  | 1,625   | 1993               |
| 20,075                          | 12,149                   | 7,926                                      | 10,071   | - 4,316   | 5,755   | - 213  | 5,542   | 3,115                        | 2,427  | - 760  | 1,667   | 1994               |
| 21,302                          | 12,819                   | 8,483                                      | 9,685  | - 2,983   | 6,702   | 139  | 6,841   | 4,237                        | 2,604  | - 810  | 1,794   | 1995               |
| 21,980                          | 13,112                   | 8,868                                      | 9,830  | - 3,304   | 6,526   | 295  | 6,821   | 4,309                        | 2,512  | - 690  | 1,822   | 1996               |
| 22,544                          | 13,349                   | 9,195                                      | 9,769  | - 3,864   | 5,905   | 287  | 6,192   | 3,781                        | 2,411  | - 593  | 1,818   | 1997               |
| 23,196                          | 13,501                   | 9,695                                      | 8,841  | - 3,546   | 5,295   | 341  | 5,636   | 3,419                        | 2,217  | - 498  | 1,719   | 1998               |
| 23,615                          | 13,808                   | 9,807                                      | 9,537  | - 4,000   | 5,537   | - 628  | 4,909   | 2,736                        | 2,173  | - 401  | 1,772   | 1999               |
| 12,074                          | 7,060                    | 5,014                                      | 4,876  | - 2,045   | 2,831   | - 321  | 2,510   | 1,399                        | 1,111  | - 205  | 906   | 1999               |
| 12,547                          | 7,252                    | 5,295                                      | 4,289  | - 2,445   | 1,844   | 250  | 2,094   | 1,096                        | 998  | 85   | 1,084   | 2000               |
| 12,592                          | 7,352                    | 5,240                                      | 3,824  | - 2,671   | 1,153   | 735  | 1,888   | 772                          | 1,116  | - 182  | 933   | 2001               |
| 12,615                          | 7,442                    | 5,173                                      | 4,632  | - 3,687   | 945   | 1,572  | 2,517   | 801                          | 1,716  | - 768  | 947   | 2002               |
| 12,915                          | 7,619                    | 5,296                                      | 5,638  | - 3,095   | 2,543   | 380  | 2,923   | 1,484                        | 1,439  | - 440  | 998   | 2003               |
| 12,963                          | 7,677                    | 5,286                                      | 5,915  | - 3,042   | 2,873   | 104  | 2,977   | 1,458                        | 1,519  | - 437  | 1,082   | 2004               |
| 13,333                          | 8,013                    | 5,320                                      | 5,725  | - 2,999   | 2,726   | 1,430  | 4,156   | 1,444                        | 2,712  | - 1,519  | 1,193   | 2005               |
| 13,536                          | 8,250                    | 5,286                                      | 7,503  | - 4,249   | 3,254   | 360  | 3,614   | 829                          | 2,785  | - 1,556  | 1,229   | 2006               |
| 13,056                          | 7,807                    | 5,249                                      | 5,475  | - 2,714   | 2,761   | 119  | 2,880   | 1,054                        | 1,826  | - 621  | 1,205   | 2007               |
| 12,909                          | 7,874                    | 5,035                                      | 5,980  | - 3,615   | 2,365   | - 326  | 2,039   | 571                          | 1,468  | - 423  | 1,044   | 2008               |
| 13,380                          | 8,283                    | 5,097                                      | 6,201  | - 2,258   | 3,943   | - 539  | 3,404   | 1,490                        | 1,914  | - 724  | 1,190   | 2009               |
| 13,134                          | 7,940                    | 5,194                                      | 7,480  | - 2,316   | 5,164   | - 375  | 4,789   | 1,620                        | 3,169  | - 1,796  | 1,373   | 2010               |
| 13,382                          | 7,983                    | 5,399                                      | 7,548  | - 317   | 7,231   | - 250  | 6,981   | 1,924                        | 5,057  | - 3,674  | 1,383   | 2011               |
| 13,774                          | 8,210                    | 5,564                                      | 7,135  | 263   | 7,398   | 13   | 7,411   | 1,989                        | 5,422  | - 4,001  | 1,421   | 2012               |
| 13,886                          | 8,303                    | 5,583                                      | 7,604  | 322   | 7,926   | - 276  | 7,650   | 1,956                        | 5,694  | - 4,285  | 1,409   | 2013               |
| 14,201                          | 8,538                    | 5,663                                      | 7,339  | - 198   | 7,141   | - 153  | 6,988   | 2,077                        | 4,911  | - 3,480  | 1,431   | 2014               |
| 14,509                          | 8,754                    | 5,755                                      | 7,269  | - 453   | 6,816   | - 134  | 6,682   | 2,103                        | 4,579  | - 3,226  | 1,353   | 2015               |
| 14,423                          | 8,649                    | 5,774                                      | 7,237  | 103   | 7,340   | 361  | 7,701   | 2,104                        | 5,597  | - 4,246  | 1,351   | 2016               |
| 14,382                          | 8,583                    | 5,799                                      | 7,497  | - 186   | 7,311   | - 33   | 7,278   | 2,199                        | 5,079  | - 3,774  | 1,305   | 2017               |
| 14,520                          | 8,564                    | 5,956                                      | 7,427  | - 926   | 6,501   | - 172  | 6,329   | 2,078                        | 4,251  | - 2,978  | 1,273   | 2018               |
| 14,858                          | 8,518                    | 6,340                                      | 7,262  | 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 <sup>18 20</sup>

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

| Financial year | Number of reporting institutions | Total assets on annual average 1 | Interest business                |                           |                 | Commissions business                 |                      |                  | Result from the trading portfolio 5 | Other operating result 6 | Operating income 7 (col. 3 + 6 + 9 + 10) |
|----------------|----------------------------------|----------------------------------|----------------------------------|---------------------------|-----------------|--------------------------------------|----------------------|------------------|-------------------------------------|--------------------------|--|
|                |                                  |                                  | Net interest income (col. 4 - 5) | Total interest received 2 | Interest paid 3 | Net commission income 4 (col. 7 - 8) | Commissions received | Commissions paid |                                     |                          |  |
|                | 1                                | 2                                | 3                                | 4                         | 5               | 6                                    | 7                    | 8                | 9                                   | 10                       | 11                                       |
| 1968           | 47                               | 97,900                           | 716                              | 4,339                     | 3,623           | -                                    | -                    | -                | -                                   | -                        | 716                                      |
| 1969           | 47                               | 105,741                          | 976                              | 5,052                     | 4,076           | -                                    | -                    | -                | -                                   | -                        | 976                                      |
| 1970           | 45                               | 107,415                          | 1,061                            | 5,452                     | 4,391           | -                                    | -                    | -                | -                                   | -                        | 1,061                                    |
| 1971           | 45                               | 117,104                          | 1,109                            | 6,214                     | 5,105           | -                                    | -                    | -                | -                                   | -                        | 1,109                                    |
| 1972           | 42                               | 117,530                          | 1,114                            | 6,668                     | 5,554           | -                                    | -                    | -                | -                                   | -                        | 1,114                                    |
| 1973           | 41                               | 132,239                          | 1,476                            | 8,065                     | 6,589           | -                                    | -                    | -                | -                                   | -                        | 1,476                                    |
| 1974           | 40                               | 145,091                          | 1,494                            | 9,192                     | 7,698           | -                                    | -                    | -                | -                                   | -                        | 1,494                                    |
| 1975           | 40                               | 168,697                          | 1,509                            | 11,219                    | 9,710           | -                                    | -                    | -                | -                                   | -                        | 1,509                                    |
| 1976           | 39                               | 190,681                          | 1,560                            | 12,881                    | 11,321          | -                                    | -                    | -                | -                                   | -                        | 1,560                                    |
| 1977           | 39                               | 217,466                          | 1,663                            | 14,646                    | 12,983          | -                                    | -                    | -                | -                                   | -                        | 1,663                                    |
| 1978           | 38                               | 247,471                          | 1,804                            | 16,185                    | 14,381          | -                                    | -                    | -                | -                                   | -                        | 1,804                                    |
| 1979           | 38                               | 274,073                          | 1,947                            | 17,530                    | 15,583          | -                                    | -                    | -                | -                                   | -                        | 1,947                                    |
| 1980           | 38                               | 301,584                          | 2,066                            | 19,688                    | 17,622          | -                                    | -                    | -                | -                                   | -                        | 2,066                                    |
| 1981           | 38                               | 339,669                          | 2,225                            | 23,697                    | 21,472          | -                                    | -                    | -                | -                                   | -                        | 2,225                                    |
| 1982           | 38                               | 376,432                          | 2,643                            | 27,724                    | 25,081          | -                                    | -                    | -                | -                                   | -                        | 2,643                                    |
| 1983           | 37                               | 396,235                          | 3,390                            | 29,241                    | 25,851          | -                                    | -                    | -                | -                                   | -                        | 3,390                                    |
| 1984           | 37                               | 423,423                          | 3,642                            | 30,877                    | 27,235          | -                                    | -                    | -                | -                                   | -                        | 3,642                                    |
| 1985           | 37                               | 453,423                          | 3,766                            | 32,311                    | 28,545          | -                                    | -                    | -                | -                                   | -                        | 3,766                                    |
| 1986           | 37                               | 486,144                          | 3,841                            | 33,201                    | 29,360          | -                                    | -                    | -                | -                                   | -                        | 3,841                                    |
| 1987           | 38                               | 510,098                          | 3,962                            | 33,422                    | 29,460          | -                                    | -                    | -                | -                                   | -                        | 3,962                                    |
| 1988           | 38                               | 539,270                          | 4,021                            | 34,150                    | 30,129          | -                                    | -                    | -                | -                                   | -                        | 4,021                                    |
| 1989           | 37                               | 564,021                          | 4,062                            | 35,397                    | 31,335          | -                                    | -                    | -                | -                                   | -                        | 4,062                                    |
| 1990           | 36                               | 593,081                          | 4,146                            | 38,295                    | 34,149          | -                                    | -                    | -                | -                                   | -                        | 4,146                                    |
| 1991           | 35                               | 627,296                          | 4,248                            | 42,981                    | 38,733          | -                                    | -                    | -                | -                                   | -                        | 4,248                                    |
| 1992           | 34                               | 641,603                          | 4,628                            | 48,086                    | 43,458          | -                                    | -                    | -                | -                                   | -                        | 4,628                                    |
| 1993           | 33                               | 698,613                          | 4,953                            | 52,340                    | 47,387          | - 34                                 | 241                  | 275              | 16                                  | - 62                     | 4,873                                    |
| 1994           | 33                               | 805,456                          | 5,554                            | 57,248                    | 51,694          | - 41                                 | 266                  | 307              | - 15                                | - 98                     | 5,400                                    |
| 1995           | 32                               | 891,904                          | 6,135                            | 61,532                    | 55,397          | - 12                                 | 275                  | 287              | 18                                  | 3                        | 6,144                                    |
| 1996           | 34                               | 1,051,903                        | 7,001                            | 68,847                    | 61,846          | - 122                                | 301                  | 423              | 12                                  | - 128                    | 6,763                                    |
| 1997           | 34                               | 1,225,246                        | 7,744                            | 78,334                    | 70,590          | - 109                                | 338                  | 447              | 17                                  | - 74                     | 7,578                                    |
| 1998           | 32                               | 1,446,545                        | 9,004                            | 94,571                    | 85,567          | - 153                                | 369                  | 522              | 15                                  | 101                      | 8,967                                    |
| 1999           | 32                               | 1,552,201                        | 8,087                            | 93,676                    | 85,589          | - 176                                | 327                  | 503              | -                                   | 176                      | 8,087                                    |
| 1999           | 32                               | 793,628                          | 4,135                            | 47,896                    | 43,761          | - 90                                 | 167                  | 257              | -                                   | 90                       | 4,135                                    |
| 2000           | 31                               | 880,137                          | 3,995                            | 51,095                    | 47,100          | - 47                                 | 187                  | 234              | 1                                   | 305                      | 4,254                                    |
| 2001           | 27                               | 924,683                          | 4,005                            | 53,012                    | 49,007          | - 75                                 | 182                  | 257              | - 1                                 | 273                      | 4,202                                    |
| 2002           | 25                               | 929,571                          | 3,695                            | 49,868                    | 46,173          | - 55                                 | 208                  | 263              | 5                                   | 138                      | 3,783                                    |
| 2003           | 25                               | 877,381                          | 3,795                            | 44,657                    | 40,862          | - 58                                 | 256                  | 314              | 2                                   | - 26                     | 3,713                                    |
| 2004           | 25                               | 875,035                          | 3,847                            | 42,398                    | 38,551          | - 31                                 | 247                  | 278              | 1                                   | 169                      | 3,986                                    |
| 2005           | 24                               | 879,136                          | 3,933                            | 42,930                    | 38,997          | - 5                                  | 331                  | 336              | 3                                   | 206                      | 4,137                                    |
| 2006           | 22                               | 878,310                          | 3,774                            | 46,761                    | 42,987          | 285                                  | 603                  | 318              | 6                                   | 65                       | 4,130                                    |
| 2007           | 22                               | 859,798                          | 3,737                            | 60,944                    | 57,207          | 378                                  | 669                  | 291              | - 17                                | 289                      | 4,387                                    |
| 2008           | 19                               | 821,083                          | 3,213                            | 63,510                    | 60,297          | 418                                  | 787                  | 369              | - 4                                 | 75                       | 3,702                                    |
| 2009           | 18                               | 803,949                          | 3,760                            | 43,235                    | 39,475          | 129                                  | 910                  | 781              | - 3                                 | 27                       | 3,913                                    |
| 2010           | 18                               | 793,476                          | 3,505                            | 35,431                    | 31,926          | 197                                  | 800                  | 603              | - 6                                 | 86                       | 3,782                                    |
| 2011           | 18                               | 645,145                          | 2,616                            | 32,016                    | 29,400          | 138                                  | 373                  | 235              | - 4                                 | - 825                    | 1,925                                    |
| 2012           | 17                               | 565,008                          | 2,413                            | 24,026                    | 21,613          | 97                                   | 327                  | 230              | -                                   | 143                      | 2,653                                    |
| 2013           | 17                               | 482,524                          | 1,828                            | 18,864                    | 17,036          | 58                                   | 267                  | 209              | 2                                   | - 134                    | 1,754                                    |
| 2014           | 17                               | 421,014                          | 2,007                            | 16,232                    | 14,225          | 14                                   | 225                  | 211              | - 4                                 | 108                      | 2,125                                    |
| 2015           | 16                               | 376,908                          | 2,245                            | 15,323                    | 13,078          | - 11                                 | 212                  | 223              | - 2                                 | 9                        | 2,241                                    |
| 2016           | 15                               | 289,800                          | 1,565                            | 11,623                    | 10,058          | - 43                                 | 176                  | 219              | -                                   | 14                       | 1,536                                    |
| 2017           | 13                               | 236,414                          | 1,360                            | 7,921                     | 6,561           | - 48                                 | 158                  | 206              | -                                   | - 35                     | 1,277                                    |
| 2018           | 11                               | 233,165                          | 1,732                            | 6,975                     | 5,243           | - 80                                 | 97                   | 177              | 6                                   | - 27                     | 1,631                                    |
| 2019           | 10                               | 234,978                          | 1,908                            | 6,576                     | 4,668           | - 109                                | 116                  | 225              | -                                   | 15                       | 1,814                                    |
| 2020           | 10                               | 241,909                          | 2,024                            | 6,020                     | 3,996           | - 123                                | 109                  | 232              | -                                   | - 72                     | 1,829                                    |
| 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 <sup>18 20</sup>

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

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

in DM million

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

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

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

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

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

in DM million

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

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

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

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

| Financial year | Number of reporting institutions | Total assets on annual average 1 | Interest business                |                           |                 | Commissions business                 |                      |                  | Result from the trading portfolio 5 | Other operating result 6 | Operating income 7 (col. 3 + 6 + 9 + 10) |
|----------------|----------------------------------|----------------------------------|----------------------------------|---------------------------|-----------------|--------------------------------------|----------------------|------------------|-------------------------------------|--------------------------|--|
|                |                                  |                                  | Net interest income (col. 4 - 5) | Total interest received 2 | Interest paid 3 | Net commission income 4 (col. 7 - 8) | Commissions received | Commissions paid |                                     |                          |  |
|                | 1                                | 2                                | 3                                | 4                         | 5               | 6                                    | 7                    | 8                | 9                                   | 10                       | 11                                       |
| 1993           | 34                               | 196,948                          | 5,720                            | 11,856                    | 6,136           | 588                                  | 2,571                | 1,983            | -                                   | -566                     | 5,742                                    |
| 1994           | 35                               | 211,229                          | 5,845                            | 12,179                    | 6,334           | 688                                  | 2,716                | 2,028            | -                                   | -189                     | 6,344                                    |
| 1995           | 35                               | 222,245                          | 5,865                            | 12,523                    | 6,658           | 483                                  | 2,538                | 2,055            | -                                   | -702                     | 5,646                                    |
| 1996           | 34                               | 234,169                          | 5,918                            | 12,769                    | 6,851           | 170                                  | 2,658                | 2,488            | -                                   | -400                     | 5,688                                    |
| 1997           | 34                               | 250,607                          | 6,004                            | 13,285                    | 7,281           | 298                                  | 2,633                | 2,335            | -                                   | -334                     | 5,968                                    |
| 1998           | 34                               | 264,925                          | 5,909                            | 13,780                    | 7,871           | 811                                  | 3,261                | 2,450            | -                                   | -487                     | 6,233                                    |
| 1999           | 33                               | 275,267                          | 6,014                            | 14,225                    | 8,211           | 92                                   | 2,871                | 2,779            | -                                   | 315                      | 6,421                                    |
| 1999           | 33                               | 140,742                          | 3,075                            | 7,273                     | 4,198           | 47                                   | 1,468                | 1,421            | -                                   | 161                      | 3,283                                    |
| 2000           | 31                               | 149,860                          | 3,056                            | 7,579                     | 4,523           | 306                                  | 1,583                | 1,277            | -                                   | 255                      | 3,617                                    |
| 2001           | 29                               | 155,664                          | 3,186                            | 7,986                     | 4,800           | 130                                  | 1,446                | 1,316            | -                                   | 203                      | 3,519                                    |
| 2002           | 28                               | 161,195                          | 3,222                            | 8,079                     | 4,857           | 48                                   | 1,469                | 1,421            | -                                   | 325                      | 3,595                                    |
| 2003           | 27                               | 167,863                          | 3,409                            | 8,287                     | 4,878           | - 46                                 | 1,789                | 1,835            | -                                   | 242                      | 3,605                                    |
| 2004           | 27                               | 178,273                          | 3,439                            | 8,355                     | 4,916           | 2                                    | 1,573                | 1,571            | -                                   | 116                      | 3,557                                    |
| 2005           | 26                               | 189,706                          | 3,297                            | 8,262                     | 4,965           | - 38                                 | 1,591                | 1,629            | -                                   | 96                       | 3,355                                    |
| 2006           | 26                               | 194,193                          | 2,915                            | 8,125                     | 5,210           | -205                                 | 1,485                | 1,690            | -                                   | 104                      | 2,814                                    |
| 2007           | 25                               | 192,926                          | 3,241                            | 8,158                     | 4,917           | -222                                 | 1,425                | 1,647            | -                                   | 52                       | 3,071                                    |
| 2008           | 25                               | 191,129                          | 3,197                            | 8,135                     | 4,938           | -335                                 | 1,516                | 1,851            | -                                   | 140                      | 3,002                                    |
| 2009           | 24                               | 189,910                          | 3,278                            | 7,881                     | 4,603           | -312                                 | 1,305                | 1,617            | -                                   | - 12                     | 2,954                                    |
| 2010           | 23                               | 195,151                          | 3,284                            | 7,896                     | 4,612           | -377                                 | 1,388                | 1,765            | -                                   | -105                     | 2,802                                    |
| 2011           | 23                               | 199,250                          | 3,383                            | 7,847                     | 4,464           | -497                                 | 1,395                | 1,892            | -                                   | 11                       | 2,897                                    |
| 2012           | 22                               | 200,782                          | 3,252                            | 7,681                     | 4,429           | -531                                 | 1,403                | 1,934            | -                                   | 46                       | 2,767                                    |
| 2013           | 22                               | 204,540                          | 3,144                            | 7,381                     | 4,237           | -629                                 | 1,381                | 2,010            | -                                   | 26                       | 2,541                                    |
| 2014           | 21                               | 210,066                          | 3,037                            | 7,126                     | 4,089           | -547                                 | 1,339                | 1,886            | -                                   | - 53                     | 2,437                                    |
| 2015           | 21                               | 214,613                          | 2,841                            | 6,818                     | 3,977           | -590                                 | 1,375                | 1,965            | -                                   | - 2                      | 2,249                                    |
| 2016           | 20                               | 215,668                          | 2,503                            | 6,233                     | 3,730           | -503                                 | 1,260                | 1,763            | -                                   | 717                      | 2,717                                    |
| 2017           | 20                               | 227,924                          | 2,634                            | 5,995                     | 3,361           | -481                                 | 1,226                | 1,707            | -                                   | 701                      | 2,854                                    |
| 2018           | 20                               | 233,865                          | 2,653                            | 5,661                     | 3,008           | -500                                 | 1,295                | 1,795            | -                                   | 14                       | 2,167                                    |
| 2019           | 19                               | 237,363                          | 2,438                            | 5,566                     | 3,128           | -548                                 | 1,309                | 1,857            | -                                   | 52                       | 1,942                                    |
| 2020           | 18                               | 242,190                          | 2,520                            | 5,103                     | 2,583           | -493                                 | 1,270                | 1,763            | -                                   | 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 <sup>10</sup> (other than tangible or financial fixed assets) | Operating result (col. 15 + 16) <sup>11</sup> | Other and extraordinary result <sup>12</sup> | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings | Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20) | Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup> | Balance sheet profit or loss (-) (col. 21 + 22) | Financial year |
|---------------------------------|--------------------------|--|--|---|---|--|---|------------------------------|--|--|---|----------------|
| total (col. 13 + 14)            | Staff costs <sup>8</sup> | Other administrative spending <sup>9</sup> |  |   |   |  |   |                              |  |  |   |                |
| 12                              | 13                       | 14   | 15   | 16  | 17  | 18   | 19  | 20                           | 21   | 22   | 23  |                |
| 4,120                           | 2,222                    | 1,898                                      | 1,622  | 31  | 1,653   | - 52   | 1,601   | 606                          | 995  | - 176  | 819   | 1993           |
| 4,210                           | 2,172                    | 2,038                                      | 2,134  | - 158   | 1,976   | 90   | 2,066   | 1,060                        | 1,006  | - 284  | 722   | 1994           |
| 4,472                           | 2,319                    | 2,153                                      | 1,174  | 226   | 1,400   | - 284  | 1,116   | 462                          | 654  | - 255  | 399   | 1995           |
| 4,634                           | 2,318                    | 2,316                                      | 1,054  | 334   | 1,388   | 27   | 1,415   | 543                          | 872  | - 539  | 333   | 1996           |
| 4,699                           | 2,327                    | 2,372                                      | 1,269  | 66  | 1,335   | 190  | 1,525   | 433                          | 1,092  | - 90   | 1,002   | 1997           |
| 4,853                           | 2,411                    | 2,442                                      | 1,380  | - 67  | 1,313   | 413  | 1,726   | 636                          | 1,090  | - 653  | 437   | 1998           |
| 4,868                           | 2,498                    | 2,370                                      | 1,553  | 156   | 1,709   | - 72   | 1,637   | 857                          | 780  | 100  | 880   | 1999           |
| 2,489                           | 1,277                    | 1,212                                      | 794  | 80  | 874   | - 37   | 837   | 438                          | 399  | 51   | 450   | 1999           |
| 2,528                           | 1,251                    | 1,277                                      | 1,089  | - 58  | 1,031   | 702  | 1,733   | 620                          | 1,113  | 137  | 1,250   | 2000           |
| 2,555                           | 1,193                    | 1,362                                      | 964  | - 125   | 839   | - 131  | 708   | 373                          | 335  | - 79   | 255   | 2001           |
| 2,543                           | 1,189                    | 1,354                                      | 1,052  | - 319   | 733   | 10   | 743   | 421                          | 322  | - 60   | 263   | 2002           |
| 2,524                           | 1,139                    | 1,385                                      | 1,081  | - 225   | 856   | - 320  | 536   | 296                          | 240  | - 52   | 188   | 2003           |
| 2,439                           | 1,135                    | 1,304                                      | 1,118  | - 248   | 870   | - 296  | 574   | 320                          | 254  | - 11   | 242   | 2004           |
| 2,328                           | 1,132                    | 1,196                                      | 1,027  | - 248   | 779   | - 174  | 605   | 325                          | 280  | - 35   | 245   | 2005           |
| 2,199                           | 1,080                    | 1,119                                      | 615  | - 319   | 296   | - 14   | 282   | 184                          | 98   | 77   | 175   | 2006           |
| 2,074                           | 955                      | 1,119                                      | 997  | - 410   | 587   | - 163  | 424   | 287                          | 137  | 7  | 145   | 2007           |
| 2,059                           | 972                      | 1,087                                      | 943  | - 456   | 487   | - 57   | 430   | 274                          | 156  | 25   | 181   | 2008           |
| 1,966                           | 885                      | 1,081                                      | 988  | - 116   | 872   | - 200  | 672   | 267                          | 405  | - 117  | 288   | 2009           |
| 1,938                           | 814                      | 1,124                                      | 864  | - 7   | 857   | - 193  | 664   | 309                          | 355  | - 202  | 153   | 2010           |
| 1,951                           | 807                      | 1,144                                      | 946  | 755   | 1,701   | - 273  | 1,428   | 191                          | 1,237  | - 914  | 323   | 2011           |
| 1,952                           | 758                      | 1,194                                      | 815  | 17  | 832   | - 189  | 643   | 172                          | 471  | - 300  | 171   | 2012           |
| 1,867                           | 701                      | 1,166                                      | 674  | - 88  | 586   | - 145  | 441   | 194                          | 247  | - 104  | 143   | 2013           |
| 1,893                           | 752                      | 1,141                                      | 544  | 284   | 828   | - 65   | 763   | 255                          | 508  | - 389  | 119   | 2014           |
| 1,749                           | 721                      | 1,028                                      | 500  | - 72  | 428   | - 2  | 426   | 78                           | 348  | - 4  | 344   | 2015           |
| 1,798                           | 692                      | 1,106                                      | 919  | 22  | 941   | - 51   | 890   | 160                          | 730  | - 548  | 182   | 2016           |
| 1,891                           | 719                      | 1,172                                      | 963  | - 61  | 902   | 89   | 991   | 155                          | 836  | - 622  | 214   | 2017           |
| 1,921                           | 696                      | 1,225                                      | 246  | 22  | 268   | - 14   | 254   | 137                          | 117  | 13   | 130   | 2018           |
| 1,838                           | 647                      | 1,191                                      | 104  | 49  | 153   | 303  | 456   | 105                          | 351  | - 139  | 212   | 2019           |
| 1,880                           | 661                      | 1,219                                      | 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 <sup>17 19 22 24</sup>

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

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

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

| General administrative spending |                          |  | Operating result before the valuation of assets (col. 11 - 12) | Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets) | Operating result (col. 15 + 16) <sup>11</sup> | Other and extraordinary result <sup>12</sup> | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings | Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20) | Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup> | Balance sheet profit or loss (-) (col. 21 + 22) | Financial year |
|---------------------------------|--------------------------|--|--|---|---|--|---|------------------------------|--|--|---|----------------|
| total (col. 13 + 14)            | Staff costs <sup>8</sup> | Other administrative spending <sup>9</sup> |  |   |   |  |   |                              |  |  |   |                |
| 12                              | 13                       | 14   | 15   | 16  | 17  | 18   | 19  | 20                           | 21   | 22   | 23  |                |
| 140                             | 102                      | 38   | 225  | -   | 225   | - 31   | 194   | 66                           | 128  | - 62   | 66  | 1968           |
| 170                             | 115                      | 55   | 208  | -   | 208   | - 37   | 171   | 48                           | 123  | - 66   | 57  | 1969           |
| 198                             | 135                      | 63   | 215  | -   | 215   | - 20   | 195   | 64                           | 131  | - 78   | 53  | 1970           |
| 224                             | 165                      | 59   | 255  | -   | 255   | - 39   | 216   | 78                           | 138  | - 76   | 62  | 1971           |
| 241                             | 175                      | 66   | 289  | -   | 289   | - 54   | 235   | 79                           | 156  | - 93   | 63  | 1972           |
| 273                             | 205                      | 68   | 346  | -   | 346   | - 123  | 223   | 90                           | 133  | - 71   | 62  | 1973           |
| 318                             | 242                      | 76   | 340  | -   | 340   | - 101  | 239   | 90                           | 149  | - 84   | 65  | 1974           |
| 334                             | 239                      | 95   | 436  | -   | 436   | - 129  | 307   | 126                          | 181  | - 99   | 82  | 1975           |
| 359                             | 248                      | 111  | 443  | -   | 443   | - 100  | 343   | 98                           | 245  | - 129  | 116   | 1976           |
| 409                             | 265                      | 144  | 490  | -   | 490   | - 110  | 380   | 126                          | 254  | - 151  | 103   | 1977           |
| 425                             | 287                      | 138  | 541  | -   | 541   | - 182  | 359   | 102                          | 257  | - 147  | 110   | 1978           |
| 447                             | 306                      | 141  | 476  | -   | 476   | - 110  | 366   | 103                          | 263  | - 144  | 119   | 1979           |
| 473                             | 336                      | 137  | 463  | -   | 463   | - 142  | 321   | 108                          | 213  | - 92   | 121   | 1980           |
| 468                             | 342                      | 126  | 529  | -   | 529   | - 160  | 369   | 143                          | 226  | - 115  | 111   | 1981           |
| 525                             | 366                      | 159  | 638  | -   | 638   | - 147  | 491   | 141                          | 350  | - 231  | 119   | 1982           |
| 558                             | 393                      | 165  | 890  | -   | 890   | - 297  | 593   | 234                          | 359  | - 225  | 134   | 1983           |
| 594                             | 418                      | 176  | 964  | -   | 964   | - 341  | 623   | 233                          | 390  | - 228  | 162   | 1984           |
| 657                             | 453                      | 204  | 1,067  | -   | 1,067   | - 418  | 649   | 230                          | 419  | - 282  | 137   | 1985           |
| 732                             | 496                      | 236  | 1,100  | -   | 1,100   | - 349  | 751   | 215                          | 536  | - 341  | 195   | 1986           |
| 767                             | 512                      | 255  | 1,124  | -   | 1,124   | - 450  | 674   | 234                          | 440  | - 286  | 154   | 1987           |
| 807                             | 535                      | 272  | 1,186  | -   | 1,186   | - 429  | 757   | 224                          | 533  | - 377  | 156   | 1988           |
| 853                             | 562                      | 291  | 1,202  | -   | 1,202   | - 460  | 742   | 232                          | 510  | - 336  | 174   | 1989           |
| 4,207                           | 1,749                    | 2,458                                      | 1,717  | -   | 1,717   | - 611  | 1,106   | 485                          | 621  | - 447  | 174   | 1990           |
| 4,475                           | 1,925                    | 2,550                                      | 2,428  | -   | 2,428   | -1,045                                       | 1,383   | 603                          | 780  | - 519  | 261   | 1991           |
| 4,993                           | 2,040                    | 2,953                                      | 2,020  | -   | 2,020   | - 790  | 1,230   | 580                          | 650  | - 535  | 115   | 1992           |
| 4,996                           | 2,069                    | 2,927                                      | 2,556  | - 947   | 1,609   | - 24   | 1,585   | 479                          | 1,106  | - 902  | 204   | 1993           |
| 5,175                           | 2,109                    | 3,066                                      | 2,814  | -1,549  | 1,265   | 178  | 1,443   | 499                          | 944  | - 883  | 61  | 1994           |
| 5,480                           | 2,673                    | 2,807                                      | 2,948  | -1,086  | 1,862   | - 45   | 1,817   | 441                          | 1,376  | -1,108   | 268   | 1995           |
| 5,179                           | 2,321                    | 2,858                                      | 3,456  | -1,546  | 1,910   | -1,676                                       | 234   | 285                          | - 51   | 349  | 298   | 1996           |
| 5,478                           | 2,749                    | 2,729                                      | 3,474  | -1,059  | 2,415   | - 916  | 1,499   | 275                          | 1,224  | - 892  | 332   | 1997           |
| 5,165                           | 2,371                    | 2,794                                      | 4,091  | -2,109  | 1,982   | 49   | 2,031   | 318                          | 1,713  | -1,160   | 553   | 1998           |
| 1,717                           | 1,052                    | 665  | 4,565  | -2,136  | 2,429   | - 196  | 2,234   | 227                          | 2,007  | -1,668   | 336   | 1999           |
| 878                             | 538                      | 340  | 2,334  | -1,092  | 1,242   | - 100  | 1,142   | 116                          | 1,026  | - 853  | 172   | 1999           |
| 846                             | 516                      | 330  | 1,999  | - 655   | 1,344   | - 9  | 1,335   | 87                           | 1,248  | -1,031   | 217   | 2000           |
| 883                             | 527                      | 356  | 2,020  | - 725   | 1,295   | - 354  | 941   | 86                           | 855  | - 681  | 174   | 2001           |
| 1,098                           | 615                      | 483  | 2,399  | -1,075  | 1,324   | - 153  | 1,171   | 90                           | 1,081  | - 872  | 208   | 2002           |
| 1,175                           | 653                      | 522  | 2,407  | - 686   | 1,721   | - 535  | 1,186   | 94                           | 1,092  | - 909  | 181   | 2003           |
| 1,463                           | 830                      | 633  | 2,666  | - 310   | 2,356   | - 277  | 2,079   | 95                           | 1,984  | -1,668   | 314   | 2004           |
| 1,496                           | 855                      | 641  | 2,751  | - 65  | 2,686   | - 71   | 2,615   | 99                           | 2,516  | -2,127   | 389   | 2005           |
| 1,638                           | 959                      | 679  | 3,007  | - 608   | 2,399   | 55   | 2,454   | 69                           | 2,385  | -1,997   | 388   | 2006           |
| 1,683                           | 955                      | 728  | 2,725  | -7,772  | -5,047  | - 575  | -5,622  | 76                           | -5,698   | 4,777  | - 921   | 2007           |
| 1,780                           | 976                      | 804  | 2,997  | -4,717  | -1,720  | -1,694                                       | -3,414  | 37                           | -3,451   | - 898  | -4,349  | 2008           |
| 1,865                           | 1,006                    | 859  | 3,785  | -2,196  | 1,589   | - 80   | 1,509   | - 7                          | 1,516  | -4,369   | -2,851  | 2009           |
| 1,797                           | 1,027                    | 770  | 3,856  | - 460   | 3,396   | 76   | 3,472   | 79                           | 3,393  | -4,625   | -1,232  | 2010           |
| 1,865                           | 1,031                    | 834  | 3,320  | 709   | 4,029   | - 454  | 3,575   | 51                           | 3,524  | -4,363   | - 839   | 2011           |
| 3,030                           | 1,612                    | 1,418                                      | 3,398  | - 412   | 2,986   | - 823  | 2,163   | 105                          | 2,058  | -3,730   | -1,672  | 2012           |
| 2,773                           | 1,450                    | 1,323                                      | 343  | - 815   | - 472   | - 744  | -1,216  | 70                           | -1,286   | - 669  | -1,955  | 2013           |
| 2,859                           | 1,458                    | 1,401                                      | 2,857  | -1,028  | 1,829   | 122  | 1,951   | -140                         | 2,091  | -4,119   | -2,028  | 2014           |
| 2,940                           | 1,487                    | 1,453                                      | 2,660  | - 563   | 2,097   | 435  | 2,532   | 90                           | 2,442  | -4,393   | -1,951  | 2015           |
| 4,250                           | 2,009                    | 2,241                                      | 3,264  | - 973   | 2,291   | - 28   | 2,263   | 86                           | 2,177  | -4,065   | -1,888  | 2016           |
| 4,129                           | 1,961                    | 2,168                                      | 2,850  | - 890   | 1,960   | - 496  | 1,464   | -178                         | 1,642  | -1,337   | 305   | 2017           |
| 4,352                           | 2,214                    | 2,138                                      | 2,284  | - 197   | 2,087   | - 755  | 1,332   | 146                          | 1,186  | - 894  | 292   | 2018           |
| 4,145                           | 2,037                    | 2,108                                      | 2,798  | - 686   | 2,112   | - 65   | 2,047   | 428                          | 1,619  | -1,387   | 232   | 2019           |
| 4,277                           | 2,097                    | 2,180                                      | 3,333  | -1,159  | 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 <sup>25</sup>

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

| Financial year | Number of reporting institutions | Total assets on annual average 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. <sup>25</sup> Separate presentation of the (legally independent) banks majority-owned by foreign banks included in other categories of banks.



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

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

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

| General administrative spending |                          |  | Operating result before the valuation of assets (col. 11 - 12) | Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets) | Operating result (col. 15 + 16) <sup>11</sup> | Other and extraordinary result <sup>12</sup> | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings | Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20) | Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup> | Balance sheet profit or loss (-) (col. 21 + 22) | Financial year |
|---------------------------------|--------------------------|--|--|---|---|--|---|------------------------------|--|--|---|----------------|
| total (col. 13 + 14)            | Staff costs <sup>8</sup> | Other administrative spending <sup>9</sup> |  |   |   |  |   |                              |  |  |   |                |
| 12                              | 13                       | 14   | 15   | 16  | 17  | 18   | 19  | 20                           | 21   | 22   | 23  |                |
| 1,275                           | 739                      | 536  | 708  | -   | 708   | - 217  | 491   | 267                          | 224  | - 57   | 167   | 1985           |
| 1,519                           | 873                      | 646  | 717  | -   | 717   | - 246  | 471   | 248                          | 223  | - 46   | 177   | 1986           |
| 1,743                           | 994                      | 749  | 651  | -   | 651   | - 189  | 462   | 268                          | 194  | - 29   | 165   | 1987           |
| 1,913                           | 1,083                    | 830  | 587  | -   | 587   | - 61   | 526   | 269                          | 257  | - 45   | 212   | 1988           |
| 2,141                           | 1,155                    | 986  | 416  | -   | 416   | - 90   | 326   | 212                          | 114  | 48   | 162   | 1989           |
| 2,398                           | 1,302                    | 1,096                                      | 490  | -   | 490   | - 104  | 386   | 267                          | 119  | - 59   | 60  | 1990           |
| 2,755                           | 1,456                    | 1,299                                      | 586  | -   | 586   | - 202  | 384   | 243                          | 141  | - 34   | 107   | 1991           |
| 4,026                           | 2,171                    | 1,855                                      | 826  | -   | 826   | -1,518                                       | - 692   | 308                          | - 1,000  | 1,213  | 213   | 1992           |
| 4,369                           | 2,310                    | 2,059                                      | 2,014  | -1,184  | 830   | - 164  | 666   | 153                          | 513  | 27   | 540   | 1993           |
| 4,649                           | 2,458                    | 2,191                                      | 2,402  | -1,442  | 960   | - 214  | 746   | 339                          | 407  | - 109  | 298   | 1994           |
| 4,852                           | 2,530                    | 2,322                                      | 2,228  | - 820   | 1,408   | - 150  | 1,258   | 479                          | 779  | - 98   | 681   | 1995           |
| 5,010                           | 2,573                    | 2,437                                      | 2,515  | - 755   | 1,760   | - 369  | 1,391   | 646                          | 745  | - 108  | 637   | 1996           |
| 5,090                           | 2,564                    | 2,526                                      | 3,001  | - 844   | 2,157   | - 549  | 1,608   | 502                          | 1,106  | - 472  | 634   | 1997           |
| 5,160                           | 2,505                    | 2,655                                      | 2,932  | - 720   | 2,212   | - 80   | 2,132   | 693                          | 1,439  | - 518  | 921   | 1998           |
| 5,457                           | 2,625                    | 2,832                                      | 2,844  | - 972   | 1,872   | - 853  | 1,019   | 632                          | 387  | 542  | 931   | 1999           |
| 2,790                           | 1,342                    | 1,448                                      | 1,454  | - 497   | 957   | - 436  | 521   | 323                          | 198  | 277  | 476   | 1999           |
| 2,840                           | 1,381                    | 1,459                                      | 1,277  | - 324   | 953   | 21   | 974   | 251                          | 723  | 229  | 952   | 2000           |
| 3,216                           | 1,474                    | 1,742                                      | 1,413  | - 422   | 991   | - 266  | 725   | 349                          | 376  | 134  | 510   | 2001           |
| 3,381                           | 1,486                    | 1,895                                      | 1,904  | - 632   | 1,272   | - 18   | 1,254   | 449                          | 805  | - 310  | 497   | 2002           |
| 3,325                           | 1,443                    | 1,882                                      | 2,200  | - 799   | 1,401   | - 837  | 564   | 274                          | 290  | 390  | 680   | 2003           |
| 3,534                           | 1,473                    | 2,061                                      | 2,298  | - 612   | 1,686   | - 874  | 812   | 494                          | 318  | 206  | 525   | 2004           |
| 7,291                           | 3,416                    | 3,875                                      | 4,826  | -1,962  | 2,864   | - 783  | 2,081   | 721                          | 1,360  | - 537  | 824   | 2005           |
| 7,672                           | 3,711                    | 3,961                                      | 5,213  | -1,852  | 3,361   | -1,287                                       | 2,074   | 517                          | 1,557  | - 511  | 1,045   | 2006           |
| 8,115                           | 3,927                    | 4,188                                      | 5,991  | -2,204  | 3,787   | -5,914                                       | 9,701   | 769                          | 8,932  | -3,885   | 5,046   | 2007           |
| 8,371                           | 3,947                    | 4,424                                      | 2,522  | -2,887  | - 365   | -1,423                                       | -1,788  | 363                          | - 2,151  | 2,508  | 358   | 2008           |
| 8,811                           | 4,471                    | 4,340                                      | 5,978  | -2,953  | 3,025   | -1,816                                       | 1,209   | 496                          | 713  | 592  | 1,306   | 2009           |
| 7,618                           | 3,432                    | 4,186                                      | 5,216  | -1,697  | 3,519   | -1,439                                       | 2,080   | 550                          | 1,530  | - 34   | 1,496   | 2010           |
| 7,950                           | 3,551                    | 4,399                                      | 5,426  | -2,084  | 3,342   | -1,582                                       | 1,760   | 271                          | 1,489  | - 409  | 1,080   | 2011           |
| 8,097                           | 3,643                    | 4,454                                      | 4,920  | - 285   | 4,635   | -1,339                                       | 3,296   | 735                          | 2,561  | - 32   | 2,529   | 2012           |
| 8,230                           | 3,773                    | 4,457                                      | 4,076  | - 474   | 3,602   | -1,481                                       | 2,121   | 513                          | 1,608  | - 558  | 1,050   | 2013           |
| 7,920                           | 3,516                    | 4,404                                      | 3,750  | - 439   | 3,311   | -1,308                                       | 2,003   | 320                          | 1,683  | - 725  | 958   | 2014           |
| 8,503                           | 3,992                    | 4,511                                      | 3,690  | - 479   | 3,211   | -1,723                                       | 1,488   | 430                          | 1,058  | - 396  | 662   | 2015           |
| 9,072                           | 4,329                    | 4,743                                      | 4,155  | -1,012  | 3,143   | -1,604                                       | 1,539   | 636                          | 903  | 2,646  | 3,549   | 2016           |
| 8,817                           | 4,070                    | 4,747                                      | 5,276  | - 590   | 4,686   | -1,819                                       | 2,867   | 808                          | 2,059  | - 565  | 1,494   | 2017           |
| 8,717                           | 4,064                    | 4,653                                      | 3,673  | - 994   | 2,679   | - 992  | 1,687   | 586                          | 1,101  | - 518  | 583   | 2018           |
| 9,612                           | 4,611                    | 5,001                                      | 5,321  | - 164   | 5,157   | -1,952                                       | 3,205   | 1,189                        | 2,016  | 2,664  | 4,680   | 2019           |
| 9,525                           | 4,585                    | 4,940                                      | 5,651  | -1,866  | 3,785   | -1,256                                       | 2,529   | 1,175                        | 1,354  | 853  | 2,207   | 2020           |
| 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 <sup>1</sup> | Commissions paid | Net loss from the trading portfolio <sup>2</sup> | Gross loss on transactions in goods and subsidiary transactions <sup>3</sup> | total <sup>4</sup>              | Staff costs        |   |                                 | Other administrative spending <sup>6</sup> |        |
|                    |                                  |         |                            |                  |  |  |                                 | Wages and salaries | Social security costs and costs relating to pensions and other benefits |                                 |  |        |
|                    |                                  |         |                            |                  |  |  |                                 |                    | total   | of which: Pensions <sup>5</sup> |  |        |
| 1                  | 2                                | 3       | 4                          | 5                | 6  | 7  | 8                               | 9                  | 10  | 11                              | 12   |        |
| 1968               | 3,708                            | 29,844  | 18,487                     | 155              | –  | –  | 7,299                           | 5,244              | 4,374   | 870                             | 523  | 2,055  |
| 1969               | 3,665                            | 37,869  | 24,378                     | 170              | –  | –  | 8,657                           | 6,206              | 5,154   | 1,052                           | 632  | 2,451  |
| 1970               | 3,559                            | 50,898  | 35,069                     | 196              | –  | –  | 10,386                          | 7,510              | 6,174   | 1,336                           | 787  | 2,876  |
| 1971               | 3,469                            | 55,531  | 37,806                     | 271              | –  | –  | 12,219                          | 8,885              | 7,266   | 1,619                           | 882  | 3,334  |
| 1972               | 3,365                            | 61,073  | 40,373                     | 320              | –  | –  | 13,856                          | 10,100             | 8,317   | 1,783                           | 905  | 3,756  |
| 1973               | 3,737                            | 87,039  | 61,535                     | 326              | –  | –  | 16,135                          | 11,887             | 9,711   | 2,176                           | 1,086                                      | 4,248  |
| 1974               | 3,665                            | 103,031 | 72,816                     | 318              | –  | –  | 18,877                          | 14,004             | 11,173  | 2,831                           | 1,572                                      | 4,873  |
| 1975               | 3,586                            | 97,554  | 64,952                     | 393              | –  | –  | 20,605                          | 15,157             | 12,214  | 2,943                           | 1,481                                      | 5,448  |
| 1976               | 3,513                            | 102,063 | 66,025                     | 516              | –  | –  | 22,828                          | 16,760             | 13,324  | 3,436                           | 1,725                                      | 6,068  |
| 1977               | 3,425                            | 109,844 | 71,792                     | 562              | –  | –  | 24,474                          | 17,870             | 14,344  | 3,526                           | 1,661                                      | 6,604  |
| 1978               | 3,378                            | 116,884 | 75,576                     | 639              | –  | –  | 26,427                          | 19,194             | 15,416  | 3,778                           | 1,756                                      | 7,233  |
| 1979               | 3,336                            | 140,023 | 95,811                     | 629              | –  | –  | 28,636                          | 20,656             | 16,636  | 4,020                           | 1,832                                      | 7,980  |
| 1980               | 3,303                            | 180,150 | 131,924                    | 702              | –  | –  | 31,446                          | 22,787             | 18,247  | 4,540                           | 2,138                                      | 8,659  |
| 1981               | 3,292                            | 224,166 | 167,364                    | 784              | –  | –  | 33,730                          | 24,298             | 19,564  | 4,734                           | 2,089                                      | 9,432  |
| 1982               | 3,275                            | 238,913 | 172,953                    | 774              | –  | –  | 36,297                          | 25,691             | 20,805  | 4,886                           | 1,992                                      | 10,606 |
| 1983               | 3,246                            | 224,794 | 151,007                    | 912              | –  | –  | 39,135                          | 27,613             | 22,005  | 5,608                           | 2,458                                      | 11,522 |
| 1984               | 3,228                            | 237,311 | 161,718                    | 963              | –  | –  | 41,473                          | 29,001             | 23,203  | 5,798                           | 2,350                                      | 12,472 |
| 1985 <sup>14</sup> | 4,639                            | 249,035 | 166,161                    | 1,113            | –  | –  | 45,609                          | 31,675             | 25,280  | 6,395                           | 2,595                                      | 13,934 |
| 1986               | 4,564                            | 246,858 | 160,816                    | 1,309            | –  | –  | 48,864                          | 33,892             | 27,032  | 6,860                           | 2,763                                      | 14,972 |
| 1987               | 4,438                            | 248,525 | 161,615                    | 1,270            | –  | –  | 51,255                          | 35,803             | 28,578  | 7,225                           | 2,901                                      | 15,452 |
| 1988               | 4,327                            | 261,724 | 170,498                    | 1,347            | –  | –  | 53,570                          | 37,430             | 29,859  | 7,571                           | 3,009                                      | 16,140 |
| 1989               | 4,193                            | 305,299 | 207,062                    | 1,728            | –  | –  | 55,784                          | 38,680             | 31,059  | 7,621                           | 2,979                                      | 17,104 |
| 1990               | 4,012                            | 368,002 | 259,205                    | 1,882            | –  | –  | 63,795                          | 43,163             | 34,374  | 8,789                           | 3,726                                      | 20,632 |
| 1991               | 3,824                            | 421,585 | 303,774                    | 1,946            | –  | –  | 70,317                          | 47,428             | 37,554  | 9,874                           | 4,233                                      | 22,889 |
| 1992               | 3,617                            | 475,016 | 343,802                    | 2,344            | –  | –  | 77,235                          | 51,679             | 40,943  | 10,736                          | 4,580                                      | 25,556 |
| 1993               | 3,879                            | 522,755 | 364,507                    | 5,054            | 37   | –  | 90,442                          | 59,443             | 46,682  | 12,761                          | 5,043                                      | 30,999 |
| 1994               | 3,710                            | 523,470 | 352,558                    | 5,245            | 1,209  | –  | 94,110                          | 61,211             | 48,074  | 13,137                          | 4,745                                      | 32,899 |
| 1995               | 3,606                            | 543,254 | 372,031                    | 5,363            | 207  | –  | 100,049                         | 65,133             | 50,467  | 14,666                          | 5,974                                      | 34,916 |
| 1996               | 3,492                            | 569,878 | 384,347                    | 6,603            | 383  | –  | 104,748                         | 66,752             | 51,782  | 14,970                          | 5,800                                      | 37,996 |
| 1997               | 3,393                            | 613,421 | 417,195                    | 7,295            | 625  | –  | 111,199                         | 69,424             | 53,955  | 15,469                          | 5,798                                      | 41,775 |
| 1998               | 3,201                            | 683,364 | 463,210                    | 9,043            | 289  | –  | 118,937                         | 72,534             | 55,472  | 17,062                          | 6,809                                      | 46,403 |
| 1999               | 2,930                            | 714,367 | 487,477                    | 11,185           | 1,056  | –  | 130,974                         | 77,666             | 60,042  | 17,624                          | 7,237                                      | 53,308 |
| 1999               | 2,930                            | 365,250 | 249,243                    | 5,719            | 540  | –  | 66,966                          | 39,710             | 30,699  | 9,011                           | 3,700                                      | 27,256 |
| 2000               | 2,667                            | 421,644 | 297,575                    | 6,975            | 370  | –  | 74,234                          | 43,248             | 33,680  | 9,568                           | 4,019                                      | 30,986 |
| 2001               | 2,452                            | 440,105 | 307,984                    | 7,203            | 833  | –  | 77,651                          | 44,224             | 34,626  | 9,598                           | 4,081                                      | 33,427 |
| 2002               | 2,296                            | 409,997 | 263,761                    | 7,306            | 884  | –  | 74,877                          | 42,767             | 33,352  | 9,415                           | 3,682                                      | 32,110 |
| 2003               | 2,155                            | 375,232 | 231,911                    | 8,124            | 354  | –  | 74,298                          | 42,724             | 32,921  | 9,803                           | 4,096                                      | 31,574 |
| 2004               | 2,081                            | 356,740 | 223,533                    | 8,328            | 898  | –  | 73,324                          | 42,352             | 32,430  | 9,922                           | 4,202                                      | 30,972 |
| 2005               | 2,014                            | 382,952 | 245,836                    | 9,183            | 637  | –  | 76,704                          | 44,577             | 34,081  | 10,496                          | 4,746                                      | 32,127 |
| 2006               | 1,966                            | 408,333 | 273,547                    | 10,249           | 495  | –  | 79,714                          | 47,069             | 36,000  | 11,069                          | 5,198                                      | 32,645 |
| 2007               | 1,928                            | 482,655 | 332,273                    | 12,145           | 4,479  | –  | 79,818                          | 45,559             | 35,793  | 9,766                           | 3,985                                      | 34,259 |
| 2008               | 1,889                            | 532,475 | 347,148                    | 13,193           | 19,762   | –  | 77,105                          | 43,005             | 33,489  | 9,516                           | 4,230                                      | 34,100 |
| 2009               | 1,843                            | 388,177 | 223,005                    | 13,620           | 1,218  | –  | 80,589                          | 45,849             | 35,199  | 10,650                          | 4,857                                      | 34,740 |
| 2010               | 1,821                            | 329,076 | 174,657                    | 13,740           | 689  | –  | 78,683                          | 43,073             | 35,158  | 7,915                           | 2,345                                      | 35,610 |
| 2011               | 1,801                            | 367,087 | 208,320                    | 12,769           | 1,187  | –  | 78,599                          | 42,481             | 34,663  | 7,818                           | 2,397                                      | 36,118 |
| 2012               | 1,776                            | 328,970 | 179,202                    | 12,457           | 210  | –  | 80,935                          | 44,607             | 35,462  | 9,145                           | 3,424                                      | 36,328 |
| 2013               | 1,748                            | 285,786 | 138,708                    | 12,579           | 334  | –  | 81,145                          | 43,756             | 35,155  | 8,601                           | 2,921                                      | 37,389 |
| 2014               | 1,715                            | 262,816 | 117,424                    | 13,342           | 374  | –  | 82,008                          | 43,979             | 35,317  | 8,662                           | 3,204                                      | 38,029 |
| 2015               | 1,679                            | 256,613 | 104,974                    | 14,081           | 463  | –  | 85,965                          | 46,039             | 36,427  | 9,612                           | 3,731                                      | 39,926 |
| 2016               | 1,611                            | 240,875 | 90,397                     | 13,455           | 207  | –  | 84,410                          | 44,615             | 36,050  | 8,565                           | 2,699                                      | 39,795 |
| 2017               | 1,538                            | 224,142 | 79,901                     | 13,631           | 4  | –  | 84,002                          | 44,563             | 35,617  | 8,946                           | 2,857                                      | 39,439 |
| 2018               | 1,484                            | 226,941 | 80,575                     | 13,602           | 8  | –  | 83,641                          | 44,282             | 34,581  | 9,701                           | 3,881                                      | 39,359 |
| 2019               | 1,440                            | 242,001 | 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 <sup>7</sup> |                         | Other operating charges <sup>8</sup> | Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments <sup>9</sup> | Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets <sup>10</sup> | Charges incurred from loss transfers | Transfers to special reserves | Extra-ordinary charges <sup>11</sup> | Taxes on income and earnings <sup>12</sup> | Other taxes <sup>13</sup> | Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement | Financial year     |
|--|-------------------------|--------------------------------------|---|---|--------------------------------------|-------------------------------|--------------------------------------|--|---------------------------|--|--------------------|
| total  | of which: Assets leased |                                      |   |   |                                      |                               |                                      |  |                           |  |                    |
| 13   | 14                      | 15                                   | 16  | 17  | 18                                   | 19                            | 20                                   | 21   | 22                        | 23   |                    |
| 605  | –                       | 542                                  | 775   | 15  | –                                    | 35                            | –                                    | 1,860                                      | 53                        | 18   | 1968               |
| 686  | –                       | 562                                  | 1,627   | 24  | 3                                    | 100                           | –                                    | 1,594                                      | 53                        | 15   | 1969               |
| 812  | –                       | 676                                  | 2,101   | 40  | 8                                    | 66                            | –                                    | 1,485                                      | 48                        | 11   | 1970               |
| 948  | –                       | 690                                  | 1,416   | 47  | 8                                    | 66                            | –                                    | 1,970                                      | 70                        | 20   | 1971               |
| 1,030  | –                       | 692                                  | 2,056   | 36  | 6                                    | 91                            | –                                    | 2,475                                      | 104                       | 34   | 1972               |
| 1,101  | –                       | 1,489                                | 3,730   | 236   | 13                                   | 91                            | –                                    | 2,262                                      | 91                        | 30   | 1973               |
| 1,230  | –                       | 1,976                                | 3,933   | 297   | 28                                   | 459                           | –                                    | 2,957                                      | 91                        | 49   | 1974               |
| 1,404  | –                       | 1,351                                | 3,604   | 128   | 16                                   | 79                            | –                                    | 4,752                                      | 105                       | 165  | 1975               |
| 1,731  | –                       | 1,729                                | 3,900   | 254   | 14                                   | 67                            | –                                    | 4,595                                      | 107                       | 297  | 1976               |
| 1,775  | –                       | 1,857                                | 2,624   | 178   | 12                                   | 79                            | –                                    | 6,059                                      | 127                       | 305  | 1977               |
| 1,852  | –                       | 1,877                                | 3,383   | 197   | 13                                   | 147                           | –                                    | 6,315                                      | 123                       | 335  | 1978               |
| 1,925  | –                       | 1,776                                | 5,276   | 120   | 18                                   | 134                           | –                                    | 5,340                                      | 126                       | 232  | 1979               |
| 2,079  | –                       | 2,061                                | 5,394   | 126   | 18                                   | 183                           | –                                    | 5,979                                      | 71                        | 167  | 1980               |
| 2,320  | –                       | 2,530                                | 9,100   | 157   | 75                                   | 456                           | –                                    | 7,468                                      | 78                        | 104  | 1981               |
| 2,580  | –                       | 2,831                                | 12,262  | 234   | 38                                   | 443                           | –                                    | 10,275                                     | 79                        | 147  | 1982               |
| 2,979  | –                       | 3,411                                | 14,320  | 293   | 59                                   | 137                           | –                                    | 12,301                                     | 67                        | 173  | 1983               |
| 3,307  | –                       | 4,110                                | 12,617  | 256   | 36                                   | 93                            | –                                    | 12,422                                     | 84                        | 232  | 1984               |
| 3,802  | –                       | 4,716                                | 13,884  | 313   | 84                                   | 102                           | –                                    | 12,833                                     | 113                       | 305  | 1985 <sup>14</sup> |
| 4,091  | –                       | 5,250                                | 12,714  | 366   | 142                                  | 186                           | –                                    | 12,739                                     | 112                       | 269  | 1986               |
| 4,438  | –                       | 5,648                                | 11,707  | 266   | 140                                  | 352                           | –                                    | 11,550                                     | 103                       | 181  | 1987               |
| 4,608  | –                       | 5,841                                | 8,088   | 92  | 157                                  | 4,124                         | –                                    | 13,109                                     | 96                        | 194  | 1988               |
| 4,846  | –                       | 6,470                                | 16,740  | 212   | 706                                  | 1,016                         | –                                    | 10,497                                     | 158                       | 80   | 1989               |
| 5,207  | –                       | 6,157                                | 18,512  | 512   | 1,145                                | 379                           | –                                    | 10,757                                     | 194                       | 257  | 1990               |
| 5,883  | –                       | 7,153                                | 15,319  | 358   | 612                                  | 498                           | –                                    | 15,131                                     | 163                       | 431  | 1991               |
| 6,323  | –                       | 7,781                                | 18,742  | 443   | 429                                  | 285                           | –                                    | 16,915                                     | 171                       | 546  | 1992               |
| 8,950  | 397                     | 4,232                                | 25,387  | 326   | 744                                  | 651                           | 1,003                                | 18,489                                     | 2,196                     | 737  | 1993               |
| 9,172  | 312                     | 4,235                                | 31,905  | 1,580   | 884                                  | 660                           | 1,531                                | 16,603                                     | 2,671                     | 1,107  | 1994               |
| 9,964  | 382                     | 5,899                                | 23,497  | 521   | 987                                  | 173                           | 1,235                                | 19,573                                     | 2,344                     | 1,411  | 1995               |
| 10,357   | 439                     | 6,128                                | 25,139  | 571   | 2,108                                | 404                           | 3,191                                | 20,890                                     | 3,011                     | 1,998  | 1996               |
| 10,845   | 478                     | 6,803                                | 28,811  | 596   | 910                                  | 609                           | 4,271                                | 20,271                                     | 2,136                     | 1,855  | 1997               |
| 11,611   | 494                     | 7,479                                | 30,280  | 545   | 1,373                                | 362                           | 6,428                                | 31,784                                     | 251                       | 1,772  | 1998               |
| 11,958   | 792                     | 6,617                                | 30,566  | 1,119   | 1,017                                | 8,584                         | 3,260                                | 18,436                                     | 377                       | 1,741  | 1999               |
| 6,114  | 405                     | 3,383                                | 15,628  | 572   | 520                                  | 4,389                         | 1,667                                | 9,426                                      | 193                       | 890  | 1999               |
| 6,390  | 423                     | 4,536                                | 18,039  | 1,756   | 756                                  | 61                            | 2,289                                | 7,367                                      | 184                       | 1,112  | 2000               |
| 6,116  | 167                     | 4,548                                | 22,531  | 1,839   | 2,807                                | 113                           | 2,340                                | 4,045                                      | 218                       | 1,877  | 2001               |
| 6,133  | 143                     | 4,567                                | 34,548  | 3,418   | 4,572                                | 64                            | 2,131                                | 4,271                                      | 196                       | 3,269  | 2002               |
| 5,647  | 125                     | 5,661                                | 23,587  | 7,487   | 2,863                                | 63                            | 5,353                                | 5,801                                      | 172                       | 3,911  | 2003               |
| 4,999  | 112                     | 4,001                                | 19,697  | 1,403   | 1,429                                | 37                            | 8,900                                | 5,904                                      | 179                       | 4,108  | 2004               |
| 4,430  | –                       | 5,986                                | 18,211  | 739   | 1,400                                | 36                            | 4,791                                | 10,069                                     | 204                       | 4,726  | 2005               |
| 3,976  | 17                      | 5,037                                | 18,236  | 2,671   | 796                                  | 49                            | 2,822                                | 5,605                                      | 195                       | 4,941  | 2006               |
| 3,823  | 6                       | 5,551                                | 26,902  | 3,940   | 939                                  | 65                            | 1,361                                | 6,240                                      | 158                       | 4,961  | 2007               |
| 3,849  | 164                     | 5,868                                | 39,587  | 15,290  | 3,318                                | 30                            | 1,938                                | 1,601                                      | 215                       | 3,571  | 2008               |
| 3,922  | 338                     | 8,357                                | 28,959  | 9,624   | 3,750                                | 23                            | 7,405                                | 4,182                                      | 170                       | 3,353  | 2009               |
| 3,937  | 453                     | 11,549                               | 18,416  | 4,045   | 3,941                                | –                             | 10,433                               | 5,501                                      | 282                       | 3,203  | 2010               |
| 5,445  | 2,007                   | 17,231                               | 11,924  | 11,180  | 6,581                                | –                             | 2,674                                | 7,034                                      | 559                       | 3,584  | 2011               |
| 5,797  | 1,958                   | 15,291                               | 11,700  | 7,095   | 628                                  | –                             | 2,406                                | 8,762                                      | 207                       | 4,280  | 2012               |
| 5,537  | 1,884                   | 16,824                               | 10,565  | 3,646   | 651                                  | –                             | 3,359                                | 7,376                                      | 173                       | 4,889  | 2013               |
| 5,538  | 1,790                   | 16,400                               | 10,540  | 3,464   | 609                                  | –                             | 1,478                                | 7,596                                      | 179                       | 3,864  | 2014               |
| 5,890  | 1,822                   | 17,897                               | 7,249   | 3,579   | 1,213                                | –                             | 2,471                                | 8,445                                      | 309                       | 4,077  | 2015               |
| 6,568  | 2,325                   | 13,764                               | 12,743  | 3,720   | 914                                  | –                             | 1,800                                | 7,875                                      | 297                       | 4,725  | 2016               |
| 6,968  | 2,581                   | 14,784                               | 8,309   | 1,466   | 636                                  | –                             | 2,317                                | 7,536                                      | 291                       | 4,297  | 2017               |
| 7,355  | 2,861                   | 15,209                               | 10,027  | 1,723   | 497                                  | –                             | 1,700                                | 6,692                                      | 222                       | 5,690  | 2018               |
| 9,153  | 3,712                   | 14,732                               | 10,045  | 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               |

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

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

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

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

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

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

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

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

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

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

| Net profit from the trading portfolio <sup>7</sup> | Gross profit on transactions in goods and subsidiary transactions <sup>8</sup> | Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments <sup>9</sup> | Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets <sup>9</sup> | Other operating income <sup>10</sup> |  | Income from the release of special reserves | Extraordinary income <sup>9 11</sup> | Income from loss transfers | Financial year     |
|--|--|--|---|--------------------------------------|--|---|--------------------------------------|----------------------------|--------------------|
|  |  |  |   | total                                | of which: from leasing business <sup>9</sup> |   |                                      |                            |                    |
| 11   | 12   | 13   | 14  | 15                                   | 16   | 17  | 18                                   | 19                         |                    |
| -  | 146  | -  | -   | 1,437                                | -  | 35  | -                                    | -                          | 1968               |
| -  | 162  | -  | -   | 1,373                                | -  | 36  | -                                    | -                          | 1969               |
| -  | 172  | -  | -   | 1,641                                | -  | 73  | -                                    | 3                          | 1970               |
| -  | 182  | -  | -   | 1,816                                | -  | 97  | -                                    | 1                          | 1971               |
| -  | 210  | -  | -   | 1,914                                | -  | 56  | -                                    | 1                          | 1972               |
| -  | 316  | -  | -   | 3,436                                | -  | 65  | -                                    | 2                          | 1973               |
| -  | 333  | -  | -   | 3,685                                | -  | 85  | -                                    | 15                         | 1974               |
| -  | 356  | -  | -   | 2,791                                | -  | 225   | -                                    | 8                          | 1975               |
| -  | 374  | -  | -   | 4,403                                | -  | 211   | -                                    | 4                          | 1976               |
| -  | 386  | -  | -   | 3,823                                | -  | 150   | -                                    | -                          | 1977               |
| -  | 379  | -  | -   | 3,983                                | -  | 96  | -                                    | 1                          | 1978               |
| -  | 429  | -  | -   | 4,497                                | -  | 66  | -                                    | 1                          | 1979               |
| -  | 474  | -  | -   | 5,378                                | -  | 127   | -                                    | -                          | 1980               |
| -  | 523  | -  | -   | 5,789                                | -  | 209   | -                                    | 10                         | 1981               |
| -  | 508  | -  | -   | 6,534                                | -  | 144   | -                                    | 6                          | 1982               |
| -  | 520  | -  | -   | 5,688                                | -  | 502   | -                                    | 13                         | 1983               |
| -  | 548  | -  | -   | 7,699                                | -  | 224   | -                                    | 16                         | 1984               |
| -  | 872  | -  | -   | 9,901                                | -  | 135   | -                                    | 14                         | 1985 <sup>12</sup> |
| -  | 824  | -  | -   | 9,121                                | -  | 117   | -                                    | 9                          | 1986               |
| -  | 809  | -  | -   | 10,046                               | -  | 176   | -                                    | 13                         | 1987               |
| -  | 751  | -  | -   | 11,984                               | -  | 182   | -                                    | 17                         | 1988               |
| -  | 722  | -  | -   | 12,232                               | -  | 2,943                                       | -                                    | 549                        | 1989               |
| -  | 732  | -  | -   | 14,551                               | -  | 1,878                                       | -                                    | 619                        | 1990               |
| -  | 760  | -  | -   | 14,853                               | -  | 681   | -                                    | 205                        | 1991               |
| -  | 741  | -  | -   | 15,385                               | -  | 341   | -                                    | 211                        | 1992               |
| 6,827  | 667  | 1,439  | 818   | 7,322                                | 464  | 342   | 707                                  | 55                         | 1993               |
| 1,698  | 605  | 851  | 3,006   | 7,964                                | 365  | 371   | 1,844                                | 143                        | 1994               |
| 4,602  | 570  | 3,180  | 857   | 8,777                                | 1,594  | 413   | 465                                  | 117                        | 1995               |
| 4,513  | 548  | 3,405  | 1,176   | 10,068                               | 1,668  | 357   | 1,280                                | 1,191                      | 1996               |
| 5,931  | 507  | 3,786  | 2,284   | 10,813                               | 1,841  | 829   | 1,007                                | 311                        | 1997               |
| 7,368  | 457  | 3,049  | 15,789  | 12,464                               | 988  | 298   | 15,593                               | 676                        | 1998               |
| 8,072  | 432  | 8,211  | 6,100   | 12,459                               | 1,021  | 331   | 2,685                                | 213                        | 1999               |
| 4,127  | 221  | 4,198  | 3,119   | 6,370                                | 522  | 169   | 1,373                                | 109                        | 1999               |
| 6,819  | 201  | 2,095  | 2,347   | 7,243                                | 536  | 1,860                                       | 1,723                                | 145                        | 2000               |
| 6,203  | 183  | 2,789  | 5,789   | 8,493                                | 247  | 1,519                                       | 2,409                                | 353                        | 2001               |
| 3,834  | 170  | 3,012  | 12,087  | 8,754                                | 243  | 904   | 3,601                                | 795                        | 2002               |
| 6,803  | 165  | 1,611  | 2,219   | 9,843                                | 220  | 456   | 1,118                                | 112                        | 2003               |
| 2,158  | 160  | 2,168  | 1,076   | 8,396                                | 239  | 49  | 1,717                                | 485                        | 2004               |
| 12,058   | 161  | 3,956  | 4,983   | 7,986                                | 55   | 83  | 3,161                                | 56                         | 2005               |
| 4,908  | 172  | 3,917  | 2,311   | 12,473                               | 34   | 27  | 948                                  | 369                        | 2006               |
| 3,336  | 173  | 2,889  | 8,979   | 9,100                                | 12   | 38  | 2,111                                | 49                         | 2007               |
| 1,044  | 177  | 2,520  | 1,793   | 11,765                               | 496  | 121   | 3,608                                | 1,705                      | 2008               |
| 8,124  | 157  | 1,913  | 1,111   | 9,214                                | 785  | 37  | 1,280                                | 879                        | 2009               |
| 6,401  | 170  | 3,020  | 1,638   | 11,450                               | 871  | -   | 6,085                                | 1,181                      | 2010               |
| 5,789  | 184  | 15,027   | 690   | 20,219                               | 6,339  | -   | 764                                  | 5,213                      | 2011               |
| 7,359  | 187  | 7,366  | 1,405   | 18,885                               | 5,145  | -   | 694                                  | 458                        | 2012               |
| 6,195  | 186  | 4,023  | 1,539   | 17,875                               | 4,705  | -   | 870                                  | 865                        | 2013               |
| 3,998  | 190  | 3,957  | 1,735   | 15,709                               | 4,498  | -   | 796                                  | 374                        | 2014               |
| 4,197  | 185  | 3,752  | 1,905   | 17,647                               | 4,679  | -   | 543                                  | 1,101                      | 2015               |
| 3,253  | 185  | 3,989  | 3,446   | 20,266                               | 5,545  | -   | 4,862                                | 39                         | 2016               |
| 5,576  | 180  | 4,690  | 3,100   | 18,780                               | 5,952  | -   | 1,608                                | 610                        | 2017               |
| 3,478  | 176  | 3,264  | 876   | 18,506                               | 6,308  | -   | 1,173                                | 730                        | 2018               |
| 2,525  | 177  | 3,326  | 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               |

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

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

## Explanatory notes

### Banking statistics

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

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

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

### Monthly balance sheet statistics

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

### Borrowers statistics

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

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

### Corpus of reporting credit institutions

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

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

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

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

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

### **Banks in Germany**

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

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

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

### **Building and loan associations**

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

### **Money market funds**

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

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

### **Multi-office banks**

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

## **■ Categories of banks**

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

### **Commercial banks**

#### **Big banks**

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

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

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

### **Branches of foreign banks**

#### **Landesbanken**

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



### Savings banks

### Regional institutions of credit Cooperatives

(until June 2016)

### Credit cooperatives

### Mortgage banks

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

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

### Banks majority-owned by foreign banks

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

### Foreign banks

(this category includes banks majority-owned by foreign banks (included in the other categories of banks) as well as the category "branches of foreign banks")

### Building and loan associations

(including the legally dependent building and loan association divisions of Landesbanken)

## ■ Classification by sector

From January 1999, the classification by sector generally follows the European System of Accounts (with the current version). Natural persons are classified as residents or non-residents according to their place of residence or normal abode, and corporations according to the location of their registered office or head office.

Domestic banks are enterprises domiciled in Germany which conduct banking business as defined in section 1 (1) of the Banking Act and which meet the MFI definitions, including branches of foreign banks.

Foreign banks are enterprises whose registered office or head office is located abroad, and which are deemed to be banks in the country concerned. They also include branches of foreign banks abroad.

The sector "households" comprises self-employed persons (for instance, sole proprietors, persons managing (small) businesses, members of the professions, farmers, rentiers), employees (wage and salary earners, civil servants, pensioners and unemployed persons) and other individuals (housewives, infants, schoolchildren, students and persons not indicating their occupation). Non-profit institutions include, inter alia, churches and charitable associations (excluding institutions and associations operated by them), foundations (excluding industrial foundations), political parties and trade unions.

Besides central, state and local government, government also includes social security funds. Foreign government also includes international organisations including supra-national banks.

For details, see Special Statistical Publication 1, Bankenstatistik Kundensystematik (available in German only).

## ■ Classification by maturity

The classification of assets and liabilities by maturity is based on the originally agreed maturity or period of notice and not on the residual maturity on the reporting date. Securitised assets and liabilities are classified on the basis of the maximum period to maturity under the terms of issue.

The maturity categories are defined as follows:

Short-term = overnight or with an agreed maturity or period of notice of up to and including 1 year (up to the end of 1998, liabilities repayable on demand or with a maturity or period of notice of less than 1 month are included in "sight liabilities").

Medium-term (from January 1999, only reported for unsecured lending) = with an agreed maturity or period of notice of more than 1 year up to and including 5 years (up to the end of 1998, of more than 1 year but less than 4 years).

Long-term (from January 1999, only reported for unsecured lending) = with an agreed maturity or period of notice of 5 years or more (up to the end of 1998, of 4 years or more).

## ■ Notes on the figures

The most recent figures are in all cases to be regarded as provisional. Subsequent revisions appearing in the follow-



ing update of the Statistical Series are therefore not specially marked.

Statistical breaks have been eliminated from the figures published. The figures have been adjusted for purely statistical changes without any underlying business transactions. These include, for instance, reclassifications owing to a change in the reporting method, changes in the corpus of reporting credit institutions (eg inclusion of additional banks, mergers or liquidations of banks, changes between categories of banks), value adjustments of foreign exchange positions, and corrections of errors. The statistical eliminations can be verified by comparing the absolute changes in the totals with the adjusted revisions.

To avoid the risk of indirectly publishing data relating to individual banks, revisions arising from valuation adjustments to receivables and securities portfolios, which the monetary financial institutions (MFIs) report separately for each reporting month, are, by contrast, not eliminated from the published figures on changes included in the statistics on the categories of banks; such valuation adjustments are revised each month only as an aggregate for all MFIs in Germany under "German contribution" in the table on the money stock and its counterparts (Table II.1 in the Statistical Section of the Monthly Report) and in the figures under "changes" in the table giving an overview of the assets and liabilities of MFIs in Germany (Table IV.1 in the Statistical Section of the Monthly Report).

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

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

The results from the profit and loss accounts are based on the published annual reports of the individual institutions in accordance with the provisions set forth in the German Commercial Code (*Handelsgesetzbuch*) and the Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute*). They differ in terms of their conception, structure and definitions from the International Financial Reporting Standards (IFRS)<sup>1</sup> for publicly traded banking groups. This means that – from a methodological viewpoint – business performance and certain balance sheet or individual profit and loss items are not comparable across the national and international accounting frameworks. For reasons of comparability within Germany, it is advisable to consider the individual accounts when analysing financial performance. The figures for balance sheet capital (total equity), total assets and other stock variables are not obtained from the annual reports but are taken as annual average values on the basis of the monthly balance sheet statistics reported for the institution as a whole.

The reporting group for statistics on banks' profit and loss accounts (profit and loss statistics) includes all banks that are both monetary financial institutions (MFIs) and conform to the definition of a CRR credit institution as defined in Article 4(1) number 1 of Regulation (EU) No 575/2013 and are domiciled in Germany. Branches of foreign banks that are exempted from the provisions of Section 53 of the German Banking Act (*Kreditwesengesetz*), banks in liquidation and banks with a financial year of less than 12 months (truncated financial year) are not included in this performance analysis.

As in the monthly balance sheet statistics, a series of reclassifications in the banking categories included in the banking statistics were also carried out in the profit and loss statistics in the 2018 reporting year. This means there is sometimes limited comparability with the prior-year figures for the affected banking groups. "DB Privat- und Firmenkundenbank AG" was created through the merger between "Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft", which had up to now been assigned

to the "regional banks and other commercial banks" category, and "Postbank AG", which had up to now been classified as a "big bank". "DB Privat- und Firmenkundenbank AG" has been assigned to the category of "big banks" as of this reporting year. "DSK Hyp AG" (formerly "SEB AG") is no longer assigned to the "regional banks and other commercial banks" category, and has instead been assigned to the "mortgage banks" category. Two banks have been reassigned from the "Landesbanken" category: "HSH Nordbank" now belongs to the "regional banks and other commercial banks" category and "Landesbank Berlin AG" has been assigned to the "savings banks" category. "Wüstenrot Bank Aktiengesellschaft Pfandbriefbank" no longer belongs to the "mortgage banks" category, and has instead been assigned to the "regional banks and other commercial banks" category.

At the launch of monetary union in 1999, the reporting group relevant for calculating the money supply and for monetary analysis was uniformly defined by the ECB for the euro area as a whole and designated as the monetary financial institutions (MFI) sector. Unlike the population of banks used for the Bundesbank analysis up to that point, building and loan associations are also included. Except where another time period is explicitly mentioned, the calculations with regard to the longer-term average cover the years since the launch of monetary union, i.e. from 1999 to 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".

<sup>1</sup> IFRS-based financial statements are of relevance, for instance, to matters of macroprudential analysis and oversight, concentrating on systemically important banks and their international business activities (including their foreign subsidiaries). For details, see Deutsche Bundesbank, Finanzstabilitätsbericht 2013, November 2013.

**Affiliated enterprises**

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

**Average equity**

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

**Banks majority-owned by foreign banks**

Breakdown of legally independent banks that are majority-owned by foreign banks included in the categories "Big banks", "Regional banks and other commercial banks", "Mortgage banks" and "Building and loan associations". See "Banking statistics guidelines" (*Verzeichnis der rechtlich selbständigen Banken (MFIs) im Mehrbesitz ausländischer Banken*) <https://www.bundesbank.de/resource/blob/611454/72f1b0f25f4034cf1d1ff949fef737ac/mL/statso01-16-verzeichnisse-data.pdf>.

**Categories of banks**

For definitions of the individual categories of banks, see "Banking statistics guidelines" (*Verzeichnis der Banken (MFIs) in Deutschland nach Bankengruppen*) <https://www.bundesbank.de/resource/blob/611454/72f1b0f25f4034cf1d1ff949fef737ac/mL/statso01-16-verzeichnisse-data.pdf>.

**Cost-income ratio (CIR)**

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

**Credit institution as a whole**

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

**Current income from long-term equity investments**

This also includes the dividends from the amounts paid up on cooperative society shares.

**Differing financial years**

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

**Equity ratio**

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

**Extraordinary result in the narrower sense**

Balance of reported extraordinary income less reported extraordinary charges.

**Figures for the most recent date**

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

**General administrative spending**

Staff costs plus other administrative spending ("broad" definition).

**Gross earnings**

The sum of net interest income and net commission income.

**Income from operating banking business**

See "Operating income".

**Insolvency**

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

**Interbank transaction**

Transaction between credit institutions.

**Interest income (total)**

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

**Interest income in the narrower sense**

Interest received from lending and money market transactions, debt securities and Debt Register claims.

**Interest margin**

Net interest income in relation to average total assets.

### **Leasing**

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

### **Long-term equity investments**

Balance sheet statistics main template item HV11 100.

### **Long-term financial assets**

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

### **Net accumulated losses**

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

### **Net commission income**

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

### **Net income or loss for the financial year after tax**

Net income or loss for the financial year before tax less taxes on income and earnings.

### **Net income or loss for the financial year before tax**

Operating result plus other and extraordinary result.

### **Net income from traditional interest business**

See "Net interest income in the narrower sense".

### **Net interest income (total)**

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

### **Net interest income in the narrower sense**

Interest received from lending and money market transactions, debt securities and Debt Register claims less interest paid.

### **Net operating income or charges**

Operating income less general administrative spending.

### **Net retained profits**

Net income for the financial year plus withdrawals from reserves and participation rights capital less transfers to reserves and participation rights capital. See also "Withdraw-

als from or transfers to reserves and participation rights capital".

### **Operating banking business**

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

### **Operating expenditure**

General administrative spending less staff costs, including depreciation and write-downs of tangible fixed assets (excluding depreciation and write-downs of leased assets).

### **Operating income**

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

### **Operating result**

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

### **Operating result before (re-)measurement**

Partial operating result plus result from the trading portfolio as well as other operating result.

### **Other administrative spending ("broad" definition)**

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

### **Other administrative spending ("narrow" definition)**

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

### **Other and extraordinary result (extraordinary result in the broader sense)**

Extraordinary result in the narrower sense plus reversals of write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as income from the reversal of special reserves and income from loss transfers less write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as charges from loss transfers, transfers to special reserves (up to 2010)

and profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements.

#### **Partial operating result**

Net interest income and net commission income less general administrative spending.

#### **Participation certificate**

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

#### **Participation right**

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

#### **Profit and loss account by category of bank**

The profit and loss account is the comparison of the profit and loss balances (income and expenditure). The annual result of an enterprise is thus shown as either a net surplus (income) or deficit (loss) for the financial year. This applies to enterprises domiciled in Germany that conduct banking business pursuant to section 1 (1) of the Banking Act (*Kreditwesengesetz*) and are defined as monetary financial institutions (MFIs), excluding institutions in liquidation and institutions with a truncated financial year.

#### **(Re-)measurement gains/losses (excluding tangible fixed assets and long-term financial assets)**

Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions less write-downs of receivables and specific securities as well as transfers to loan loss provisions.

#### **Reserves, disclosed**

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

#### **Reserves, undisclosed**

Pursuant to section 340 f of the Commercial Code (*Handelsgesetzbuch*), credit institutions are allowed to accumulate additional undisclosed reserves for the total stock of claims and the securities in the liquidity reserve amounting to no more than 4% of these items. The difference between the book value and the actual market value of a balance sheet item (undervaluation of claims and assets or

overvaluation of liabilities) that cannot be seen by the users of financial accounts. This is based on the legal valuation and accounting rules.

#### **Result from the trading portfolio**

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

#### **Return**

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

#### **Return on equity (RoE)**

Net income for the financial year before or after tax as a percentage of average equity.

#### **Shares and other variable-yield securities**

Balance sheet statistics main template item HV11 090.

#### **Special reserves**

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

#### **Specific securities**

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

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

of their cost or current market value (principle of the lower of cost or market).

#### **Tangible fixed assets**

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

#### **Taxes on income and earnings**

This describes profit-related taxes (corporation tax, possibly also investment income tax, trade earnings tax, as well as comparable foreign taxes). In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken.

#### **Total assets, average**

Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution as a whole (balance sheet statistic main template item HV21 330). Not included are the foreign branches of savings banks and, as

of 2004, the foreign branches of regional institutions of credit cooperatives as well as those institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

#### **Trading result**

See also "Result from the trading portfolio".

#### **Truncated financial year**

Period of less than twelve months in a balance sheet.

#### **Withdrawals from or transfers to reserves and participation rights capital**

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

#### **Yield**

See also "Return".

## Translation of table header information

### I Banks (MFIs) in Germany

#### 1 Assets \*

€ million

| Number of reporting institutions | Total assets (balance sheet total) <sup>1</sup> | Cash in hand | Balances with central banks | Treasury bills and Treasury discount paper | Bills | Unsecuritised lending to banks (MFIs) | Unsecuritised lending to non-banks (non-MFIs) | Debt securities and other fixed interest securities |                                 |                           |
|----------------------------------|---|--------------|-----------------------------|--|-------|---------------------------------------|---|---|---------------------------------|---------------------------|
|                                  |   |              |                             |  |       |                                       |   | Total   | Money market paper <sup>2</sup> | Bonds and debt securities |
| 1                                | 2   | 3            | 4                           | 5  | 6     | 7                                     | 8   | 9   | 10                              | 11                        |

| Shares and other variable yield securities | Participating interests | Shares in affiliated enterprises | Fiduciary assets |                 |                                      |       | Tangible assets | Other assets <sup>1</sup>                            |   |    | Memo item<br>Rediscount credit (col 8 and Table I.2, col 23) <sup>5</sup> |
|--|-------------------------|----------------------------------|------------------|-----------------|--------------------------------------|-------|-----------------|--|---|----|---|
|  |                         |                                  | Total            | of which        |                                      | Total |                 | of which: trading portfolio derivatives <sup>3</sup> |   |    |   |
|  |                         |                                  |                  | Fiduciary loans | Securities held on a fiduciary basis |       |                 | Total  | of which with group-affiliated <sup>4</sup> foreign banks |    |   |
| 12   | 13                      | 14                               | 15               | 16              | 17                                   | 18    | 19              | 20   | 21  | 22 |   |

Zeit = Period

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

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Owing to the Act Modernising Accounting Law (Gesetz zur Modernisierung des Bilanzrechts) of 25 May 2009, derivative financial instruments in the trading portfolio (trading portfolio derivatives) within the meaning of section 340e (3) sentence 1 of the German Commercial Code (Handelsgesetzbuch) read in conjunction with section 35 (1) No 1a of the Credit Institution Accounting

Regulation (Verordnung über die Rechnungslegung der Kreditinstitute) are classified under "Other assets and liabilities" as of the December 2010 reporting date. **2** Excluding Treasury bills and Treasury discount paper. **3** That means derivative financial instruments in the trading portfolio. **4** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **5** Bill portfolios plus contingent liabilities arising from bills rediscounted.

#### 2 Liabilities \*

€ million

| Liabilities to banks (MFIs) | Liabilities to non-banks (non-MFIs) |                                      |                               |                                 | Securitised debts  |                                       |  | Fiduciary liabilities |                 |  | Value adjustments <sup>5</sup> | Provisions for liabilities and charges |
|-----------------------------|-------------------------------------|--------------------------------------|-------------------------------|---------------------------------|--------------------|---------------------------------------|--|-----------------------|-----------------|--|--------------------------------|--|
|                             | Total                               | Sight and time deposits <sup>1</sup> | Savings deposits <sup>2</sup> | Bank savings bonds <sup>3</sup> | Total <sup>4</sup> | of which                              |  | Total                 | of which        |  |                                |  |
|                             |                                     |                                      |                               |                                 |                    | Debt securities in issue <sup>4</sup> | Money market paper in issue <sup>4</sup> |                       | Fiduciary loans | Securities issued on a fiduciary basis |                                |  |
| 1                           | 2                                   | 3                                    | 4                             | 5                               | 6                  | 7                                     | 8  | 9                     | 10              | 11                                     | 12                             | 13                                     |

### I Banks (MFIs) in Germany

#### 2 Liabilities (cont'd)

€ million

| Sub-ordinated liabilities | Participation rights capital | Fund for general banking risks | Capital <sup>6</sup> |                     |                       | Other liabilities <sup>7</sup> |  |   |    | Total liabilities <sup>7</sup> | Volume of business <sup>7,10</sup> | Memo item<br>Sureties |
|---------------------------|------------------------------|--------------------------------|----------------------|---------------------|-----------------------|--------------------------------|--|---|----|--------------------------------|------------------------------------|-----------------------|
|                           |                              |                                | Total                | of which            |                       | Total                          | of which: trading portfolio derivatives <sup>8</sup> |   |    |                                |                                    |                       |
|                           |                              |                                |                      | Sub-scribed capital | Reserves <sup>6</sup> |                                | Total  | of which with group-affiliated <sup>9</sup> foreign banks |    |                                |                                    |                       |
| 14                        | 15                           | 16                             | 17                   | 18                  | 19                    | 20                             | 21   | 22  | 23 | 24                             | 25                                 |                       |

Zeit = Period

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

Veränderungen = Changes

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

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

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

€ million

| Number of reporting credit institutions | Balance sheet total <sup>1</sup>   | Cash in hand                | Balances with central banks         | Treasury bills and Treasury discount paper | Bills                 | Unsecured lending to banks (MFIs) (including postal giro account balances) | Unsecured lending to non-banks (non-MFIs) | Debt securities and other fixed interest securities | Shares and other variable yield securities | Participating interests and shares in affiliated enterprises | Fiduciary assets   |                     |
|---|--|-----------------------------|-------------------------------------|--|-----------------------|--|---|---|--|--|--|---------------------|
| 1                                       | 2  | 3                           | 4                                   | 5  | 6                     | 7  | 8   | 9   | 10   | 11   | 12   |                     |
| Tangible assets and others <sup>1</sup> |  |                             |                                     |  |                       |  |   |   |  |  | Other liabilities <sup>1</sup>   |                     |
|   | <i>of which</i> Derivative financial instruments in the trading portfolio <sup>4</sup> | Liabilities to banks (MFIs) | Liabilities to non-banks (non-MFIs) | Securitised debts <sup>5</sup>             | Fiduciary liabilities | Value adjustments <sup>2</sup>   | Provisions for liabilities and charges    | Subordinated liabilities <sup>5</sup>               | Capital <sup>3</sup>                       | Total  | <i>of which</i> Derivative financial instruments in the trading portfolio <sup>4</sup> | Memo items Sureties |
| 13                                      | 14   | 15                          | 16                                  | 17   | 18                    | 19   | 20  | 21  | 22   | 23   | 24   | 25                  |

Zeit = Period

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

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** See Table I.1, footnote 1. **2** Untaxed general value adjustments and individual country-

risk value adjustments; other individual value adjustments are deducted on the asset side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

### I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

| Lending to domestic and foreign banks |                    |       |   |                           | Lending to domestic banks |                    |            |             |           |       |   |                           |
|---------------------------------------|--------------------|-------|---|---------------------------|---------------------------|--------------------|------------|-------------|-----------|-------|---|---------------------------|
| Total                                 | Balances and loans | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans | Total                     | Balances and loans |            |             |           | Bills | Negotiable money market paper, securities issued by banks | Memo item Fiduciary loans |
|                                       |                    |       |   |                           |                           | Total              | Short-term | Medium-term | Long-term |       |   |                           |
| 1                                     | 2                  | 3     | 4   | 5                         | 6                         | 7                  | 8          | 9           | 10        | 11    | 12  | 13                        |
|                                       |                    |       |   |                           |                           |                    |            |             |           |       |   |                           |

Zeit = Period

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

Veränderungen = Changes

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

Footnote to (b) By category of banks

**1** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

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

(a) Total

€ million

| Lending to non-banks   |       |                       |       |  |       |   |                                | Short-term lending               |                           |           |           |
|--|-------|-----------------------|-------|--|-------|---|--------------------------------|----------------------------------|---------------------------|-----------|-----------|
| Total including  |       | excluding             |       | Treasury bills and negotiable money market paper | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks | Equalisation claims <sup>1</sup> | Memo item Fiduciary loans | Total     |           |
| Treasury bills credits, securities portfolios, equalisation claims | Loans | Treasury bill credits | Loans |  |       |   |                                |                                  |                           | including | excluding |
| 1  | 2     | 3                     | 4     | 5  | 6     | 7   | 8                              | 9                                | 10                        |           |           |
|  |       |                       |       |  |       |   |                                |                                  |                           |           |           |

  

| Medium and long-term lending |       |  |                 |           |                    |             |           |            |                     |
|------------------------------|-------|--|-----------------|-----------|--------------------|-------------|-----------|------------|---------------------|
| Loans                        | Bills | Treasury bills and negotiable money market paper | Total including |           | Unsecured lendings |             |           | Securities | Equalisation claims |
|                              |       |  | including       | excluding | Total              | Medium-term | Long-term |            |                     |
| 11                           | 12    | 13   | 14              | 15        | 16                 | 17          | 18        | 19         | 20                  |
|                              |       |  |                 |           |                    |             |           |            |                     |

Zeit = Period

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

Veränderungen = Changes

\* For the corpus of reporting credit institutions, the categories of banks, the

classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including debt securities arising from the exchange of equalisation claims.



**I Banks (MFIs) in Germany**  
**5 Lending to non-banks (non-MFIs) \***  
**(b) By category of banks**

€ million

| Lending to non-banks |          |       |   |   |                           | Short-term lending |          |       | Medium and long-term lending |                |           |
|----------------------|----------|-------|---|---|---------------------------|--------------------|----------|-------|------------------------------|----------------|-----------|
| Total                | of which |       |   |   |                           | Total              | of which |       | Total                        | of which Loans |           |
|                      | Loans    | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks <sup>1</sup> | Memo item Fiduciary loans |                    | Loans    | Bills |                              | Medium-term    | Long-term |
| 1                    | 2        | 3     | 4   | 5   | 6                         | 7                  | 8        | 9     | 10                           | 11             | 12        |
|                      |          |       |   |   |                           |                    |          |       |                              |                |           |

Zeit = Period

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

Veränderungen = Changes

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1**

Excluding debt securities arising from the exchange of equalisation claims.

**2** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

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

**(a) Total**

**(b) By category of banks**

€ million

| Lending to domestic non-banks |          |       |   |   |                           | Short-term lending |                               |       |       | Medium        |                |       |
|-------------------------------|----------|-------|---|---|---------------------------|--------------------|-------------------------------|-------|-------|---------------|----------------|-------|
| Total                         | of which |       |   |   |                           | Total              | to enterprises and households |       |       | to government |                | Total |
|                               | Loans    | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks <sup>1</sup> | Memo item Fiduciary loans |                    | Total                         | Loans | Bills | Total         | of which Loans |       |
| 1                             | 2        | 3     | 4   | 5   | 6                         | 7                  | 8                             | 9     | 10    | 11            | 12             | 13    |
|                               |          |       |   |   |                           |                    |                               |       |       |               |                |       |

and long-term lending

| to enterprises and households |       |             |           |            |                           | to government |       |             |           |            |                     |                           |
|-------------------------------|-------|-------------|-----------|------------|---------------------------|---------------|-------|-------------|-----------|------------|---------------------|---------------------------|
| Total                         | Loans |             |           | Securities | Memo item Fiduciary loans | Total         | Loans |             |           | Securities | Equalisation claims | Memo item Fiduciary loans |
|                               | Total | Medium-term | Long-term |            |                           |               | Total | Medium-term | Long-term |            |                     |                           |
| 14                            | 15    | 16          | 17        | 18         | 19                        | 20            | 21    | 22          | 23        | 24         | 25                  | 26                        |
|                               |       |             |           |            |                           |               |       |             |           |            |                     |                           |

Zeit = Period

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

Veränderungen = Changes

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

debt securities arising from the exchange of equalisation claims. **2** Including debt securities arising from the exchange of equalisation claims.

Footnote to (b) By category of banks

**1** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

# I Banks (MFIs) in Germany

## 7 Lending to domestic enterprises and households, housing loans \*

### (a) Total

€ million

| Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) |               |   |                     |  |                        |             |                    |                     |                       |       |                    |                     |
|--|---------------|---|---------------------|--|------------------------|-------------|--------------------|---------------------|-----------------------|-------|--------------------|---------------------|
| Total  | of which      |   |                     | Lending to enterprises and self-employed persons |                        |             |                    |                     |                       |       |                    |                     |
|  | Housing loans |   |                     | Total  | of which Housing Loans | Enterprises |                    |                     | Self-employed persons |       |                    |                     |
|  | Total         | Mortgage loans secured by residential real estate | Other housing loans |  |                        | Total       | Short-term lending | Medium-term lending | Long-term lending     | Total | Short-term lending | Medium-term lending |
| 1  | 2             | 3   | 4                   | 5  | 6                      | 7           | 8                  | 9                   | 10                    | 11    | 12                 | 13                  |

| Lending to employees and other individuals |       |               |                                |   |                    |                     |                   |       |                        |                    |                     |                   | Lending to non-profits institutions |    |    |    |
|--|-------|---------------|--------------------------------|---|--------------------|---------------------|-------------------|-------|------------------------|--------------------|---------------------|-------------------|-------------------------------------|----|----|----|
| Long-term lending                          | Total | of which      |                                |   | Short-term lending | Medium-term lending | Long-term lending | Total | of which Housing loans | Short-term lending | Medium-term lending | Long-term lending |                                     |    |    |    |
|  |       | Housing loans | Instalment credit <sup>1</sup> | Debit balances on wage, salary and pension accounts |                    |                     |                   |       |                        |                    |                     |                   |                                     |    |    |    |
|  |       | 15            | 16                             | 17  |                    |                     |                   |       |                        |                    |                     |                   | 18                                  | 19 | 20 | 21 |
| 14   | 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. <sup>1</sup> Excluding mortgage loans and housing loans, even in the form of instalment credit.

### (b) By category of banks

€ million

| Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) |               |   |                     |  |                        |             |                    |                     |                                    |       |                    |                     |
|--|---------------|---|---------------------|--|------------------------|-------------|--------------------|---------------------|------------------------------------|-------|--------------------|---------------------|
| Total  | of which      |   |                     | Lending to enterprises and self-employed persons |                        |             |                    |                     |                                    |       |                    |                     |
|  | Housing loans |   |                     | Total  | of which Housing Loans | Enterprises |                    |                     | Self-employed persons <sup>2</sup> |       |                    |                     |
|  | Total         | Mortgage loans secured by residential real estate | Other housing loans |  |                        | Total       | Short-term lending | Medium-term lending | Long-term lending                  | Total | Short-term lending | Medium-term lending |
| 1  | 2             | 3   | 4                   | 5  | 6                      | 7           | 8                  | 9                   | 10                                 | 11    | 12                 | 13                  |

| Lending to employees and other individuals |       |               |                                |   |                    |                     |                   |       |                        |                    |                     |                   | Lending to non-profits institutions |    |    |    |
|--|-------|---------------|--------------------------------|---|--------------------|---------------------|-------------------|-------|------------------------|--------------------|---------------------|-------------------|-------------------------------------|----|----|----|
| Long-term lending                          | Total | of which      |                                |   | Short-term lending | Medium-term lending | Long-term lending | Total | of which Housing loans | Short-term lending | Medium-term lending | Long-term lending |                                     |    |    |    |
|  |       | Housing loans | Instalment credit <sup>2</sup> | Debit balances on wage, salary and pension accounts |                    |                     |                   |       |                        |                    |                     |                   |                                     |    |    |    |
|  |       | 15            | 16                             | 17  |                    |                     |                   |       |                        |                    |                     |                   | 18                                  | 19 | 20 | 21 |
| 14   | 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. <sup>1</sup> Including sole proprietors. <sup>2</sup> Excluding mortgage loans and housing loans, even in the form of instalment credit. <sup>3</sup> Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".



I Banks (MFIs) in Germany  
 9 Lending to domestic government, by debtor group \*  
 (a) Total

€ million

| Lending to domestic government <sup>1</sup> |  | Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) |            |             |           |   |            |             |           |                  |    |    |
|---|--|--|------------|-------------|-----------|---|------------|-------------|-----------|------------------|----|----|
|   | of which Treasury bills, securities portfolios and equalisation claims | Domestic government, total   |            |             |           | Federal Government and its special funds <sup>2</sup> |            |             |           | State government |    |    |
|   |  | Total  | Short-term | Medium-term | Long-term | Total   | Short-term | Medium-term | Long-term | Total            |    |    |
| Total                                       |  | 3  | 4          | 5           | 6         | 7   | 8          | 9           | 10        | 11               |    |    |
|   |  | 1  | 2          | 3           | 4         | 5   | 6          | 7           | 8         | 9                | 10 | 11 |

| Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) (cont'd) |             |           |  |            |             |           |                       |            |             |           |
|---|-------------|-----------|--|------------|-------------|-----------|-----------------------|------------|-------------|-----------|
| State government (cont'd)   |             |           | Local government and local government association <sup>3</sup> |            |             |           | Social security funds |            |             |           |
| Short-term  | Medium-term | Long-term | Total  | Short-term | Medium-term | Long-term | Total                 | Short-term | Medium-term | Long-term |
| 12  | 13          | 14        | 15   | 16         | 17          | 18        | 19                    | 20         | 21          | 22        |

Zeit = Period

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

Veränderungen = Changes

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

Excluding lending to the successor organisations of the Treuhand agency, as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations.

(b) By category of banks

€ million

| Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) <sup>1</sup> |            |             |           |   |            |             |           |                  |                    |  |                    |                       |
|---|------------|-------------|-----------|---|------------|-------------|-----------|------------------|--------------------|--|--------------------|-----------------------|
| Domestic government, total  |            |             |           | Federal Government and its special funds <sup>2</sup> |            |             |           | State government |                    | Local government and local government association <sup>3</sup> |                    | Social security funds |
| Total   | Short-term | Medium-term | Long-term | Total   | Short-term | Medium-term | Long-term | Total            | of which Long-term | Total  | of which Long-term |                       |
| 1   | 2          | 3           | 4         | 5   | 6          | 7           | 8         | 9                | 10                 | 11   | 12                 | 13                    |

Zeit = Period

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

Veränderungen = Changes

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

Excluding lending to the successor organisations of the Treuhand agency as well as to

Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations. **4** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany 10 Securities portfolios and participating interests \*

€ million

| Securities Portfolios <sup>1</sup> |  |                                  |                                |  |  | Domestic securities                             |       |                                   |       |                     |                                     |       |  |  |
|------------------------------------|--|----------------------------------|--------------------------------|--|--|---|-------|-----------------------------------|-------|---------------------|-------------------------------------|-------|--|--|
| Total                              | Bonds and debt securities <sup>2</sup> |                                  |                                |  |  | Shares, mutual fund shares and other securities | Total | Bank debt securities <sup>7</sup> |       |                     | Public debt securities <sup>9</sup> |       | Corporate debt securities (non-MFIs) <sup>11</sup> |  |
|                                    | Total                                  | of which                         |                                |  |  |   |       | Total                             | Total | with an maturity of |                                     | Total |  | of which Issued by the Federal Government and its special funds <sup>9, 10</sup> |
|                                    |  | Floating rate notes <sup>3</sup> | Zero coupon bonds <sup>4</sup> | Foreign currency bonds <sup>5, 6</sup> | up to and including 2 years <sup>8</sup> |   |       |                                   |       | more than 2 years   |                                     |       |  |  |
| 1                                  | 2                                      | 3                                | 4                              | 5                                      | 6  | 7   | 8     | 9                                 | 10    | 11                  | 12                                  | 13    |  |  |
|                                    |  |                                  |                                |  |  |   |       |                                   |       |                     |                                     |       |  |  |

| Domestic securities (cont'd)                  |                                 |                                      |                                 | Foreign securities |                      |   |   | Participating interests |                          |                                    |                  |                        |
|---|---------------------------------|--------------------------------------|---------------------------------|--------------------|----------------------|---|---|-------------------------|--------------------------|------------------------------------|------------------|------------------------|
| Shares (including participation certificates) |                                 | Mutual fund shares, other securities |                                 | Total              | Bank debt securities | Bonds and debt securities issued by foreign non-banks | Shares, mutual fund shares and other securities | Total                   | in domestic banks (MFIs) | in domestic enterprises (non-MFIs) | in foreign banks | in foreign enterprises |
| Total   | of which Issued by banks (MFIs) | Total                                | of which Issued by banks (MFIs) |                    |                      |   |   |                         |                          |                                    |                  |                        |
| 14  | 15                              | 16                                   | 17                              | 18                 | 19                   | 20  | 21  | 22                      | 23                       | 24                                 | 25               | 26                     |
|   |                                 |                                      |                                 |                    |                      |   |   |                         |                          |                                    |                  |                        |

Zeit = Period

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

Veränderungen = Changes

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

floating rate notes and foreign-currency-denominated zero coupon bonds. **6** Bonds denominated in non-euro currencies. **7** Excluding own issues. **8** Bank debt securities with maturities of up to 1 year are classified as money market paper, which is not included here. **9** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **10** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund. **11** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

## I Banks (MFIs) in Germany 11 Securities portfolios, by category of banks \*

€ million

| Securities portfolios, total <sup>1</sup> | Domestic securities <sup>2</sup> |                                   |                                  |   |          |                    |                  | Foreign securities |                      |                                     |                                 |                  |
|---|----------------------------------|-----------------------------------|----------------------------------|---|----------|--------------------|------------------|--------------------|----------------------|-------------------------------------|---------------------------------|------------------|
|   | Total                            | Bank debt securities <sup>3</sup> | Public sector bonds <sup>4</sup> | Corporate bonds (non-MFIs) <sup>5</sup> | Equities | Mutual fund shares | Other securities | Total              | Bank debt securities | Debt securities issued by non-banks | Equities and mutual fund shares | Other securities |
| 1   | 2                                | 3                                 | 4                                | 5                                       | 6        | 7                  | 8                | 9                  | 10                   | 11                                  | 12                              | 13               |
|   |                                  |                                   |                                  |   |          |                    |                  |                    |                      |                                     |                                 |                  |

Zeit = Period

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

Veränderungen = Changes

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

market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## 12 Deposits and borrowing from banks (MFIs) \*

(a) Total

(b) By category of banks

€ million

| Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup> |                             |                            |                                  | Deposits and borrowing from domestic (excluding the Bundesbank) <sup>1</sup> |                |               |                      |                                  | Memo item                                       |                                |                 |
|--|-----------------------------|----------------------------|----------------------------------|--|----------------|---------------|----------------------|----------------------------------|---|--------------------------------|-----------------|
| Total  | Sight deposits <sup>2</sup> | Time deposits <sup>2</sup> | Bills redis-counted <sup>3</sup> | Total  | Sight deposits | Time deposits |                      | Bills redis-counted <sup>3</sup> | Liabilities of domestic banks to the Bundesbank | Liabilities arising from repos | Fiduciary loans |
|  |                             |                            |                                  |  |                | Short-term    | Medium and long-term |                                  |   |                                |                 |
|  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |
| 1  | 2                           | 3                          | 4                                | 5  | 6              | 7             | 8                    | 9                                | 10  | 11                             | 12              |
|  |                             |                            |                                  |  |                |               |                      |                                  |   |                                |                 |

Zeit = Period

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

Veränderungen = Changes

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including liabilities arising from monetary policy operations with the Bundesbank. **3** Own acceptances and promissory notes outstanding.

# I Banks (MFIs) in Germany

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

### (a) Total

€ million

| Deposits and borrowing from domestic and foreign non-banks <sup>1</sup> |                |                            |                                |                                 |                                   |       |                               |                                 |                 |                                |  |  |
|---|----------------|----------------------------|--------------------------------|---------------------------------|-----------------------------------|-------|-------------------------------|---------------------------------|-----------------|--------------------------------|--|--|
| Total   | Sight deposits | Time deposits <sup>2</sup> |                                |                                 |                                   |       | Savings deposits <sup>3</sup> | Bank savings bonds <sup>4</sup> | Fiduciary loans | Memo item                      |  |  |
|   |                | Total                      | for up to and including 1 year | for more than 1 year            |                                   | Total |                               |                                 |                 | Liabilities arising from repos | Loans and advances to financial vehicle corporations |  |
|   |                |                            |                                | for up to and including 2 years | for 2 years and more <sup>2</sup> |       |                               |                                 |                 |                                |  | Of which: With central counterparties <sup>5</sup> |
| 1   | 2              | 3                          | 4                              | 5                               | 6                                 | 7     | 8                             | 9                               | 10              | 11                             | 12   | 13   |

| Deposits and borrowing from domestic non-banks <sup>1</sup> |                |                            |                                |                                 |                                   |       |                               |                                 |                 |                                |  |  |
|---|----------------|----------------------------|--------------------------------|---------------------------------|-----------------------------------|-------|-------------------------------|---------------------------------|-----------------|--------------------------------|--|--|
| Total   | Sight deposits | Time deposits <sup>2</sup> |                                |                                 |                                   |       | Savings deposits <sup>3</sup> | Bank savings bonds <sup>4</sup> | Fiduciary loans | Memo item                      |  |  |
|   |                | Total                      | for up to and including 1 year | for more than 1 year            |                                   | Total |                               |                                 |                 | Liabilities arising from repos |  |  |
|   |                |                            |                                | for up to and including 2 years | for 2 years and more <sup>2</sup> |       |                               |                                 |                 |                                |  |  |
| 14  | 15             | 16                         | 17                             | 18                              | 19                                | 20    | 21                            | 22                              | 23              | 24                             |  |  |

Zeit = Period

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

Veränderungen = Changes

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

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Within the meaning of § 1 section 31 KWG.

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

### (b) By category of banks

€ million

| Deposits and borrowing from domestic and foreign non-banks <sup>1</sup> |                |                            |                                |                                    |                               |                                 |                           | Deposits and borrowing from domestic non-banks <sup>1</sup> |                |                            |  |                           |
|---|----------------|----------------------------|--------------------------------|------------------------------------|-------------------------------|---------------------------------|---------------------------|---|----------------|----------------------------|--|---------------------------|
| Total   | Sight deposits | Time deposits <sup>2</sup> |                                |                                    | Savings deposits <sup>3</sup> | Bank savings bonds <sup>4</sup> | Memo item Fiduciary loans | Total   | Sight deposits | Time deposits <sup>2</sup> | Savings deposits and bank savings bonds <sup>3,4</sup> | Memo item Fiduciary loans |
|   |                | Total                      | of which                       |                                    |                               |                                 |                           |   |                |                            |  |                           |
|   |                |                            | for up to and including 1 year | for more than 2 years <sup>2</sup> |                               |                                 |                           |   |                |                            |  |                           |
| 1   | 2              | 3                          | 4                              | 5                                  | 6                             | 7                               | 8                         | 9   | 10             | 11                         | 12   | 13                        |

Zeit = Period

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

Veränderungen = Changes

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

market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

# I Banks (MFIs) in Germany

## 14 Deposits and borrowing from domestic enterprises, households and government \*

### (a) Total

€ million

| Deposits and borrowing <sup>1</sup> |                |                            |                                |                                 |                                    |   |                               |                                 |                           |
|-------------------------------------|----------------|----------------------------|--------------------------------|---------------------------------|------------------------------------|---|-------------------------------|---------------------------------|---------------------------|
| Total                               | Sight deposits | Time deposits <sup>2</sup> |                                |                                 |                                    |   | Savings deposits <sup>3</sup> | Bank savings bonds <sup>4</sup> | Memo item Fiduciary loans |
|                                     |                | Total                      | for up to and including 1 year | for more than 1 year            |                                    |   |                               |                                 |                           |
|                                     |                |                            |                                | for up to and including 2 years | for more than 2 years <sup>2</sup> |   |                               |                                 |                           |
| 1                                   | 2              | 3                          | 4                              | 5                               | 6                                  | 7 | 8                             | 9                               | 10                        |

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities.

## 14 Deposits and borrowing from domestic enterprises, households and government \*

### (b) By category of banks

€ million

| Deposits and borrowing from domestic enterprises and households <sup>1</sup> |                   |                            |   |  |   | Deposits and borrowing from domestic government <sup>1</sup> |                                 |                            |   |  |    |   |   |
|--|-------------------|----------------------------|---|--|---|--|---------------------------------|----------------------------|---|--|----|---|---|
| Total  | of which          |                            |   |  |   | Total  | Memo item<br>Fiduciary<br>loans | Time deposits <sup>2</sup> |   |  |    | Savings<br>deposits<br>and bank<br>savings<br>bonds <sup>3, 4</sup> | Memo item<br>Fiduciary<br>loans by<br>domestic<br>non-banks,<br>total |
|  | Sight<br>deposits | Time deposits <sup>2</sup> |   |  | Savings<br>deposits<br>and bank<br>savings<br>bonds <sup>3, 4</sup> |  |                                 | Sight<br>deposits          | of which                                |  |    |   |   |
|  |                   | Total                      | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years <sup>2</sup> |   |  |                                 |                            | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years <sup>2</sup> |    |   |   |
| 1  | 2                 | 3                          | 4                                       | 5  | 6   | 7  | 8                               | 9                          | 10                                      | 11                                       | 12 | 13  |   |

Zeit = Period

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

Veränderungen = Changes

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

## I Banks (MFIs) in Germany

### 15 Deposits and borrowing from domestic enterprises and households, by creditor group \*

#### (a) Total

€ million

| Deposits and borrowing <sup>1</sup> |                |                            |                                      |                      |                                       |                                       |                                  |                                    |                                 |
|-------------------------------------|----------------|----------------------------|--------------------------------------|----------------------|---------------------------------------|---------------------------------------|----------------------------------|------------------------------------|---------------------------------|
| Total                               | Sight deposits | Time deposits <sup>2</sup> |                                      |                      |                                       |                                       | Savings<br>deposits <sup>3</sup> | Bank savings<br>bonds <sup>4</sup> | Memo item<br>Fiduciary<br>loans |
|                                     |                | Total                      | for up to and<br>including<br>1 year | for more than 1 year |                                       |                                       |                                  |                                    |                                 |
|                                     |                |                            |                                      | Total                | for up to and<br>including<br>2 years | for more than<br>2 years <sup>2</sup> |                                  |                                    |                                 |
| 1                                   | 2              | 3                          | 4                                    | 5                    | 6                                     | 7                                     | 8                                | 9                                  | 10                              |

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen (Nicht-MFIs) = Domestic enterprises (non-MFIs)

Inländische wirtschaftlich selbständige Privatpersonen = Domestic self-employed persons

Inländische wirtschaftlich unselbständige Privatpersonen = Domestic employees

Inländische sonstige Privatpersonen = Other domestic individuals

Inländische Organisationen ohne Erwerbszweck = Domestic non-profit institutions

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Excluding sole proprietors; see also footnote 6. **6** Including sole proprietors; see also footnote 5.

### 15 Deposits and borrowing from domestic enterprises and households, by creditor group \*

#### (b) By category of banks

€ million

| Deposits and borrowing (excluding savings deposits and bank savings bonds) <sup>1, 2</sup> |                   |                            |   |  |                                    |   |                   |                            |   |  |                    |                   |
|--|-------------------|----------------------------|---|--|------------------------------------|---|-------------------|----------------------------|---|--|--------------------|-------------------|
| Domestic enterprises (non-MFIs) <sup>3</sup>   |                   |                            |   |  |                                    | Domestic self-employed persons <sup>4</sup> |                   |                            |   |  | Domestic employees |                   |
| Total  | Sight<br>deposits | Time deposits <sup>2</sup> |   |  | Memo<br>item<br>Fiduciary<br>loans | Total                                       | Sight<br>deposits | Time deposits <sup>2</sup> |   |  | Total              | Sight<br>deposits |
|  |                   | Total                      | of which                                |  |                                    |   |                   | Total                      | of which                                |  |                    |                   |
|  |                   |                            | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years <sup>2</sup> |                                    |   |                   |                            | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years <sup>2</sup> |                    |                   |
| 1  | 2                 | 3                          | 4                                       | 5  | 6                                  | 7   | 8                 | 9                          | 10                                      | 11                                       | 12                 | 13                |

| Other domestic households  |          |       |                   |   |  |       |       |                   |   |  |       |                   | Domestic non-profit institutions |  |  |  |
|----------------------------|----------|-------|-------------------|---|--|-------|-------|-------------------|---|--|-------|-------------------|----------------------------------|--|--|--|
| Time deposits <sup>2</sup> |          | Total | Sight<br>deposits | Time deposits <sup>2</sup>              |  |       | Total | Sight<br>deposits | of which                                |  | Total | Sight<br>deposits |                                  |  |  |  |
| Total                      | of which |       |                   | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years <sup>2</sup> | Total |       |                   | of which                                |  |       |                   |                                  |  |  |  |
|                            |          |       |                   |   |  |       |       |                   | for up to<br>and<br>including<br>1 year | for more<br>than<br>2 years <sup>2</sup> |       |                   |                                  |  |  |  |
| 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 <sup>1</sup> |   |                |                                |                      |  |                           |                   |                |                                |                      |  |                           |
|--|---|----------------|--------------------------------|----------------------|--|---------------------------|-------------------|----------------|--------------------------------|----------------------|--|---------------------------|
| Total  | Federal Government and its special funds <sup>2</sup> |                |                                |                      |  |                           | State governments |                |                                |                      |  |                           |
|  | Total   | Sight deposits | Time deposits                  |                      | Savings deposits and bank savings bonds <sup>3</sup> | Memo item Fiduciary loans | Total             | Sight deposits | Time deposits                  |                      | Savings deposits and bank savings bonds <sup>3</sup> | Memo item Fiduciary loans |
|  |   |                | for up to and including 1 year | for more than 1 year |  |                           |                   |                | for up to and including 1 year | for more than 1 year |  |                           |
| 1  | 2   | 3              | 4                              | 5                    | 6  | 7                         | 8                 | 9              | 10                             | 11                   | 12   | 13                        |

| Local government and local government associations (including municipal special purpose associations) |                |                                |                                   |  |                           | Social security funds |                |                                |                      |  |                           |
|---|----------------|--------------------------------|-----------------------------------|--|---------------------------|-----------------------|----------------|--------------------------------|----------------------|--|---------------------------|
| Total   | Sight deposits | Time deposits <sup>4</sup>     |                                   | Savings deposits and bank savings bonds <sup>3,5</sup> | Memo item Fiduciary loans | Total                 | Sight deposits | Time deposits                  |                      | Savings deposits and bank savings bonds <sup>3</sup> | Memo item Fiduciary loans |
|   |                | for up to and including 1 year | for more than 1 year <sup>4</sup> |  |                           |                       |                | for up to and including 1 year | for more than 1 year |  |                           |
| 14  | 15             | 16                             | 17                                | 18   | 19                        | 20                    | 21             | 22                             | 23                   | 24   | 25                        |

Zeit = Period

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

Veränderungen = Changes

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

Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. **3** Including non-negotiable bearer debt securities. **4** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts. **5** Excluding deposits under savings and loan contracts see also footnote 4. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

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

€ million

| Savings deposits <sup>1</sup> |                     |   |                                  |                     |   |                                  |                              |  |                              |                     |                              |
|-------------------------------|---------------------|---|----------------------------------|---------------------|---|----------------------------------|------------------------------|--|------------------------------|---------------------|------------------------------|
| Total                         | By maturity         |   | By group of savers and maturity  |                     |   |                                  |                              |  |                              |                     |                              |
|                               | At 3 months' notice | At a period of notice of more than 3 months | Domestic households <sup>2</sup> |                     |   | Domestic non-profit institutions |                              | Domestic enterprises (non-MFIs) <sup>3</sup> |                              | Domestic government |                              |
|                               |                     |   | Total                            | At 3 months' notice | At a period of notice of more than 3 months | Total                            | of which At 3 months' notice | Total  | of which At 3 months' notice | Total               | of which At 3 months' notice |
| 1                             | 2                   | 3   | 4                                | 5                   | 6   | 7                                | 8                            | 9  | 10                           | 11                  | 12                           |

| Bank savings bonds <sup>5</sup> |   |       |                              |       |                       |                               |   |   |                          |            |               |
|---------------------------------|---|-------|------------------------------|-------|-----------------------|-------------------------------|---|---|--------------------------|------------|---------------|
| Total                           | Memo item Special savings facilities of domestic non-banks <sup>4</sup> |       | sold to                      |       |                       |                               |   |   |                          |            |               |
|                                 | of which At 3 months' notice  | Total | of which At 3 months' notice | Total | domestic banks (MFIs) | domestic non-banks (non-MFIs) |   |   |                          | Government | Non-residents |
|                                 |   |       |                              |       |                       | Total                         | of which With maturities of more than 2 years | Households (including non-profit institutions) <sup>2</sup> | Enterprises <sup>3</sup> |            |               |
| 13                              | 14  | 15    | 16                           | 17    | 18                    | 19                            | 20  | 21  | 22                       | 23         | 24            |

Zeit = Period

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

Veränderungen = Changes

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

under savings and loan contracts, which are classified under time deposits. **2** Including sole proprietors; see also footnote 3. **3** Excluding sole proprietors; see also footnote 2. **4** Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. **5** Including non-negotiable bearer debt securities. **6** "Branches of foreign banks", "Landesbanken", "Mortgage banks", "Building and loan associations" and "Banks with special, development and other central support tasks".



## 18 Bearer debt securities outstanding, by maturity and by category of banks \*

(maximum maturity under the terms of issue)

€ million

| Bearer debt securities outstanding issued by banks (MFIs) <sup>1</sup> |                                  |                                  |                                     |   |                  |                             |                   |
|--|----------------------------------|----------------------------------|-------------------------------------|---|------------------|-----------------------------|-------------------|
| Total  | of which                         |                                  |                                     | Maturity of the bearer debt securities <sup>5</sup> |                  |                             |                   |
|  | Floating rate notes <sup>2</sup> | Zero coupon bonds <sup>2,3</sup> | Foreign currency bonds <sup>4</sup> | Up to and including 1 year                          | More than 1 year |                             |                   |
|  |                                  |                                  |                                     |   | Total            | Up to and including 2 years | More than 2 years |
| 1  | 2                                | 3                                | 4                                   | 5   | 6                | 7                           | 8                 |
|  |                                  |                                  |                                     |   |                  |                             |                   |

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

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

## I Banks (MFIs) in Germany

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

€ million

| Assets vis-à-vis residents |            |              |              |                |                  | Liabilities vis-à-vis residents |            |              |              |                |                  |   |   |   |   |   |   |
|----------------------------|------------|--------------|--------------|----------------|------------------|---------------------------------|------------|--------------|--------------|----------------|------------------|---|---|---|---|---|---|
| Total                      | of which   |              |              |                |                  | Total                           | of which   |              |              |                |                  |   |   |   |   |   |   |
|                            | US dollars | Japanese yen | Swiss francs | Pound sterling | Other currencies |                                 | US dollars | Japanese yen | Swiss francs | Pound sterling | Other currencies |   |   |   |   |   |   |
|                            |            |              |              |                |                  |                                 |            |              |              |                |                  | 1 | 2 | 3 | 4 | 5 | 6 |
|                            |            |              |              |                |                  |                                 |            |              |              |                |                  |   |   |   |   |   |   |

Zeit = Period

Alle Bankengruppen gegenüber Inländern insgesamt = All categories of banks vis-à-vis residents, total

Darunter: gegenüber inländischen Nichtbanken (Nicht-MFIs) = of which: Vis-à-vis domestic non-banks (non-MFIs)

\* For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** "Branches of foreign banks", "Savings banks", "Credit cooperatives", "Mortgage banks", "Banks with special, development and other central support task" and "Building and loan associations".

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

€ million

| All categories of banks | Commercial banks |                        |  |                           | Landesbanken | Savings banks | Credit cooperatives | Mortgage banks | Building and loan associations | Banks with special, development and other central support tasks | Memo item Foreign banks |
|-------------------------|------------------|------------------------|--|---------------------------|--------------|---------------|---------------------|----------------|--------------------------------|---|-------------------------|
|                         | Total            | Big banks <sup>1</sup> | Regional banks and other commercial banks <sup>2</sup> | Branches of foreign banks |              |               |                     |                |                                |   |                         |
|                         |                  |                        |  |                           |              |               |                     |                |                                |   |                         |
|                         |                  |                        |  |                           |              |               |                     |                |                                |   |                         |

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

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

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

### 1 Loans, building loans

€ million

| Unsecured lending to banks (MFIs), bank balances (including building loans to banks) <sup>1</sup> | Building loans to domestic households <sup>2</sup> |                           |                                 |  |   |       |                            |           |    |             | Building loans to domestic enterprises and public authorities | Building loans to foreign non-banks (non-MFIs) | Securities |  |
|---|--|---------------------------|---------------------------------|--|---|-------|----------------------------|-----------|----|-------------|---|--|------------|--|
|   | Total  | by debtor group           |                                 | by type and maturity                   |   |       |                            |           |    | Other loans |   |  |            |  |
|   |  | Self-employed individuals | Employees and other individuals | Loans under savings and loan contracts |   |       | Interim and bridging loans |           |    |             |   |  |            |  |
|   |  |                           |                                 | Total                                  | of which To employees and other individuals | Total | of which                   |           |    |             |   |  |            |  |
|   |  |                           |                                 |  |   |       | Medium-term                | Long-term |    |             |   |  |            |  |
| 1   | 2  | 3                         | 4                               | 5                                      | 6   | 7     | 8                          | 9         | 10 | 11          | 12  | 13   |            |  |
|   |  |                           |                                 |  |   |       |                            |           |    |             |   |  |            |  |

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

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

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

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

€ million

| Deposits and borrowing from banks (MFIs) <sup>1</sup> |                                    |   | Deposits and borrowing from domestic non-banks (non-MFIs) |                     |                          |                    | Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs) | Bearer debt securities out-standing | <i>Memo items</i>      |                                  |  |  |
|---|------------------------------------|---|---|---------------------|--------------------------|--------------------|--|-------------------------------------|------------------------|----------------------------------|--|--|
| Total   | of which                           |   | Deposits under savings and loan contracts                 |                     |                          | Other <sup>2</sup> |  |                                     | Number of institutions | Balance sheet total <sup>3</sup> | Number of savings and loan contracts for building purposes, in thousands | Total amount covered by such contracts |
|   | Time deposits of more than 2 years | Deposits under savings and loan contracts | Total   | Domestic households | Other domestic non-banks |                    |  |                                     |                        |                                  |  |  |
| 1   | 2                                  | 3   | 4   | 5                   | 6                        | 7                  | 8  | 9                                   | 10                     | 11                               | 12   | 13                                     |

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

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

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