



Banking statistics

April 2023

Statistical Series

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Contents

I. Balance sheet items of German Banks (MFIs)

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

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

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

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

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

■ IV. Structural figures, multi-office banks

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

■ V. External position of banks

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

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

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

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

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

Explanatory notes regarding banking statistics

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

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

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

Abbreviations and symbols

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

Discrepancies in the totals are due to rounding.

I Banks (MFIs) in Germany

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
End of year or month *											
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	10,581,487	19,974	68,015	4,287	270	3,027,976	4,229,259	942,271	15,974	926,297
2021 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	10,581,487	19,974	68,015	4,287	270	3,027,976	4,229,259	942,271	15,974	926,297
2023 Jan.	1,384	10,650,665	18,168	91,015	11,843	204	3,161,169	4,255,963	944,637	16,337	928,300
Feb.	1,385	10,825,716	17,972	56,738	6,964	208	3,187,470	4,264,803	963,818	15,588	948,230
Changes *											
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	.	+ 1,155,186	- 29,714	- 836,628	+ 1,099	- 151	+ 958,523	+ 257,155	+ 1,816	+ 7,131	- 5,315
2021 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.	.	- 224,126	+ 923	- 20,202	- 2,886	- 17	- 276,634	- 22,884	- 15,691	+ 2,708	- 18,399
2023 Jan.	.	+ 77,183	- 1,806	+ 23,009	+ 7,562	- 66	+ 137,372	+ 28,769	+ 2,960	+ 377	+ 2,583
Feb.	.	+ 164,004	- 196	- 34,281	- 4,914	+ 4	+ 21,197	+ 5,098	+ 18,418	- 771	+ 19,189

* For the corpus of reporting credit institutions, the categories of 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 ¹			Memo item Rediscount credit (col 8 and Table I.2, col 23) ⁵	Period
			Total	of which			Total	of which: trading portfolio derivatives ³			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated ⁴ foreign banks		
End of year or month *											
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
223,506	35,977	60,244	66,528	51,741	900	34,298	1,868,882	1,521,345	630,589	270	2022
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	Aug.
221,395	35,107	60,331	64,251	50,302	923	31,395	953,852	644,699	214,349	312	Sep.
224,598	35,202	60,346	64,353	50,120	935	31,820	929,689	620,597	188,050	342	Oct.
229,072	35,298	60,408	63,940	49,941	945	32,131	968,272	644,134	193,114	343	Nov.
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	Dec.
231,753	35,441	59,420	65,234	50,396	951	32,247	1,109,016	807,489	247,155	347	2022 Jan.
230,656	35,452	59,466	65,817	50,420	935	32,151	1,144,304	842,720	261,568	371	Feb.
228,825	35,447	59,199	65,230	50,394	945	32,247	1,269,019	952,357	402,129	322	Mar.
229,653	35,437	59,193	67,075	50,581	947	32,430	1,516,416	1,172,221	433,529	395	Apr.
231,029	35,439	59,065	66,327	50,852	935	32,864	1,477,859	1,114,356	475,334	339	May
226,619	35,572	59,305	65,562	50,553	892	33,012	1,623,202	1,310,125	577,198	352	June
225,799	35,693	60,540	65,470	49,756	949	33,348	1,431,103	1,095,563	462,741	367	July
225,466	35,777	60,036	65,790	49,699	937	33,531	1,689,974	1,329,332	552,537	326	Aug.
224,630	35,844	60,422	64,748	50,044	895	33,727	1,994,306	1,633,462	659,500	367	Sep.
223,038	35,953	60,460	65,370	49,856	909	33,855	1,961,794	1,593,160	680,552	329	Oct.
224,807	35,990	60,182	66,560	51,022	928	34,139	1,758,117	1,395,855	600,011	289	Nov.
223,506	35,977	60,244	66,528	51,741	900	34,298	1,868,882	1,521,345	630,589	270	Dec.
222,314	36,260	59,445	68,231	52,672	931	34,060	1,747,356	1,401,710	582,558	204	2023 Jan.
226,453	36,479	59,695	67,900	53,038	926	33,935	1,903,281	1,552,465	652,528	209	Feb.
Changes *											
- 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	- 1,969	+ 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
- 5,092	+ 634	+ 44	+ 2,444	+ 1,097	- 73	+ 1,874	+ 803,182	+ 733,478	+ 394,558	+ 152	2022
+ 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	Aug.
+ 3,639	+ 78	+ 683	- 49	- 159	- 18	+ 256	- 17,884	- 24,303	- 14,590	+ 28	Sep.
+ 3,176	+ 96	+ 20	+ 102	- 182	+ 12	+ 425	- 24,712	- 24,065	- 26,297	+ 30	Oct.
+ 4,435	+ 92	+ 24	- 362	- 179	+ 10	+ 311	+ 41,254	+ 23,258	+ 4,993	+ 1	Nov.
- 662	+ 31	+ 236	+ 154	+ 713	+ 28	+ 306	- 62,981	- 50,361	- 10,575	+ 78	Dec.
+ 3,254	+ 108	- 1,222	+ 1,140	- 258	- 22	- 245	+ 3,497	+ 19,292	+ 12,480	- 74	2022 Jan.
- 1,073	+ 11	+ 51	+ 583	+ 24	- 16	- 96	+ 35,388	+ 35,333	+ 14,649	+ 24	Feb.
- 1,868	- 6	- 284	- 587	- 26	+ 10	+ 96	+ 124,386	+ 109,487	+ 140,393	- 49	Mar.
+ 631	- 19	- 77	+ 1,845	+ 187	+ 2	+ 183	+ 244,187	+ 217,391	+ 29,897	+ 73	Apr.
+ 1,468	+ 5	- 105	- 748	+ 271	- 12	+ 434	- 36,199	- 56,859	+ 42,336	- 56	May
- 4,494	+ 128	+ 192	- 765	- 299	- 43	+ 148	+ 180,342	+ 193,915	+ 100,557	+ 13	June
- 969	+ 117	+ 1,253	- 82	- 787	+ 57	+ 336	- 195,759	- 217,078	- 115,403	+ 15	July
- 333	+ 80	- 11	+ 320	- 57	- 12	+ 243	+ 257,907	+ 232,832	+ 89,003	- 42	Aug.
- 849	+ 62	+ 351	- 1,042	+ 345	- 42	+ 193	+ 302,407	+ 302,605	+ 105,776	+ 40	Sep.
+ 1,568	+ 113	+ 65	+ 622	- 188	+ 14	+ 128	- 32,417	- 39,509	+ 21,878	- 38	Oct.
+ 1,913	+ 43	- 221	+ 1,190	+ 1,166	+ 19	+ 284	- 194,844	- 192,532	- 78,588	- 39	Nov.
- 1,204	- 8	+ 52	- 32	+ 719	- 28	+ 170	+ 114,287	+ 128,601	+ 31,580	- 19	Dec.
+ 1,143	+ 286	- 779	+ 1,703	+ 931	+ 31	- 238	- 120,446	- 118,777	- 47,647	- 6	2023 Jan.
+ 4,068	+ 215	+ 225	+ 331	+ 366	- 5	- 125	+ 154,626	+ 149,460	+ 69,395	+ 55	Feb.

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

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

I Banks (MFIs) in Germany

3 Assets and liabilities, by category of banks *

€ million

Period	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks 6												
												End of year or month *
2022	241	4,848,315	3,980	30,312	4,226	236	1,540,550	1,331,875	284,269	19,098	31,062	17,202
2022 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	4,848,315	3,980	30,312	4,226	236	1,540,550	1,331,875	284,269	19,098	31,062	17,202
2023 Jan.	241	4,848,497	3,490	61,692	11,643	171	1,593,903	1,348,641	286,346	21,863	30,828	18,696
Feb.	242	5,008,143	3,420	26,647	7,580	177	1,628,595	1,354,871	298,585	26,202	31,072	18,385
												Changes *
2022	.	+ 849,533	- 18,111	- 449,757	+ 1,479	- 125	+ 524,940	+ 96,011	+ 12,128	- 5,060	- 1,716	+ 1,333
2022 Nov.	.	- 178,115	- 115	+ 23,537	- 420	- 38	- 55,145	+ 10,476	- 252	+ 2,703	- 232	+ 379
Dec.	.	- 94,145	+ 325	- 20,407	- 2,420	- 12	- 154,996	- 1,386	- 6,322	- 2,684	- 324	- 605
2023 Jan.	.	+ 6,129	- 490	+ 31,387	+ 7,423	- 65	+ 56,584	+ 17,961	+ 2,497	+ 2,813	- 223	+ 1,494
Feb.	.	+ 151,322	- 70	- 35,047	- 4,098	+ 6	+ 30,334	+ 4,103	+ 11,734	+ 4,270	+ 230	- 311
Big banks												
												End of year or month *
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 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
2023 Jan.	3	2,458,485	2,478	46,423	3,438	44	634,037	602,526	137,169	9,127	25,669	5,943
Feb.	3	2,568,080	2,422	11,220	3,975	36	668,681	605,901	142,289	8,386	25,927	6,026
												Changes *
2022	.	+ 491,960	- 13,516	- 119,018	+ 206	- 2	+ 123,776	+ 18,789	+ 27,195	- 2,922	- 967	+ 612
2022 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
2023 Jan.	.	- 34,460	- 517	+ 37,434	+ 1,840	- 7	+ 5,038	+ 8,730	- 7,213	+ 295	- 222	+ 195
Feb.	.	+ 104,289	- 56	- 35,205	+ 534	- 8	+ 31,362	+ 2,544	+ 4,799	- 778	+ 256	+ 83
Regional banks and other commercial banks												
												End of year or month *
2022	133	1,870,760	962	16,470	2,627	139	587,423	604,416	130,832	10,215	4,494	11,242
2022 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	1,870,760	962	16,470	2,627	139	587,423	604,416	130,832	10,215	4,494	11,242
2023 Jan.	133	1,903,192	992	11,283	8,205	127	631,665	613,295	140,538	12,709	4,483	12,541
Feb.	133	1,955,453	977	11,571	3,586	141	631,872	617,281	147,566	17,782	4,469	12,147
												Changes *
2022	.	+ 327,742	- 4,585	- 209,622	+ 1,273	- 51	+ 274,075	+ 52,771	- 14,396	- 2,127	- 729	+ 821
2022 Nov.	.	- 16,376	- 9	- 6,441	+ 566	- 19	+ 18,667	+ 12,883	- 4,236	+ 1,358	+ 3	+ 209
Dec.	.	- 80,149	- 63	+ 4,483	- 533	- 26	- 115,807	- 952	- 7,280	- 2,610	- 93	- 675
2023 Jan.	.	+ 34,486	+ 30	- 5,186	+ 5,583	- 12	+ 44,933	+ 9,474	+ 9,834	+ 2,518	- 1	+ 1,299
Feb.	.	+ 49,625	- 15	+ 288	- 4,651	+ 14	- 613	+ 2,794	+ 6,866	+ 5,041	- 26	- 394
Branches of foreign banks												
												End of year or month *
2022	105	481,057	23	4,853	-	46	321,819	133,149	8,780	27	676	212
2022 Nov.	106	476,015	24	4,257	-	46	316,112	133,930	8,510	29	696	236
Dec.	105	481,057	23	4,853	-	46	321,819	133,149	8,780	27	676	212
2023 Jan.	105	486,820	20	3,986	-	-	328,201	132,820	8,639	27	676	212
Feb.	106	484,610	21	3,856	19	-	328,042	131,689	8,730	34	676	212
												Changes *
2022	.	+ 29,831	- 10	- 121,117	-	- 72	+ 127,089	+ 24,451	- 671	- 11	- 20	- 100
2022 Nov.	.	- 15,030	- 5	+ 835	-	- 12	- 18,787	+ 2,606	- 307	+ 2	-	- 1
Dec.	.	+ 6,379	- 1	+ 596	-	-	+ 6,144	+ 304	+ 85	- 2	- 20	- 24
2023 Jan.	.	+ 6,103	- 3	- 861	-	- 46	+ 6,613	- 243	- 124	-	-	-
Feb.	.	- 2,592	+ 1	- 130	+ 19	-	- 415	- 1,235	+ 69	+ 7	-	-

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

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

I Banks (MFIs) in Germany

Tangible assets and others ¹												Other liabilities ¹			Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio ⁴	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Total	of which Derivative financial instruments in the trading portfolio ⁴					
13	14	15	16	17	18	19	20	21	22	23	24	25				
Commercial banks ⁶																
1,585,505	1,346,066	1,146,128	1,763,766	170,862	17,202	4,201	22,135	49,800	201,561	1,472,660	1,327,437	138,362	2022			
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	2022 Nov.			
1,585,505	1,346,066	1,146,128	1,763,766	170,862	17,202	4,201	22,135	49,800	201,561	1,472,660	1,327,437	138,362	Dec.			
1,471,224	1,242,092	1,204,633	1,793,181	177,140	18,696	3,564	25,694	49,650	203,755	1,372,184	1,226,601	136,046	2023 Jan.			
1,612,609	1,372,319	1,214,710	1,794,215	179,589	18,385	2,730	25,756	50,197	203,799	1,518,762	1,358,452	135,032	Feb.			
Changes [*]																
+ 688,411	+ 641,958	+ 8,880	+ 114,551	+ 21,000	+ 1,333	+ 606	+ 3,058	+ 8,729	+ 6,642	+ 684,734	+ 638,274	+ 15,033	2022			
- 159,008	- 163,808	- 36,484	+ 14,133	+ 2,391	+ 379	+ 61	- 981	+ 29	+ 1,485	- 159,128	- 156,964	+ 2,788	2022 Nov.			
+ 94,686	+ 108,162	- 174,422	- 30,314	+ 4,668	- 605	- 2	+ 851	+ 2,128	+ 642	+ 102,909	+ 99,171	+ 990	Dec.			
- 113,252	- 103,167	+ 60,964	+ 30,324	+ 6,278	+ 1,494	- 377	+ 3,559	- 150	+ 2,194	- 98,157	- 99,935	- 2,316	2023 Jan.			
+ 140,171	+ 129,015	+ 6,392	- 346	+ 2,449	- 311	- 834	+ 62	+ 547	+ 44	+ 143,319	+ 130,553	- 1,014	Feb.			
Big banks																
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			
1,022,070	863,563	491,158	872,624	121,681	5,654	1,563	11,607	18,993	73,689	928,980	848,409	78,462	2022 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.			
991,631	841,608	444,271	865,572	129,978	5,943	1,763	15,425	18,757	73,497	903,279	825,429	76,370	2023 Jan.			
1,093,217	933,207	447,882	864,098	131,998	6,026	983	15,284	19,192	73,522	1,009,095	920,381	76,272	Feb.			
Changes [*]																
+ 457,807	+ 437,968	- 47,378	+ 65,565	+ 16,454	+ 612	+ 56	+ 2,160	+ 2,227	- 987	+ 453,251	+ 434,453	+ 1,499	2022			
- 120,290	- 125,164	- 27,620	+ 3,060	+ 1,891	+ 171	+ 19	- 928	+ 156	+ 1,047	- 124,505	- 123,309	+ 375	2022 Nov.			
+ 51,982	+ 63,391	- 65,777	- 21,859	+ 4,214	+ 94	+ 34	+ 605	- 170	- 99	+ 62,583	+ 60,455	- 208	Dec.			
- 80,033	- 83,588	+ 23,523	+ 16,253	+ 4,083	+ 195	+ 426	+ 3,213	- 66	- 93	- 81,994	- 81,577	- 1,884	2023 Jan.			
+ 100,758	+ 91,057	+ 1,523	- 2,131	+ 2,020	+ 83	- 780	- 141	+ 435	+ 25	+ 103,255	+ 94,379	- 98	Feb.			
Regional banks and other commercial banks																
501,940	.	446,520	740,236	44,484	11,242	2,046	7,933	30,322	112,627	475,350	.	21,550	2022			
459,898	.	565,419	749,267	44,120	11,917	2,071	7,593	28,065	111,149	435,386	.	20,814	2022 Nov.			
501,940	.	446,520	740,236	44,484	11,242	2,046	7,933	30,322	112,627	475,350	.	21,550	Dec.			
467,354	.	481,204	748,819	46,681	12,541	1,292	8,252	30,240	114,853	459,310	.	20,691	2023 Jan.			
508,061	.	486,685	754,771	47,155	12,147	1,258	8,354	30,351	114,913	499,819	.	20,701	Feb.			
Changes [*]																
+ 230,312	.	+ 32,243	+ 46,565	+ 5,097	+ 821	+ 484	+ 619	+ 6,511	+ 6,887	+ 228,515	.	+ 3,836	2022			
- 39,357	.	+ 8,046	+ 11,370	+ 507	+ 209	+ 18	- 55	- 122	+ 443	- 36,792	.	+ 99	2022 Nov.			
+ 43,407	.	- 116,488	- 8,004	+ 364	- 675	- 21	+ 247	+ 2,302	+ 730	+ 41,396	.	+ 737	Dec.			
- 33,986	.	+ 35,679	+ 9,052	+ 2,197	+ 1,299	- 754	+ 319	- 82	+ 2,226	- 15,450	.	- 859	2023 Jan.			
+ 40,321	.	+ 4,217	+ 5,367	+ 474	- 394	- 34	+ 102	+ 111	+ 60	+ 39,722	.	+ 10	Feb.			
Branches of foreign banks																
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	2022			
12,175	.	270,285	175,224	393	236	573	1,991	659	15,243	11,411	.	38,097	2022 Nov.			
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	Dec.			
12,239	.	279,158	178,790	481	212	509	2,017	653	15,405	9,595	.	38,985	2023 Jan.			
11,331	.	280,143	175,346	436	212	489	2,118	654	15,364	9,848	.	38,059	Feb.			
Changes [*]																
+ 292	.	+ 24,015	+ 2,421	- 551	- 100	+ 66	+ 279	- 9	+ 742	+ 2,968	.	+ 9,698	2022			
+ 639	.	- 16,910	- 297	- 7	- 1	+ 24	+ 2	- 5	- 5	+ 2,169	.	+ 2,314	2022 Nov.			
- 703	.	+ 7,843	- 451	+ 90	- 24	- 15	- 1	- 4	+ 11	- 1,070	.	+ 461	Dec.			
+ 767	.	+ 1,762	+ 5,019	- 2	-	- 49	+ 27	- 2	+ 61	- 713	.	+ 427	2023 Jan.			
- 908	.	+ 652	- 3,582	- 45	-	- 20	+ 101	+ 1	- 41	+ 342	.	- 926	Feb.			

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												
												End of year or month *
2022	6	890,579	256	1,916	84	11	267,432	387,335	86,023	2,940	9,424	10,980
2022 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
2023 Jan.	6	970,840	224	2,181	-	9	346,901	391,562	88,671	2,723	9,527	10,983
Feb.	6	991,105	227	1,155	-	9	355,804	391,538	91,412	2,719	9,540	11,005
												Changes *
2022	.	+ 89,276	- 250	- 78,900	+ 2	- 5	+ 105,435	+ 11,714	+ 2,272	- 2,682	+ 624	+ 432
2022 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
2023 Jan.	.	+ 81,110	- 32	+ 265	- 84	- 2	+ 79,933	+ 4,530	+ 2,716	- 216	+ 105	+ 3
Feb.	.	+ 18,987	+ 3	- 1,028	-	-	+ 8,322	- 588	+ 2,643	- 5	+ 11	+ 22
Savings banks												
												End of year or month *
2022	362	1,570,944	9,147	16,682	44	-	172,819	1,039,860	188,348	104,544	15,683	4,028
2022 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	1,570,944	9,147	16,682	44	-	172,819	1,039,860	188,348	104,544	15,683	4,028
2023 Jan.	360	1,558,258	8,288	12,886	41	-	165,848	1,041,530	185,980	101,875	15,943	4,014
Feb.	360	1,556,203	8,276	14,511	69	-	157,617	1,043,684	188,035	101,721	16,161	4,006
												Changes *
2022	.	+ 20,378	- 8,563	- 150,108	- 67	-	+ 121,464	+ 56,155	- 46	- 124	+ 551	- 14
2022 Nov.	.	- 2,389	- 536	- 1,548	- 12	-	- 2,901	+ 3,995	- 720	+ 1,248	+ 30	- 10
Dec.	.	- 17,662	+ 454	- 2,275	- 3	-	- 12,825	- 605	- 1,660	+ 108	+ 156	- 108
2023 Jan.	.	- 12,667	- 859	- 3,794	- 3	-	- 6,959	+ 1,672	- 2,365	- 2,669	+ 260	- 14
Feb.	.	- 2,067	- 12	+ 1,625	+ 28	-	- 8,237	+ 2,152	+ 2,051	- 154	+ 218	- 8
Credit cooperatives												
												End of year or month *
2022	733	1,172,761	6,444	13,232	17	23	112,799	754,891	162,053	75,216	19,628	3,356
2022 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	1,172,761	6,444	13,232	17	23	112,799	754,891	162,053	75,216	19,628	3,356
2023 Jan.	733	1,164,413	6,019	7,994	17	24	111,581	755,953	159,410	74,113	19,672	3,330
Feb.	733	1,160,915	5,906	8,867	17	22	103,959	758,213	160,552	74,206	19,697	3,311
												Changes *
2022	.	+ 32,333	- 2,837	- 47,973	- 183	+ 5	+ 33,306	+ 46,012	- 3,052	+ 4,073	+ 756	- 180
2022 Nov.	.	+ 885	- 193	- 1,306	-	- 1	- 828	+ 3,588	- 1,026	+ 412	+ 10	- 13
Dec.	.	- 6,398	+ 175	+ 2,344	-	- 5	- 7,855	+ 1,013	- 3,419	+ 1,123	+ 58	- 76
2023 Jan.	.	- 8,336	- 425	- 5,238	-	+ 1	- 1,207	+ 1,063	- 2,643	- 1,103	+ 44	- 26
Feb.	.	- 3,512	- 113	+ 873	-	- 2	- 7,634	+ 2,259	+ 1,141	+ 93	+ 25	- 19
Mortgage banks												
												End of year or month *
2022	8	223,435	-	216	-	-	13,211	183,434	20,951	147	136	88
2022 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
2023 Jan.	8	224,906	-	118	-	-	14,513	183,636	20,910	149	136	88
Feb.	8	226,113	-	121	-	-	14,783	184,185	21,278	149	129	88
												Changes *
2022	.	- 5,963	-	- 9,516	-	-	+ 2,563	+ 5,427	- 3,788	- 2	- 4	+ 62
2022 Nov.	.	- 6,305	-	- 1,183	-	-	- 5,836	+ 666	- 133	+ 3	-	+ 8
Dec.	.	- 2,456	-	- 1	-	-	- 2,374	+ 462	- 358	- 1	-	- 20
2023 Jan.	.	+ 1,684	-	- 98	-	-	+ 1,304	+ 400	- 28	+ 2	-	-
Feb.	.	+ 986	-	+ 3	-	-	+ 549	+ 60	+ 357	-	- 7	-

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

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

I Banks (MFIs) in Germany

Tangible assets and others ¹												Other liabilities ¹			
Total	of which Derivative financial instruments in the trading portfolio ⁴	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Total	of which Derivative financial instruments in the trading portfolio ⁴	Memo item Sureties	Period		
13	14	15	16	17	18	19	20	21	22	23	24	25			
End of year or month *													Landesbanken		
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		
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	2022 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	2022 Dec.		
118,059	82,208	281,394	310,592	184,291	10,983	433	5,991	14,154	42,942	120,060	86,104	42,276	2023 Jan.		
127,696	91,235	277,131	318,667	189,191	11,005	440	6,655	14,175	42,607	131,234	94,310	42,553	2023 Feb.		
Changes *															
+ 50,634	+ 40,504	- 6,264	+ 25,247	+ 7,826	+ 432	- 307	- 347	+ 636	- 90	+ 62,143	+ 49,037	+ 1,582	2022		
- 19,532	- 18,780	- 11,128	+ 374	+ 268	+ 34	-	- 27	- 94	-	- 19,410	- 19,597	- 170	2022 Nov.		
+ 9,784	+ 9,475	- 26,806	- 44,155	- 2,924	+ 87	- 46	+ 209	+ 4	+ 53	+ 13,785	+ 8,502	+ 338	2022 Dec.		
- 6,108	- 7,447	+ 32,496	+ 49,846	+ 5,208	+ 3	- 42	+ 577	+ 75	- 245	- 6,808	- 6,026	- 484	2023 Jan.		
+ 9,607	+ 8,998	- 4,728	+ 7,888	+ 4,900	+ 22	+ 7	+ 664	+ 21	- 335	+ 10,548	+ 8,173	+ 277	2023 Feb.		
End of year or month *													Savings banks		
19,789	9	176,888	1,182,243	16,250	4,028	700	16,098	3,942	137,362	33,433	7	30,876	2022		
20,693	8	194,546	1,184,194	16,074	4,136	755	15,915	3,918	137,360	31,721	9	31,052	2022 Nov.		
19,789	9	176,888	1,182,243	16,250	4,028	700	16,098	3,942	137,362	33,433	7	30,876	2022 Dec.		
21,853	9	179,222	1,170,969	17,077	4,014	524	16,970	3,946	137,356	28,180	9	30,839	2023 Jan.		
22,123	7	179,544	1,166,657	17,381	4,006	475	17,181	3,971	137,358	29,630	8	30,895	2023 Feb.		
Changes *															
+ 1,130	- 10	- 22,622	+ 30,889	+ 578	- 14	- 1,206	+ 1,316	+ 425	+ 5,337	+ 5,675	- 9	+ 225	2022		
+ 561	+ 1	- 10,761	+ 7,996	+ 125	- 10	-	- 68	+ 60	+ 5	+ 264	+ 2	- 206	2022 Nov.		
- 904	+ 1	- 17,657	- 1,945	+ 176	- 108	- 55	+ 183	+ 24	+ 2	+ 1,718	-	- 176	2022 Dec.		
+ 2,064	-	+ 2,334	- 11,269	+ 827	- 14	- 176	+ 872	+ 4	- 6	- 5,239	+ 2	- 37	2023 Jan.		
+ 270	- 2	+ 320	- 4,316	+ 304	- 8	- 49	+ 211	+ 25	+ 2	+ 1,444	- 1	+ 56	2023 Feb.		
End of year or month *													Credit cooperatives		
25,102	.	164,996	858,142	8,472	3,356	487	8,149	3,277	101,668	24,214	.	19,740	2022		
24,858	.	175,153	855,195	8,436	3,432	517	8,158	3,257	101,418	23,616	.	20,079	2022 Nov.		
25,102	.	164,996	858,142	8,472	3,356	487	8,149	3,277	101,668	24,214	.	19,740	2022 Dec.		
26,300	.	165,148	852,290	8,465	3,330	478	8,646	3,334	101,687	21,035	.	19,755	2023 Jan.		
26,165	.	165,008	848,168	8,441	3,311	279	9,046	3,366	101,787	21,509	.	19,824	2023 Feb.		
Changes *															
+ 2,406	.	- 3,253	+ 27,226	- 997	- 180	+ 41	+ 420	+ 559	+ 6,952	+ 1,565	.	+ 193	2022		
+ 242	.	- 3,244	+ 3,577	- 29	- 13	- 2	- 55	+ 174	+ 197	+ 280	.	- 87	2022 Nov.		
+ 244	.	- 10,153	+ 2,952	+ 36	- 76	- 30	- 9	+ 20	+ 250	+ 612	.	- 339	2022 Dec.		
+ 1,198	.	+ 159	- 5,849	- 7	- 26	- 9	+ 497	+ 57	+ 19	- 3,177	.	+ 15	2023 Jan.		
- 135	.	- 146	- 4,126	- 24	- 19	- 199	+ 400	+ 32	+ 100	+ 470	.	+ 69	2023 Feb.		
End of year or month *													Mortgage banks		
5,252	.	51,180	52,782	102,359	88	279	910	898	9,498	5,441	.	745	2022		
5,441	.	53,311	53,181	102,873	108	266	1,568	908	10,410	5,148	.	780	2022 Nov.		
5,252	.	51,180	52,782	102,359	88	279	910	898	9,498	5,441	.	745	2022 Dec.		
5,356	.	49,843	53,468	104,967	88	339	974	898	8,851	5,478	.	706	2023 Jan.		
5,380	.	49,684	54,908	104,719	88	345	1,058	898	8,841	5,572	.	691	2023 Feb.		
Changes *															
- 705	.	- 11,499	+ 119	+ 5,392	+ 62	+ 10	+ 41	- 66	+ 94	- 116	.	- 190	2022		
+ 170	.	- 6,720	- 202	+ 84	+ 8	+ 4	+ 8	-	+ 1	+ 512	.	+ 33	2022 Nov.		
- 164	.	- 2,126	- 394	- 507	- 20	+ 13	- 13	- 10	+ 3	+ 598	.	- 34	2022 Dec.		
+ 104	.	- 1,335	+ 686	+ 2,608	-	+ 60	+ 64	-	- 647	+ 248	.	- 39	2023 Jan.		
+ 24	.	- 159	+ 1,440	- 248	-	+ 6	+ 84	-	- 10	- 127	.	- 15	2023 Feb.		

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

I Banks (MFIs) in Germany

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

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
Building and loan associations												End of year or month *
2022	18	259,728	-	381	-	.	30,228	186,650	27,866	10,459	252	8
2022 Nov.	18	259,589	-	368	-	.	30,640	185,818	28,127	10,456	269	8
2022 Dec.	18	259,728	-	381	-	.	30,228	186,650	27,866	10,459	252	8
2023 Jan.	18	259,969	-	498	-	.	30,690	186,780	27,656	10,459	253	7
2023 Feb.	18	260,698	-	295	-	.	31,379	186,785	27,786	10,460	253	7
Changes *												
2022	.	+ 6,503	-	- 2,529	-	.	+ 3,132	+ 9,340	- 2,863	- 1,003	- 16	- 458
2022 Nov.	.	- 18	-	- 182	-	.	- 408	+ 567	- 15	- 50	-	-
2022 Dec.	.	+ 139	-	+ 13	-	.	- 412	+ 832	- 261	+ 3	- 17	-
2023 Jan.	.	+ 241	-	+ 117	-	.	+ 462	+ 130	- 210	-	+ 1	- 1
2023 Feb.	.	+ 729	-	- 203	-	.	+ 689	+ 5	+ 130	+ 1	-	-
Banks with special, development and other central support tasks												End of year or month *
2022	18	1,615,725	147	5,276	- 84	-	890,937	345,214	172,761	11,102	20,036	30,866
2022 Nov.	18	1,661,361	186	5,410	279	-	923,878	366,493	175,186	11,049	19,951	30,176
2022 Dec.	18	1,615,725	147	5,276	- 84	-	890,937	345,214	172,761	11,102	20,036	30,866
2023 Jan.	18	1,623,782	147	5,646	142	-	897,733	347,861	175,664	11,132	19,346	31,113
2023 Feb.	18	1,622,539	143	5,142	- 702	-	895,333	345,527	176,170	10,996	19,322	31,098
Changes *												
2022	.	+ 163,126	+ 47	- 97,845	- 132	- 26	+ 167,683	+ 32,496	- 2,835	- 294	+ 483	+ 1,269
2022 Nov.	.	- 24,627	- 14	- 4,345	+ 468	-	- 7,732	+ 2,654	+ 532	+ 64	+ 17	+ 792
2022 Dec.	.	- 43,811	- 39	- 134	- 363	-	- 32,420	- 20,408	- 2,123	+ 54	+ 102	+ 690
2023 Jan.	.	+ 9,022	-	+ 370	+ 226	-	+ 7,255	+ 3,013	+ 2,993	+ 30	- 680	+ 247
2023 Feb.	.	- 2,441	- 4	- 504	- 844	-	- 2,826	- 2,893	+ 362	- 137	- 37	+ 15
Memo item: Foreign banks												End of year or month *
2022	138	2,404,089	1,134	15,001	2,143	167	843,153	561,672	121,910	14,417	3,607	5,757
2022 Nov.	141	2,455,591	1,170	12,025	2,866	183	950,569	571,926	126,612	17,136	3,587	6,598
2022 Dec.	138	2,404,089	1,134	15,001	2,143	167	843,153	561,672	121,910	14,417	3,607	5,757
2023 Jan.	138	2,422,017	1,168	10,777	7,824	112	890,776	572,566	131,399	17,317	3,606	6,366
2023 Feb.	139	2,506,674	1,091	10,218	3,259	126	890,647	571,372	136,447	21,534	3,580	5,774
Changes *												
2022	.	+ 652,117	- 6,042	- 246,690	+ 1,200	- 82	+ 364,055	+ 82,934	- 5,208	- 2,920	+ 46	+ 1,411
2022 Nov.	.	- 65,524	- 2	- 2,463	+ 387	- 31	- 10,617	+ 12,631	- 740	+ 2,531	+ 1	- 109
2022 Dec.	.	- 37,120	- 36	+ 4,002	- 699	- 16	- 103,176	- 5,494	- 3,724	- 2,638	+ 29	- 841
2023 Jan.	.	+ 20,475	+ 34	- 4,217	+ 5,685	- 55	+ 48,511	+ 11,497	+ 9,675	+ 2,941	-	+ 609
2023 Feb.	.	+ 81,607	- 77	- 559	- 4,596	+ 14	- 1,104	- 2,329	+ 4,835	+ 4,155	- 28	- 592

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

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

I Banks (MFIs) in Germany

Tangible assets and others ¹											Other liabilities ¹			
Total	of which Derivative financial instruments in the trading portfolio ⁴	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Total	of which Derivative financial instruments in the trading portfolio ⁴	Memo item Sureties	Period	
13	14	15	16	17	18	19	20	21	22	23	24	25		
End of year or month *													Building and loan associations	
3,884	.	38,609	194,368	5,033	8	164	6,315	434	12,254	2,543	.	1	2022	
3,903	.	39,282	192,822	4,982	8	191	6,106	434	12,133	3,631	.	1	2022 Nov.	
3,884	.	38,609	194,368	5,033	8	164	6,315	434	12,254	2,543	.	1	2022 Dec.	
3,626	.	37,959	194,912	5,521	7	159	6,288	435	12,431	2,257	.	1	2023 Jan.	
3,733	.	37,930	195,061	6,018	7	161	6,266	425	12,413	2,417	.	1	2023 Feb.	
Changes *														
+ 900	.	+ 5,549	+ 1,020	+ 917	- 458	- 91	- 65	+ 10	- 150	- 229	.	±	0	2022
+ 70	.	+ 188	- 62	- 10	-	-	- 45	+ 19	-	- 108	.	-	-	2022 Nov.
- 19	.	- 673	+ 1,546	+ 51	-	- 27	+ 209	-	+ 121	- 1,088	.	-	-	2022 Dec.
- 258	.	- 650	+ 544	+ 488	- 1	- 5	- 27	+ 1	+ 177	- 286	.	-	-	2023 Jan.
+ 107	.	- 29	+ 149	+ 497	-	+ 2	- 22	- 10	- 18	+ 160	.	-	-	2023 Feb.
End of year or month *													Banks with special, development and other central support tasks	
139,470	.	394,761	185,196	749,925	30,866	1,011	9,946	8,702	85,602	149,716	.	31,596	2022	
128,753	.	421,372	199,519	773,650	30,176	1,000	10,079	8,856	85,612	131,097	.	33,720	2022 Nov.	
139,470	.	394,761	185,196	749,925	30,866	1,011	9,946	8,702	85,602	149,716	.	31,596	2022 Dec.	
134,998	.	394,070	194,390	752,729	31,113	902	10,593	8,684	85,596	145,705	.	31,885	2023 Jan.	
139,510	.	380,308	202,719	753,311	31,098	903	10,565	8,692	85,634	149,309	.	31,862	2023 Feb.	
Changes *														
+ 62,280	.	+ 9,478	+ 53,936	+ 24,478	+ 1,269	+ 15	+ 736	+ 1,162	+ 1,601	+ 70,451	.	+ 934	2022	
- 17,063	.	- 30,076	+ 24,822	- 10,846	+ 792	- 3	- 495	+ 2	- 18	- 8,805	.	- 1,027	2022 Nov.	
+ 10,830	.	- 26,314	- 14,248	- 23,725	+ 690	+ 11	- 133	- 154	- 10	+ 20,072	.	- 2,124	2022 Dec.	
- 4,432	.	- 406	+ 9,166	+ 2,804	+ 247	- 109	+ 647	- 18	- 6	- 3,303	.	+ 289	2023 Jan.	
+ 4,457	.	- 13,953	+ 8,220	+ 582	- 15	+ 1	- 28	+ 8	+ 38	+ 2,706	.	- 23	2023 Feb.	
End of year or month *													Memo item: Foreign banks	
835,128	731,237	694,611	713,368	43,991	5,757	2,024	8,193	26,391	95,412	814,342	732,852	80,354	2022	
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	2022 Nov.	
835,128	731,237	694,611	713,368	43,991	5,757	2,024	8,193	26,391	95,412	814,342	732,852	80,354	2022 Dec.	
780,106	686,174	732,798	725,702	46,378	6,366	1,656	10,989	26,310	97,615	774,203	690,016	78,662	2023 Jan.	
862,626	762,491	741,057	721,617	48,017	5,774	873	11,156	26,402	97,574	854,204	765,528	77,596	2023 Feb.	
Changes *														
+ 463,413	+ 432,322	+ 88,646	+ 73,729	+ 3,759	+ 1,411	+ 639	+ 812	+ 6,608	+ 11,071	+ 465,442	+ 434,217	+ 14,642	2022	
- 67,112	- 70,741	- 9,007	+ 9,392	+ 1,047	- 109	+ 27	+ 15	- 242	+ 370	- 67,017	- 63,889	+ 2,648	2022 Nov.	
+ 75,473	+ 83,368	- 106,642	- 11,453	+ 660	- 841	+ 35	- 3	+ 2,286	+ 365	+ 78,473	+ 74,606	+ 1,755	2022 Dec.	
- 54,205	- 44,246	+ 39,413	+ 12,863	+ 2,387	+ 609	- 368	+ 2,796	- 81	+ 2,203	- 39,347	- 41,983	- 1,692	2023 Jan.	
+ 81,888	+ 75,400	+ 6,614	- 4,756	+ 1,639	- 592	- 783	+ 167	+ 92	- 41	+ 79,267	+ 74,578	- 1,066	2023 Feb.	

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans			Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	
							Total	Short-term	Medium-term				Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks ¹													End of year or month *
2022	1,618,617	1,540,550	39	78,028	6,902	772,475	740,923	707,817	16,313	16,793	-	31,552	3,978
2022 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	1,540,550	39	78,028	6,902	772,475	740,923	707,817	16,313	16,793	-	31,552	3,978
2023 Jan.	1,675,353	1,593,903	35	81,415	7,713	790,668	758,843	725,790	16,274	16,779	-	31,825	4,490
Feb.	1,713,556	1,628,595	54	84,907	8,142	824,456	790,787	757,496	16,456	16,835	-	33,669	4,697
Changes *													
2022	+ 522,383	+ 524,940	+ 2	- 2,559	+ 731	+ 503,920	+ 504,513	+ 503,396	- 1,861	+ 2,978	-	- 593	+ 489
2022 Nov.	- 57,328	- 55,145	- 10	- 2,173	+ 400	- 60,898	- 59,021	- 59,274	- 124	+ 377	-	- 1,877	+ 334
Dec.	- 160,205	- 154,996	- 16	- 5,193	+ 424	- 59,956	- 57,725	- 58,996	- 145	+ 1,416	-	- 2,231	+ 215
2023 Jan.	+ 60,013	+ 56,584	- 4	+ 3,433	+ 811	+ 18,193	+ 17,920	+ 17,973	- 39	- 14	-	+ 273	+ 512
Feb.	+ 33,791	+ 30,334	+ 19	+ 3,438	+ 429	+ 33,788	+ 31,944	+ 31,706	+ 182	+ 56	-	+ 1,844	+ 207
Big banks													End of year or month *
2022	659,841	631,308	-	28,533	2,424	218,264	207,122	193,062	1,259	12,801	-	11,142	2,424
2022 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
2023 Jan.	664,020	634,037	-	29,983	2,627	214,381	203,046	188,973	1,251	12,822	-	11,335	2,627
Feb.	700,238	668,681	-	31,557	2,717	253,756	241,476	226,988	1,654	12,834	-	12,280	2,717
Changes *													
2022	+ 121,871	+ 123,776	-	- 1,905	+ 700	+ 159,424	+ 161,261	+ 161,566	- 1,811	+ 1,506	-	- 1,837	+ 700
2022 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
2023 Jan.	+ 6,518	+ 5,038	-	+ 1,480	+ 203	- 3,883	- 4,076	- 4,089	- 8	+ 21	-	+ 193	+ 203
Feb.	+ 32,903	+ 31,362	-	+ 1,541	+ 90	+ 39,375	+ 38,430	+ 38,015	+ 403	+ 12	-	+ 945	+ 90
Regional banks and other commercial banks													End of year or month *
2022	635,396	587,423	39	47,934	4,478	337,419	317,938	305,108	9,092	3,738	-	19,481	1,554
2022 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.	635,396	587,423	39	47,934	4,478	337,419	317,938	305,108	9,092	3,738	-	19,481	1,554
2023 Jan.	681,747	631,665	35	50,047	5,086	353,749	334,202	321,524	8,982	3,696	-	19,547	1,863
Feb.	683,936	631,872	54	52,010	5,425	346,811	326,365	313,525	9,102	3,738	-	20,446	1,980
Changes *													
2022	+ 273,425	+ 274,075	+ 2	- 652	+ 31	+ 219,567	+ 218,276	+ 216,754	+ 75	+ 1,447	-	+ 1,291	- 211
2022 Nov.	+ 16,396	+ 18,667	- 10	- 2,261	+ 217	+ 8,723	+ 9,930	+ 9,439	+ 278	+ 213	-	- 1,207	+ 151
Dec.	- 119,234	- 115,807	- 16	- 3,411	+ 216	- 57,114	- 56,011	- 57,091	+ 22	+ 1,058	-	- 1,103	+ 7
2023 Jan.	+ 47,056	+ 44,933	- 4	+ 2,127	+ 608	+ 16,330	+ 16,264	+ 16,416	- 110	- 42	-	+ 66	+ 309
Feb.	+ 1,351	- 613	+ 19	+ 1,945	+ 339	- 6,938	- 7,837	- 7,999	+ 120	+ 42	-	+ 899	+ 117
Branches of foreign banks													End of year or month *
2022	323,380	321,819	-	1,561	-	216,792	215,863	209,647	5,962	254	-	929	-
2022 Nov.	317,753	316,112	-	1,641	-	208,316	207,386	201,149	5,980	257	-	930	-
Dec.	323,380	321,819	-	1,561	-	216,792	215,863	209,647	5,962	254	-	929	-
2023 Jan.	329,586	328,201	-	1,385	-	222,538	221,595	215,293	6,041	261	-	943	-
Feb.	329,382	328,042	-	1,340	-	223,889	222,946	216,983	5,700	263	-	943	-
Changes *													
2022	+ 127,087	+ 127,089	-	- 2	-	+ 124,929	+ 124,976	+ 125,076	- 125	+ 25	-	- 47	-
2022 Nov.	- 18,740	- 18,787	-	+ 47	-	- 19,109	- 19,044	- 18,992	- 49	- 3	-	- 65	-
Dec.	+ 6,069	+ 6,144	-	- 75	-	+ 8,476	+ 8,477	+ 8,498	- 18	- 3	-	- 1	-
2023 Jan.	+ 6,439	+ 6,613	-	- 174	-	+ 5,746	+ 5,732	+ 5,646	+ 79	+ 7	-	+ 14	-
Feb.	- 463	- 415	-	- 48	-	+ 1,351	+ 1,351	+ 1,690	- 341	+ 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** Commercial

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Landesbanken													End of year or month *
2022	317,104	267,432	-	49,672	2,856	217,917	207,965	126,599	10,586	70,780	-	9,952	2,851
2022 Nov.	385,056	334,086	-	50,970	2,776	284,183	273,663	191,867	10,337	71,459	-	10,520	2,756
2022 Dec.	317,104	267,432	-	49,672	2,856	217,917	207,965	126,599	10,586	70,780	-	9,952	2,851
2023 Jan.	399,175	346,901	-	52,274	2,858	300,114	289,570	208,548	10,329	70,693	-	10,544	2,843
2023 Feb.	408,565	355,804	-	52,761	2,814	310,963	299,862	218,413	10,717	70,732	-	11,101	2,814
2022	+ 108,293	+ 105,435	-	+ 2,858	+ 71	+ 109,056	+ 110,007	+ 102,622	+ 4,031	+ 3,354	-	- 951	+ 91
2022 Nov.	- 722	- 1,412	-	+ 690	- 11	+ 895	+ 613	- 238	+ 319	+ 532	-	+ 282	- 16
2022 Dec.	- 67,018	- 65,752	-	- 1,266	+ 80	- 66,266	- 65,698	- 65,268	+ 249	- 679	-	- 568	+ 95
2023 Jan.	+ 82,551	+ 79,933	-	+ 2,618	+ 2	+ 82,197	+ 81,605	+ 81,949	- 257	- 87	-	+ 592	- 8
2023 Feb.	+ 8,788	+ 8,322	-	+ 466	- 44	+ 10,849	+ 10,292	+ 9,865	+ 388	+ 39	-	+ 557	- 29
Savings banks													End of year or month *
2022	291,166	172,819	-	118,347	-	260,843	171,257	140,575	6,404	24,278	-	89,586	-
2022 Nov.	305,409	185,650	-	119,759	-	273,974	182,937	151,996	6,404	24,537	-	91,037	-
2022 Dec.	291,166	172,819	-	118,347	-	260,843	171,257	140,575	6,404	24,278	-	89,586	-
2023 Jan.	283,898	165,848	-	118,050	-	253,522	164,161	133,648	6,489	24,024	-	89,361	-
2023 Feb.	277,133	157,617	-	119,516	-	246,553	156,254	125,757	6,549	23,948	-	90,299	-
2022	+ 125,453	+ 121,464	-	+ 3,989	-	+ 126,416	+ 122,416	+ 121,717	+ 1,287	- 588	-	+ 4,000	-
2022 Nov.	- 3,242	- 2,901	-	- 341	-	- 3,379	- 3,221	- 3,106	+ 86	- 201	-	- 158	-
2022 Dec.	- 14,237	- 12,825	-	- 1,412	-	- 13,131	- 11,680	- 11,421	-	- 259	-	- 1,451	-
2023 Jan.	- 7,256	- 6,959	-	- 297	-	- 7,321	- 7,096	- 6,927	+ 85	- 254	-	- 225	-
2023 Feb.	- 6,771	- 8,237	-	+ 1,466	-	- 6,969	- 7,907	- 7,891	+ 60	- 76	-	+ 938	-
Credit cooperatives													End of year or month *
2022	225,199	112,799	-	112,400	-	181,419	110,119	83,025	7,706	19,388	-	71,300	-
2022 Nov.	236,035	120,674	-	115,361	-	191,673	117,948	90,918	7,495	19,535	-	73,725	-
2022 Dec.	225,199	112,799	-	112,400	-	181,419	110,119	83,025	7,706	19,388	-	71,300	-
2023 Jan.	222,600	111,581	-	111,019	-	179,103	108,737	81,712	7,901	19,124	-	70,366	-
2023 Feb.	216,214	103,959	-	112,255	-	172,202	101,083	73,849	8,169	19,065	-	71,119	-
2022	+ 32,368	+ 33,306	-	- 938	-	+ 32,891	+ 33,105	+ 27,687	+ 4,445	+ 973	-	- 214	-
2022 Nov.	- 1,580	- 828	-	- 752	-	- 1,601	- 902	- 890	+ 206	- 218	-	- 699	-
2022 Dec.	- 10,816	- 7,855	-	- 2,961	-	- 10,254	- 7,829	- 7,953	+ 211	- 87	-	- 2,425	-
2023 Jan.	- 2,588	- 1,207	-	- 1,381	-	- 2,316	- 1,382	- 1,313	+ 195	- 264	-	- 934	-
2023 Feb.	- 6,398	- 7,634	-	+ 1,236	-	- 6,901	- 7,654	- 7,863	+ 268	- 59	-	+ 753	-
Mortgage banks													End of year or month *
2022	19,719	13,211	-	6,508	-	11,104	7,533	6,813	300	420	-	3,571	-
2022 Nov.	22,949	16,114	-	6,835	-	13,649	9,783	9,065	300	418	-	3,866	-
2022 Dec.	19,719	13,211	-	6,508	-	11,104	7,533	6,813	300	420	-	3,571	-
2023 Jan.	21,036	14,513	-	6,523	-	12,633	9,062	8,343	300	419	-	3,571	-
2023 Feb.	21,404	14,783	-	6,621	-	13,052	9,421	8,705	300	416	-	3,631	-
2022	+ 1,539	+ 2,563	-	- 1,024	-	+ 1,208	+ 1,513	+ 1,558	+ 50	- 95	-	- 305	-
2022 Nov.	- 5,755	- 5,836	-	+ 81	-	- 5,002	- 5,067	- 5,074	-	+ 7	-	+ 65	-
2022 Dec.	- 2,684	- 2,374	-	- 310	-	- 2,005	- 1,725	- 1,727	-	+ 2	-	- 280	-
2023 Jan.	+ 1,319	+ 1,304	-	+ 15	-	+ 1,529	+ 1,529	+ 1,530	-	- 1	-	-	-
2023 Feb.	+ 647	+ 549	-	+ 98	-	+ 699	+ 639	+ 642	-	- 3	-	+ 60	-

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Building and loan associations													End of year or month *
2022	45,633	30,228	.	15,405	-	36,134	27,055	7,437	779	18,839	.	9,079	-
2022 Nov.	46,049	30,640	.	15,409	-	36,501	27,441	7,627	781	19,033	.	9,060	-
2022 Dec.	45,633	30,228	.	15,405	-	36,134	27,055	7,437	779	18,839	.	9,079	-
2023 Jan.	46,023	30,690	.	15,333	-	36,607	27,592	8,224	839	18,529	.	9,015	-
2023 Feb.	46,860	31,379	.	15,481	-	37,502	28,342	9,113	849	18,380	.	9,160	-
Changes *													
2022	+ 2,877	+ 3,132	.	- 255	-	+ 3,427	+ 2,987	+ 5,303	+ 685	- 3,001	.	+ 440	-
2022 Nov.	- 289	- 408	.	+ 119	-	- 143	- 382	+ 24	+ 24	- 430	.	+ 239	-
2022 Dec.	- 416	- 412	.	- 4	-	- 367	- 386	- 190	- 2	- 194	.	+ 19	-
2023 Jan.	+ 390	+ 462	.	- 72	-	+ 473	+ 537	+ 787	+ 60	- 310	.	- 64	-
2023 Feb.	+ 837	+ 689	.	+ 148	-	+ 895	+ 750	+ 889	+ 10	- 149	.	+ 145	-
Banks with special, development and other central support tasks													End of year or month *
2022	980,836	890,937	-	89,899	5,965	867,106	836,568	249,446	51,475	535,647	-	30,538	5,227
2022 Nov.	1,015,902	923,878	-	92,024	5,280	892,542	861,393	269,596	51,033	540,764	-	31,149	4,537
2022 Dec.	980,836	890,937	-	89,899	5,965	867,106	836,568	249,446	51,475	535,647	-	30,538	5,227
2023 Jan.	990,825	897,733	-	93,092	6,086	870,956	840,135	250,112	52,765	537,258	-	30,821	5,346
2023 Feb.	989,356	895,333	-	94,023	6,071	866,907	836,112	242,444	53,347	540,321	-	30,795	5,329
Changes *													
2022	+ 166,733	+ 167,683	-	- 950	+ 1,131	+ 161,039	+ 163,549	+ 147,724	+ 891	+ 14,934	-	- 2,510	+ 1,140
2022 Nov.	- 8,082	- 7,732	-	- 350	+ 738	+ 2,502	+ 2,455	- 1,216	+ 815	+ 2,856	-	+ 47	+ 747
2022 Dec.	- 34,405	- 32,420	-	- 1,985	+ 685	- 25,436	- 24,825	- 20,150	+ 442	- 5,117	-	- 611	+ 690
2023 Jan.	+ 10,461	+ 7,255	-	+ 3,206	+ 121	+ 3,910	+ 3,627	+ 726	+ 1,290	+ 1,611	-	+ 283	+ 119
2023 Feb.	- 1,950	- 2,826	-	+ 876	- 15	- 4,049	- 4,023	- 7,668	+ 582	+ 3,063	-	- 26	- 17
Memo item: Foreign banks													End of year or month *
2022	875,060	843,153	37	31,870	3	484,492	473,328	461,497	11,303	528	-	11,164	-
2022 Nov.	985,342	950,569	52	34,721	4	518,506	506,968	495,180	11,252	536	-	11,538	-
2022 Dec.	875,060	843,153	37	31,870	3	484,492	473,328	461,497	11,303	528	-	11,164	-
2023 Jan.	925,346	890,776	33	34,537	42	507,601	495,160	483,375	11,249	536	-	12,441	-
2023 Feb.	926,407	890,647	54	35,706	100	504,373	491,402	479,828	11,036	538	-	12,971	-
Changes *													
2022	+ 360,512	+ 364,055	+ 32	- 3,575	+ 3	+ 318,722	+ 319,302	+ 319,017	+ 389	- 104	-	- 580	-
2022 Nov.	- 12,567	- 10,617	- 11	- 1,939	- 34	- 17,351	- 16,123	- 16,062	+ 39	- 100	-	- 1,228	-
2022 Dec.	- 105,976	- 103,176	- 15	- 2,785	- 1	- 32,716	- 32,357	- 32,400	+ 51	- 8	-	- 359	-
2023 Jan.	+ 51,197	+ 48,511	- 4	+ 2,690	+ 39	+ 23,109	+ 21,832	+ 21,878	- 54	+ 8	-	+ 1,277	-
2023 Feb.	+ 55	- 1,104	+ 21	+ 1,138	+ 58	- 3,228	- 3,758	- 3,547	- 213	+ 2	-	+ 530	-

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks							Short-term lending		
	Total		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims ¹	Memo item Fiduciary loans	Total	
	including	excluding							including	excluding
	Treasury bills credits, securities portfolios, equalisation claims							Treasury bills credits		
	1	2	3	4	5	6	7	8	9	10
End of year or month *										
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	4,929,295	4,229,490	4,229,259	231	17,589	682,216	-	36,018	484,295	466,706
2021 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.	4,929,295	4,229,490	4,229,259	231	17,589	682,216	-	36,018	484,295	466,706
2023 Jan.	4,957,220	4,256,132	4,255,963	169	24,446	676,642	-	36,015	514,183	489,737
Feb.	4,976,628	4,264,957	4,264,803	154	18,665	693,006	-	36,011	504,167	485,502
Changes *										
2016	+ 61,051	+ 91,570	+ 91,644	- 74	- 3,048	- 27,471	-	- 1,366	+ 1,925	+ 4,973
2017	+ 52,306	+ 83,193	+ 83,243	- 50	+ 1,028	- 31,915	-	- 1,002	+ 2,778	+ 1,750
2018	+ 89,792	+ 133,628	+ 133,667	- 39	- 928	- 42,908	-	- 1,153	+ 9,350	+ 10,278
2019	+ 153,476	+ 149,079	+ 149,186	- 107	+ 6,086	- 1,689	-	- 1,029	+ 27,372	+ 21,286
2020	+ 157,649	+ 138,274	+ 138,414	- 140	+ 4,373	+ 15,002	-	+ 5,519	- 6,903	- 11,276
2021	+ 190,065	+ 187,479	+ 187,432	+ 47	+ 5,385	+ 7,971	-	+ 2,128	+ 35,397	+ 40,782
2022	+ 253,698	+ 256,996	+ 257,155	- 159	+ 6,733	- 10,031	-	- 836	+ 71,067	+ 64,334
2021 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.	- 29,535	- 22,885	- 22,884	- 1	+ 1,533	- 8,183	-	- 470	- 24,092	- 25,625
2023 Jan.	+ 30,564	+ 28,707	+ 28,769	- 62	+ 6,876	- 5,019	-	- 3	+ 30,563	+ 23,687
Feb.	+ 14,927	+ 5,083	+ 5,098	- 15	- 5,829	+ 15,673	-	- 4	- 11,697	- 5,868

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

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

I Banks (MFIs) in Germany

			Medium and long-term lending									
Loans	Bills	Treasury bills and negotiable money market paper	Total		Unsecured lending			Securities	Equalisation claims ¹	Period		
			including	excluding	Total	Medium-term	Long-term					
			Securities portfolios, equalisation claims									
11	12	13	14	15	16	17	18	19	20			
End of year or month *												
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		
466,475	231	17,589	4,445,000	3,762,784	3,762,784	509,466	3,253,318	682,216	-	2022		
400,233	278	19,213	4,172,814	3,487,482	3,487,482	447,455	3,040,027	685,332	-	2021 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.		
466,475	231	17,589	4,445,000	3,762,784	3,762,784	509,466	3,253,318	682,216	-	Dec.		
489,568	169	24,446	4,443,037	3,766,395	3,766,395	510,471	3,255,924	676,642	-	2023 Jan.		
485,348	154	18,665	4,472,461	3,779,455	3,779,455	518,998	3,260,457	693,006	-	Feb.		
Changes *												
+ 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		
+ 64,493	- 159	+ 6,733	+ 182,631	+ 192,662	+ 192,662	+ 48,513	+ 144,149	- 10,031	-	2022		
+ 9,354	+ 16	+ 2,896	+ 16,707	+ 20,854	+ 20,854	- 3,320	+ 24,174	- 4,147	-	2021 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.		
- 25,624	- 1	+ 1,533	- 5,443	+ 2,740	+ 2,740	+ 7,795	- 5,055	- 8,183	-	Dec.		
+ 23,749	- 62	+ 6,876	+ 1	+ 5,020	+ 5,020	+ 1,472	+ 3,548	- 5,019	-	2023 Jan.		
- 5,853	- 15	- 5,829	+ 26,624	+ 10,951	+ 10,951	+ 7,794	+ 3,157	+ 15,673	-	Feb.		

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which					Total	of which		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks ²												
	End of year or month *											
2022	1,561,637	1,331,875	197	9,228	220,337	3,196	317,540	308,115	197	1,244,097	237,642	786,118
2022 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
2022 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
2022 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
2022 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
2022 Dec.	1,561,637	1,331,875	197	9,228	220,337	3,196	317,540	308,115	197	1,244,097	237,642	786,118
2023 Jan.	1,587,214	1,348,641	136	15,635	222,802	3,195	340,785	325,014	136	1,246,429	238,272	785,355
2023 Feb.	1,602,454	1,354,871	123	10,265	237,195	3,132	336,264	325,876	123	1,266,190	240,596	788,399
2022	+ 106,984	+ 96,011	- 133	+ 4,032	+ 7,074	- 467	+ 47,416	+ 43,517	- 133	+ 59,568	+ 19,794	+ 32,700
2022 Aug.	+ 6,227	+ 13,494	- 45	+ 1,925	- 9,147	- 54	+ 10,106	+ 8,226	- 45	- 3,879	+ 1,999	+ 3,269
2022 Sep.	+ 8,555	+ 4,892	+ 42	- 258	+ 3,879	- 64	+ 782	+ 998	+ 42	+ 7,773	+ 1,976	+ 1,918
2022 Oct.	+ 7,009	+ 5,747	- 14	+ 685	+ 591	- 19	- 1,778	- 2,449	- 14	+ 8,787	+ 4,922	+ 3,274
2022 Nov.	+ 14,653	+ 10,476	- 27	- 980	+ 5,184	- 13	+ 6,283	+ 7,290	- 27	+ 8,370	+ 483	+ 2,703
2022 Dec.	- 7,615	- 1,386	+ 4	+ 11	- 6,244	- 98	- 5,772	- 5,787	+ 4	- 1,843	+ 4,303	+ 98
2023 Jan.	+ 27,200	+ 17,961	- 61	+ 6,425	+ 2,875	- 1	+ 23,817	+ 17,453	- 61	+ 3,383	+ 916	- 408
2023 Feb.	+ 12,558	+ 4,103	- 13	- 5,416	+ 13,884	- 63	- 5,763	- 334	- 13	+ 18,321	+ 1,912	+ 2,525
Big banks												
	End of year or month *											
2022	720,940	594,310	51	4,770	121,809	2,670	144,716	139,895	51	576,224	45,220	409,195
2022 Aug.	718,773	596,961	43	3,877	117,892	2,818	146,380	142,460	43	572,393	47,774	406,727
2022 Sep.	728,013	601,959	53	4,406	121,595	2,765	149,867	145,408	53	578,146	48,021	408,530
2022 Oct.	726,743	604,017	44	5,542	117,140	2,745	150,569	144,983	44	576,174	49,699	409,335
2022 Nov.	722,786	596,276	37	4,297	122,176	2,735	146,963	142,629	37	575,823	43,774	409,873
2022 Dec.	720,940	594,310	51	4,770	121,809	2,670	144,716	139,895	51	576,224	45,220	409,195
2023 Jan.	722,321	602,526	44	6,042	113,709	2,668	154,926	148,840	44	567,395	44,991	408,695
2023 Feb.	729,030	605,901	36	5,503	117,590	2,660	154,833	149,294	36	574,197	47,340	409,267
2022	+ 45,171	+ 18,789	- 2	+ 2,962	+ 23,422	+ 123	+ 11,817	+ 8,857	- 2	+ 33,354	- 94	+ 10,026
2022 Aug.	- 3,236	+ 2,109	- 5	+ 875	- 6,215	- 13	+ 2,880	+ 2,010	- 5	- 6,116	+ 14	+ 85
2022 Sep.	+ 8,189	+ 4,379	+ 10	+ 527	+ 3,273	- 53	+ 3,209	+ 2,672	+ 10	+ 4,980	+ 92	+ 1,615
2022 Oct.	- 606	+ 2,425	- 9	+ 1,137	- 4,159	- 20	+ 854	- 274	- 9	+ 1,460	+ 1,777	+ 922
2022 Nov.	- 413	- 5,013	- 7	- 1,242	+ 5,849	- 10	- 4,372	- 3,123	- 7	+ 3,959	- 3,046	+ 1,156
2022 Dec.	- 103	- 738	+ 14	+ 470	+ 151	- 65	- 1,584	- 2,068	+ 14	+ 1,481	+ 1,630	- 300
2023 Jan.	+ 2,165	+ 8,730	- 7	+ 1,277	- 7,835	- 2	+ 10,493	+ 9,223	- 7	- 8,328	- 138	- 355
2023 Feb.	+ 5,550	+ 2,544	- 8	- 547	+ 3,561	- 8	- 596	- 41	- 8	+ 6,146	+ 2,226	+ 359
Regional banks and other commercial banks												
	End of year or month *											
2022	700,256	604,416	100	3,566	92,174	522	123,608	119,942	100	576,648	147,117	337,357
2022 Aug.	692,864	590,333	132	4,983	97,416	568	122,749	117,634	132	570,115	141,130	331,569
2022 Sep.	691,102	591,838	124	4,108	95,032	557	120,794	116,562	124	570,308	143,001	332,275
2022 Oct.	698,269	594,595	119	3,758	99,797	558	117,911	114,034	119	580,358	145,114	335,447
2022 Nov.	708,745	605,562	110	4,075	98,998	555	127,744	123,559	110	581,001	145,641	336,362
2022 Dec.	700,256	604,416	100	3,566	92,174	522	123,608	119,942	100	576,648	147,117	337,357
2023 Jan.	724,792	613,295	92	8,740	102,665	523	137,084	128,252	92	587,708	147,674	337,369
2023 Feb.	734,292	617,281	87	3,906	113,018	468	134,448	130,455	87	599,844	148,404	338,422
2022	+ 38,114	+ 52,771	- 59	+ 1,211	- 15,809	- 589	+ 26,994	+ 25,842	- 59	+ 11,120	+ 9,134	+ 17,795
2022 Aug.	+ 5,169	+ 7,156	- 11	+ 1,100	- 3,076	- 41	+ 5,377	+ 4,288	- 11	- 208	+ 674	+ 2,194
2022 Sep.	+ 785	+ 1,011	- 9	- 895	+ 678	- 11	- 2,257	- 1,353	- 9	+ 3,042	+ 1,858	+ 506
2022 Oct.	+ 4,257	- 265	- 5	- 346	+ 4,873	+ 1	- 3,153	- 2,802	- 5	+ 7,410	+ 827	+ 1,710
2022 Nov.	+ 12,824	+ 12,883	- 8	+ 364	- 415	- 3	+ 10,564	+ 10,208	- 8	+ 2,260	+ 1,101	+ 1,574
2022 Dec.	- 7,974	- 952	- 10	- 477	- 6,535	- 33	- 3,754	- 3,267	- 10	- 4,220	+ 1,719	+ 596
2023 Jan.	+ 25,274	+ 9,474	- 8	+ 5,183	+ 10,625	+ 1	+ 13,714	+ 8,539	- 8	+ 11,560	+ 728	+ 207
2023 Feb.	+ 8,100	+ 2,794	- 5	- 4,868	+ 10,179	- 55	- 3,314	+ 1,559	- 5	+ 11,414	+ 469	+ 766

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item 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
Branches of foreign banks												
End of year or month *												
2022	140,441	133,149	46	892	6,354	4	49,216	48,278	46	91,225	45,305	39,566
2022 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.	140,441	133,149	46	892	6,354	4	49,216	48,278	46	91,225	45,305	39,566
2023 Jan.	140,101	132,820	-	853	6,428	4	48,775	47,922	-	91,326	45,607	39,291
Feb.	139,132	131,689	-	856	6,587	4	46,983	46,127	-	92,149	44,852	40,710
Changes *												
2022	+ 23,699	+ 24,451	- 72	- 141	- 539	- 1	+ 8,605	+ 8,818	- 72	+ 15,094	+ 10,754	+ 4,879
2022 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	+ 954	- 198
2023 Jan.	- 239	- 243	- 46	+ 35	+ 85	-	- 390	- 309	- 46	+ 151	+ 326	- 260
Feb.	- 1,092	- 1,235	-	- 1	+ 144	-	- 1,853	- 1,852	-	+ 761	- 783	+ 1,400
Landesbanken												
End of year or month *												
2022	426,721	387,335	11	4,559	34,816	7,872	46,267	41,697	11	380,454	81,246	264,392
2022 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
2023 Jan.	430,691	391,562	9	4,992	34,128	7,867	50,343	45,342	9	380,348	81,992	264,228
Feb.	432,917	391,538	9	4,998	36,372	7,932	49,102	44,095	9	383,815	83,426	264,017
Changes *												
2022	+ 8,443	+ 11,714	- 5	+ 2,758	- 6,024	+ 357	+ 4,393	+ 1,640	- 5	+ 4,050	+ 6,821	+ 3,253
2022 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
2023 Jan.	+ 4,326	+ 4,530	- 2	+ 434	- 636	- 5	+ 4,195	+ 3,763	- 2	+ 131	+ 793	- 26
Feb.	+ 1,584	- 588	-	+ 4	+ 2,168	+ 65	- 1,356	- 1,360	-	+ 2,940	+ 1,269	- 497
Savings banks												
End of year or month *												
2022	1,214,449	1,039,860	-	263	174,326	4,023	51,777	51,514	-	1,162,672	66,431	921,915
2022 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.	1,214,449	1,039,860	-	263	174,326	4,023	51,777	51,514	-	1,162,672	66,431	921,915
2023 Jan.	1,211,376	1,041,530	-	280	169,566	4,009	53,786	53,506	-	1,157,590	65,859	922,165
Feb.	1,213,993	1,043,684	-	349	169,960	4,001	54,055	53,706	-	1,159,938	66,504	923,474
Changes *												
2022	+ 51,929	+ 56,155	-	- 399	- 3,827	- 14	+ 4,367	+ 4,766	-	+ 47,562	+ 3,889	+ 47,500
2022 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.	- 748	- 605	-	- 56	- 87	- 108	- 1,447	- 1,391	-	+ 699	- 141	+ 927
2023 Jan.	- 3,068	+ 1,672	-	+ 17	- 4,757	- 14	+ 2,010	+ 1,993	-	- 5,078	- 572	+ 251
Feb.	+ 2,611	+ 2,152	-	+ 69	+ 390	- 8	+ 268	+ 199	-	+ 2,343	+ 645	+ 1,308

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Credit cooperatives												
											End of year or month *	
2022	879,800	754,891	23	29	124,857	3,350	33,230	33,178	23	846,570	44,778	676,935
2022 Aug.	867,947	743,642	21	22	124,262	3,511	32,203	32,160	21	835,744	44,096	667,386
2022 Sep.	870,880	746,721	28	41	124,090	3,457	32,931	32,862	28	837,949	44,285	669,574
2022 Oct.	874,408	750,292	29	36	124,051	3,440	32,958	32,893	29	841,450	44,626	672,773
2022 Nov.	878,130	753,879	28	29	124,194	3,426	33,151	33,094	28	844,979	44,880	675,905
2022 Dec.	879,800	754,891	23	29	124,857	3,350	33,230	33,178	23	846,570	44,778	676,935
2023 Jan.	878,498	755,953	24	19	122,502	3,326	33,325	33,282	24	845,173	44,606	678,065
2023 Feb.	880,755	758,213	22	19	122,501	3,307	34,008	33,967	22	846,747	44,588	679,658
											Changes *	
2022	+ 47,793	+ 46,012	+ 5	- 186	+ 1,962	- 181	+ 3,146	+ 3,327	+ 5	+ 44,647	+ 3,594	+ 39,091
2022 Aug.	+ 5,259	+ 4,767	+ 4	+ 12	+ 476	- 24	+ 232	+ 216	+ 4	+ 5,027	+ 389	+ 4,162
2022 Sep.	+ 2,931	+ 3,078	+ 7	+ 19	- 173	- 54	+ 728	+ 702	+ 7	+ 2,203	+ 189	+ 2,187
2022 Oct.	+ 3,537	+ 3,572	+ 1	- 5	- 31	- 17	+ 27	+ 31	+ 1	+ 3,510	+ 341	+ 3,200
2022 Nov.	+ 3,725	+ 3,588	- 1	- 7	+ 145	- 14	+ 193	+ 201	- 1	+ 3,532	+ 254	+ 3,133
2022 Dec.	+ 1,673	+ 1,013	- 5	-	+ 665	- 76	+ 79	+ 84	- 5	+ 1,594	- 102	+ 1,031
2023 Jan.	+ 1,301	+ 1,063	+ 1	- 10	- 2,355	- 24	+ 95	+ 104	+ 1	- 1,396	- 172	+ 1,131
2023 Feb.	+ 2,255	+ 2,259	- 2	-	-	- 19	+ 683	+ 685	- 2	+ 1,572	- 18	+ 1,592
Mortgage banks												
											End of year or month *	
2022	198,024	183,434	-	.	14,565	88	3,062	3,037	-	194,962	36,431	143,966
2022 Aug.	196,745	182,039	-	.	14,690	80	2,545	2,529	-	194,200	35,456	144,054
2022 Sep.	197,311	182,421	-	.	14,890	82	2,793	2,793	-	194,518	35,634	143,994
2022 Oct.	197,773	182,847	-	.	14,901	82	2,820	2,795	-	194,953	35,863	144,189
2022 Nov.	197,916	183,242	-	.	14,649	90	2,721	2,696	-	195,195	36,087	144,459
2022 Dec.	198,024	183,434	-	.	14,565	88	3,062	3,037	-	194,962	36,431	143,966
2023 Jan.	198,172	183,636	-	.	14,536	88	2,927	2,927	-	195,245	37,039	143,670
2023 Feb.	198,991	184,185	-	.	14,806	88	3,436	3,436	-	195,555	37,122	143,627
											Changes *	
2022	+ 2,661	+ 5,427	-	.	- 2,691	+ 80	+ 836	+ 911	-	+ 1,825	+ 3,439	+ 1,077
2022 Aug.	- 835	+ 321	-	.	- 1,156	+ 5	+ 227	+ 227	-	- 1,062	+ 640	- 546
2022 Sep.	+ 342	+ 174	-	.	+ 184	+ 2	+ 247	+ 263	-	+ 95	+ 87	- 176
2022 Oct.	+ 730	+ 674	-	.	+ 31	-	+ 29	+ 4	-	+ 701	+ 336	+ 334
2022 Nov.	+ 455	+ 666	-	.	- 211	+ 8	- 80	- 80	-	+ 535	+ 335	+ 411
2022 Dec.	+ 413	+ 462	-	.	- 49	- 2	+ 358	+ 358	-	+ 55	+ 455	- 351
2023 Jan.	+ 359	+ 400	-	.	- 16	-	- 129	- 104	-	+ 488	+ 693	- 189
2023 Feb.	+ 319	+ 60	-	.	+ 259	-	+ 219	+ 219	-	+ 100	- 6	- 153
Building and loan associations												
											End of year or month *	
2022	209,570	186,650	.	.	22,920	8	1,296	1,296	.	208,274	4,156	181,198
2022 Aug.	207,632	184,028	.	.	23,604	9	1,296	1,296	.	206,336	4,395	178,337
2022 Sep.	208,238	184,883	.	.	23,355	9	1,349	1,349	.	206,889	4,361	179,173
2022 Oct.	208,609	185,251	.	.	23,358	8	1,329	1,329	.	207,280	4,263	179,659
2022 Nov.	208,992	185,818	.	.	23,174	8	1,302	1,302	.	207,690	4,200	180,316
2022 Dec.	209,570	186,650	.	.	22,920	8	1,296	1,296	.	208,274	4,156	181,198
2023 Jan.	209,562	186,780	.	.	22,782	7	1,449	1,449	.	208,113	4,094	181,237
2023 Feb.	209,550	186,785	.	.	22,765	7	1,225	1,225	.	208,325	4,033	181,527
											Changes *	
2022	+ 5,729	+ 9,340	.	.	- 3,611	- 458	+ 331	+ 331	.	+ 5,398	- 647	+ 9,656
2022 Aug.	+ 168	+ 721	.	.	- 553	- 1	+ 21	+ 21	.	+ 147	- 32	+ 732
2022 Sep.	+ 606	+ 855	.	.	- 249	-	+ 53	+ 53	.	+ 553	- 34	+ 836
2022 Oct.	+ 371	+ 368	.	.	+ 3	- 1	- 20	- 20	.	+ 391	- 98	+ 486
2022 Nov.	+ 383	+ 567	.	.	- 184	-	- 27	- 27	.	+ 410	- 63	+ 657
2022 Dec.	+ 578	+ 832	.	.	- 254	-	- 6	- 6	.	+ 584	- 44	+ 882
2023 Jan.	- 8	+ 130	.	.	- 138	- 1	+ 153	+ 153	.	- 161	- 62	+ 39
2023 Feb.	- 12	+ 5	.	.	- 17	-	- 224	- 224	.	+ 212	- 61	+ 290

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Banks with special, development and other central support tasks												
											End of year or month *	
2022	439,094	345,214	–	3,485	90,395	17,481	31,123	27,638	–	407,971	38,782	278,794
2022 Aug.	447,182	352,226	15	3,219	91,722	17,628	40,879	37,645	15	406,303	35,573	279,008
2022 Sep.	455,105	361,639	15	3,470	89,981	17,659	43,648	40,163	15	411,457	38,184	283,292
2022 Oct.	458,486	365,176	–	3,326	89,984	17,653	43,616	40,290	–	414,870	38,696	286,190
2022 Nov.	460,983	366,493	–	3,674	90,816	17,677	45,148	41,474	–	415,835	38,773	286,246
2022 Dec.	439,094	345,214	–	3,485	90,395	17,481	31,123	27,638	–	407,971	38,782	278,794
2023 Jan.	441,707	347,861	–	3,520	90,326	17,523	31,568	28,048	–	410,139	38,609	281,204
2023 Feb.	437,968	345,527	–	3,034	89,407	17,544	26,077	23,043	–	411,891	42,729	279,755
											Changes *	
2022	+ 30,159	+ 32,496	– 26	+ 603	– 2,914	– 153	+ 10,578	+ 10,001	– 26	+ 19,581	+ 11,623	+ 10,872
2022 Aug.	+ 12,982	+ 14,499	– 7	– 324	– 1,186	+ 83	+ 8,502	+ 8,833	– 7	+ 4,480	+ 4,492	+ 1,174
2022 Sep.	+ 7,200	+ 8,785	–	+ 251	– 1,836	+ 31	+ 2,712	+ 2,461	–	+ 4,488	+ 2,540	+ 3,784
2022 Oct.	+ 3,929	+ 3,984	– 15	– 144	+ 104	– 6	+ 5	+ 164	– 15	+ 3,924	+ 562	+ 3,258
2022 Nov.	+ 4,068	+ 2,654	–	+ 348	+ 1,066	+ 24	+ 1,617	+ 1,269	–	+ 2,451	+ 232	+ 1,153
2022 Dec.	– 20,855	– 20,408	–	– 189	– 258	– 196	– 13,975	– 13,786	–	– 6,880	+ 107	– 6,729
2023 Jan.	+ 3,056	+ 3,013	–	+ 35	+ 8	+ 42	+ 422	+ 387	–	+ 2,634	– 124	+ 2,750
2023 Feb.	– 4,388	– 2,893	–	– 486	– 1,009	+ 21	– 5,524	– 5,038	–	+ 1,136	+ 4,053	– 1,908
Memo item: Foreign banks												
											End of year or month *	
2022	668,402	561,672	130	7,062	99,538	432	164,166	156,974	130	504,236	116,121	288,577
2022 Aug.	666,524	556,537	126	5,955	103,906	458	168,539	162,458	126	497,985	109,771	284,308
2022 Sep.	664,976	559,927	157	5,258	99,634	448	170,522	165,107	157	494,454	109,347	285,473
2022 Oct.	669,424	561,030	151	5,229	103,014	445	166,113	160,733	151	503,311	113,410	286,887
2022 Nov.	683,950	571,926	131	5,282	106,611	442	175,346	169,933	131	508,604	114,594	287,399
2022 Dec.	668,402	561,672	130	7,062	99,538	432	164,166	156,974	130	504,236	116,121	288,577
2023 Jan.	694,648	572,566	79	11,448	110,555	430	179,260	167,733	79	515,388	116,635	288,198
2023 Feb.	696,978	571,372	72	5,527	120,007	429	170,620	165,021	72	526,358	115,771	290,580
											Changes *	
2022	+ 79,456	+ 82,934	– 125	+ 4,224	– 7,577	+ 11	+ 49,753	+ 45,654	– 125	+ 29,703	+ 18,077	+ 19,203
2022 Aug.	+ 10,959	+ 13,120	– 40	+ 1,157	– 3,278	– 1	+ 10,104	+ 8,987	– 40	+ 855	+ 1,968	+ 2,165
2022 Sep.	– 1,191	+ 814	+ 30	– 724	– 1,311	– 10	+ 359	+ 335	+ 30	– 832	– 456	+ 935
2022 Oct.	+ 5,267	+ 1,733	– 6	– 20	+ 3,560	– 3	– 4,033	– 4,007	– 6	+ 9,300	+ 4,176	+ 1,564
2022 Nov.	+ 16,729	+ 12,631	– 19	– 59	+ 4,176	– 3	+ 9,976	+ 10,054	– 19	+ 6,753	+ 1,575	+ 1,002
2022 Dec.	– 9,771	– 5,494	– 1	+ 1,819	– 6,095	– 10	– 7,942	– 9,760	– 1	– 1,829	+ 3,628	+ 638
2023 Jan.	+ 27,057	+ 11,497	– 51	+ 4,402	+ 11,209	– 2	+ 15,432	+ 11,081	– 51	+ 11,625	+ 644	– 228
2023 Feb.	+ 920	– 2,329	– 7	– 5,963	+ 9,219	– 1	– 9,444	– 3,474	– 7	+ 10,364	– 1,039	+ 2,184

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I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities 1	Equalisation claims 2	Memo item Fiduciary loans	
	Total	Medium-term	Long-term				Total	Medium-term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													
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
3,359,912	3,085,884	348,743	2,737,141	274,028	24,572	359,265	233,653	14,101	219,552	125,612	-	1,026	2022
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	Aug.
3,123,226	2,869,991	310,069	2,559,922	253,235	24,157	378,705	228,654	14,261	214,393	150,051	-	1,007	Sep.
3,142,860	2,885,480	313,454	2,572,026	257,380	24,103	370,856	230,194	14,584	215,610	140,662	-	1,006	Oct.
3,164,859	2,906,466	315,606	2,590,860	258,393	24,214	373,521	230,033	14,450	215,583	143,488	-	997	Nov.
3,174,621	2,915,679	314,455	2,601,224	258,942	24,715	373,768	229,916	14,330	215,586	143,852	-	1,007	Dec.
3,180,374	2,920,603	312,776	2,607,827	259,771	24,682	369,794	229,114	13,946	215,168	140,680	-	992	2022 Jan.
3,195,276	2,935,393	313,816	2,621,577	259,883	24,642	363,843	228,463	13,928	214,535	135,380	-	1,056	Feb.
3,209,489	2,950,077	316,135	2,633,942	259,412	24,707	370,654	228,815	13,684	215,131	141,839	-	1,052	Mar.
3,226,158	2,966,761	317,286	2,649,475	259,397	24,891	362,924	229,451	13,700	215,751	133,473	-	1,037	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	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	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	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	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	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	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	Nov.
3,359,912	3,085,884	348,743	2,737,141	274,028	24,572	359,265	233,653	14,101	219,552	125,612	-	1,026	Dec.
3,360,188	3,090,316	349,918	2,740,398	269,872	24,582	352,871	233,354	13,813	219,541	119,517	-	1,015	2023 Jan.
3,371,200	3,102,040	355,278	2,746,762	269,160	24,523	361,167	232,470	13,678	218,792	128,697	-	1,065	Feb.
Changes *													
+ 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
+ 184,791	+ 169,895	+ 33,470	+ 136,425	+ 14,896	- 78	- 15,702	+ 2,537	- 734	+ 3,271	- 18,239	-	- 46	2022
+ 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	Aug.
+ 6,229	+ 5,208	- 1,385	+ 6,593	+ 1,021	- 12	+ 3,976	- 441	- 462	+ 21	+ 4,417	-	+ 16	Sep.
+ 19,769	+ 15,624	+ 3,515	+ 12,109	+ 4,145	- 54	- 7,949	+ 1,440	+ 293	+ 1,147	- 9,389	-	- 1	Oct.
+ 19,929	+ 18,916	+ 4,377	+ 14,539	+ 1,013	+ 111	+ 4,425	+ 914	- 134	+ 1,048	+ 3,511	-	- 9	Nov.
+ 9,822	+ 9,273	- 1,122	+ 10,395	+ 549	+ 501	+ 247	- 117	- 120	+ 3	+ 364	-	+ 10	Dec.
+ 5,753	+ 4,924	- 1,679	+ 6,603	+ 829	- 33	- 3,974	- 802	- 384	- 418	- 3,172	-	- 15	2022 Jan.
+ 14,902	+ 14,790	+ 1,040	+ 13,750	+ 112	+ 25	- 5,951	- 651	- 18	- 633	- 5,300	-	- 1	Feb.
+ 14,213	+ 14,684	+ 2,319	+ 12,365	- 471	+ 65	+ 6,811	+ 352	- 244	+ 596	+ 6,459	-	- 4	Mar.
+ 17,014	+ 17,029	+ 1,456	+ 15,573	- 15	+ 184	- 7,730	+ 636	+ 16	+ 620	- 8,366	-	- 15	Apr.
+ 16,445	+ 16,354	+ 2,460	+ 13,894	+ 91	+ 254	+ 1,076	- 353	- 45	- 308	+ 1,429	-	- 2	May
+ 13,188	+ 15,055	+ 2,488	+ 12,567	- 1,867	- 106	- 4,066	- 851	- 41	- 810	- 3,215	-	- 22	June
+ 35,604	+ 22,464	+ 4,392	+ 18,072	+ 13,140	- 166	+ 243	+ 726	- 101	+ 827	- 483	-	- 6	July
+ 20,805	+ 21,967	+ 7,703	+ 14,264	- 1,162	- 15	- 3,563	- 246	- 1	- 245	- 3,317	-	+ 5	Aug.
+ 14,780	+ 14,321	+ 3,962	+ 10,359	+ 459	- 54	- 3,102	+ 533	- 179	+ 712	- 3,635	-	+ 8	Sep.
+ 18,465	+ 18,631	+ 5,251	+ 13,380	- 166	- 13	+ 4,233	+ 600	- 9	+ 609	+ 3,633	-	- 4	Oct.
+ 11,784	+ 9,418	+ 109	+ 9,309	+ 2,366	+ 42	- 2,068	+ 1,568	+ 119	+ 1,449	- 3,636	-	+ 16	Nov.
+ 1,838	+ 258	+ 3,969	- 3,711	+ 1,580	- 261	+ 2,389	+ 1,025	+ 153	+ 872	+ 1,364	-	- 6	Dec.
+ 276	+ 4,432	+ 1,175	+ 3,257	- 4,156	+ 10	- 6,394	- 299	- 288	- 11	- 6,095	-	- 11	2023 Jan.
+ 11,012	+ 11,724	+ 5,360	+ 6,364	- 712	- 59	+ 8,296	- 884	- 135	- 749	+ 9,180	-	+ 50	Feb.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	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		
Commercial banks ¹													End of year or month *	
2022	1,110,726	1,021,060	126	2,307	87,233	3,160	159,833	152,185	152,025	126	7,648	5,375	950,893	
2022 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	
2022 Dec.	1,110,726	1,021,060	126	2,307	87,233	3,160	159,833	152,185	152,025	126	7,648	5,375	950,893	
2023 Jan.	1,109,390	1,022,581	66	3,546	83,197	3,158	161,885	152,053	151,925	66	9,832	6,348	947,505	
2023 Feb.	1,121,426	1,028,162	55	2,782	90,427	3,094	162,026	153,375	153,256	55	8,651	5,933	959,400	
Changes *														
2022	+ 76,493	+ 72,321	- 84	+ 1,763	+ 2,493	- 72	+ 30,963	+ 30,221	+ 30,306	- 84	+ 742	- 1,022	+ 45,530	
2022 Nov.	- 238	+ 2,018	- 19	- 1,215	- 1,022	- 12	+ 114	+ 1,954	+ 1,962	- 19	- 1,840	- 614	- 352	
2022 Dec.	+ 9,427	+ 7,842	+ 13	- 338	+ 1,910	- 96	+ 3,077	+ 3,383	+ 3,378	+ 13	- 306	+ 24	+ 6,350	
2023 Jan.	- 1,336	+ 1,521	- 60	+ 1,239	- 4,036	- 2	+ 2,052	- 132	- 100	- 60	+ 2,184	+ 973	- 3,388	
2023 Feb.	+ 11,676	+ 5,221	- 11	- 764	+ 7,230	- 64	- 219	+ 962	+ 971	- 11	- 1,181	- 415	+ 11,895	
Big banks													End of year or month *	
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 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	
2022 Dec.	533,477	472,063	51	715	60,648	2,670	66,332	63,492	63,441	51	2,840	2,125	467,145	
2023 Jan.	529,552	473,826	44	1,168	54,514	2,668	68,772	65,327	65,273	44	3,445	2,287	460,780	
2023 Feb.	535,068	475,523	36	1,351	58,158	2,660	68,600	65,055	65,014	36	3,545	2,199	466,468	
Changes *														
2022	+ 30,999	+ 19,800	- 2	+ 546	+ 10,655	+ 123	+ 9,761	+ 9,356	+ 9,358	- 2	+ 405	- 141	+ 21,238	
2022 Nov.	- 818	- 594	- 7	- 670	+ 453	- 10	- 1,006	- 86	- 79	- 7	- 920	- 250	+ 188	
2022 Dec.	+ 1,418	- 318	+ 14	- 520	+ 2,242	- 65	- 2,108	- 1,577	- 1,591	+ 14	- 531	- 11	+ 3,526	
2023 Jan.	- 3,925	+ 1,763	- 7	+ 453	- 6,134	- 2	+ 2,440	+ 1,835	+ 1,832	- 7	+ 605	+ 162	- 6,365	
2023 Feb.	+ 5,516	+ 1,697	- 8	+ 183	+ 3,644	- 8	- 172	- 272	- 259	- 8	+ 100	- 88	+ 5,688	
Regional banks and other commercial banks													End of year or month *	
2022	471,164	446,164	29	1,592	23,379	486	57,055	52,638	52,575	29	4,417	2,859	414,109	
2022 Nov.	464,874	439,740	30	1,410	23,694	517	52,595	48,382	48,310	30	4,213	2,845	412,279	
2022 Dec.	471,164	446,164	29	1,592	23,379	486	57,055	52,638	52,575	29	4,417	2,859	414,109	
2023 Jan.	474,111	446,402	22	2,378	25,309	486	57,525	51,493	51,419	22	6,032	3,706	416,586	
2023 Feb.	480,572	450,165	19	1,431	28,957	430	58,787	54,049	53,971	19	4,738	3,366	421,785	
Changes *														
2022	+ 24,911	+ 31,537	- 10	+ 1,217	- 7,833	- 194	+ 11,915	+ 11,563	+ 11,574	- 10	+ 352	- 866	+ 12,996	
2022 Nov.	- 27	+ 1,869	-	- 545	- 1,351	- 2	+ 861	+ 1,785	+ 1,774	-	- 924	- 368	- 888	
2022 Dec.	+ 6,378	+ 6,501	- 1	+ 182	- 304	- 31	+ 4,469	+ 4,265	+ 4,274	- 1	+ 204	+ 14	+ 1,909	
2023 Jan.	+ 2,947	+ 238	- 7	+ 786	+ 1,930	-	+ 470	- 1,145	- 1,156	- 7	+ 1,615	+ 847	+ 2,477	
2023 Feb.	+ 6,101	+ 3,403	- 3	- 947	+ 3,648	- 56	+ 902	+ 2,196	+ 2,192	- 3	- 1,294	- 340	+ 5,199	
Branches of foreign banks													End of year or month *	
2022	106,085	102,833	46	-	3,206	4	36,446	36,055	36,009	46	391	391	69,639	
2022 Nov.	104,824	101,544	46	-	3,234	4	36,100	35,730	35,684	46	370	370	68,724	
2022 Dec.	106,085	102,833	46	-	3,206	4	36,446	36,055	36,009	46	391	391	69,639	
2023 Jan.	105,727	102,353	-	-	3,374	4	35,588	35,233	35,233	-	355	355	70,139	
2023 Feb.	105,786	102,474	-	-	3,312	4	34,639	34,271	34,271	-	368	368	71,147	
Changes *														
2022	+ 20,583	+ 20,984	- 72	-	- 329	- 1	+ 9,287	+ 9,302	+ 9,374	- 72	- 15	- 15	+ 11,296	
2022 Nov.	+ 607	+ 743	- 12	-	- 124	-	+ 259	+ 255	+ 267	- 12	+ 4	+ 4	+ 348	
2022 Dec.	+ 1,631	+ 1,659	-	-	- 28	-	+ 716	+ 695	+ 695	-	+ 21	+ 21	+ 915	
2023 Jan.	- 358	- 480	- 46	-	+ 168	-	- 858	- 822	- 776	- 46	- 36	- 36	+ 500	
2023 Feb.	+ 59	+ 121	-	-	- 62	-	- 949	- 962	- 962	-	+ 13	+ 13	+ 1,008	

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

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

I Banks (MFIs) in Germany

and long-term lending													Period	
to enterprises and households						to government								
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans		
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
14	15	16	17	18	19	20	21	22	23	24	25	26		
End of year or month *													Commercial banks ¹	
898,320	835,672	163,393	672,279	62,648	3,144	52,573	27,988	2,113	25,875	24,585	-	16	2022	
894,125	831,599	159,891	671,708	62,526	3,240	50,497	27,689	1,925	25,764	22,808	-	16	2022 Nov.	
898,320	835,672	163,393	672,279	62,648	3,144	52,573	27,988	2,113	25,875	24,585	-	16	2022 Dec.	
898,759	836,534	163,908	672,626	62,225	3,142	48,746	27,774	2,098	25,676	20,972	-	16	2023 Jan.	
903,037	840,988	164,080	676,908	62,049	3,078	56,363	27,985	2,063	25,922	28,378	-	16	2023 Feb.	
Changes *														
+ 55,993	+ 42,133	+ 10,046	+ 32,087	+ 13,860	- 67	- 10,463	+ 904	+ 146	+ 758	- 11,367	-	-	5	2022
+ 2,952	- 194	- 1,794	+ 1,600	+ 3,146	- 12	- 3,304	+ 864	- 6	+ 870	- 4,168	-	-		2022 Nov.
+ 4,263	+ 4,141	+ 3,608	+ 533	+ 122	- 96	+ 2,087	+ 299	+ 188	+ 111	+ 1,788	-	-		2022 Dec.
+ 439	+ 862	+ 515	+ 347	- 423	- 2	- 3,827	- 214	- 15	- 199	- 3,613	-	-		2023 Jan.
+ 4,278	+ 4,454	+ 172	+ 4,282	- 176	- 64	+ 7,617	+ 211	- 35	+ 246	+ 7,406	-	-		2023 Feb.
End of year or month *													Big banks	
445,241	392,962	27,282	365,680	52,279	2,654	21,904	13,535	894	12,641	8,369	-	16	2022	
443,771	391,991	26,634	365,357	51,780	2,719	19,848	13,222	888	12,334	6,626	-	16	2022 Nov.	
445,241	392,962	27,282	365,680	52,279	2,654	21,904	13,535	894	12,641	8,369	-	16	2022 Dec.	
444,954	392,722	27,194	365,528	52,232	2,652	15,826	13,544	882	12,662	2,282	-	16	2023 Jan.	
446,699	394,438	27,372	367,066	52,261	2,644	19,769	13,872	854	13,018	5,897	-	16	2023 Feb.	
Changes *														
+ 26,573	+ 10,373	- 712	+ 11,085	+ 16,200	+ 128	- 5,335	+ 210	- 249	+ 459	- 5,545	-	-	5	2022
+ 2,014	- 997	- 1,414	+ 417	+ 3,011	- 10	- 1,826	+ 732	- 6	+ 738	- 2,558	-	-		2022 Nov.
+ 1,470	+ 971	+ 648	+ 323	+ 499	- 65	+ 2,056	+ 313	+ 6	+ 307	+ 1,743	-	-		2022 Dec.
- 287	- 240	- 88	- 152	- 47	- 2	- 6,078	+ 9	- 12	+ 21	- 6,087	-	-		2023 Jan.
+ 1,745	+ 1,716	+ 178	+ 1,538	+ 29	- 8	+ 3,943	+ 328	- 28	+ 356	+ 3,615	-	-		2023 Feb.
End of year or month *													Regional banks and other commercial banks	
386,666	376,524	102,477	274,047	10,142	486	27,443	14,206	1,006	13,200	13,237	-	-	2022	
384,656	374,168	100,731	273,437	10,488	517	27,623	14,417	1,021	13,396	13,206	-	-	2022 Nov.	
386,666	376,524	102,477	274,047	10,142	486	27,443	14,206	1,006	13,200	13,237	-	-	2022 Dec.	
387,068	377,295	102,459	274,836	9,773	486	29,518	13,982	1,003	12,979	15,536	-	-	2023 Jan.	
388,595	378,961	103,004	275,957	9,634	430	33,190	13,867	996	12,871	19,323	-	-	2023 Feb.	
Changes *														
+ 18,115	+ 20,327	+ 3,399	+ 16,928	- 2,212	- 194	- 5,119	+ 502	+ 203	+ 299	- 5,621	-	-	2022	
+ 463	+ 330	- 795	+ 1,125	+ 133	- 2	- 1,351	+ 133	-	+ 133	- 1,484	-	-		2022 Nov.
+ 2,078	+ 2,424	+ 1,852	+ 572	- 346	- 31	- 169	- 211	- 15	- 196	+ 42	-	-		2022 Dec.
+ 402	+ 771	- 18	+ 789	- 369	-	+ 2,075	- 224	- 3	- 221	+ 2,299	-	-		2023 Jan.
+ 1,527	+ 1,666	+ 545	+ 1,121	- 139	- 56	+ 3,672	- 115	- 7	- 108	+ 3,787	-	-		2023 Feb.
End of year or month *													Branches of foreign banks	
66,413	66,186	33,634	32,552	227	4	3,226	247	213	34	2,979	-	-	2022	
65,698	65,440	32,526	32,914	258	4	3,026	50	16	34	2,976	-	-	2022 Nov.	
66,413	66,186	33,634	32,552	227	4	3,226	247	213	34	2,979	-	-	2022 Dec.	
66,737	66,517	34,255	32,262	220	4	3,402	248	213	35	3,154	-	-	2023 Jan.	
67,743	67,589	33,704	33,885	154	4	3,404	246	213	33	3,158	-	-	2023 Feb.	
Changes *														
+ 11,305	+ 11,433	+ 7,359	+ 4,074	- 128	- 1	- 9	+ 192	+ 192	± 0	- 201	-	-	2022	
+ 475	+ 473	+ 415	+ 58	+ 2	-	- 127	- 1	-	- 1	- 126	-	-		2022 Nov.
+ 715	+ 746	+ 1,108	- 362	- 31	-	+ 200	+ 197	+ 197	-	+ 3	-	-		2022 Dec.
+ 324	+ 331	+ 621	- 290	- 7	-	+ 176	+ 1	-	+ 1	+ 175	-	-		2023 Jan.
+ 1,006	+ 1,072	- 551	+ 1,623	- 66	-	+ 2	- 2	-	- 2	+ 4	-	-		2023 Feb.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	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		
Landesbanken													End of year or month *	
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 Nov.	275,971	262,823	10	463	12,675	7,720	30,863	27,638	27,365	10	3,225	3,025	245,108	
2022 Dec.	275,103	262,266	10	310	12,517	7,737	29,739	26,605	26,338	10	3,134	3,081	245,364	
2023 Jan.	277,347	264,367	9	489	12,482	7,731	31,310	27,459	27,000	9	3,851	3,812	246,037	
2023 Feb.	278,610	263,893	9	553	14,155	7,795	30,338	26,918	26,386	9	3,420	3,390	248,272	
Changes *														
2022	+ 827	+ 5,826	- 2	- 740	- 4,257	+ 307	+ 1,034	+ 1,952	+ 1,916	- 2	- 918	- 140	- 207	
2022 Nov.	+ 677	+ 623	- 1	+ 107	- 52	+ 40	- 143	- 77	+ 12	- 1	- 66	- 261	+ 820	
2022 Dec.	- 868	- 557	-	- 153	- 158	+ 17	- 1,124	- 1,033	- 1,027	-	- 91	+ 56	+ 256	
2023 Jan.	+ 2,244	+ 2,101	- 1	+ 179	- 35	- 6	+ 1,571	+ 854	+ 662	- 1	+ 717	+ 731	+ 673	
2023 Feb.	+ 1,263	- 474	-	+ 64	+ 1,673	+ 64	- 972	- 541	- 614	-	- 431	- 422	+ 2,235	
Savings banks													End of year or month *	
2022	1,164,933	1,020,753	-	109	144,071	4,016	50,763	46,614	46,579	-	4,149	4,075	1,114,170	
2022 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	
2022 Dec.	1,164,933	1,020,753	-	109	144,071	4,016	50,763	46,614	46,579	-	4,149	4,075	1,114,170	
2023 Jan.	1,162,855	1,022,614	-	121	140,120	4,002	52,811	47,933	47,898	-	4,878	4,792	1,110,044	
2023 Feb.	1,165,124	1,024,604	-	182	140,338	3,994	53,086	48,609	48,560	-	4,477	4,344	1,112,038	
Changes *														
2022	+ 50,966	+ 54,683	-	- 519	- 3,198	- 14	+ 4,321	+ 4,417	+ 4,422	-	- 96	+ 418	+ 46,645	
2022 Nov.	+ 2,416	+ 3,947	-	- 37	- 1,494	- 10	- 32	+ 333	+ 358	-	- 365	- 353	+ 2,448	
2022 Dec.	- 667	- 733	-	- 32	+ 98	- 107	- 1,416	- 1,450	- 1,441	-	+ 34	+ 57	+ 749	
2023 Jan.	- 2,078	+ 1,861	-	+ 12	- 3,951	- 14	+ 2,048	+ 1,319	+ 1,319	-	+ 729	+ 717	- 4,126	
2023 Feb.	+ 2,269	+ 1,990	-	+ 61	+ 218	- 8	+ 275	+ 676	+ 662	-	- 401	- 448	+ 1,994	
Credit cooperatives													End of year or month *	
2022	832,248	742,125	23	27	90,073	3,348	32,824	32,585	32,552	23	239	222	799,424	
2022 Nov.	829,932	741,159	28	27	88,718	3,422	32,728	32,459	32,421	28	269	252	797,204	
2022 Dec.	832,248	742,125	23	27	90,073	3,348	32,824	32,585	32,552	23	239	222	799,424	
2023 Jan.	832,106	743,131	24	17	88,934	3,324	32,927	32,612	32,588	24	315	298	799,179	
2023 Feb.	834,493	745,411	22	17	89,043	3,305	33,609	33,339	33,317	22	270	253	800,884	
Changes *														
2022	+ 49,414	+ 44,770	+ 5	- 188	+ 4,827	- 178	+ 3,157	+ 3,325	+ 3,325	+ 5	- 168	+ 15	+ 46,257	
2022 Nov.	+ 4,136	+ 3,488	- 1	- 5	+ 654	- 13	+ 184	+ 228	+ 234	- 1	- 44	- 44	+ 3,952	
2022 Dec.	+ 2,316	+ 966	- 5	-	+ 1,355	- 74	+ 96	+ 126	+ 131	- 5	- 30	- 30	+ 2,220	
2023 Jan.	- 142	+ 1,006	+ 1	- 10	- 1,139	- 24	+ 103	+ 27	+ 36	+ 1	+ 76	+ 76	- 245	
2023 Feb.	+ 2,387	+ 2,280	+ 2	-	+ 109	- 19	+ 682	+ 727	+ 729	- 2	- 45	+ 45	+ 1,705	
Mortgage banks													End of year or month *	
2022	132,509	126,333	-	25	6,151	88	2,014	2,000	1,975	-	14	14	130,495	
2022 Nov.	131,912	125,711	-	25	6,176	90	1,686	1,660	1,635	-	26	26	130,226	
2022 Dec.	132,509	126,333	-	25	6,151	88	2,014	2,000	1,975	-	14	14	130,495	
2023 Jan.	132,509	126,280	-	-	6,229	88	1,835	1,825	1,825	-	10	10	130,674	
2023 Feb.	133,208	126,712	-	-	6,496	88	2,169	2,159	2,159	-	10	10	131,039	
Changes *														
2022	+ 2,730	+ 3,254	-	- 75	- 449	+ 80	+ 304	+ 428	+ 403	-	- 124	- 24	+ 2,426	
2022 Nov.	+ 398	+ 399	-	-	- 1	+ 8	- 84	- 83	- 83	-	- 1	- 1	+ 482	
2022 Dec.	+ 607	+ 622	-	-	- 15	- 2	+ 328	+ 340	+ 340	-	- 12	- 12	+ 279	
2023 Jan.	-	- 53	-	- 25	+ 78	-	- 179	- 175	- 150	-	- 4	- 4	+ 179	
2023 Feb.	+ 419	+ 152	-	-	+ 267	-	+ 54	+ 54	+ 54	-	-	-	+ 365	

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

see the explanatory notes of the Statistical Series Banking Statistics.

I Banks (MFIs) in Germany

and long-term lending													Period	
to enterprises and households						to government								
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans		
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
14	15	16	17	18	19	20	21	22	23	24	25	26		
End of year or month *													Landesbanken	
170,834	168,324	40,039	128,285	2,510	7,330	74,530	64,523	1,427	63,096	10,007	-	407	2022	
170,691	168,283	39,454	128,829	2,408	7,311	74,417	64,150	1,313	62,837	10,267	-	409	2022 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.	
171,627	169,215	41,059	128,156	2,412	7,336	74,410	64,340	1,415	62,925	10,070	-	395	2023 Jan.	
172,698	170,305	41,630	128,675	2,393	7,350	75,574	63,812	1,332	62,480	11,762	-	445	Feb.	
Changes *														
+ 4,324	+ 5,851	+ 4,373	+ 1,478	- 1,527	+ 354	- 4,531	- 1,801	- 378	- 1,423	- 2,730	-	-	47	2022
+ 894	+ 916	+ 739	+ 177	- 22	+ 31	- 74	- 44	- 60	+ 16	- 30	-	+	9	2022 Nov.
+ 143	+ 41	+ 585	- 544	+ 102	+ 19	+ 113	+ 373	+ 114	+ 259	- 260	-	-	2	Dec.
+ 793	+ 891	+ 1,020	- 129	- 98	+ 6	- 120	- 183	- 12	- 171	+ 63	-	-	12	2023 Jan.
+ 1,071	+ 1,090	+ 571	+ 519	- 19	+ 14	+ 1,164	- 528	- 83	- 445	+ 1,692	-	+	50	Feb.
End of year or month *													Savings banks	
1,048,518	941,267	60,108	881,159	107,251	3,965	65,652	28,832	2,543	26,289	36,820	-	51	2022	
1,048,302	941,036	60,269	880,767	107,266	4,074	65,119	28,412	2,608	25,804	36,707	-	49	2022 Nov.	
1,048,518	941,267	60,108	881,159	107,251	3,965	65,652	28,832	2,543	26,289	36,820	-	51	Dec.	
1,045,464	940,907	59,672	881,235	104,557	3,951	64,580	29,017	2,518	26,499	35,563	-	51	2023 Jan.	
1,046,786	942,484	60,158	882,326	104,302	3,944	65,252	29,216	2,553	26,663	36,036	-	50	Feb.	
Changes *														
+ 47,446	+ 48,368	+ 3,374	+ 44,994	- 922	- 10	- 801	+ 1,475	+ 37	+ 1,438	- 2,276	-	-	4	2022
+ 1,988	+ 3,411	+ 653	+ 2,758	- 1,423	- 10	+ 460	+ 531	+ 18	+ 513	- 71	-	-	2	2022 Nov.
+ 216	+ 231	- 161	+ 392	- 15	- 109	+ 533	+ 420	- 65	+ 485	+ 113	-	+	2	Dec.
- 3,054	- 360	- 436	+ 76	- 2,694	- 14	- 1,072	+ 185	- 25	+ 210	- 1,257	-	-	-	2023 Jan.
+ 1,322	+ 1,577	+ 486	+ 1,091	- 255	- 7	+ 672	+ 199	+ 35	+ 164	+ 473	-	-	1	Feb.
End of year or month *													Credit cooperatives	
783,381	706,371	43,551	662,820	77,010	3,347	16,043	2,980	196	2,784	13,063	-	1	2022	
781,317	705,560	43,687	661,873	75,757	3,421	15,887	2,926	184	2,742	12,961	-	1	2022 Nov.	
783,381	706,371	43,551	662,820	77,010	3,347	16,043	2,980	196	2,784	13,063	-	1	Dec.	
783,204	707,209	43,353	663,856	75,995	3,323	15,975	3,036	199	2,837	12,939	-	1	2023 Jan.	
784,735	708,789	43,314	665,475	75,946	3,304	16,149	3,052	205	2,847	13,097	-	1	Feb.	
Changes *														
+ 46,264	+ 41,348	+ 3,521	+ 37,827	+ 4,916	- 178	- 7	+ 82	+ 58	+ 24	- 89	-	-	-	2022
+ 3,940	+ 3,239	+ 207	+ 3,032	+ 701	- 13	+ 12	+ 59	+ 8	+ 51	- 47	-	-	-	2022 Nov.
+ 2,064	+ 811	- 136	+ 947	+ 1,253	- 74	+ 156	+ 54	+ 12	+ 42	+ 102	-	-	-	Dec.
- 177	+ 838	- 198	+ 1,036	- 1,015	- 24	- 68	+ 56	+ 3	+ 53	- 124	-	-	-	2023 Jan.
+ 1,531	+ 1,580	- 39	+ 1,619	- 49	- 19	+ 174	+ 16	+ 6	+ 10	+ 158	-	-	-	Feb.
End of year or month *													Mortgage banks	
112,443	112,267	13,406	98,861	176	88	18,052	12,077	295	11,782	5,975	-	-	2022	
112,127	111,950	12,983	98,967	177	90	18,099	12,100	312	11,788	5,999	-	-	2022 Nov.	
112,443	112,267	13,406	98,861	176	88	18,052	12,077	295	11,782	5,975	-	-	Dec.	
112,560	112,382	13,684	98,698	178	88	18,114	12,063	299	11,764	6,051	-	-	2023 Jan.	
112,665	112,487	13,914	98,573	178	88	18,374	12,056	305	11,751	6,318	-	-	Feb.	
Changes *														
+ 3,533	+ 3,544	+ 722	+ 2,822	- 11	+ 80	- 1,107	- 669	+ 2	- 671	- 438	-	-	-	2022
+ 425	+ 422	- 21	+ 443	+ 3	+ 8	+ 57	+ 61	+ 24	+ 37	- 4	-	-	-	2022 Nov.
+ 316	+ 317	+ 423	- 106	- 1	- 2	- 37	- 23	- 17	- 6	- 14	-	-	-	Dec.
+ 117	+ 115	+ 278	- 163	+ 2	-	+ 62	- 14	+ 4	- 18	+ 76	-	-	-	2023 Jan.
+ 105	+ 105	+ 230	- 125	-	-	+ 260	- 7	+ 6	- 13	+ 267	-	-	-	Feb.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	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	of which		Total	of which Loans		
									Loans	Bills			Loans		Bills
1	2	3	4	5	6	7	8	9	10	11	12	13		
Building and loan associations													End of year or month *	
2022	200,451	185,218	.	-	15,233	8	1,283	1,283	1,283	.	-	-	199,168	
2022 Nov.	199,829	184,386	.	-	15,443	8	1,288	1,287	1,287	.	1	1	198,541	
Dec.	200,451	185,218	.	-	15,233	8	1,283	1,283	1,283	.	-	-	199,168	
2023 Jan.	200,436	185,346	.	-	15,090	7	1,436	1,436	1,436	.	-	-	199,000	
Feb.	200,433	185,353	.	-	15,080	7	1,214	1,213	1,213	.	1	1	199,219	
Changes *														
2022	+ 7,410	+ 9,381	.	-	- 1,971	- 457	+ 333	+ 333	+ 333	.	± 0	± 0	+ 7,077	
2022 Nov.	+ 525	+ 569	.	-	- 44	-	- 28	- 29	- 29	.	+ 1	+ 1	+ 553	
Dec.	+ 622	+ 832	.	-	- 210	-	- 5	- 4	- 4	.	- 1	- 1	+ 627	
2023 Jan.	- 15	+ 128	.	-	- 143	- 1	+ 153	+ 153	+ 153	.	-	-	- 168	
Feb.	- 3	+ 7	.	-	- 10	-	- 222	- 223	- 223	.	+ 1	+ 1	+ 219	
Banks with special, development and other central support tasks													End of year or month *	
2022	299,648	255,370	-	- 84	44,362	7,241	19,985	18,513	18,513	-	1,472	1,556	279,663	
2022 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	
2023 Jan.	301,591	258,112	-	142	43,337	7,287	20,971	19,132	19,132	-	1,839	1,697	280,620	
Feb.	296,901	255,255	-	- 672	42,318	7,305	15,386	14,250	14,220	-	1,136	1,838	281,515	
Changes *														
2022	+ 28,897	+ 29,880	- 23	- 172	- 788	+ 210	+ 7,536	+ 7,828	+ 7,881	- 23	- 292	- 150	+ 21,361	
2022 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	
2023 Jan.	+ 1,883	+ 2,682	-	+ 226	- 1,025	+ 46	+ 926	+ 559	+ 559	-	+ 367	+ 141	+ 957	
Feb.	- 4,690	- 2,857	-	- 814	- 1,019	+ 18	- 5,585	- 4,882	- 4,912	-	- 703	+ 141	+ 895	
Memo item: Foreign banks													End of year or month *	
2022	432,769	399,888	.	.	31,571	432	75,210	71,326	71,257	60	3,884	2,643	357,559	
2022 Nov.	434,897	402,347	.	.	31,286	442	79,221	75,339	75,282	51	3,882	2,675	355,676	
Dec.	432,769	399,888	.	.	31,571	432	75,210	71,326	71,257	60	3,884	2,643	357,559	
2023 Jan.	437,890	402,238	.	.	33,528	430	77,707	72,041	72,017	9	5,666	3,566	360,183	
Feb.	441,709	403,333	.	.	37,185	429	75,620	71,341	71,317	4	4,279	3,112	366,089	
Changes *														
2022	+ 38,954	+ 44,705	.	.	- 6,619	+ 11	+ 17,293	+ 16,332	+ 16,413	- 69	+ 961	+ 12	+ 21,661	
2022 Nov.	+ 225	- 173	.	.	+ 1,149	- 3	- 37	+ 1,092	+ 1,103	- 11	- 1,129	- 389	+ 262	
Dec.	+ 2,101	+ 1,760	.	.	+ 295	- 10	- 1,910	- 1,912	- 1,924	+ 9	+ 2	- 32	+ 4,011	
2023 Jan.	+ 5,121	+ 2,350	.	.	+ 1,957	- 2	+ 2,497	+ 715	+ 760	- 51	+ 1,782	+ 923	+ 2,624	
Feb.	+ 3,459	+ 735	.	.	+ 3,657	- 1	- 2,447	- 1,060	- 1,060	- 5	- 1,387	- 454	+ 5,906	

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

I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													
Building and loan associations													
189,760	179,076	4,048	175,028	10,684	8	9,408	4,859	-	4,859	4,549	-	-	2022
188,898	178,217	4,091	174,126	10,681	8	9,643	4,881	-	4,881	4,762	-	-	2022 Nov. Dec.
189,760	179,076	4,048	175,028	10,684	8	9,408	4,859	-	4,859	4,549	-	-	
189,777	179,093	3,984	175,109	10,684	7	9,223	4,817	-	4,817	4,406	-	-	2023 Jan. Feb.
190,143	179,469	3,925	175,544	10,674	7	9,076	4,670	-	4,670	4,406	-	-	
Changes *													
+ 8,212	+ 9,224	- 642	+ 9,866	- 1,012	- 457	- 1,135	- 176	-	- 176	- 959	-	-	2022
+ 560	+ 610	- 63	+ 673	- 50	-	- 7	- 13	-	- 13	+ 6	-	-	2022 Nov. Dec.
+ 862	+ 859	- 43	+ 902	+ 3	-	- 235	- 22	-	- 22	- 213	-	-	
+ 17	+ 17	- 64	+ 81	-	- 1	- 185	- 42	-	- 42	- 143	-	-	2023 Jan. Feb.
+ 366	+ 376	- 59	+ 435	- 10	-	- 147	- 147	-	- 147	-	-	-	
End of year or month *													
Banks with special, development and other central support tasks													
156,656	142,907	24,198	118,709	13,749	6,690	123,007	92,394	7,527	84,867	30,613	-	551	2022
163,572	149,939	24,505	125,434	13,633	6,689	122,345	91,580	7,606	83,974	30,765	-	557	2022 Nov. Dec.
156,656	142,907	24,198	118,709	13,749	6,690	123,007	92,394	7,527	84,867	30,613	-	551	
158,797	144,976	24,258	120,718	13,821	6,735	121,823	92,307	7,284	85,023	29,516	-	552	2023 Jan. Feb.
161,136	147,518	28,257	119,261	13,618	6,752	120,379	91,679	7,220	84,459	28,700	-	553	
Changes *													
+ 19,019	+ 19,427	+ 12,076	+ 7,351	- 408	+ 200	+ 2,342	+ 2,722	- 599	+ 3,321	- 380	-	+ 10	2022
+ 1,025	+ 1,014	+ 388	+ 626	+ 11	+ 38	+ 788	+ 110	+ 135	- 25	+ 678	-	+ 7	2022 Nov. Dec.
- 6,026	- 6,142	- 307	- 5,835	+ 116	+ 1	- 228	- 76	+ 79	+ 3	- 152	-	- 6	
+ 2,141	+ 2,069	+ 60	+ 2,009	+ 72	+ 45	- 1,184	- 87	- 243	+ 156	- 1,097	-	+ 1	2023 Jan. Feb.
+ 2,339	+ 2,542	+ 3,999	- 1,457	- 203	+ 17	- 1,444	- 628	- 64	- 564	- 816	-	+ 1	
End of year or month *													
Memo item: Foreign banks													
341,191	321,532	77,911	243,621	19,659	432	16,368	4,456	428	4,028	11,912	-	-	2022
339,644	320,153	77,036	243,117	19,491	442	16,032	4,237	230	4,007	11,795	-	-	2022 Nov. Dec.
341,191	321,532	77,911	243,621	19,659	432	16,368	4,456	428	4,028	11,912	-	-	
341,460	322,210	78,304	243,906	19,250	430	18,723	4,445	426	4,019	14,278	-	-	2023 Jan. Feb.
343,426	324,391	77,949	246,442	19,035	429	22,663	4,513	425	4,088	18,150	-	-	
Changes *													
+ 29,933	+ 28,342	+ 10,637	+ 17,705	+ 1,591	+ 11	- 8,272	- 62	+ 188	- 250	- 8,210	-	-	2022
+ 1,995	- 1,155	- 1,618	+ 463	+ 3,150	- 3	- 1,733	+ 268	- 1	+ 269	- 2,001	-	-	2022 Nov. Dec.
+ 3,664	+ 3,496	+ 2,999	+ 497	+ 168	- 10	+ 347	+ 220	+ 199	+ 21	+ 127	-	-	
+ 269	+ 678	+ 393	+ 285	- 409	- 2	+ 2,355	- 11	- 2	- 9	+ 2,366	-	-	2023 Jan. Feb.
+ 1,966	+ 2,181	- 355	+ 2,536	- 215	- 1	+ 3,940	+ 68	- 1	+ 69	+ 3,872	-	-	

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	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau			zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite		
1	2	3	4	5	6	7	8	9	10	11	12	13		
Kreditbanken 3)													Stand am Quartalsende *)	
2021 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	
Veränderungen im Vierteljahr *)														
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	
Großbanken													Stand am Quartalsende *)	
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	
Veränderungen im Vierteljahr *)														
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	
Regionalbanken und sonstige Kreditbanken													Stand am Quartalsende *)	
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	
Veränderungen im Vierteljahr *)														
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	
Zweigstellen ausländischer Banken													Stand am Quartalsende *)	
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	
Veränderungen im Vierteljahr *)														
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	Zeit				
		Kredite für den Wohnungsbau	Ratenkredite 2)	Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten													
14	15	16	17	18	19	20	21	22	23	24	25	26	Zeit				
Stand am Quartalsende *)													Kreditbanken 3)				
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.				
Veränderungen im Vierteljahr *)																	
+	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.			
Stand am Quartalsende *)													Großbanken				
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.				
Veränderungen im Vierteljahr *)																	
+	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.			
Stand am Quartalsende *)													Regionalbanken und sonstige Kreditbanken				
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.				
Veränderungen im Vierteljahr *)																	
+	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.			
Stand am Quartalsende *)													Zweigstellen ausländischer Banken				
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.				
Veränderungen im Vierteljahr *)																	
-	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	
Landesbanken													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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
Sparkassen													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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
Kreditgenossenschaften													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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
Realkreditinstitute													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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

langfristige Kredite	Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen							Kredite an Organisationen ohne Erwerbszweck						Zeit
	zusammen	darunter:			kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter			langfristige Kredite		
		Kredite für den Wohnungsbau	Ratenkredite 2)	Debitsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten					Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite			
14	15	16	17	18	19	20	21	22	23	24	25	26		
Stand am Quartalsende *)													Landesbanken	
5 705	15 015	13 262	366	120	441	604	13 970	841	310	14	100	727	2021 Dez.	
5 642	14 985	13 216	361	131	483	591	13 911	844	315	109	12	723	2022 März	
5 639	15 060	13 252	381	135	509	611	13 940	838	310	113	11	714	Juni	
5 647	15 025	13 209	385	130	525	626	13 874	886	342	136	47	703	Sept.	
5 617	14 835	13 064	384	175	527	637	13 671	865	321	10	151	704	Dez.	
Veränderungen im Vierteljahr *)														
+ 45	+ 46	- 35	+ 15	+ 19	+ 4	+ 94	- 52	+ 8	- 2	- 2	+ 19	- 9	2021 4.Vj.	
- 63	- 30	- 46	- 5	+ 11	+ 42	- 13	- 59	+ 3	+ 5	+ 95	- 88	- 4	2022 1.Vj.	
- 3	+ 75	+ 36	+ 20	+ 4	+ 26	+ 20	+ 29	- 6	- 5	+ 4	- 1	- 9	2.Vj.	
+ 8	- 35	- 43	+ 4	- 5	+ 16	+ 15	- 66	+ 48	+ 32	+ 23	+ 36	- 11	3.Vj.	
- 55	- 165	- 145	- 1	+ 45	+ 2	+ 11	- 178	- 21	- 21	- 126	+ 104	+ 1	4.Vj.	
Stand am Quartalsende *)													Sparkassen	
181 128	411 975	369 230	29 507	2 590	5 858	7 817	398 300	6 530	1 496	145	198	6 187	2021 Dez.	
183 401	416 501	373 863	29 441	2 624	6 025	7 748	402 728	6 560	1 512	170	181	6 209	2022 März	
186 070	424 224	381 314	29 515	2 758	6 233	7 943	410 048	6 570	1 531	163	185	6 222	Juni	
187 929	430 453	387 511	29 457	2 796	6 465	8 057	415 931	6 646	1 579	155	186	6 305	Sept.	
189 142	431 732	389 707	28 995	2 671	6 315	7 940	417 477	6 740	1 579	183	158	6 399	Dez.	
Veränderungen im Vierteljahr *)														
+ 2 334	+ 5 642	+ 6 010	- 309	- 106	- 87	- 11	+ 5 740	+ 79	+ 37	- 8	+ 9	+ 78	2021 4.Vj.	
+ 2 273	+ 4 526	+ 4 633	- 66	+ 34	+ 167	- 69	+ 4 428	+ 30	+ 16	+ 25	- 17	+ 22	2022 1.Vj.	
+ 2 669	+ 7 723	+ 7 356	+ 159	+ 134	+ 208	+ 195	+ 7 320	+ 10	+ 19	- 7	+ 4	+ 13	2.Vj.	
+ 1 889	+ 6 229	+ 6 197	- 58	+ 38	+ 227	+ 114	+ 5 888	+ 76	+ 48	- 8	+ 1	+ 83	3.Vj.	
+ 1 063	+ 1 429	+ 2 151	- 452	- 125	- 150	- 117	+ 1 696	+ 94	-	+ 28	- 28	+ 94	4.Vj.	
Stand am Quartalsende *)													Kreditgenossenschaften	
152 566	340 633	301 655	28 771	1 468	4 348	10 561	325 724	5 673	596	139	105	5 429	2021 Dez.	
154 167	344 215	305 515	28 360	1 541	4 402	10 556	329 257	5 648	610	104	106	5 438	2022 März	
156 378	350 513	311 644	28 325	1 584	4 584	10 576	335 353	5 768	624	111	120	5 537	Juni	
158 196	355 765	316 976	28 162	1 558	4 486	10 539	340 740	5 855	633	96	118	5 641	Sept.	
159 273	357 832	319 894	27 507	1 442	4 192	10 263	343 377	5 907	646	106	107	5 694	Dez.	
Veränderungen im Vierteljahr *)														
+ 2 869	+ 4 352	+ 4 767	+ 462	- 101	- 395	- 201	+ 4 948	+ 235	+ 56	+ 41	- 9	+ 203	2021 4.Vj.	
+ 1 601	+ 3 582	+ 3 725	- 296	+ 73	+ 54	- 5	+ 3 533	- 25	+ 14	- 35	+ 1	+ 9	2022 1.Vj.	
+ 2 211	+ 6 298	+ 6 059	+ 30	+ 43	+ 182	+ 20	+ 6 096	+ 40	+ 14	+ 7	+ 14	+ 19	2.Vj.	
+ 1 818	+ 5 252	+ 5 332	- 163	- 26	- 98	- 37	+ 5 387	+ 87	+ 9	- 15	- 2	+ 104	3.Vj.	
+ 952	+ 2 192	+ 3 008	- 620	- 116	- 294	- 276	+ 2 762	+ 52	+ 13	+ 10	- 11	+ 53	4.Vj.	
Stand am Quartalsende *)													Realkreditinstitute	
8 834	30 760	30 548	27	-	1	46	30 713	111	65	-	-	111	2021 Dez.	
8 873	31 366	31 160	24	-	2	45	31 319	111	66	-	-	111	2022 März	
8 854	31 950	31 753	24	-	1	46	31 903	109	64	-	-	109	Juni	
8 892	32 472	32 272	24	-	4	44	32 424	108	61	-	-	108	Sept.	
8 909	32 877	32 677	23	-	1	71	32 805	107	60	-	-	107	Dez.	
Veränderungen im Vierteljahr *)														
+ 47	+ 846	+ 852	+ 25	-	-	24	+ 870	- 2	- 1	-	-	+ 2	2021 4.Vj.	
+ 39	+ 606	+ 612	- 3	-	+ 1	- 1	+ 606	-	+ 1	-	-	-	2022 1.Vj.	
- 19	+ 584	+ 593	-	-	+ 1	+ 1	+ 584	-	2	-	-	- 2	2.Vj.	
+ 38	+ 522	+ 519	-	-	- 3	- 2	+ 521	-	1	-	-	- 1	3.Vj.	
+ 17	+ 405	+ 405	- 1	-	- 3	+ 27	+ 381	- 1	- 1	-	-	- 1	4.Vj.	

I. Banken (MFIs) in Deutschland

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

Mio €

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

Zeit	darunter:				Kredite an Unternehmen und Selbständige								
	Kredite für den Wohnungsbau			zusammen	darunter Kredite für den Wohnungsbau	Unternehmen				wirtschaftlich selbständige Privatpersonen 1)			
	insgesamt	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau			zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Bausparkassen													Stand am Quartalsende *)
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
Veränderungen im Vierteljahr *)													
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
Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben													Stand am Quartalsende *)
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
Veränderungen im Vierteljahr *)													
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
Nachrichtlich: Auslandsbanken													Stand am Quartalsende *)
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
Veränderungen im Vierteljahr *)													
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

lang- fristige Kredite	Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen							Kredite an Organisationen ohne Erwerbszweck					Zeit	
	zusammen	darunter:			kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite	zusammen	darunter Kredite für den Woh- nungs- bau	kurz- fristige Kredite	mittel- fristige Kredite	lang- fristige Kredite		
		Kredite für den Woh- nungs- bau	Raten- kredite 2)	Debet- salden auf Lohn-, Gehalts-, Renten- und Pensions- konten										
14	15	16	17	18	19	20	21	22	23	24	25	26		
Stand am Quartalsende *)													Bausparkassen	
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.	
Veränderungen im Vierteljahr *)														
+	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	2022 1.Vj.
+	261	+ 2 409	+ 2 334	+ 26	–	116	– 132	+ 2 425	+ 9	+ 9	–	–	+ 9	2.Vj.
+	215	+ 2 302	+ 2 236	– 19	–	80	– 146	+ 2 368	+ 17	+ 17	–	–	+ 17	3.Vj.
+	242	+ 1 547	+ 1 613	– 23	–	50	– 186	+ 1 783	+ 21	+ 20	–	–	+ 21	4.Vj.
Stand am Quartalsende *)													Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben	
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.	
Veränderungen im Vierteljahr *)														
–	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.
Stand am Quartalsende *)													Nachrichtlich: Auslandsbanken	
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.	
Veränderungen im Vierteljahr *)														
+	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	–	3	+ 1	+ 4	2.Vj.
+	172	+ 3 247	+ 1 492	+ 1 418	+ 15	+ 151	+ 23	+ 3 073	– 22	–	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
Kredite insgesamt													
Stand am Quartalsende *)													
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
Kurzfristige Kredite													
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
Mittelfristige Kredite													
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
Langfristige Kredite													
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
Kredite insgesamt													
Veränderungen im Vierteljahr *)													
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
Kurzfristige Kredite													
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
Mittelfristige Kredite													
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
Langfristige Kredite													
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		
Stand am Quartalsende *)														Kredite insgesamt
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.	
														Kurzfristige Kredite
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.	
														Mittelfristige Kredite
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.	
														Langfristige Kredite
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.	
Veränderungen im Vierteljahr *)														Kredite insgesamt
+ 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.	
														Kurzfristige Kredite
+ 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.	
														Mittelfristige Kredite
+ 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.	
														Langfristige Kredite
+ 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-verarbeit-ung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Kreditbanken 2)													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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
Großbanken													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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
Regionalbanken und sonstige Kreditbanken													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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
Zweigstellen ausländischer Banken													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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		
Stand am Quartalsende *)													Kreditbanken 2)	
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.	
Veränderungen im Vierteljahr *)														
+ 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.	
Stand am Quartalsende *)													Großbanken	
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.	
Veränderungen im Vierteljahr *)														
+ 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.	
Stand am Quartalsende *)													Regionalbanken und sonstige Kreditbanken	
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.	
Veränderungen im Vierteljahr *)														
+ 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.	
Stand am Quartalsende *)													Zweigstellen ausländischer Banken	
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.	
Veränderungen im Vierteljahr *)														
+ 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-verarbeitung		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													
												Stand am Quartalsende *)	
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
												Veränderungen im Vierteljahr *)	
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
Sparkassen													
												Stand am Quartalsende *)	
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
												Veränderungen im Vierteljahr *)	
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
Kreditgenossenschaften													
												Stand am Quartalsende *)	
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
												Veränderungen im Vierteljahr *)	
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
Realkreditinstitute													
												Stand am Quartalsende *)	
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
												Veränderungen im Vierteljahr *)	
2022 1.Vj.	+ 925	- 8	-	+ 1	- 4	- 1	-	+ 2	- 1	- 3	- 2	- 15	+ 207
2.Vj.	- 660	- 4	-	- 5	-	-	- 1	- 1	+ 2	+ 1	-	- 25	- 75
3.Vj.	+ 599	- 2	-	-	+ 1	- 1	- 1	-	-	- 1	-	- 30	+ 90
4.Vj.	+ 971	- 2	-	+ 1	- 1	-	-	-	- 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

Dienstleistungsgewerbe (einschl. freier Berufe)														Zeit												
Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstücks-wesen	Gast-gewerbe	Informati-on und Kommuni-kation; Forschung und Ent-wicklung; Interessen-vertre-tungen; Verlags-wesen 1)	Gesund-heits-, Veterinär- und Sozial-wesen (Unter-nehmen und freie Berufe)	Vermie-tung beweg-licher Sachen	Sonstige Dienst-leistungen														
14	15	16	17	18	19	20	21	22	23	24	25	26														
Stand am Quartalsende *)													Landesbanken													
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.													
Veränderungen im Vierteljahr *)																										
+	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.
Stand am Quartalsende *)													Sparkassen													
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.													
Veränderungen im Vierteljahr *)																										
+	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.
Stand am Quartalsende *)													Kreditgenossenschaften													
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.													
Veränderungen im Vierteljahr *)																										
+	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.
Stand am Quartalsende *)													Realkreditinstitute													
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.													
Veränderungen im Vierteljahr *)																										
-	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
Bausparkassen ²⁾													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
2022 1.Vj.	+ 224	-	-	-	-	-	-	-	-	-	-	-	+ 69
2.Vj.	+ 270	-	-	-	-	-	-	-	-	-	-	-	+ 104
3.Vj.	+ 336	-	-	-	-	-	-	-	-	-	-	-	+ 93
4.Vj.	+ 244	-	-	-	-	-	-	-	-	-	-	-	+ 96
Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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
Nachrichtlich: Auslandsbanken													
Stand am Quartalsende *)													
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
Veränderungen im Vierteljahr *)													
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														
Stand am Quartalsende *)													Bausparkassen 2)													
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.												
Veränderungen im Vierteljahr *)																										
+	109	+	46	-	-	-	-	-	-	-	-	-	-	2022 1.Vj.												
+	168	+	32	-	-	34	-	-	-	-	-	-	-	2.Vj.												
+	136	+	23	-	+	84	-	-	-	-	-	-	-	3.Vj.												
+	156	+	26	-	-	34	-	-	-	-	-	-	-	4.Vj.												
Stand am Quartalsende *)													Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben													
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.													
Veränderungen im Vierteljahr *)																										
+	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.
Stand am Quartalsende *)													Nachrichtlich: Auslandsbanken													
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.													
Veränderungen im Vierteljahr *)																										
+	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)								
	of which Treasury bills, securities portfolios and equalisation claims	Total	Domestic government, total				Federal Government and its special funds 2				State go-
			Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
1	2	3	4	5	6	7	8	9	10	11	
End of year or month *											
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	375,921	127,945	247,976	14,323	14,101	219,552	15,294	317	4,375	10,602	82,677
2022 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.	375,921	127,945	247,976	14,323	14,101	219,552	15,294	317	4,375	10,602	82,677
2023 Jan.	373,596	123,285	250,311	16,957	13,813	219,541	15,791	635	4,149	11,007	81,928
Feb.	379,132	130,893	248,239	15,769	13,678	218,792	15,714	361	4,286	11,067	81,538
Changes *											
2021	- 19,473	- 13,345	- 6,128	- 2,826	- 1,323	- 1,979	- 30	- 734	- 24	+ 728	- 5,078
2022	- 16,558	- 18,192	+ 1,634	- 903	- 734	+ 3,271	+ 668	- 19	+ 57	+ 630	- 5,499
2022 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.	+ 1,302	+ 501	+ 801	- 224	+ 153	+ 872	- 727	- 284	- 133	- 310	- 286
2023 Jan.	- 2,325	- 4,660	+ 2,335	+ 2,634	- 288	- 11	+ 497	+ 318	- 226	+ 405	- 749
Feb.	+ 5,536	+ 7,608	- 2,072	- 1,188	- 135	- 749	- 77	- 274	+ 137	+ 60	- 390

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)										
	Government			Local government and local government association 3				Social security funds			
	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
12	13	14	15	16	17	18	19	20	21	22	
End of year or month *											
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	149,300	11,524	7,510	130,266	705	137	490	78
2022 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	149,300	11,524	7,510	130,266	705	137	490	78
2023 Jan.	2,474	1,696	77,758	151,838	13,676	7,446	130,716	754	172	522	60
Feb.	2,878	1,632	77,028	150,299	12,382	7,280	130,637	688	148	480	60
Changes *											
2021	- 149	- 431	- 4,498	- 845	- 1,857	- 773	+ 1,785	- 175	- 86	- 95	+ 6
2022	- 238	- 680	- 4,581	+ 6,065	- 700	- 496	+ 7,261	+ 400	+ 54	+ 385	- 39
2022 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	+ 1,442	+ 60	- 92	+ 1,474	+ 372	+ 14	+ 394	- 36
2023 Jan.	+ 129	- 30	- 848	+ 2,538	+ 2,152	- 64	+ 450	+ 49	+ 35	+ 32	- 18
Feb.	+ 404	- 64	- 730	- 1,539	- 1,294	- 166	- 79	- 66	- 24	- 42	-

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

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

I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) ¹													
Domestic government total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
Period	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks ⁴													
												End of year or month * 	
2022	33,363	5,375	2,113	25,875	584	247	12	325	8,937	7,441	23,512	18,097	330
2022 Nov.	33,040	5,351	1,925	25,764	694	336	12	346	8,925	7,519	23,248	17,860	173
2022 Dec.	33,363	5,375	2,113	25,875	584	247	12	325	8,937	7,441	23,512	18,097	330
2023 Jan.	34,122	6,348	2,098	25,676	868	546	12	310	8,780	7,287	24,106	18,064	368
2023 Feb.	33,918	5,933	2,063	25,922	564	270	13	281	9,242	7,471	23,763	18,155	349
												Changes * 	
2022	- 118	- 1,022	+ 146	+ 758	+ 252	+ 78	+ 1	+ 173	- 471	- 720	- 97	+ 1,332	+ 198
2022 Nov.	+ 250	- 614	- 6	+ 870	+ 112	- 30	-	+ 142	+ 156	+ 301	- 48	+ 427	+ 30
2022 Dec.	+ 323	+ 24	+ 188	+ 111	- 110	- 89	-	- 21	+ 12	- 78	+ 264	+ 237	+ 157
2023 Jan.	+ 759	+ 973	- 15	- 199	+ 284	+ 299	-	- 15	- 157	- 154	+ 594	- 33	+ 38
2023 Feb.	- 204	- 415	- 35	+ 246	- 304	- 276	+ 1	- 29	+ 462	+ 184	- 343	+ 91	- 19
Big banks													
												End of year or month * 	
2022	15,660	2,125	894	12,641	329	59	-	270	5,377	4,792	9,942	7,569	12
2022 Nov.	15,358	2,136	888	12,334	384	95	-	289	5,357	4,848	9,536	7,160	81
2022 Dec.	15,660	2,125	894	12,641	329	59	-	270	5,377	4,792	9,942	7,569	12
2023 Jan.	15,831	2,287	882	12,662	407	153	-	254	5,263	4,696	10,125	7,699	36
2023 Feb.	16,071	2,199	854	13,018	310	56	-	254	5,748	4,936	9,995	7,815	18
												Changes * 	
2022	+ 69	- 141	- 249	+ 459	+ 92	- 54	-	+ 146	- 562	- 609	+ 567	+ 951	- 28
2022 Nov.	+ 482	- 250	- 6	+ 738	+ 172	+ 30	-	+ 142	+ 121	+ 224	+ 160	+ 372	+ 29
2022 Dec.	+ 302	- 11	+ 6	+ 307	- 55	- 36	-	- 19	+ 20	- 56	+ 406	+ 409	- 69
2023 Jan.	+ 171	+ 162	- 12	+ 21	+ 78	+ 94	-	- 16	- 114	- 96	+ 183	+ 130	+ 24
2023 Feb.	+ 240	- 88	- 28	+ 356	- 97	- 97	-	-	+ 485	+ 240	- 130	+ 116	- 18
Regional banks and other commercial banks													
												End of year or month * 	
2022	17,065	2,859	1,006	13,200	225	161	9	55	3,228	2,648	13,495	10,495	117
2022 Nov.	17,262	2,845	1,021	13,396	298	232	9	57	3,218	2,670	13,658	10,667	88
2022 Dec.	17,065	2,859	1,006	13,200	225	161	9	55	3,228	2,648	13,495	10,495	117
2023 Jan.	17,688	3,706	1,003	12,979	454	389	9	56	3,198	2,589	13,905	10,332	131
2023 Feb.	17,233	3,366	996	12,871	248	212	9	27	3,178	2,535	13,677	10,307	130
												Changes * 	
2022	- 364	- 866	+ 203	+ 299	+ 177	+ 149	+ 1	+ 27	+ 95	- 107	- 669	+ 377	+ 33
2022 Nov.	- 235	- 368	-	+ 133	- 34	- 34	-	-	+ 16	+ 78	- 218	+ 55	+ 1
2022 Dec.	- 197	+ 14	- 15	- 196	- 73	- 71	-	- 2	+ 10	- 22	- 163	- 172	+ 29
2023 Jan.	+ 623	+ 847	- 3	- 221	+ 229	+ 228	-	+ 1	- 30	- 59	+ 410	- 163	+ 14
2023 Feb.	- 455	- 340	- 7	- 108	- 206	- 177	-	- 29	- 20	- 54	- 228	- 25	- 1
Branches of foreign banks													
												End of year or month * 	
2022	638	391	213	34	30	27	3	-	332	1	75	33	201
2022 Nov.	420	370	16	34	12	9	3	-	350	1	54	33	4
2022 Dec.	638	391	213	34	30	27	3	-	332	1	75	33	201
2023 Jan.	603	355	213	35	7	4	3	-	319	2	76	33	201
2023 Feb.	614	368	213	33	6	2	4	-	316	-	91	33	201
												Changes * 	
2022	+ 177	- 15	+ 192	± 0	- 17	- 17	± 0	-	- 4	- 4	+ 5	+ 4	+ 193
2022 Nov.	+ 3	+ 4	-	- 1	- 26	- 26	-	-	+ 19	- 1	+ 10	-	-
2022 Dec.	+ 218	+ 21	+ 197	-	+ 18	+ 18	-	-	- 18	-	+ 21	-	+ 197
2023 Jan.	- 35	- 36	-	+ 1	- 23	- 23	-	-	- 13	+ 1	+ 1	-	-
2023 Feb.	+ 11	+ 13	-	- 2	- 1	- 2	+ 1	-	- 3	- 2	+ 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 lending to the successor organisations of the Treuhand agency as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG and publicly owned enterprises which are

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

I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) ¹													
Domestic government total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
1	2	3	4	5	6	7	8	9	10	11	12	13	
Landesbanken													
												End of year or month *	
2022	67,604	3,081	1,427	63,096	312	-	7	305	26,729	26,046	40,207	36,687	356
2022 Nov.	67,175	3,025	1,313	62,837	329	28	7	294	26,896	26,102	39,807	36,376	143
2022 Dec.	67,604	3,081	1,427	63,096	312	-	7	305	26,729	26,046	40,207	36,687	356
2023 Jan.	68,152	3,812	1,415	62,925	318	10	7	301	26,370	25,755	41,094	36,832	370
2023 Feb.	67,202	3,390	1,332	62,480	329	11	7	311	25,952	25,343	40,599	36,789	322
												Changes *	
2022	- 1,941	- 140	- 378	- 1,423	- 114	- 21	+ 7	- 100	- 2,971	- 2,524	+ 939	+ 1,212	+ 205
2022 Nov.	- 305	- 261	- 60	+ 16	+ 5	+ 28	-	- 23	- 193	- 139	- 104	+ 178	- 13
2022 Dec.	+ 429	+ 56	+ 114	+ 259	- 17	- 28	-	+ 11	- 167	- 56	+ 400	+ 311	+ 213
2023 Jan.	+ 548	+ 731	- 12	- 171	+ 6	+ 10	-	- 4	- 359	- 291	+ 887	+ 145	+ 14
2023 Feb.	- 950	- 422	- 83	- 445	+ 11	+ 1	-	+ 10	- 418	- 412	- 495	- 43	- 48
Savings banks													
												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 Nov.	32,430	4,018	2,608	25,804	134	2	-	132	5,110	4,188	27,172	21,477	14
2022 Dec.	32,907	4,075	2,543	26,289	139	2	-	137	5,131	4,193	27,618	21,951	19
2023 Jan.	33,809	4,792	2,518	26,499	158	2	18	138	5,148	4,234	28,487	22,119	16
2023 Feb.	33,560	4,344	2,553	26,663	159	3	18	138	5,150	4,227	28,234	22,290	17
												Changes *	
2022	+ 1,893	+ 418	+ 37	+ 1,438	- 125	- 89	- 4	- 32	- 283	- 306	+ 2,304	+ 1,777	- 3
2022 Nov.	+ 178	- 353	+ 18	+ 513	- 159	- 158	- 1	-	+ 24	+ 26	+ 315	+ 487	- 2
2022 Dec.	+ 477	+ 57	- 65	+ 485	+ 5	-	-	+ 5	+ 21	+ 5	+ 446	+ 474	+ 5
2023 Jan.	+ 902	+ 717	- 25	+ 210	+ 19	-	+ 18	+ 1	+ 17	+ 41	+ 869	+ 168	- 3
2023 Feb.	- 249	- 448	+ 35	+ 164	+ 1	+ 1	-	-	+ 2	- 7	+ 253	+ 171	+ 1
Credit cooperatives													
												End of year or month *	
2022	3,202	222	196	2,784	112	11	20	81	325	317	2,765	2,386	-
2022 Nov.	3,178	252	184	2,742	120	18	21	81	327	318	2,728	2,340	3
2022 Dec.	3,202	222	196	2,784	112	11	20	81	325	317	2,765	2,386	-
2023 Jan.	3,334	298	199	2,837	111	11	18	82	325	319	2,898	2,436	-
2023 Feb.	3,305	253	205	2,847	117	12	18	87	321	315	2,867	2,445	-
												Changes *	
2022	+ 97	+ 15	+ 58	+ 24	+ 32	+ 6	+ 13	+ 13	+ 6	± 0	+ 59	+ 11	± 0
2022 Nov.	+ 15	- 44	+ 8	+ 51	+ 6	+ 7	-	- 1	+ 12	+ 11	- 5	+ 38	+ 2
2022 Dec.	+ 24	- 30	+ 12	+ 42	- 8	- 7	- 1	-	- 2	- 1	+ 37	+ 46	- 3
2023 Jan.	+ 132	+ 76	+ 3	+ 53	- 1	-	- 2	+ 1	-	+ 2	+ 133	+ 50	-
2023 Feb.	- 29	- 45	+ 6	+ 10	+ 6	+ 1	-	+ 5	- 4	- 4	- 31	+ 9	-
Mortgage banks													
												End of year or month *	
2022	12,091	14	295	11,782	232	-	5	227	4,462	4,460	7,397	7,095	-
2022 Nov.	12,126	26	312	11,788	230	-	5	225	4,462	4,460	7,434	7,103	-
2022 Dec.	12,091	14	295	11,782	232	-	5	227	4,462	4,460	7,397	7,095	-
2023 Jan.	12,073	10	299	11,764	233	-	5	228	4,461	4,459	7,379	7,077	-
2023 Feb.	12,066	10	305	11,751	233	-	5	228	4,460	4,458	7,373	7,065	-
												Changes *	
2022	- 693	- 24	+ 2	- 671	- 13	-	-	- 13	- 361	- 363	- 319	- 295	-
2022 Nov.	+ 60	- 1	+ 24	+ 37	- 10	-	-	- 10	- 1	- 1	+ 71	+ 48	-
2022 Dec.	- 35	- 12	- 17	- 6	+ 2	-	-	+ 2	-	-	- 37	+ 8	-
2023 Jan.	- 18	- 4	+ 4	- 18	+ 1	-	-	+ 1	- 1	- 1	- 18	- 18	-
2023 Feb.	- 7	-	+ 6	- 13	-	-	-	-	- 1	- 1	- 6	- 12	-

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

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

I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1													
Domestic government total				Federal Government and its special funds 2				State government		Local government and local government association 3		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
Period	1	2	3	4	5	6	7	8	9	10	11	12	13
Building an loan associations												End of year or month *	
2022	4,859	-	-	4,859	25	-	-	25	4,121	4,121	713	713	-
2022 Nov.	4,882	1	-	4,881	25	-	-	25	4,145	4,145	712	711	-
2022 Dec.	4,859	-	-	4,859	25	-	-	25	4,121	4,121	713	713	-
2023 Jan.	4,817	-	-	4,817	25	-	-	25	4,071	4,071	721	721	-
2023 Feb.	4,671	1	-	4,670	25	-	-	25	3,924	3,924	722	721	-
												Changes *	
2022	- 176	± 0	-	- 176	-	-	-	-	- 180	- 180	+ 4	+ 4	-
2022 Nov.	- 12	+ 1	-	- 13	-	-	-	-	- 15	- 15	+ 3	+ 2	-
2022 Dec.	- 23	- 1	-	- 22	-	-	-	-	- 24	- 24	+ 1	+ 2	-
2023 Jan.	- 42	-	-	- 42	-	-	-	-	- 50	- 50	+ 8	+ 8	-
2023 Feb.	- 146	+ 1	-	- 147	-	-	-	-	- 147	- 147	+ 1	-	-
Banks with special, development and other central support tasks												End of year or month *	
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 Nov.	93,454	1,874	7,606	83,974	14,489	217	4,463	9,809	32,208	31,240	46,757	42,925	-
2022 Dec.	93,950	1,556	7,527	84,867	13,890	57	4,331	9,502	32,972	32,028	47,088	43,337	-
2023 Jan.	94,004	1,697	7,284	85,023	14,078	66	4,089	9,923	32,773	31,633	47,153	43,467	-
2023 Feb.	93,517	1,838	7,220	84,459	14,287	65	4,225	9,997	32,489	31,290	46,741	43,172	-
												Changes *	
2022	+ 2,572	- 150	- 599	+ 3,321	+ 636	+ 7	+ 40	+ 589	- 1,239	- 488	+ 3,175	+ 3,220	± 0
2022 Nov.	- 153	- 263	+ 135	- 25	- 55	- 223	+ 133	+ 35	- 36	+ 14	- 62	- 74	-
2022 Dec.	- 394	- 318	- 79	+ 3	- 599	- 160	- 132	- 307	- 126	- 102	+ 331	+ 412	-
2023 Jan.	+ 54	+ 141	- 243	+ 156	+ 188	+ 9	- 242	+ 421	- 199	- 395	+ 65	+ 130	-
2023 Feb.	- 487	+ 141	- 64	- 564	+ 209	- 1	+ 136	+ 74	- 284	- 343	+ 412	- 295	-
Memo item: Foreign banks												End of year or month *	
2022	7,099	2,643	428	4,028	246	171	4	71	2,517	1,830	4,110	2,126	226
2022 Nov.	6,912	2,675	230	4,007	301	224	4	73	2,520	1,836	4,035	2,097	56
2022 Dec.	7,099	2,643	428	4,028	246	171	4	71	2,517	1,830	4,110	2,126	226
2023 Jan.	8,011	3,566	426	4,019	447	371	4	72	2,442	1,781	4,897	2,162	225
2023 Feb.	7,625	3,112	425	4,088	239	192	5	42	2,661	1,925	4,515	2,117	210
												Changes *	
2022	- 50	+ 12	+ 188	- 250	+ 151	+ 123	± 0	+ 28	+ 231	+ 233	- 644	- 512	+ 212
2022 Nov.	- 121	- 389	- 1	+ 269	- 28	- 29	-	+ 1	+ 213	+ 260	- 329	+ 8	+ 23
2022 Dec.	+ 188	- 32	+ 199	+ 21	- 55	- 53	-	- 2	- 3	- 6	+ 76	+ 29	+ 170
2023 Jan.	+ 912	+ 923	- 2	- 9	+ 201	+ 200	-	+ 1	- 75	- 49	+ 787	+ 36	- 1
2023 Feb.	- 386	- 454	- 1	+ 69	- 208	- 179	+ 1	- 30	+ 219	+ 144	- 382	- 45	- 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 lending to the successor organisations of the Treuhand agency as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG and publicly owned enterprises which are

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

I Banks (MFIs) in Germany

10 Securities portfolios and participating interests *

€ million

Period	Securities Portfolios 1						Domestic securities							
	Total	Bonds and debt securities 2				Shares, mutual fund shares and other securities	Total	Bank debt securities 7				Public debt securities 9		Corporate debt securities (non-MFIs) 11
		Total	of which					Total	Total	with an maturity of		Total	of which issued by the Federal Government and its special funds 9,10	
			Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6					up to and including 2 years 8	more than 2 years			
1	2	3	4	5	6	7	8	9	10	11	12	13		
	End of year or month *													
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	1,149,803	926,297	130,919	59,138	131,609	223,506	644,231	244,393	5,882	238,511	125,612	3,434	73,335	
2022 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	
2022 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	
2022 Dec.	1,149,803	926,297	130,919	59,138	131,609	223,506	644,231	244,393	5,882	238,511	125,612	3,434	73,335	
2023 Jan.	1,150,614	928,300	127,700	60,967	129,933	222,314	633,900	244,260	5,937	238,323	119,517	-1,345	72,938	
2023 Feb.	1,174,683	948,230	128,723	59,383	129,842	226,453	646,626	248,543	6,115	242,428	128,697	3,979	72,234	
	Changes *													
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	- 10,407	- 5,315	- 13,379	+ 5,821	+ 18,814	- 5,092	- 3,671	+ 376	+ 3,136	- 3,512	- 18,239	- 3,334	+ 12,771	
2022 Oct.	+ 2,941	+ 4,509	- 1,088	+ 347	+ 513	- 1,568	+ 4,032	+ 578	+ 192	+ 386	+ 3,633	+ 2,180	- 480	
2022 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	
2022 Dec.	- 19,603	- 18,399	- 2,278	- 3,225	+ 26	- 1,204	- 4,102	- 7,058	- 193	- 6,865	+ 1,364	+ 2,694	- 497	
2023 Jan.	+ 1,440	+ 2,583	- 3,219	+ 1,829	- 1,627	- 1,143	- 10,331	- 133	+ 55	- 188	- 6,095	- 4,779	- 397	
2023 Feb.	+ 23,257	+ 19,189	+ 1,023	- 1,584	- 165	+ 4,068	+ 12,726	+ 4,283	+ 178	+ 4,105	+ 9,180	+ 5,324	- 704	

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)									
	End of year or month *												
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	186,983	8	505,572	221,589	261,368	22,615	96,221	17,187	63,130	8,919	6,795
2022 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
2022 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
2022 Dec.	13,908	190	186,983	8	505,572	221,589	261,368	22,615	96,221	17,187	63,130	8,919	6,795
2023 Jan.	13,529	245	183,656	6	516,714	227,676	263,909	25,129	95,705	16,586	63,365	8,850	6,718
2023 Feb.	13,500	220	183,652	6	528,057	230,767	267,989	29,301	96,174	16,560	63,667	8,850	6,913
	Changes *												
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	+ 3,692	± 0	- 6,736	+ 284	+ 245	- 7,265	+ 678	+ 399	+ 1,283	- 697	- 307
2022 Oct.	- 39	- 13	+ 340	-	- 1,091	+ 2,636	- 1,858	- 1,869	+ 178	-	+ 144	+ 3	+ 32
2022 Nov.	+ 213	+ 65	- 418	+ 5	+ 6,409	- 627	+ 4,918	+ 2,118	- 178	- 6	- 136	- 2	- 36
2022 Dec.	+ 544	+ 15	+ 1,545	- 3	- 15,501	- 3,823	- 8,385	- 3,293	+ 44	+ 7	+ 56	- 35	+ 15
2023 Jan.	- 379	+ 55	- 3,327	- 2	+ 11,771	+ 6,159	+ 3,049	+ 2,563	- 493	- 601	+ 235	- 68	- 55
2023 Feb.	- 29	- 25	- 4	-	+ 10,531	+ 2,972	+ 3,458	+ 4,101	+ 440	- 26	+ 302	- 1	+ 167

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

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

I Banks (MFIs) in Germany

11 Securities portfolios, by category of banks *

€ million

Period	Domestic securities ²								Foreign securities					
	Securities portfolios, total ¹	Total	Bank debt securities ³	Public sector bonds ⁴	Corporate bonds (non-MFIs) ⁵	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities	
	1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks ⁶													End of year or month *	
2022	297,761	118,439	31,083	24,585	58,619	1,852	2,104	196	179,322	44,843	119,533	14,197	749	
2022 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	
2022 Dec.	297,761	118,439	31,083	24,585	58,619	1,852	2,104	196	179,322	44,843	119,533	14,197	749	
2023 Jan.	303,709	114,680	31,315	20,972	58,492	1,674	2,028	199	189,029	47,678	123,389	17,184	778	
2023 Feb.	321,586	123,749	33,173	28,378	58,105	1,780	2,102	211	197,837	48,973	126,755	21,384	725	
Changes *														
2022	+ 4,346	+ 1,836	- 767	- 11,367	+ 14,355	- 301	- 123	+ 39	+ 2,510	- 1,833	+ 9,018	- 4,460	- 215	
2022 Nov.	+ 2,869	- 2,900	- 1,928	- 4,168	+ 3,004	+ 191	- 10	+ 11	+ 5,769	- 653	+ 3,911	+ 2,677	- 166	
2022 Dec.	- 11,344	- 320	- 2,249	+ 1,788	- 175	+ 364	- 33	- 15	- 11,024	- 2,314	- 5,710	- 3,000	-	
2023 Jan.	+ 6,403	- 3,759	+ 232	- 3,613	- 127	- 178	- 76	+ 3	+ 10,162	+ 2,878	+ 4,220	+ 3,031	+ 33	
2023 Feb.	+ 17,315	+ 9,069	+ 1,858	+ 7,406	- 387	+ 106	+ 74	+ 12	+ 8,246	+ 1,244	+ 2,924	+ 4,136	- 58	
Big banks													End of year or month *	
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 Nov.	152,456	70,675	12,228	6,626	50,313	1,086	389	33	81,781	17,635	56,667	7,138	341	
2022 Dec.	150,342	71,790	11,114	8,369	50,679	1,255	343	30	78,552	16,982	54,342	6,887	341	
2023 Jan.	143,692	65,849	11,299	2,282	50,668	1,246	326	28	77,843	18,176	52,140	7,189	338	
2023 Feb.	149,147	70,438	12,268	5,897	50,597	1,297	351	28	78,709	18,949	53,050	6,372	338	
Changes *														
2022	+ 21,514	+ 8,818	- 1,867	- 5,545	+ 16,458	- 41	- 178	- 9	+ 12,696	+ 95	+ 15,295	- 2,694	± 0	
2022 Nov.	+ 5,890	- 152	- 650	- 2,558	+ 2,917	+ 176	- 42	+ 5	+ 6,042	+ 631	+ 4,207	+ 1,197	+ 7	
2022 Dec.	- 1,556	+ 1,115	- 1,114	+ 1,743	+ 366	+ 169	- 46	- 3	- 2,671	- 614	- 1,865	- 200	+ 8	
2023 Jan.	- 6,355	- 5,941	+ 185	- 6,087	- 11	- 9	- 17	- 2	- 414	+ 1,224	- 1,961	+ 322	+ 1	
2023 Feb.	+ 5,102	+ 4,589	+ 969	+ 3,615	- 71	+ 51	+ 25	-	+ 513	+ 741	+ 626	- 849	- 5	
Regional banks and other commercial banks													End of year or month *	
2022	139,705	42,514	19,040	13,237	7,738	597	1,736	166	97,191	27,430	62,045	7,308	408	
2022 Nov.	149,947	43,963	20,206	13,206	8,250	402	1,721	178	105,984	29,122	66,306	10,140	416	
2022 Dec.	139,705	42,514	19,040	13,237	7,738	597	1,736	166	97,191	27,430	62,045	7,308	408	
2023 Jan.	152,245	44,514	19,073	15,536	7,629	428	1,677	171	107,731	29,101	68,197	9,993	440	
2023 Feb.	164,512	49,056	19,962	19,323	7,386	483	1,719	183	115,456	29,627	70,432	15,010	387	
Changes *														
2022	- 16,426	- 6,606	+ 1,147	- 5,621	- 1,986	- 260	+ 66	+ 48	- 9,820	- 1,772	- 6,067	- 1,766	- 215	
2022 Nov.	- 2,616	- 2,559	- 1,213	- 1,484	+ 87	+ 15	+ 30	+ 6	- 57	- 1,194	- 170	+ 1,480	- 173	
2022 Dec.	- 9,889	- 1,406	- 1,134	+ 42	- 512	+ 195	+ 15	- 12	- 8,483	- 1,662	- 4,013	- 2,800	- 8	
2023 Jan.	+ 12,687	+ 2,000	+ 33	+ 2,299	- 109	- 169	- 59	+ 5	+ 10,687	+ 1,682	+ 6,264	+ 2,709	+ 32	
2023 Feb.	+ 12,076	+ 4,542	+ 889	+ 3,787	- 243	+ 55	+ 42	+ 12	+ 7,534	+ 510	+ 2,092	+ 4,985	- 53	
Branches of foreign banks													End of year or month *	
2022	7,714	4,135	929	2,979	202	-	25	-	3,579	431	3,146	2	-	
2022 Nov.	7,420	4,164	930	2,976	231	-	27	-	3,256	474	2,780	2	-	
2022 Dec.	7,714	4,135	929	2,979	202	-	25	-	3,579	431	3,146	2	-	
2023 Jan.	7,772	4,317	943	3,154	195	-	25	-	3,455	401	3,052	2	-	
2023 Feb.	7,927	4,255	943	3,158	122	-	32	-	3,672	397	3,273	2	-	
Changes *														
2022	- 742	- 376	- 47	- 201	- 117	-	11	-	- 366	- 156	- 210	± 0	± 0	
2022 Nov.	- 405	- 189	- 65	- 126	-	-	2	-	- 216	- 90	- 126	-	-	
2022 Dec.	+ 101	- 29	- 1	+ 3	- 29	-	2	-	+ 130	- 38	+ 168	-	-	
2023 Jan.	+ 71	+ 182	+ 14	+ 175	- 7	-	-	-	- 111	- 28	- 83	-	-	
2023 Feb.	+ 137	- 62	-	+ 4	- 73	-	7	-	+ 199	- 7	+ 206	-	-	

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

I Banks (MFIs) in Germany

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

€ million

Period	Domestic securities ²							Foreign securities					
	Securities portfolios, total ¹	Total	Bank debt securities ³	Public sector bonds ⁴	Corporate bonds (non-MFIs) ⁵	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													
	End of year or month *												
2022	84,287	22,469	9,912	10,007	584	996	805	165	61,818	39,495	21,349	971	3
2022 Nov.	87,622	23,195	10,488	10,267	622	876	776	166	64,427	40,204	23,290	930	3
2022 Dec.	84,287	22,469	9,912	10,007	584	996	805	165	61,818	39,495	21,349	971	3
2023 Jan.	86,179	23,026	10,498	10,070	623	792	871	172	63,153	41,479	20,786	885	3
2023 Feb.	88,860	25,256	11,060	11,762	645	810	808	171	63,604	41,359	21,315	927	3
	Changes *												
2022	- 3,130	- 5,208	- 901	- 2,730	- 13	- 932	- 635	+ 3	+ 2,078	+ 3,930	- 734	- 1,119	+ 1
2022 Nov.	+ 1,928	+ 255	+ 302	- 30	- 14	- 32	+ 29	-	+ 1,673	+ 419	+ 1,222	+ 32	-
2022 Dec.	- 3,192	- 726	- 576	- 260	- 38	+ 120	+ 29	- 1	- 2,466	- 677	- 1,834	+ 45	-
2023 Jan.	+ 1,960	+ 557	+ 586	+ 63	+ 39	- 204	+ 66	+ 7	+ 1,403	+ 2,000	- 512	- 85	-
2023 Feb.	+ 2,584	+ 2,230	+ 562	+ 1,692	+ 22	+ 18	- 63	- 1	+ 354	- 141	+ 454	+ 41	-
Savings banks													
	End of year or month *												
2022	292,536	233,520	89,449	36,820	5,975	324	83,302	17,650	59,016	28,761	26,987	3,132	136
2022 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
2022 Dec.	292,536	233,520	89,449	36,820	5,975	324	83,302	17,650	59,016	28,761	26,987	3,132	136
2023 Jan.	287,484	229,349	89,229	35,563	5,816	295	80,735	17,711	58,135	28,689	26,312	3,003	131
2023 Feb.	289,344	230,505	90,167	36,036	5,713	308	80,666	17,615	58,839	29,210	26,497	3,002	130
	Changes *												
2022	+ 47	+ 687	+ 3,887	- 2,276	- 803	- 68	+ 378	- 431	- 640	- 6	- 631	+ 3	- 6
2022 Nov.	- 1,980	- 1,641	- 147	- 71	- 270	- 3	- 790	- 360	- 339	- 183	- 61	- 92	- 3
2022 Dec.	- 1,416	- 1,270	- 1,368	+ 113	- 123	- 2	+ 262	- 152	- 146	+ 39	- 185	- 2	+ 2
2023 Jan.	- 5,049	- 4,171	- 220	- 1,257	- 159	- 29	- 2,567	+ 61	- 878	- 72	- 672	- 129	- 5
2023 Feb.	+ 1,856	+ 1,156	+ 938	+ 473	- 103	+ 13	- 69	- 96	+ 700	+ 521	+ 181	- 1	- 1
Credit cooperatives													
	End of year or month *												
2022	236,700	160,988	70,909	13,063	5,013	155	64,016	7,832	75,712	40,928	31,571	3,156	57
2022 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
2022 Dec.	236,700	160,988	70,909	13,063	5,013	155	64,016	7,832	75,712	40,928	31,571	3,156	57
2023 Jan.	232,761	158,831	69,891	12,939	4,846	131	63,184	7,840	73,930	40,362	30,610	2,902	56
2023 Feb.	233,988	159,685	70,636	13,097	4,695	107	63,323	7,827	74,303	40,845	30,509	2,893	56
	Changes *												
2022	+ 555	+ 4,316	- 507	- 89	- 551	+ 8	+ 6,003	- 548	- 3,761	- 895	- 1,476	- 1,384	- 6
2022 Nov.	- 605	- 43	- 697	- 47	- 42	- 13	+ 1,302	- 546	- 562	- 53	- 178	- 335	+ 4
2022 Dec.	- 1,805	- 753	- 2,107	+ 102	- 188	- 13	+ 2,159	- 706	- 1,052	- 362	- 373	- 327	+ 10
2023 Jan.	- 3,939	- 2,157	- 1,018	- 124	- 167	- 24	- 832	+ 8	- 1,782	- 566	- 961	- 254	- 1
2023 Feb.	+ 1,226	+ 854	+ 745	+ 158	- 151	- 24	+ 139	- 13	+ 372	+ 483	- 102	- 9	-
Mortgage banks													
	End of year or month *												
2022	20,950	9,722	3,571	5,975	31	-	145	-	11,228	2,814	8,412	2	-
2022 Nov.	21,241	9,942	3,766	5,999	31	-	146	-	11,299	2,826	8,471	2	-
2022 Dec.	20,950	9,722	3,571	5,975	31	-	145	-	11,228	2,814	8,412	2	-
2023 Jan.	20,936	9,800	3,571	6,051	31	-	147	-	11,136	2,829	8,305	2	-
2023 Feb.	21,303	10,127	3,631	6,318	31	-	147	-	11,176	2,866	8,308	2	-
	Changes *												
2022	- 3,538	- 454	- 5	- 438	- 9	-	- 2	-	- 3,084	- 842	- 2,242	-	-
2022 Nov.	- 131	+ 64	+ 65	- 4	-	-	+ 3	-	- 195	+ 15	- 210	-	-
2022 Dec.	- 239	- 195	- 180	- 14	-	-	- 1	-	- 44	- 10	- 34	-	-
2023 Jan.	- 1	+ 78	-	+ 76	-	-	+ 2	-	- 79	+ 15	- 94	-	-
2023 Feb.	+ 356	+ 327	+ 60	+ 267	-	-	-	-	+ 29	+ 37	- 8	-	-

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

I Banks (MFIs) in Germany

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

€ million

Period	Domestic securities ²							Foreign securities					
	Securities portfolios, total ¹	Total	Bank debt securities ³	Public sector bonds ⁴	Corporate bonds (non-MFIs) ⁵	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													End of year or month *
2022	38,325	24,312	9,079	4,549	225	-	10,459	-	14,013	6,326	7,687	-	-
2022 Nov.	38,583	24,503	9,060	4,762	225	-	10,456	-	14,080	6,349	7,731	-	-
2022 Dec.	38,325	24,312	9,079	4,549	225	-	10,459	-	14,013	6,326	7,687	-	-
2023 Jan.	38,115	24,105	9,015	4,406	225	-	10,459	-	14,010	6,318	7,692	-	-
2023 Feb.	38,246	24,240	9,160	4,406	214	-	10,460	-	14,006	6,321	7,685	-	-
Changes *													
2022	- 3,866	- 1,531	+ 440	- 959	- 9	-	- 1,003	-	- 2,335	- 695	- 1,640	-	-
2022 Nov.	- 65	+ 195	+ 239	+ 6	-	-	- 50	-	- 260	- 120	- 140	-	-
2022 Dec.	- 258	- 191	+ 19	- 213	-	-	+ 3	-	- 67	- 23	- 44	-	-
2023 Jan.	- 210	- 207	- 64	- 143	-	-	-	-	- 3	- 8	+ 5	-	-
2023 Feb.	+ 131	+ 135	+ 145	-	- 11	-	+ 1	-	- 4	+ 3	- 7	-	-
Banks with special, development and other central support tasks													End of year or month *
2022	179,244	74,781	30,390	30,613	2,888	10,581	281	28	104,463	58,422	45,829	211	1
2022 Nov.	180,891	75,428	30,987	30,765	2,861	10,506	281	28	105,463	59,033	46,196	233	1
2022 Dec.	179,244	74,781	30,390	30,613	2,888	10,581	281	28	104,463	58,422	45,829	211	1
2023 Jan.	181,430	74,109	30,741	29,516	2,905	10,637	282	28	107,321	60,321	46,815	184	1
2023 Feb.	181,356	73,064	30,716	28,700	2,831	10,495	281	41	108,292	61,193	46,920	178	1
Changes *													
2022	- 4,821	- 3,317	- 2,523	- 380	- 199	- 226	+ 11	-	- 1,504	+ 625	- 2,050	- 80	+ 1
2022 Nov.	+ 1,059	+ 736	+ 32	+ 678	- 37	+ 70	- 7	-	+ 323	- 52	+ 374	+ 1	-
2022 Dec.	- 1,349	- 647	- 597	- 152	+ 27	+ 75	-	-	- 702	- 476	- 205	- 21	-
2023 Jan.	+ 2,276	- 672	+ 351	- 1,097	+ 17	+ 56	+ 1	-	+ 2,948	+ 1,912	+ 1,063	- 27	-
2023 Feb.	- 211	- 1,045	- 25	- 816	- 74	- 142	- 1	+ 13	+ 834	+ 825	+ 16	- 7	-
Memo item: Foreign banks													End of year or month *
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 Nov.	140,745	42,570	11,239	11,795	17,710	1,314	483	29	98,175	20,923	61,942	14,898	412
2022 Dec.	130,916	42,481	10,877	11,912	17,550	1,665	448	29	88,435	19,100	57,060	11,870	405
2023 Jan.	144,685	45,709	12,102	14,278	17,409	1,468	423	29	98,976	20,208	63,371	14,961	436
2023 Feb.	155,300	49,892	12,646	18,150	17,051	1,567	449	29	105,408	20,494	65,425	19,105	384
Changes *													
2022	- 11,216	- 7,173	- 576	- 8,210	+ 1,863	+ 29	- 267	- 12	- 4,043	- 3,358	+ 1,985	- 2,464	- 206
2022 Nov.	+ 2,084	- 80	- 1,274	- 2,001	+ 3,043	+ 192	- 40	-	+ 2,164	- 1,078	+ 863	+ 2,551	- 172
2022 Dec.	- 8,787	- 64	- 347	+ 127	- 160	+ 351	- 35	-	- 8,723	- 1,779	- 3,990	- 2,947	- 7
2023 Jan.	+ 13,983	+ 3,228	+ 1,225	+ 2,366	- 141	- 197	- 25	-	+ 10,755	+ 1,128	+ 6,464	+ 3,132	+ 31
2023 Feb.	+ 10,352	+ 4,183	+ 544	+ 3,872	- 358	+ 99	+ 26	-	+ 6,169	+ 258	+ 1,881	+ 4,082	- 52

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) ¹				Deposits and borrowing from domestic banks (excluding the Bundesbank) ¹					Memo item		
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		Bills redis-counted ³	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks ⁴												
												End of year or month *
2022	1,151,956	461,629	690,294	33	152,297	24,011	18,102	110,182	2	102,464	215,246	2,768
2022 Nov.	1,332,783	568,219	764,530	34	158,886	28,363	18,949	111,571	3	155,140	257,614	2,830
2022 Dec.	1,151,956	461,629	690,294	33	152,297	24,011	18,102	110,182	2	102,464	215,246	2,768
2023 Jan.	1,210,453	557,156	653,261	36	153,091	29,916	12,653	110,517	5	96,590	239,365	2,759
2023 Feb.	1,220,658	571,940	648,682	36	160,620	35,116	13,694	111,805	5	93,102	238,156	2,755
												Changes *
2022	+ 9,195	+ 45,044	- 35,843	- 6	+ 13,032	+ 8,192	+ 3,788	+ 1,056	- 4	- 79,684	+ 27,784	+ 140
2022 Nov.	- 36,365	- 40,034	+ 3,670	- 1	+ 9,300	+ 22	+ 7,341	+ 1,938	- 1	- 21,016	+ 10,821	- 12
2022 Dec.	- 174,515	- 103,263	- 71,251	- 1	- 6,589	- 4,352	- 847	- 1,389	- 1	- 52,676	- 41,354	- 62
2023 Jan.	+ 60,956	+ 96,577	- 35,624	+ 3	+ 794	+ 5,905	- 5,449	+ 335	+ 3	- 5,874	+ 24,410	- 9
2023 Feb.	+ 6,520	+ 12,658	- 6,138	-	+ 7,529	+ 5,200	+ 1,041	+ 1,288	-	- 3,488	- 1,756	- 4
Big banks												
												End of year or month *
2022	422,253	156,178	266,075	-	77,000	16,118	9,067	51,815	-	55,496	76,048	2,543
2022 Nov.	491,396	191,990	299,406	-	79,556	18,189	8,222	53,145	-	88,854	91,387	2,599
2022 Dec.	422,253	156,178	266,075	-	77,000	16,118	9,067	51,815	-	55,496	76,048	2,543
2023 Jan.	444,509	185,025	259,484	-	76,983	18,984	5,808	52,191	-	49,932	94,488	2,534
2023 Feb.	448,245	192,596	255,649	-	81,255	21,930	6,379	52,946	-	47,838	98,170	2,530
												Changes *
2022	- 47,378	- 2,970	- 44,408	-	+ 9,588	+ 5,663	+ 4,790	- 865	-	- 48,655	+ 13,156	+ 165
2022 Nov.	- 27,620	- 3,366	- 24,254	-	+ 2,123	- 125	+ 1,154	+ 1,094	-	- 14,506	+ 2,845	- 10
2022 Dec.	- 65,777	- 33,970	- 31,807	-	- 2,556	- 2,071	+ 845	- 1,330	-	- 33,358	- 14,872	- 56
2023 Jan.	+ 23,523	+ 29,497	- 5,974	-	- 17	+ 2,866	- 3,259	+ 376	-	- 5,564	+ 18,506	- 9
2023 Feb.	+ 1,648	+ 6,440	- 4,792	-	+ 4,272	+ 2,946	+ 571	+ 755	-	- 2,094	+ 3,445	- 4
Regional banks and other commercial banks												
												End of year or month *
2022	451,486	158,905	292,548	33	62,296	5,687	7,289	49,318	2	41,994	139,198	221
2022 Nov.	570,475	239,858	330,583	34	65,907	7,407	9,023	49,474	3	61,291	166,227	227
2022 Dec.	451,486	158,905	292,548	33	62,296	5,687	7,289	49,318	2	41,994	139,198	221
2023 Jan.	486,164	225,722	260,406	36	62,997	8,348	5,369	49,275	5	41,684	144,877	221
2023 Feb.	491,647	220,349	271,262	36	66,151	10,351	5,900	49,895	5	40,290	139,906	221
												Changes *
2022	+ 32,551	+ 52,253	- 19,696	- 6	+ 2,756	+ 2,599	- 1,640	+ 1,801	- 4	- 32,958	+ 14,628	- 24
2022 Nov.	+ 8,170	- 8,972	+ 17,143	- 1	+ 6,684	+ 99	+ 5,689	+ 897	- 1	- 6,510	+ 7,976	- 2
2022 Dec.	- 116,578	- 79,627	- 36,950	- 1	- 3,611	- 1,720	- 1,734	- 156	- 1	- 19,297	- 26,482	- 6
2023 Jan.	+ 35,673	+ 67,198	- 31,528	+ 3	+ 701	+ 2,661	- 1,920	- 43	+ 3	- 310	+ 5,904	-
2023 Feb.	+ 4,219	- 6,341	+ 10,560	-	+ 3,154	+ 2,003	+ 531	+ 620	-	- 1,394	- 5,281	-
Branches of foreign banks												
												End of year or month *
2022	278,217	146,546	131,671	-	13,001	2,206	1,746	9,049	-	4,974	-	4
2022 Nov.	270,912	136,371	134,541	-	13,423	2,767	1,704	8,952	-	4,995	-	4
2022 Dec.	278,217	146,546	131,671	-	13,001	2,206	1,746	9,049	-	4,974	-	4
2023 Jan.	279,780	146,409	133,371	-	13,111	2,584	1,476	9,051	-	4,974	-	4
2023 Feb.	280,766	158,995	121,771	-	13,214	2,835	1,415	8,964	-	4,974	80	4
												Changes *
2022	+ 24,022	- 4,239	+ 28,261	-	+ 688	- 70	+ 638	+ 120	-	+ 1,929	-	- 1
2022 Nov.	- 16,915	- 27,696	+ 10,781	-	+ 493	+ 48	+ 498	- 53	-	-	-	-
2022 Dec.	+ 7,840	+ 10,334	- 2,494	-	- 422	- 561	+ 42	+ 97	-	- 21	-	-
2023 Jan.	+ 1,760	- 118	+ 1,878	-	+ 110	+ 378	- 270	+ 2	-	-	-	-
2023 Feb.	+ 653	+ 12,559	- 11,906	-	+ 103	+ 251	- 61	- 87	-	-	+ 80	-

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) ¹				Deposits and borrowing from domestic banks (excluding the Bundesbank) ¹				Memo item			
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		Bills redis-counted ³	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												
	End of year or month *											
2022	250,148	29,619	220,529	–	172,897	21,644	16,978	134,275	–	42,185	8,218	2,396
2022 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
2023 Jan.	282,483	56,096	226,387	–	178,605	23,760	19,797	135,048	–	43,002	15,165	2,381
Feb.	278,221	49,141	229,080	–	178,200	23,479	19,511	135,210	–	40,937	14,327	2,376
	Changes *											
2022	– 6,194	– 12,835	+ 6,641	–	+ 13,110	+ 684	+ 8,551	+ 3,875	–	– 12,482	– 1,548	– 51
2022 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
2023 Jan.	+ 32,497	+ 26,480	+ 6,017	–	+ 5,708	+ 2,116	+ 2,819	+ 773	–	+ 817	+ 6,953	– 15
Feb.	– 4,727	– 7,182	+ 2,455	–	– 405	– 281	– 286	+ 162	–	– 2,065	– 847	– 5
Savings banks												
	End of year or month *											
2022	177,293	3,151	174,142	–	140,403	3,123	11,210	126,070	–	36,750	28	3,935
2022 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
2023 Jan.	179,627	5,678	173,949	–	142,105	3,617	11,401	127,087	–	37,355	27	3,920
Feb.	179,957	4,280	175,677	–	143,664	4,000	11,599	128,065	–	36,129	127	3,913
	Changes *											
2022	– 22,444	+ 399	– 22,843	–	+ 12,414	+ 460	+ 5,554	+ 6,400	–	– 34,837	+ 22	– 12
2022 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
2023 Jan.	+ 2,334	+ 2,527	– 193	–	+ 1,702	+ 494	+ 191	+ 1,017	–	+ 605	– 1	– 15
Feb.	+ 328	– 1,399	+ 1,727	–	+ 1,559	+ 383	+ 198	+ 978	–	– 1,226	+ 100	– 7
Credit cooperatives												
	End of year or month *											
2022	165,257	3,282	161,975	–	140,685	3,231	4,620	132,834	–	24,055	180	3,132
2022 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
2023 Jan.	165,412	3,024	162,388	–	141,685	2,864	4,429	134,392	–	23,234	184	3,106
Feb.	165,272	3,527	161,745	–	143,509	3,341	4,480	135,688	–	21,249	211	3,091
	Changes *											
2022	– 3,081	+ 2,279	– 5,360	–	+ 15,040	+ 2,300	+ 2,029	+ 10,711	–	– 18,114	– 76	– 175
2022 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
2023 Jan.	+ 162	– 258	+ 420	–	+ 1,000	– 367	– 191	+ 1,558	–	– 821	+ 5	– 26
Feb.	– 146	+ 503	– 649	–	+ 1,824	+ 477	+ 51	+ 1,296	–	– 1,985	+ 27	– 15
Mortgage banks												
	End of year or month *											
2022	51,206	3,769	47,437	–	40,757	3,329	8,173	29,255	–	7,442	6,196	88
2022 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
2023 Jan.	49,869	3,645	46,224	–	39,777	3,230	7,010	29,537	–	6,941	5,046	88
Feb.	49,710	3,770	45,940	–	41,341	3,354	8,576	29,411	–	6,042	5,762	88
	Changes *											
2022	– 11,500	– 62	– 11,438	–	+ 4,144	– 101	+ 3,585	+ 660	–	– 16,750	+ 4,295	+ 80
2022 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
2023 Jan.	– 1,335	– 124	– 1,211	–	– 980	– 99	– 1,163	+ 282	–	– 501	– 1,148	–
Feb.	– 159	+ 125	– 284	–	+ 1,564	+ 124	+ 1,566	+ 126	–	– 899	+ 716	–

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) ¹				Deposits and borrowing from domestic banks (excluding the Bundesbank) ¹				Memo item			
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		Bills redis-counted ³	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
Building and loan associations												End of year or month *
2022	38,649	2,672	35,977	.	37,419	2,670	4,989	29,760	.	1,110	479	-
2022 Nov.	39,322	3,176	36,146	.	38,136	3,164	5,418	29,554	.	1,020	478	-
2022 Dec.	38,649	2,672	35,977	.	37,419	2,670	4,989	29,760	.	1,110	479	-
2023 Jan.	37,999	3,215	34,784	.	37,496	3,215	5,109	29,172	.	370	479	-
2023 Feb.	37,970	3,506	34,464	.	37,446	3,503	4,709	29,234	.	410	475	-
Changes *												
2022	+ 5,546	+ 952	+ 4,594	.	+ 4,636	+ 954	+ 946	+ 2,736	.	+ 880	- 2,916	- 454
2022 Nov.	+ 186	+ 399	- 213	.	+ 475	+ 396	- 137	+ 216	.	- 300	+ 64	-
2022 Dec.	- 673	- 504	- 169	.	- 717	- 494	- 429	+ 206	.	+ 90	+ 1	-
2023 Jan.	- 650	+ 543	- 1,193	.	+ 77	+ 545	+ 120	- 588	.	- 740	-	-
2023 Feb.	- 29	+ 291	- 320	.	- 50	+ 288	- 400	+ 62	.	+ 40	- 4	-
Banks with special, development and other support tasks												End of year or month *
2022	395,549	112,804	282,745	-	304,628	76,205	18,376	210,047	-	28,526	2,503	3,381
2022 Nov.	422,160	111,701	310,459	-	317,886	64,191	41,383	212,312	-	31,822	23,305	3,477
2022 Dec.	395,549	112,804	282,745	-	304,628	76,205	18,376	210,047	-	28,526	2,503	3,381
2023 Jan.	394,856	114,923	279,933	-	305,558	69,469	24,849	211,240	-	25,410	11,342	3,351
2023 Feb.	381,094	104,655	276,439	-	301,862	63,831	25,703	212,328	-	21,495	10,291	3,335
Changes *												
2022	+ 9,700	+ 2,221	+ 7,479	-	+ 14,451	- 6,282	+ 20,132	+ 601	-	- 20,417	- 737	- 180
2022 Nov.	- 30,076	- 7,809	- 22,267	-	- 9,812	- 1,810	- 8,097	+ 95	-	- 18,405	- 2,601	- 18
2022 Dec.	- 26,314	- 8,850	- 17,464	-	- 13,258	+ 2,014	- 13,007	- 2,265	-	- 3,296	- 20,801	- 96
2023 Jan.	- 408	+ 2,313	- 2,721	-	+ 1,040	- 6,626	+ 6,473	+ 1,193	-	- 3,116	+ 8,839	- 30
2023 Feb.	- 13,953	- 10,337	- 3,616	-	- 3,696	- 5,638	+ 854	+ 1,088	-	- 3,915	- 1,051	- 16
Memo item: Foreign banks												End of year or month *
2022	699,185	304,919	394,235	31	53,484	9,647	7,195	36,642	-	34,706	139,973	432
2022 Nov.	809,189	378,609	430,549	31	55,297	12,632	5,742	36,923	-	50,607	168,820	442
2022 Dec.	699,185	304,919	394,235	31	53,484	9,647	7,195	36,642	-	34,706	139,973	432
2023 Jan.	737,360	374,125	363,204	31	51,072	10,189	4,560	36,323	-	35,074	146,504	430
2023 Feb.	745,623	382,001	363,591	31	56,593	14,867	5,326	36,400	-	34,904	142,090	429
Changes *												
2022	+ 88,826	+ 42,389	+ 46,439	- 2	+ 3,501	+ 3,245	- 885	+ 1,141	-	- 14,565	+ 13,046	+ 11
2022 Nov.	- 9,037	- 39,663	+ 30,626	-	+ 3,314	- 44	+ 3,082	+ 276	-	- 50	+ 3,902	- 3
2022 Dec.	- 106,733	- 72,171	- 34,562	-	- 1,741	- 2,982	+ 1,522	- 281	-	- 15,846	- 28,266	- 10
2023 Jan.	+ 39,401	+ 69,596	- 30,195	-	- 2,412	+ 542	- 2,635	- 319	-	+ 368	+ 6,774	- 2
2023 Feb.	+ 6,618	+ 6,885	- 267	-	+ 5,521	+ 4,678	+ 766	+ 77	-	- 170	- 4,748	- 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 Including liabilities arising from monetary policy operations with the Bundesbank. ³ Own acceptances and promissory notes outstanding.

I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks 1												Period
Total	Sight deposits	Time deposits 2						Savings deposits 3	Bank savings bonds 4	Memo item		24
		Total	for up to and including 1 year	for more than 1 year			Fiduciary loans			Liabilities arising from repos		
				Total	for up to and including 2 years	for 2 years and more 2						
14	15	16	17	18	19	20	21	22	23	24		
End of year or month *												
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	
4,161,974	2,720,584	873,542	314,820	558,722	50,526	508,196	533,199	34,649	35,924	3,887	2022	
3,964,576	2,645,994	730,691	155,379	575,312	47,733	527,579	562,041	25,850	34,472	1,521	2021 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	2021 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	2021 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	2021 Oct.	
4,002,356	2,685,868	731,842	157,127	574,715	49,867	524,848	559,864	24,782	33,587	879	2021 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	2021 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	2022 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	2022 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	2022 Apr.	
4,056,778	2,724,318	752,050	183,346	568,704	51,168	517,536	556,585	23,825	33,579	821	2022 May	
4,051,786	2,714,424	758,759	194,699	564,060	48,981	515,079	554,792	23,811	33,437	709	2022 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	2022 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	2022 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	2022 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	2022 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	2022 Nov.	
4,161,974	2,720,584	873,542	314,820	558,722	50,526	508,196	533,199	34,649	35,924	3,887	2022 Dec.	
4,199,650	2,722,784	913,533	351,210	562,323	52,112	510,211	522,692	40,641	36,878	2,122	2023 Jan.	
4,197,142	2,687,741	947,949	381,504	566,445	54,186	512,259	515,964	45,488	37,232	2,921	2023 Feb.	
Changes *												
+ 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	
+ 191,784	+ 65,836	+ 143,359	+ 152,498	- 9,139	+ 578	- 9,717	- 27,537	+ 10,126	+ 1,724	+ 2,609	2022	
+ 28,184	+ 33,934	- 4,965	- 2,754	- 2,211	+ 322	- 2,533	- 551	- 234	- 88	+ 560	2021 July	
+ 6,418	+ 9,985	- 2,868	- 4,210	+ 1,342	+ 397	+ 945	- 495	- 204	- 166	- 45	2021 Aug.	
- 6,684	- 5,404	- 300	+ 2,086	- 2,386	- 595	- 1,791	- 822	- 158	- 242	+ 160	2021 Sep.	
+ 28,804	+ 16,400	+ 13,202	+ 10,968	+ 2,234	+ 1,341	+ 893	- 608	- 190	- 187	- 189	2021 Oct.	
+ 13,332	+ 21,508	- 7,608	- 6,367	- 1,241	+ 751	- 1,992	- 247	- 321	- 290	- 568	2021 Nov.	
- 25,915	- 31,177	+ 4,129	+ 3,906	+ 223	- 177	+ 400	+ 1,377	- 244	+ 613	+ 399	2021 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	2022 Feb.	
- 4,145	- 8,971	+ 6,620	+ 7,928	- 1,308	+ 513	- 1,821	- 1,814	+ 20	-	+ 326	2022 Mar.	
+ 12,991	+ 9,514	+ 4,243	+ 6,405	- 2,162	+ 818	- 2,980	- 633	- 133	+ 5	- 507	2022 Apr.	
+ 10,110	+ 18,755	- 7,349	- 6,486	- 863	+ 1,117	- 1,980	- 1,326	+ 30	- 195	- 243	2022 May	
- 4,992	- 9,894	+ 6,704	+ 11,348	- 4,644	- 2,187	- 2,457	- 1,788	- 14	- 142	- 112	2022 June	
+ 33,471	+ 14,299	+ 20,721	+ 18,497	+ 2,224	+ 1,638	+ 586	- 1,824	+ 275	- 471	+ 530	2022 July	
+ 48,094	+ 37,777	+ 11,838	+ 13,088	- 1,250	- 363	- 887	- 2,402	+ 881	+ 36	+ 161	2022 Aug.	
+ 15,564	- 11,361	+ 31,310	+ 36,987	- 5,677	- 4,899	- 778	- 5,330	+ 945	+ 196	- 359	2022 Sep.	
+ 17,366	- 8,005	+ 26,239	+ 26,300	- 61	+ 28	- 89	- 3,064	+ 2,196	+ 396	+ 533	2022 Oct.	
+ 45,293	+ 20,886	+ 26,309	+ 18,654	+ 7,655	+ 1,255	+ 6,400	- 5,280	+ 3,378	+ 1,252	+ 2,867	2022 Nov.	
- 43,434	- 47,117	+ 4,213	+ 5,200	- 987	+ 3,723	+ 4,710	- 3,693	+ 3,163	+ 1,078	- 554	2022 Dec.	
+ 37,566	- 2,930	+ 39,991	+ 36,350	+ 3,641	+ 1,626	+ 2,015	- 5,487	+ 5,992	+ 954	- 1,765	2023 Jan.	
- 2,508	- 35,043	+ 34,416	+ 30,294	+ 4,122	+ 2,074	+ 2,048	- 6,728	+ 4,847	+ 354	+ 799	2023 Feb.	

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

5 Within the meaning of § 1 section 31 KWG.

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which									
				for up to and including 1 year									for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
Branches of foreign banks													
												End of year or month *	
2022	173,892	123,214	50,311	27,969	15,730	292	75	–	146,474	111,903	34,217	354	–
2022 Aug.	173,384	126,580	46,375	22,463	16,971	344	85	–	144,681	113,479	30,789	413	–
2022 Sep.	173,128	124,476	48,245	25,307	16,170	326	81	–	144,189	112,059	31,739	391	–
2022 Oct.	175,882	124,559	50,937	27,529	16,709	307	79	–	147,767	112,564	34,833	370	–
2022 Nov.	175,256	123,585	51,295	28,693	16,058	298	78	–	148,125	112,290	35,475	360	–
2022 Dec.	173,892	123,214	50,311	27,969	15,730	292	75	–	146,474	111,903	34,217	354	–
2023 Jan.	178,821	125,382	53,078	30,054	16,415	291	70	–	151,233	114,341	36,543	349	–
2023 Feb.	175,377	122,874	52,147	28,783	16,660	288	68	–	148,161	111,977	35,841	343	–
												Changes *	
2022	+ 2,405	+ 2,535	– 4	+ 626	– 1,244	– 105	– 21	–	+ 3,379	+ 7,104	– 3,605	– 120	–
2022 Aug.	+ 5,771	+ 4,630	+ 1,159	+ 1,950	– 35	– 12	– 6	–	+ 4,126	+ 3,903	+ 241	– 18	–
2022 Sep.	– 436	– 2,307	+ 1,893	+ 2,789	– 646	– 18	– 4	–	– 492	– 1,590	+ 1,120	– 22	–
2022 Oct.	+ 6,850	+ 1,912	+ 4,959	+ 4,419	+ 539	– 19	– 2	–	+ 7,190	+ 2,135	+ 5,076	– 21	–
2022 Nov.	– 297	– 923	+ 636	+ 597	+ 59	– 9	– 1	–	+ 358	– 294	+ 662	– 10	–
2022 Dec.	– 452	+ 439	– 882	– 646	– 328	– 6	– 3	–	– 1,446	– 182	– 1,258	– 6	–
2023 Jan.	+ 5,019	+ 2,182	+ 2,843	+ 2,118	+ 685	– 1	– 5	–	+ 4,759	+ 2,438	+ 2,326	– 5	–
2023 Feb.	– 3,582	– 2,526	– 1,051	– 1,335	+ 245	– 3	– 2	–	– 3,072	– 2,364	– 702	– 6	–
Landesbanken													
												End of year or month *	
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 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
2022 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
2022 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
2022 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
2022 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
2023 Jan.	313,768	159,280	148,895	78,805	64,529	5,209	384	8,426	274,302	134,360	134,420	5,522	8,426
2023 Feb.	321,891	161,082	155,189	84,193	64,702	5,153	467	8,453	283,604	137,739	140,315	5,550	8,453
												Changes *	
2022	+ 25,137	– 2,176	+ 27,577	+ 28,548	– 2,828	– 534	+ 270	+ 488	+ 19,105	– 5,424	+ 24,784	– 255	+ 488
2022 Aug.	+ 13,681	+ 7,486	+ 6,204	+ 6,024	–	– 35	+ 26	+ 37	+ 10,122	+ 6,703	+ 3,427	– 8	+ 37
2022 Sep.	+ 2,171	– 9,042	+ 11,233	+ 11,169	– 28	– 50	+ 30	+ 153	+ 4,103	– 5,268	+ 9,391	– 20	+ 153
2022 Oct.	+ 5,822	+ 6,008	– 189	+ 64	– 494	– 37	+ 40	+ 38	+ 5,336	+ 2,732	+ 2,597	+ 7	+ 38
2022 Nov.	+ 372	+ 9,526	– 9,113	– 8,057	– 466	– 113	+ 72	+ 38	+ 2,147	+ 9,807	– 7,618	– 42	+ 38
2022 Dec.	– 44,142	– 29,382	– 14,756	– 15,034	– 231	– 75	+ 71	+ 134	– 36,848	– 23,826	– 13,019	– 3	+ 134
2023 Jan.	+ 49,906	+ 22,020	+ 27,852	+ 27,492	+ 84	– 69	+ 103	+ 16	+ 38,624	+ 14,538	+ 24,058	+ 28	+ 16
2023 Feb.	+ 7,936	+ 1,698	+ 6,211	+ 5,322	+ 156	– 56	+ 83	+ 27	+ 9,302	+ 3,379	+ 5,895	+ 28	+ 27
Savings banks													
												End of year or month *	
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 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
2022 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
2022 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
2022 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
2022 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
2023 Jan.	1,174,027	849,021	42,799	28,438	12,585	262,441	19,766	89	1,161,659	840,357	41,092	280,210	89
2023 Feb.	1,169,732	840,737	47,355	33,014	12,540	259,194	22,446	88	1,157,835	832,151	46,039	279,645	88
												Changes *	
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 Aug.	+ 9,563	+ 10,447	– 162	– 56	– 80	– 1,014	+ 292	– 1	+ 10,084	+ 10,499	+ 284	– 699	– 1
2022 Sep.	– 712	– 2,395	+ 2,152	+ 2,033	+ 70	– 1,226	+ 757	–	– 1,608	– 2,335	+ 1,192	– 465	–
2022 Oct.	+ 3,637	+ 2,161	+ 1,419	+ 1,527	– 24	– 1,318	+ 1,375	–	+ 3,890	+ 2,120	+ 1,705	+ 65	–
2022 Nov.	+ 8,046	+ 4,324	+ 3,798	+ 3,778	– 23	– 2,384	+ 2,308	– 1	+ 8,371	+ 4,260	+ 4,178	– 67	– 1
2022 Dec.	– 1,917	– 3,571	+ 1,918	+ 1,717	+ 90	– 1,778	+ 1,514	– 2	– 639	– 3,345	+ 2,973	– 267	– 2
2023 Jan.	– 11,265	– 16,731	+ 5,533	+ 5,341	+ 199	– 3,273	+ 3,206	+ 1	– 12,507	– 16,693	+ 4,253	– 67	+ 1
2023 Feb.	– 4,299	– 8,288	+ 4,556	+ 4,573	– 42	– 3,247	+ 2,680	– 1	– 3,824	– 8,206	+ 4,947	– 565	– 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		
Credit cooperatives													End of year or month *	
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 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	
2023 Jan.	855,230	615,105	62,016	41,255	13,194	171,153	6,956	215	847,953	609,506	61,638	176,809	179	
Feb.	851,140	607,122	67,630	46,169	13,372	168,607	7,781	211	843,922	601,607	67,216	175,099	175	
Changes *													End of year or month *	
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 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	
2023 Jan.	- 5,795	- 10,251	+ 5,991	+ 4,735	+ 491	- 2,586	+ 1,051	+ 1	- 5,867	- 10,275	+ 5,943	- 1,535	+ 1	
Feb.	- 4,094	- 7,987	+ 5,614	+ 4,914	+ 178	- 2,546	+ 825	- 4	- 4,031	- 7,899	+ 5,578	- 1,710	- 4	
Mortgage banks													End of year or month *	
2022	53,081	2,286	50,795	4,961	43,869	-	-	-	52,530	2,084	50,446	-	-	
2022 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	-	-	
2023 Jan.	53,767	2,182	51,585	5,307	44,107	-	-	-	53,195	1,959	51,236	-	-	
Feb.	55,207	3,428	51,779	5,386	44,183	-	-	-	54,626	3,206	51,420	-	-	
Changes *													End of year or month *	
2022	+ 91	+ 454	- 363	+ 1,220	- 1,974	-	-	-	+ 128	+ 427	- 299	-	-	
2022 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	-	-	
2023 Jan.	+ 686	- 104	+ 790	+ 346	+ 238	-	-	-	+ 665	- 125	+ 790	-	-	
Feb.	+ 1,440	+ 1,246	+ 194	+ 79	+ 76	-	-	-	+ 1,431	+ 1,247	+ 184	-	-	
Building and loan associations													End of year or month *	
2022	194,636	3,824	190,277	1,437	188,386	460	75	8	192,929	3,804	188,592	533	8	
2022 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	192,929	3,804	188,592	533	8	
2023 Jan.	195,181	3,820	190,826	1,640	188,663	459	76	7	193,447	3,800	189,114	533	7	
Feb.	195,330	3,844	190,884	1,711	188,628	457	145	7	193,591	3,826	189,165	600	7	
Changes *													End of year or month *	
2022	+ 1,033	+ 122	+ 901	- 118	+ 964	- 3	+ 13	- 4	+ 1,033	+ 122	+ 900	+ 11	- 4	
2022 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	-	+ 1,572	- 50	+ 1,621	+ 1	-	
2023 Jan.	+ 545	- 4	+ 549	+ 203	+ 277	- 1	+ 1	- 1	+ 518	- 4	+ 522	-	- 1	
Feb.	+ 149	+ 24	+ 58	+ 71	- 35	- 2	+ 69	-	+ 144	+ 26	+ 51	+ 67	-	

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which									
				for up to and including 1 year									for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
Banks with special, development and other central support tasks													
												End of year or month *	
2022	187,316	65,309	121,683	46,506	73,203	-	.	19,997	156,775	43,580	112,871	324	19,985
2022 Aug.	161,099	60,154	100,623	25,509	67,991	-	.	18,648	128,664	36,650	91,692	322	18,636
2022 Sep.	172,104	70,352	101,430	31,761	67,808	-	.	18,666	135,244	42,278	92,644	322	18,653
2022 Oct.	176,871	61,467	115,080	43,710	69,333	-	.	18,658	137,931	37,567	100,040	324	18,646
2022 Nov.	201,652	76,673	124,652	48,320	74,283	-	.	19,437	163,605	47,253	116,025	327	19,425
2022 Dec.	187,316	65,309	121,683	46,506	73,203	-	.	19,997	156,775	43,580	112,871	324	19,985
2023 Jan.	196,512	78,485	117,701	42,349	73,451	-	.	20,155	166,012	55,062	110,624	326	20,143
2023 Feb.	204,841	77,305	127,210	49,313	75,859	-	.	20,176	173,385	55,742	117,317	326	20,164
												Changes *	
2022	+ 54,066	+ 23,015	+ 30,891	+ 32,152	+ 5,434	-	.	+ 1,126	+ 43,196	+ 12,105	+ 30,931	+ 160	+ 1,125
2022 Aug.	- 7,067	- 5,628	- 1,532	- 1,307	- 206	-	.	+ 112	+ 818	+ 48	+ 677	+ 93	+ 112
2022 Sep.	+ 10,968	+ 10,233	+ 735	+ 6,183	- 186	-	.	+ 18	+ 6,580	+ 5,628	+ 952	-	+ 17
2022 Oct.	+ 4,641	- 9,065	+ 13,704	+ 12,001	+ 1,527	-	.	- 8	+ 2,542	- 4,856	+ 7,396	+ 2	- 7
2022 Nov.	+ 24,825	+ 15,204	+ 9,618	+ 4,650	+ 4,956	-	.	+ 779	+ 25,674	+ 9,686	+ 15,985	+ 3	+ 779
2022 Dec.	- 14,261	- 11,309	- 2,949	- 1,797	- 1,077	-	.	+ 560	- 6,830	+ 3,673	- 3,154	- 3	+ 560
2023 Jan.	+ 9,168	+ 13,149	- 3,983	- 4,160	+ 250	-	.	+ 158	+ 9,127	+ 11,372	- 2,247	+ 2	+ 158
2023 Feb.	+ 8,220	- 1,227	+ 9,447	+ 6,904	+ 2,406	-	.	+ 21	+ 7,373	+ 680	+ 6,693	-	+ 21
Memo item: Foreign banks													
												End of year or month *	
2022	733,914	520,800	192,657	97,534	82,076	15,819	4,638	3	586,621	441,731	124,712	20,178	8
2022 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
2022 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
2022 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
2022 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
2022 Dec.	733,914	520,800	192,657	97,534	82,076	15,819	4,638	3	586,621	441,731	124,712	20,178	8
2023 Jan.	746,179	524,062	200,955	105,271	82,341	15,116	6,046	42	591,553	443,637	127,033	20,883	7
2023 Feb.	742,182	513,154	207,752	111,532	82,392	14,484	6,792	100	582,279	427,409	133,874	20,996	7
												Changes *	
2022	+ 80,168	+ 42,863	+ 40,231	+ 39,885	- 893	- 4,654	+ 1,728	+ 3	+ 37,705	+ 14,514	+ 26,048	- 2,857	- 4
2022 Aug.	+ 23,937	+ 23,204	+ 653	+ 1,460	- 101	- 297	+ 377	- 36	+ 10,563	+ 9,661	+ 823	+ 79	- 1
2022 Sep.	+ 7,206	- 3,136	+ 13,045	+ 13,936	- 578	- 2,794	+ 91	+ 3	+ 2,640	- 4,388	+ 9,703	- 2,675	-
2022 Oct.	- 5,077	- 13,855	+ 8,750	+ 8,157	+ 882	- 345	+ 373	- 65	+ 10,999	- 2,325	+ 13,292	+ 32	- 1
2022 Nov.	+ 9,180	+ 5,455	+ 3,784	+ 989	+ 2,497	- 476	+ 417	- 34	+ 249	- 3,302	+ 3,600	- 49	-
2022 Dec.	- 9,076	- 15,293	+ 5,993	+ 7,066	- 1,737	- 564	+ 788	- 1	+ 1,853	- 2,462	+ 4,087	+ 228	-
2023 Jan.	+ 12,794	+ 3,554	+ 8,535	+ 7,869	+ 318	- 703	+ 1,408	+ 39	+ 4,932	+ 1,906	+ 2,321	+ 705	- 1
2023 Feb.	- 4,668	- 11,240	+ 6,458	+ 6,060	- 16	- 632	+ 746	+ 58	- 9,274	- 16,228	+ 6,841	+ 113	-

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years	for more than 2 years 2			
1	2	3	4	5	6	7	8	9	10	
Domestic enterprises and households										End of year or month *
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	3,882,189	2,638,053	681,903	208,034	473,869	27,395	446,474	531,244	30,989	8,624
2022 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.	3,882,189	2,638,053	681,903	208,034	473,869	27,395	446,474	531,244	30,989	8,624
2023 Jan.	3,900,202	2,628,291	714,198	236,787	477,411	29,046	448,365	520,898	36,815	9,426
Feb.	3,879,316	2,586,358	736,974	258,156	478,818	30,323	448,495	514,265	41,719	9,745
										Changes *
2021	+ 113,204	+ 140,929	- 25,474	- 9,572	- 15,902	- 1,386	- 14,516	+ 869	- 3,120	- 590
2022	+ 122,658	+ 65,640	+ 74,206	+ 87,847	- 13,641	+ 1,429	- 15,070	- 26,970	+ 9,782	+ 240
2022 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.	- 18,710	- 23,655	+ 5,353	+ 8,036	- 2,683	+ 1,358	- 4,041	- 3,574	+ 3,166	+ 343
2023 Jan.	+ 17,903	- 14,872	+ 32,295	+ 28,713	+ 3,582	+ 1,691	+ 1,891	- 5,346	+ 5,826	+ 802
Feb.	- 20,836	- 41,883	+ 22,776	+ 21,369	+ 1,407	+ 1,277	+ 130	- 6,633	+ 4,904	+ 319
Domestic government										End of year or month *
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	279,785	82,531	191,639	106,786	84,853	23,131	61,722	1,955	3,660	27,300
2022 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.	279,785	82,531	191,639	106,786	84,853	23,131	61,722	1,955	3,660	27,300
2023 Jan.	299,448	94,493	199,335	114,423	84,912	23,066	61,846	1,794	3,826	27,452
Feb.	317,826	101,383	210,975	123,348	87,627	23,863	63,764	1,699	3,769	27,487
										Changes *
2021	- 17,942	+ 3,404	- 20,758	- 17,725	- 3,033	+ 2,928	- 5,961	- 201	- 387	+ 375
2022	+ 69,126	+ 196	+ 69,153	+ 64,651	+ 4,502	- 851	+ 5,353	- 567	+ 344	+ 1,484
2022 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.	- 24,724	- 23,462	- 1,140	- 2,836	+ 1,696	+ 2,365	- 669	- 119	+ 3	+ 735
2023 Jan.	+ 19,663	+ 11,942	+ 7,696	+ 7,637	+ 59	- 65	+ 124	- 141	+ 166	+ 152
Feb.	+ 18,328	+ 6,840	+ 11,640	+ 8,925	+ 2,715	+ 797	+ 1,918	- 95	- 57	+ 35

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which		Savings deposits and bank savings bonds 3, 4	
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2		
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5													End of year or month *
2022	1,427,687	1,060,977	265,380	132,606	111,977	101,330	68,389	13,486	53,357	35,106	6,724	1,546	7,255
2022 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.	1,427,687	1,060,977	265,380	132,606	111,977	101,330	68,389	13,486	53,357	35,106	6,724	1,546	7,255
2023 Jan.	1,437,025	1,062,831	275,738	141,643	112,598	98,456	66,057	14,909	49,671	31,905	6,587	1,477	8,034
Feb.	1,424,118	1,040,423	284,904	150,781	112,065	98,791	66,061	13,047	51,573	33,916	6,438	1,441	8,345
Changes *													
2022	+ 58,913	+ 22,255	+ 42,953	+ 53,552	- 10,008	- 6,295	+ 10,827	- 4,702	+ 16,083	+ 16,803	- 3,186	- 554	+ 121
2022 Nov.	+ 5,014	- 5,356	+ 11,128	+ 9,028	+ 2,073	- 758	+ 734	+ 2,502	- 1,595	- 2,479	- 248	- 173	+ 431
Dec.	+ 993	- 7,024	+ 8,241	+ 12,373	- 5,147	- 224	- 4,711	- 8,001	+ 3,400	+ 1,733	- 87	- 110	+ 387
2023 Jan.	+ 9,338	- 3,146	+ 10,358	+ 8,997	+ 621	+ 2,126	- 2,332	+ 1,403	- 3,686	- 3,201	- 137	- 49	+ 779
Feb.	- 12,857	- 22,358	+ 9,166	+ 9,138	- 533	+ 335	- 46	- 1,912	+ 1,902	+ 2,011	- 149	- 36	+ 311
Big banks													End of year or month *
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 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
2023 Jan.	717,421	503,118	140,136	74,737	57,510	74,167	41,028	10,293	30,539	21,680	3,082	196	2,711
Feb.	712,660	491,000	147,946	82,709	56,827	73,714	41,570	8,600	32,794	23,980	3,004	176	2,797
Changes *													
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 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
2023 Jan.	+ 3,378	- 4,238	+ 6,685	+ 6,301	+ 67	+ 931	- 2,715	+ 792	- 3,481	- 3,273	- 61	- 26	+ 208
Feb.	- 4,761	- 12,118	+ 7,810	+ 7,972	- 683	- 453	+ 542	- 1,693	+ 2,255	+ 2,300	- 78	- 20	+ 86
Regional banks and other commercial banks													End of year or month *
2022	568,709	446,807	99,162	43,104	46,020	22,740	23,107	3,916	17,887	9,861	2,758	1,304	4,752
2022 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	99,162	43,104	46,020	22,740	23,107	3,916	17,887	9,861	2,758	1,304	4,752
2023 Jan.	569,914	445,476	100,498	44,305	45,792	23,940	23,486	4,512	17,693	9,892	2,692	1,281	5,323
Feb.	564,829	437,534	102,561	46,481	45,662	24,734	22,959	4,359	17,335	9,603	2,621	1,265	5,548
Changes *													
2022	+ 11,295	+ 3,934	+ 7,023	+ 11,685	- 4,566	+ 338	+ 4,155	+ 506	+ 4,038	+ 4,517	- 1,895	- 389	- 537
2022 Nov.	- 510	- 1,360	+ 647	+ 1,316	- 813	+ 203	+ 1,932	- 69	+ 2,069	+ 1,878	- 188	- 68	+ 252
Dec.	+ 2,809	- 1,316	+ 3,323	+ 3,138	- 788	+ 802	- 286	- 888	+ 680	+ 153	- 115	- 78	+ 190
2023 Jan.	+ 1,205	- 1,331	+ 1,336	+ 1,201	- 228	+ 1,200	+ 379	+ 596	- 194	+ 31	- 66	- 23	+ 571
Feb.	- 5,035	- 7,892	+ 2,063	+ 2,176	- 130	+ 794	- 577	- 203	- 358	- 289	- 71	- 16	+ 225
Branches of foreign banks													End of year or month *
2022	144,935	111,814	32,767	21,106	8,514	354	1,539	89	1,450	292	823	-	-
2022 Nov.	146,620	112,187	34,073	22,122	8,817	360	1,505	103	1,402	349	815	-	-
Dec.	144,935	111,814	32,767	21,106	8,514	354	1,539	89	1,450	292	823	-	-
2023 Jan.	149,690	114,237	35,104	22,601	9,296	349	1,543	104	1,439	333	813	-	-
Feb.	146,629	111,889	34,397	21,591	9,576	343	1,532	88	1,444	333	813	-	-
Changes *													
2022	+ 4,014	+ 7,173	- 3,042	- 495	- 631	- 117	- 635	- 69	- 563	+ 49	- 285	- 3	-
2022 Nov.	+ 146,620	+ 112,187	+ 34,073	+ 22,122	+ 8,817	+ 360	+ 1,505	+ 103	+ 1,402	+ 349	+ 815	-	-
Dec.	+ 144,935	+ 111,814	+ 32,767	+ 21,106	+ 8,514	+ 354	+ 1,539	+ 89	+ 1,450	+ 292	+ 823	-	-
2023 Jan.	+ 149,690	+ 114,237	+ 35,104	+ 22,601	+ 9,296	+ 349	+ 1,543	+ 104	+ 1,439	+ 333	+ 813	-	-
Feb.	+ 146,629	+ 111,889	+ 34,397	+ 21,591	+ 9,576	+ 343	+ 1,532	+ 88	+ 1,444	+ 333	+ 813	-	-

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Landesbanken													End of year or month *
2022	196,075	111,492	79,109	24,236	54,021	5,474	39,603	8,330	31,253	18,463	8,374	20	8,410
2022 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
2022 Dec.	196,075	111,492	79,109	24,236	54,021	5,474	39,603	8,330	31,253	18,463	8,374	20	8,410
2023 Jan.	212,187	117,130	89,570	34,650	54,007	5,487	62,115	17,230	44,850	31,745	8,469	35	8,426
2023 Feb.	213,993	116,301	92,177	37,144	54,102	5,515	69,611	21,438	48,138	34,253	8,535	35	8,453
Changes *													
2022	+ 4,788	- 2,983	+ 8,028	+ 11,336	- 3,582	- 257	+ 14,317	- 2,441	+ 16,756	+ 14,001	+ 752	+ 2	+ 488
2022 Nov.	+ 1,259	+ 5,032	- 3,731	- 3,452	- 302	- 42	+ 888	+ 4,775	- 3,887	- 3,605	- 88	-	+ 38
2022 Dec.	- 21,492	- 15,367	- 6,120	- 5,859	- 255	- 5	- 15,356	- 8,459	- 6,899	- 7,375	- 35	+ 2	+ 134
2023 Jan.	+ 16,112	+ 5,638	+ 10,461	+ 10,414	- 14	+ 13	+ 22,512	+ 8,900	+ 13,597	+ 13,282	+ 95	+ 15	+ 16
2023 Feb.	+ 1,806	- 829	+ 2,607	+ 2,494	+ 95	+ 28	+ 7,496	+ 4,208	+ 3,288	+ 2,508	+ 66	-	+ 27
Savings banks													End of year or month *
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 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
2022 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
2023 Jan.	1,115,773	807,712	31,135	19,890	10,721	276,926	45,886	32,645	9,957	7,016	1,691	3,284	89
2023 Feb.	1,108,999	797,040	35,492	24,208	10,706	276,467	48,836	35,111	10,547	7,663	1,664	3,178	88
Changes *													
2022	+ 26,738	+ 21,277	+ 10,947	+ 10,903	- 119	- 5,486	+ 4,468	+ 137	+ 3,930	+ 3,069	+ 458	+ 401	- 2
2022 Nov.	+ 5,619	+ 2,783	+ 3,022	+ 3,053	- 52	- 186	+ 2,752	+ 1,477	+ 1,156	+ 1,106	+ 28	+ 119	- 1
2022 Dec.	- 1,025	- 3,936	+ 3,180	+ 3,129	+ 30	- 269	+ 386	+ 591	- 207	- 359	+ 62	+ 2	- 2
2023 Jan.	- 6,897	- 10,316	+ 3,570	+ 3,332	+ 198	- 151	- 5,610	- 6,377	+ 683	+ 729	+ 2	+ 84	+ 1
2023 Feb.	- 6,774	- 10,672	+ 4,357	+ 4,318	- 15	- 459	+ 2,950	+ 2,466	+ 590	+ 647	- 27	- 106	- 1
Credit cooperatives													End of year or month *
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 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
2022 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
2023 Jan.	820,978	600,808	44,173	29,549	10,370	175,997	26,975	8,698	17,465	11,373	2,794	812	179
2023 Feb.	815,866	591,644	49,925	34,628	10,535	174,297	28,056	9,963	17,291	11,176	2,807	802	175
Changes *													
2022	+ 24,565	+ 19,876	+ 10,014	+ 7,635	+ 1,047	- 5,325	+ 2,811	- 237	+ 3,116	+ 2,036	+ 278	- 68	- 4
2022 Nov.	+ 2,449	+ 53	+ 3,265	+ 2,717	+ 348	- 869	+ 1,160	+ 117	+ 1,042	+ 1,076	+ 7	+ 1	+ 5
2022 Dec.	+ 3,183	- 750	+ 3,846	+ 3,348	+ 210	+ 87	- 133	- 329	+ 207	+ 206	+ 14	- 11	- 1
2023 Jan.	- 5,362	- 9,898	+ 6,046	+ 5,200	+ 228	- 1,510	- 505	- 377	- 103	- 508	+ 262	- 25	+ 1
2023 Feb.	- 5,112	- 9,164	+ 5,752	+ 5,079	+ 165	- 1,700	+ 1,081	+ 1,265	- 174	- 197	+ 13	- 10	- 4
Mortgage banks													End of year or month *
2022	46,894	2,083	44,811	2,215	41,668	-	5,636	1	5,635	2,707	1,892	-	-
2022 Nov.	46,764	2,201	44,563	2,155	41,579	-	5,792	2	5,790	2,821	1,946	-	-
2022 Dec.	46,894	2,083	44,811	2,215	41,668	-	5,636	1	5,635	2,707	1,892	-	-
2023 Jan.	47,381	1,957	45,424	2,350	41,941	-	5,814	2	5,812	2,918	1,857	-	-
2023 Feb.	47,550	2,006	45,544	2,274	42,013	-	7,076	1,200	5,876	3,073	1,851	-	-
Changes *													
2022	- 675	+ 433	- 1,108	+ 787	- 1,899	-	+ 803	- 6	+ 809	+ 496	- 73	-	-
2022 Nov.	- 217	- 184	- 33	+ 262	- 314	-	+ 7	+ 1	+ 6	- 20	- 9	-	-
2022 Dec.	+ 135	- 118	+ 253	+ 60	+ 94	-	- 156	- 1	- 155	- 114	- 54	-	-
2023 Jan.	+ 487	- 126	+ 613	+ 135	+ 273	-	+ 178	+ 1	+ 177	+ 211	- 35	-	-
2023 Feb.	+ 169	+ 49	+ 120	- 76	+ 72	-	+ 1,262	+ 1,198	+ 64	+ 155	- 6	-	-

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Building and loan associations													End of year or month *
2022	191,348	3,797	187,018	1,229	185,453	533	1,581	7	1,574	177	1,280	-	8
2022 Nov.	189,785	3,849	185,404	1,123	183,955	532	1,572	5	1,567	197	1,268	-	8
2022 Dec.	191,348	3,797	187,018	1,229	185,453	533	1,581	7	1,574	177	1,280	-	8
2023 Jan.	191,865	3,793	187,539	1,426	185,721	533	1,582	7	1,575	153	1,292	-	7
2023 Feb.	192,018	3,819	187,599	1,495	185,690	600	1,573	7	1,566	145	1,291	-	7
Changes *													
2022	+ 1,160	+ 119	+ 1,026	+ 96	+ 909	+ 15	- 127	+ 3	- 126	- 229	+ 70	- 4	- 4
2022 Nov.	- 11	-	- 14	+ 5	- 17	+ 3	- 35	-	- 35	- 30	+ 5	-	-
2022 Dec.	+ 1,563	- 52	+ 1,614	+ 106	+ 1,498	+ 1	+ 9	+ 2	+ 7	- 20	+ 12	-	-
2023 Jan.	+ 517	- 4	+ 521	+ 197	+ 268	-	+ 1	-	+ 1	- 24	+ 12	-	- 1
2023 Feb.	+ 153	+ 26	+ 60	+ 69	- 31	+ 67	- 9	-	- 9	- 8	- 1	-	-
Banks with special, development and other central support tasks													End of year or month *
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 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
2022 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
2023 Jan.	74,993	34,060	40,619	7,279	33,007	314	91,019	21,002	70,005	29,313	39,156	12	20,143
2023 Feb.	76,772	35,125	41,333	7,626	33,384	314	96,613	20,617	75,984	33,122	41,178	12	20,164
Changes *													
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 Nov.	+ 4,730	- 4,188	+ 8,864	+ 6,017	+ 2,800	+ 54	- 4,481	+ 886	- 5,264	- 5,315	- 187	- 103	-
2022 Dec.	+ 3,821	+ 3,116	+ 447	+ 4,399	- 4,140	+ 258	- 1,968	- 5,578	+ 3,640	+ 3,096	- 22	- 30	-
2023 Jan.	+ 5,776	+ 225	+ 4,822	+ 3,878	+ 637	+ 729	- 844	+ 1,681	- 2,501	- 2,283	- 75	- 24	-
2023 Feb.	- 9,570	- 13,674	+ 3,970	+ 3,587	+ 116	+ 134	+ 296	- 2,554	+ 2,871	+ 2,854	- 28	- 21	-
Memo item: Foreign banks													End of year or month *
2022	561,185	435,777	105,439	60,147	39,478	19,969	25,436	5,954	19,273	13,230	2,720	209	-
2022 Nov.	560,381	434,633	106,037	55,815	44,144	19,711	27,420	11,548	15,633	10,134	2,742	239	-
2022 Dec.	561,185	435,777	105,439	60,147	39,478	19,969	25,436	5,954	19,273	13,230	2,720	209	-
2023 Jan.	566,961	436,002	110,261	64,025	40,115	20,698	24,592	7,635	16,772	10,947	2,645	185	-
2023 Feb.	557,341	422,278	114,231	67,612	40,231	20,832	24,938	5,131	19,643	13,801	2,617	164	-
Changes *													
2022	+ 32,817	+ 15,565	+ 19,954	+ 25,378	- 3,879	- 2,702	+ 4,888	- 1,051	+ 6,094	+ 8,407	- 1,720	- 155	-
2022 Nov.	+ 4,730	- 4,188	+ 8,864	+ 6,017	+ 2,800	+ 54	- 4,481	+ 886	- 5,264	- 5,315	- 187	- 103	-
2022 Dec.	+ 3,821	+ 3,116	+ 447	+ 4,399	- 4,140	+ 258	- 1,968	- 5,578	+ 3,640	+ 3,096	- 22	- 30	-
2023 Jan.	+ 5,776	+ 225	+ 4,822	+ 3,878	+ 637	+ 729	- 844	+ 1,681	- 2,501	- 2,283	- 75	- 24	-
2023 Feb.	- 9,570	- 13,674	+ 3,970	+ 3,587	+ 116	+ 134	+ 296	- 2,554	+ 2,871	+ 2,854	- 28	- 21	-

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									Memo item Fiduciary loans
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4		
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years			for more than 2 years 2	
1	2	3	4	5	6	7	8	9	10	
Domestic enterprises (non-MFIs) 5										End of year or month *
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	1,193,514	783,381	397,146	140,801	256,345	16,810	239,535	4,398	8,589	1,868
2022 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.	1,193,514	783,381	397,146	140,801	256,345	16,810	239,535	4,398	8,589	1,868
2023 Jan.	1,220,202	792,492	414,683	156,755	257,928	17,095	240,833	4,319	8,708	1,981
Feb.	1,199,188	761,485	424,354	166,796	257,558	16,998	240,560	4,276	9,073	1,968
										Changes *
2021	+ 28,481	+ 47,092	- 16,849	- 1,165	- 15,684	+ 472	- 16,156	- 510	- 1,252	+ 24
2022	+ 56,195	+ 17,684	+ 38,801	+ 52,143	- 13,342	+ 953	- 14,295	- 920	+ 630	- 461
2022 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.	- 30,333	- 21,692	- 8,476	- 3,298	- 5,178	+ 570	- 5,748	- 330	+ 165	- 52
2023 Jan.	+ 26,483	+ 9,001	+ 17,442	+ 15,914	+ 1,528	+ 270	+ 1,258	- 79	+ 119	+ 113
Feb.	- 20,964	- 30,957	+ 9,671	+ 10,041	- 370	- 97	- 273	- 43	+ 365	- 13
Domestic self-employed persons 6										End of year or month *
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 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
2023 Jan.	342,017	305,303	34,549	20,242	14,307	1,076	13,231	.	2,165	223
Feb.	340,662	300,019	38,143	23,621	14,522	1,242	13,280	.	2,500	225
										Changes *
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 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
2023 Jan.	+ 1,872	- 1,948	+ 3,371	+ 3,139	+ 232	+ 160	+ 72	.	+ 449	+ 17
Feb.	- 1,355	- 5,284	+ 3,594	+ 3,379	+ 215	+ 166	+ 49	.	+ 335	+ 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** Including deposits

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years	for more than 2 years 2			
1	2	3	4	5	6	7	8	9	10	
Domestic employees										End of year or month *
2022	2,082,030	1,342,526	200,484	36,159	164,325	6,736	157,589	521,752	17,268	2,360
2022 Aug.	2,052,449	1,323,212	181,723	19,606	162,117	5,542	156,575	537,447	10,067	1,681
2022 Sep.	2,058,687	1,329,942	185,757	23,593	162,164	5,678	156,486	532,318	10,670	1,784
2022 Oct.	2,060,311	1,329,692	188,776	26,445	162,331	5,918	156,413	529,537	12,306	1,975
2022 Nov.	2,074,332	1,340,265	194,446	31,540	162,906	6,348	156,558	524,839	14,782	2,153
2022 Dec.	2,082,030	1,342,526	200,484	36,159	164,325	6,736	157,589	521,752	17,268	2,360
2023 Jan.	2,073,279	1,329,378	210,082	44,195	165,887	7,806	158,081	511,706	22,113	2,618
2023 Feb.	2,074,482	1,325,267	218,055	50,821	167,234	8,855	158,379	505,206	25,954	2,755
										Changes *
2022	+ 53,738	+ 54,059	+ 17,200	+ 17,247	- 47	+ 140	- 187	- 24,979	+ 7,458	+ 669
2022 Aug.	- 5,989	- 5,065	+ 787	+ 758	+ 29	+ 133	- 104	- 2,294	+ 583	+ 85
2022 Sep.	+ 6,238	+ 6,730	+ 4,034	+ 3,987	+ 47	+ 136	- 89	- 5,129	+ 603	+ 103
2022 Oct.	+ 1,624	- 250	+ 3,019	+ 2,852	+ 167	+ 240	- 73	- 2,781	+ 1,636	+ 191
2022 Nov.	+ 14,001	+ 10,553	+ 5,670	+ 5,095	+ 575	+ 430	+ 145	- 4,698	+ 2,476	+ 178
2022 Dec.	+ 8,468	+ 2,261	+ 6,808	+ 4,974	+ 1,834	+ 544	+ 1,290	- 3,087	+ 2,486	+ 207
2023 Jan.	- 8,751	- 18,148	+ 9,598	+ 8,036	+ 1,562	+ 1,070	+ 492	- 5,046	+ 4,845	+ 258
2023 Feb.	+ 1,203	- 4,111	+ 7,973	+ 6,626	+ 1,347	+ 1,049	+ 298	- 6,500	+ 3,841	+ 137
Other domestic individuals										End of year or month *
2022	198,787	160,092	37,071	5,770	31,301	1,339	29,962	.	1,624	4,190
2022 Aug.	195,605	160,518	34,115	3,277	30,838	1,016	29,822	.	972	3,735
2022 Sep.	196,929	161,492	34,420	3,691	30,729	1,029	29,700	.	1,017	3,661
2022 Oct.	196,077	160,326	34,589	3,930	30,659	1,070	29,589	.	1,162	3,793
2022 Nov.	196,428	159,928	35,087	4,456	30,631	1,100	29,531	.	1,413	4,023
2022 Dec.	198,787	160,092	37,071	5,770	31,301	1,339	29,962	.	1,624	4,190
2023 Jan.	197,383	157,117	38,285	6,724	31,561	1,522	30,039	.	1,981	4,604
2023 Feb.	197,101	155,603	39,216	7,449	31,767	1,644	30,123	.	2,282	4,797
										Changes *
2022	- 2,852	- 4,739	+ 1,243	+ 2,097	- 854	- 116	- 738	.	+ 644	+ 23
2022 Aug.	- 1,956	- 1,893	- 95	- 90	- 185	- 3	- 182	.	+ 32	- 129
2022 Sep.	+ 1,324	+ 974	+ 305	+ 414	- 109	+ 13	- 122	.	+ 45	- 74
2022 Oct.	- 852	- 1,166	+ 169	+ 239	- 70	+ 41	- 111	.	+ 145	+ 132
2022 Nov.	+ 351	- 398	+ 498	+ 526	- 28	+ 30	- 58	.	+ 251	+ 230
2022 Dec.	+ 1,819	+ 284	+ 1,324	+ 959	+ 365	+ 89	+ 276	.	+ 211	+ 167
2023 Jan.	- 1,404	- 2,975	+ 1,214	+ 954	+ 260	+ 183	+ 77	.	+ 357	+ 414
2023 Feb.	- 282	- 1,514	+ 931	+ 725	+ 206	+ 122	+ 84	.	+ 301	+ 193
Domestic non-profit institutions										End of year or month *
2022	67,713	44,803	16,024	8,201	7,823	1,594	6,229	5,094	1,792	-
2022 Aug.	67,542	47,038	13,170	5,314	7,856	1,614	6,242	5,679	1,655	-
2022 Sep.	68,589	47,575	13,736	5,848	7,888	1,570	6,318	5,606	1,672	-
2022 Oct.	66,642	45,493	13,897	6,117	7,780	1,562	6,218	5,529	1,723	-
2022 Nov.	65,482	44,366	14,080	6,307	7,773	1,567	6,206	5,251	1,785	-
2022 Dec.	67,713	44,803	16,024	8,201	7,823	1,594	6,229	5,094	1,792	-
2023 Jan.	67,321	44,001	16,599	8,871	7,728	1,547	6,181	4,873	1,848	-
2023 Feb.	67,883	43,984	17,206	9,469	7,737	1,584	6,153	4,783	1,910	-
										Changes *
2022	+ 3,205	+ 127	+ 4,029	+ 3,945	+ 84	+ 163	- 79	- 1,071	+ 120	-
2022 Aug.	+ 1,540	+ 735	+ 827	+ 869	- 42	- 32	- 10	- 52	+ 30	-
2022 Sep.	+ 1,047	+ 537	+ 566	+ 534	+ 32	- 44	+ 76	- 73	+ 17	-
2022 Oct.	- 1,947	- 2,082	+ 161	+ 269	- 108	- 8	- 100	- 77	+ 51	-
2022 Nov.	- 1,160	- 1,127	+ 183	+ 190	- 7	+ 5	- 12	- 278	+ 62	-
2022 Dec.	+ 2,231	+ 437	+ 1,944	+ 1,894	+ 50	+ 27	+ 23	- 157	+ 7	-
2023 Jan.	- 297	- 802	+ 670	+ 670	-	+ 8	- 8	- 221	+ 56	-
2023 Feb.	+ 562	- 17	+ 607	+ 598	+ 9	+ 37	- 28	- 90	+ 62	-

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

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

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Period	Total	Sight deposits	Time deposits 2		Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2		Total	Sight deposits		
			Total	of which				Total	of which				
				for up to and including 1 year					for more than 2 years 2			for up to and including 1 year	for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5												End of month *	
2022 Dec.	574,751	374,746	200,005	90,073	96,544	408	118,816	106,453	12,363	10,816	903	544,723	505,166
2023 Jan.	585,328	381,223	204,105	93,430	97,209	494	119,414	105,577	13,837	12,195	910	546,766	503,156
Feb.	568,543	360,726	207,817	97,853	96,658	471	119,533	104,028	15,505	13,752	907	550,655	503,998
Big banks													
2022 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
2023 Jan.	319,858	206,743	113,115	50,458	56,198	3	65,177	56,636	8,541	8,246	37	224,390	211,341
Feb.	315,138	197,728	117,410	55,149	55,512	3	65,216	55,453	9,763	9,411	38	224,822	209,872
Regional banks and other commercial banks													
2022 Dec.	177,805	110,201	67,604	25,263	36,234	405	44,655	41,000	3,655	2,822	554	276,686	255,454
2023 Jan.	180,227	112,743	67,484	25,246	36,028	491	44,585	40,724	3,861	3,006	551	275,471	253,335
Feb.	172,622	104,573	68,049	26,405	35,828	468	44,482	40,299	4,183	3,282	550	277,791	254,766
Branches of foreign banks													
2022 Dec.	82,061	60,024	22,037	16,972	4,190	-	9,486	8,180	1,306	833	314	45,626	37,762
2023 Jan.	85,243	61,737	23,506	17,726	4,983	-	9,652	8,217	1,435	943	322	46,905	38,480
Feb.	80,783	58,425	22,358	16,299	5,318	-	9,835	8,276	1,559	1,059	319	48,042	39,360
Landesbanken													
2022 Dec.	159,588	85,045	74,543	21,337	52,412	236	6,575	5,227	1,348	1,342	1	17,271	16,141
2023 Jan.	175,350	90,885	84,465	31,235	52,377	248	6,703	5,203	1,500	1,491	2	17,412	16,116
Feb.	176,945	90,500	86,445	33,134	52,454	261	6,644	5,022	1,622	1,613	2	17,428	15,948
Savings banks													
2022 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
2023 Jan.	186,522	165,168	21,354	10,556	10,425	85	103,188	100,031	3,157	3,037	60	477,593	472,499
Feb.	181,694	158,514	23,180	12,389	10,405	84	102,312	98,195	4,117	3,977	74	476,860	470,339
Commercial banks 5												Changes *	
2022 Dec.	- 4,448	- 5,590	+ 1,142	+ 5,729	- 5,161	- 1	+ 112	- 2,126	+ 2,238	+ 2,143	+ 19	+ 3,558	+ 946
2023 Jan.	+ 10,482	+ 6,477	+ 4,005	+ 3,317	+ 625	+ 86	+ 598	- 876	+ 1,474	+ 1,379	+ 7	- 2,957	- 7,010
Feb.	- 16,735	- 20,447	+ 3,712	+ 4,423	- 551	- 23	+ 119	- 1,549	+ 1,668	+ 1,557	- 3	+ 3,889	+ 842
Big banks													
2022 Dec.	- 1	- 4	+ 2	+ 6	- 4	- 0	- 0	- 2	+ 2	+ 2	+ 0	+ 1	- 0
2023 Jan.	+ 5	+ 2	+ 3	+ 3	+ 0	-	+ 1	- 1	+ 1	+ 1	+ 0	- 3	- 6
Feb.	- 5	- 9	+ 4	+ 5	- 1	-	+ 0	- 1	+ 1	+ 1	+ 0	+ 0	- 1
Regional banks and other commercial banks													
2022 Dec.	- 483	- 1,467	+ 984	+ 1,109	- 821	-	+ 207	- 261	+ 468	+ 389	+ 19	+ 1,987	+ 1,063
2023 Jan.	+ 2,327	+ 2,542	- 215	- 17	- 246	+ 86	- 70	- 276	+ 206	+ 184	- 3	- 1,215	- 2,119
Feb.	- 7,555	- 8,120	+ 565	+ 1,159	- 200	- 23	- 103	- 425	+ 322	+ 276	- 1	+ 2,320	+ 1,431
Branches of foreign banks													
2022 Dec.	- 2,652	- 483	- 2,169	- 1,833	- 287	-	+ 105	- 52	+ 157	+ 152	- 1	+ 745	+ 325
2023 Jan.	+ 3,182	+ 1,713	+ 1,469	+ 754	+ 793	-	+ 166	+ 37	+ 129	+ 110	+ 8	+ 1,279	+ 718
Feb.	- 4,460	- 3,312	- 1,148	- 1,427	+ 335	-	+ 183	+ 59	+ 124	+ 116	- 3	+ 1,137	+ 880
Landesbanken													
2022 Dec.	- 22	- 15	- 7	- 6	- 0	- 0	- 0	- 0	+ 0	+ 0	- 0	+ 0	- 0
2023 Jan.	+ 16	+ 6	+ 10	+ 10	- 0	+ 0	+ 0	- 0	+ 0	+ 0	+ 0	+ 0	- 0
Feb.	+ 2	- 0	+ 2	+ 2	+ 0	+ 0	- 0	- 0	+ 0	+ 0	-	+ 0	- 0
Savings banks													
2022 Dec.	- 1,688	- 3,244	+ 1,556	+ 1,520	+ 35	- 2	- 869	- 1,351	+ 482	+ 470	- 4	+ 1,235	+ 311
2023 Jan.	- 2,307	- 3,264	+ 957	+ 758	+ 194	+ 2	+ 53	- 862	+ 915	+ 905	+ 2	- 3,951	- 5,296
Feb.	- 4,828	- 6,654	+ 1,826	+ 1,833	- 20	- 1	- 876	- 1,836	+ 960	+ 940	+ 14	- 733	- 2,160

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

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

I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits ²						Time deposits ²							
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	for up to and including 1 year	for more than 2 years ²				for up to and including 1 year	for more than 2 years ²				for up to and including 1 year	for more than 2 years ²	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													Commercial banks ⁵
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	2022 Dec.
43,610	27,147	10,882	70,971	63,013	7,958	4,499	2,349	16,090	9,862	6,228	4,372	1,248	2023 Jan.
46,657	29,714	10,836	70,730	62,188	8,542	4,915	2,437	15,866	9,483	6,383	4,547	1,227	Feb.
													Big banks
10,461	9,366	512	22,962	22,032	930	856	39	10,874	6,580	4,294	3,175	737	2022 Dec.
13,049	11,778	520	22,904	21,766	1,138	1,053	38	10,925	6,632	4,293	3,202	717	2023 Jan.
14,950	13,499	526	22,910	21,537	1,373	1,280	39	10,860	6,410	4,450	3,370	712	Feb.
													Regional banks and other commercial banks
21,232	11,512	6,996	42,294	37,120	5,174	2,724	1,815	4,529	3,032	1,497	783	421	2022 Dec.
22,136	12,239	6,954	41,385	35,887	5,498	2,903	1,881	4,306	2,787	1,519	911	378	2023 Jan.
23,025	12,849	6,949	41,001	35,204	5,797	3,035	1,973	4,199	2,692	1,507	910	362	Feb.
													Branches of foreign banks
7,864	2,658	3,426	6,555	5,398	1,157	394	432	853	450	403	249	152	2022 Dec.
8,425	3,130	3,408	6,682	5,360	1,322	543	430	859	443	416	259	153	2023 Jan.
8,682	3,366	3,361	6,819	5,447	1,372	600	425	807	381	426	267	153	Feb.
													Landesbanken
1,130	1,092	-	3,466	3,338	128	126	-	3,701	1,741	1,960	339	1,608	2022 Dec.
1,296	1,256	2	3,248	3,078	170	168	-	3,987	1,848	2,139	500	1,626	2023 Jan.
1,480	1,433	2	3,186	3,016	170	167	-	4,275	1,815	2,460	797	1,644	Feb.
													Savings banks
3,749	3,622	74	54,050	53,728	322	315	4	18,035	17,180	855	691	156	2022 Dec.
5,094	4,949	71	53,550	53,078	472	460	7	17,994	16,936	1,058	888	158	2023 Jan.
6,521	6,345	68	53,277	52,708	569	558	4	18,389	17,284	1,105	939	155	Feb.
Changes *													Commercial banks ⁵
+ 2,612	+ 2,393	- 41	+ 259	- 582	+ 841	+ 744	+ 37	+ 1,736	+ 328	+ 1,408	+ 1,364	- 1	2022 Dec.
+ 4,053	+ 3,611	- 52	- 840	- 1,537	+ 697	+ 525	+ 63	- 71	- 200	+ 129	+ 165	- 22	2023 Jan.
+ 3,047	+ 2,567	- 46	- 241	- 825	+ 584	+ 416	+ 88	- 224	- 379	+ 155	+ 175	- 21	Feb.
													Big banks
+ 1,268	+ 1,189	+ 11	+ 221	+ 113	+ 108	+ 102	-	+ 1,150	+ 242	+ 908	+ 905	- 15	2022 Dec.
+ 2,588	+ 2,412	+ 8	- 58	- 266	+ 208	+ 197	- 1	+ 51	+ 52	- 1	+ 27	- 20	2023 Jan.
+ 1,901	+ 1,721	+ 6	+ 6	- 229	+ 235	+ 227	+ 1	- 65	- 222	+ 157	+ 168	- 5	Feb.
													Regional banks and other commercial banks
+ 924	+ 822	- 39	- 48	- 709	+ 661	+ 568	+ 44	+ 344	+ 58	+ 286	+ 250	+ 9	2022 Dec.
+ 904	+ 727	- 42	- 909	- 1,233	+ 324	+ 179	+ 66	- 128	- 245	+ 117	+ 128	- 3	2023 Jan.
+ 889	+ 610	- 5	- 384	- 683	+ 299	+ 132	+ 92	- 107	- 95	- 12	- 1	- 16	Feb.
													Branches of foreign banks
+ 420	+ 382	- 13	+ 86	+ 14	+ 72	+ 74	- 7	+ 242	+ 28	+ 214	+ 209	+ 5	2022 Dec.
+ 561	+ 472	- 18	+ 127	- 38	+ 165	+ 149	- 2	+ 6	- 7	+ 13	+ 10	+ 1	2023 Jan.
+ 257	+ 236	- 47	+ 137	+ 87	+ 50	+ 57	- 5	- 52	- 62	+ 10	+ 8	-	Feb.
													Landesbanken
+ 283	+ 259	- 1	+ 253	+ 222	+ 31	+ 31	-	+ 167	+ 163	+ 4	+ 14	- 14	2022 Dec.
+ 166	+ 164	+ 2	- 218	- 260	+ 42	+ 42	-	+ 286	+ 107	+ 179	+ 161	+ 18	2023 Jan.
+ 184	+ 177	-	- 62	- 62	-	- 1	-	+ 288	- 33	+ 321	+ 297	+ 18	Feb.
													Savings banks
+ 924	+ 915	+ 2	+ 560	+ 480	+ 80	+ 80	- 1	+ 6	- 132	+ 138	+ 144	- 2	2022 Dec.
+ 1,345	+ 1,327	- 3	- 500	- 650	+ 150	+ 145	+ 3	- 41	- 244	+ 203	+ 197	+ 2	2023 Jan.
+ 1,427	+ 1,396	- 3	- 273	- 370	+ 97	+ 98	- 3	+ 395	+ 348	+ 47	+ 51	- 3	Feb.

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

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

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Period	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits
			Total	of which					Total	of which			
				for up to and including 1 year	for more than 2 years 2						for up to and including 1 year			for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
Credit cooperatives												End of month *	
2022 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
2023 Jan.	140,707	120,246	20,461	12,924	5,899	40	98,042	94,099	3,943	3,399	283	346,930	333,810
Feb.	137,816	115,568	22,248	14,678	5,893	38	97,192	92,431	4,761	4,153	302	347,159	331,207
Mortgage banks													
2022 Dec.	41,318	815	40,503	1,097	39,117	-	44	14	30	.	.	3,987	1,195
2023 Jan.	41,485	769	40,716	1,131	39,280	-	43	11	32	.	.	4,255	1,121
Feb.	41,325	830	40,495	996	39,198	-	46	15	31	.	.	4,502	1,106
Building and loan associations													
2022 Dec.	3,778	318	3,460	235	3,148	8	12,310	293	12,017	102	11,905	146,285	2,713
2023 Jan.	4,061	382	3,679	389	3,163	7	12,403	327	12,076	108	11,958	146,444	2,616
Feb.	4,009	452	3,557	317	3,092	7	12,399	295	12,104	117	11,976	146,656	2,607
Banks with special, development and other central support tasks													
2022 Dec.	69,951	30,706	39,245	6,725	32,158	1,093	41	36	5	5	-	64	64
2023 Jan.	73,722	33,819	39,903	7,090	32,480	1,107	59	55	4	4	-	60	60
Feb.	75,507	34,895	40,612	7,429	32,860	1,107	36	33	3	3	-	62	62
Memo item: Foreign banks													
2022 Dec.	237,837	164,735	73,102	40,094	30,898	-	42,660	36,065	6,595	5,707	579	220,816	201,193
2023 Jan.	242,012	167,095	74,917	41,358	31,540	-	43,025	35,843	7,182	6,236	584	221,908	200,426
Feb.	229,835	153,312	76,523	42,860	31,679	-	43,330	35,618	7,712	6,726	582	224,358	201,443
Credit cooperatives												Changes *	
2022 Dec.	- 179	- 1,111	+ 932	+ 820	+ 39	- 1	- 404	- 1,061	+ 657	+ 625	- 5	+ 2,821	+ 1,158
2023 Jan.	- 1,605	- 3,073	+ 1,468	+ 1,388	- 26	-	+ 534	- 236	+ 770	+ 701	+ 8	- 2,206	- 5,642
Feb.	- 2,891	- 4,678	+ 1,787	+ 1,754	- 6	- 2	- 850	- 1,668	+ 818	+ 754	+ 19	+ 229	- 2,603
Mortgage banks													
2022 Dec.	+ 57	- 25	+ 82	+ 16	+ 40	-	+ 3	+ 4	- 1	.	.	+ 70	- 94
2023 Jan.	+ 167	- 46	+ 213	+ 34	+ 163	-	- 1	- 3	+ 2	.	.	+ 268	- 74
Feb.	- 160	+ 61	- 221	- 135	- 82	-	+ 3	+ 4	- 1	.	.	+ 247	- 15
Building and loan associations													
2022 Dec.	+ 26	- 74	+ 100	+ 86	+ 14	-	+ 108	- 3	+ 111	+ 2	+ 109	+ 1,185	+ 23
2023 Jan.	+ 283	+ 64	+ 219	+ 154	+ 15	- 1	+ 93	+ 34	+ 59	+ 6	+ 53	+ 159	- 97
Feb.	- 52	+ 70	- 122	- 72	- 71	-	- 4	- 32	+ 28	+ 9	+ 18	+ 212	- 9
Banks with special, development and other central support tasks													
2022 Dec.	- 1,949	+ 3,625	- 5,574	- 5,029	- 476	- 46	- 13	- 3	- 10	- 10	-	- 9	- 9
2023 Jan.	+ 3,661	+ 3,003	+ 658	+ 365	+ 322	+ 14	+ 18	+ 19	- 1	- 1	-	- 4	- 4
Feb.	+ 1,785	+ 1,076	+ 709	+ 339	+ 380	-	- 23	- 22	- 1	- 1	-	+ 2	+ 2
Memo item: Foreign banks													
2022 Dec.	+ 214	+ 3,529	- 3,315	+ 829	- 4,152	-	+ 241	- 1,073	+ 1,314	+ 1,240	+ 20	+ 2,465	+ 1,137
2023 Jan.	+ 4,175	+ 2,360	+ 1,815	+ 1,264	+ 642	-	+ 365	- 222	+ 587	+ 529	+ 5	+ 1,092	- 767
Feb.	- 12,127	- 13,733	+ 1,606	+ 1,502	+ 139	-	+ 305	- 225	+ 530	+ 490	- 2	+ 2,450	+ 1,017

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

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

I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits 2						Time deposits 2							
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													
Credit Cooperatives													
9,684	6,636	2,116	39,012	37,925	1,087	638	350	20,865	15,675	5,190	2,841	1,476	2022 Dec.
13,120	9,448	2,337	38,773	37,404	1,369	864	376	20,529	15,249	5,280	2,914	1,475	2023 Jan.
15,952	11,764	2,482	38,750	37,145	1,605	1,054	389	20,652	15,293	5,359	2,979	1,469	Feb.
Mortgage banks													
2,792	851	1,431	711	59	652	252	297	834	-	834	7	806	2022 Dec.
3,134	947	1,529	765	56	709	257	309	833	-	833	7	805	2023 Jan.
3,396	1,003	1,624	847	55	792	262	380	830	-	830	7	792	Feb.
Building and loan associations													
143,572	422	143,034	28,091	472	27,619	463	27,025	351	1	350	7	341	2022 Dec.
143,828	448	143,260	28,072	467	27,605	474	26,998	352	1	351	7	342	2023 Jan.
144,049	562	143,367	28,000	464	27,536	491	26,913	354	1	353	8	342	Feb.
Banks with special, development and other central support tasks													
-	-	-	22	20	2	2	-	785	144	641	109	532	2022 Dec.
-	-	-	23	21	2	2	-	815	105	710	183	527	2023 Jan.
-	-	-	29	27	2	2	-	824	108	716	192	524	Feb.
Memo item: Foreign banks													
19,623	10,777	6,195	35,928	31,328	4,600	2,673	1,249	3,975	2,456	1,519	896	557	2022 Dec.
21,482	12,350	6,186	35,250	30,294	4,956	2,976	1,255	4,068	2,344	1,724	1,105	550	2023 Jan.
22,915	13,561	6,162	34,996	29,764	5,232	3,235	1,259	3,990	2,141	1,849	1,230	549	Feb.
Changes *													
Credit Cooperatives													
+ 1,663	+ 1,341	+ 143	+ 295	+ 169	+ 126	+ 111	- 2	+ 563	+ 95	+ 468	+ 451	+ 35	2022 Dec.
+ 3,436	+ 2,812	+ 221	- 239	- 521	+ 282	+ 226	+ 26	- 336	- 426	+ 90	+ 73	- 1	2023 Jan.
+ 2,832	+ 2,316	+ 145	- 23	- 259	+ 236	+ 190	+ 13	+ 123	+ 44	+ 79	+ 65	- 6	Feb.
Mortgage banks													
+ 164	+ 51	+ 44	- 4	- 3	- 1	- 12	+ 6	+ 9	-	+ 9	+ 5	+ 4	2022 Dec.
+ 342	+ 96	+ 98	+ 54	- 3	+ 57	+ 5	+ 12	- 1	-	- 1	-	- 1	2023 Jan.
+ 262	+ 56	+ 95	+ 82	- 1	+ 83	+ 5	+ 71	- 3	-	- 3	-	- 13	Feb.
Building and loan associations													
+ 1,162	+ 15	+ 1,143	+ 247	+ 2	+ 245	+ 3	+ 236	- 4	-	- 4	-	- 4	2022 Dec.
+ 256	+ 26	+ 226	- 19	- 5	- 14	+ 11	- 27	+ 1	-	+ 1	-	+ 1	2023 Jan.
+ 221	+ 114	+ 107	- 72	- 3	- 69	+ 17	- 85	+ 2	-	+ 2	+ 1	-	Feb.
Banks with special, development and other central support tasks													
-	-	-	- 2	- 4	+ 2	+ 2	-	- 96	- 17	- 79	- 84	+ 5	2022 Dec.
-	-	-	+ 1	+ 1	-	-	-	+ 30	- 39	+ 69	+ 74	- 5	2023 Jan.
-	-	-	+ 6	+ 6	-	-	-	+ 9	+ 3	+ 6	+ 9	- 3	Feb.
Memo item: Foreign banks													
+ 1,328	+ 1,256	- 29	- 38	- 655	+ 617	+ 600	+ 5	+ 681	+ 178	+ 503	+ 474	+ 16	2022 Dec.
+ 1,859	+ 1,573	- 9	- 678	- 1,034	+ 356	+ 303	+ 6	+ 93	- 112	+ 205	+ 209	- 7	2023 Jan.
+ 1,433	+ 1,211	- 24	- 254	- 530	+ 276	+ 259	+ 4	- 78	- 203	+ 125	+ 125	- 1	Feb.

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

also footnote 3.

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing from domestic government 1													
Period	Federal Government and its special funds 2						State governments						
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year			
1	2	3	4	5	6	7	8	9	10	11	12	13	
All categories of banks											End of month *		
2022 Dec.	279,785	66,847	7,917	24,230	34,634	66	11,357	53,755	17,143	25,181	10,941	490	15,940
2023 Jan.	299,448	73,771	15,456	23,675	34,593	47	11,368	65,564	22,195	31,268	11,585	516	16,081
Feb.	317,826	82,501	16,382	29,492	36,582	45	11,372	70,275	24,169	34,174	11,423	509	16,112
Commercial banks 6													
2022 Dec.	68,389	1,826	788	728	293	17	45	12,197	3,730	7,089	1,264	114	88
2023 Jan.	66,057	2,505	1,193	1,006	293	13	45	12,963	4,042	7,604	1,192	125	92
Feb.	66,061	3,240	1,714	1,256	257	13	45	12,291	3,574	7,412	1,180	125	90
Big banks													
2022 Dec.	43,743	1,152	541	462	136	13	45	9,596	2,822	6,049	657	68	88
2023 Jan.	41,028	1,585	710	727	135	13	45	10,042	2,797	6,565	612	68	92
Feb.	41,570	2,411	1,330	962	106	13	45	9,513	2,450	6,395	600	68	90
Regional banks and other commercial banks													
2022 Dec.	23,107	669	243	265	157	4	-	2,560	891	1,040	583	46	-
2023 Jan.	23,486	915	479	278	158	-	-	2,869	1,217	1,039	556	57	-
Feb.	22,959	824	380	293	151	-	-	2,721	1,091	1,017	556	57	-
Branches of foreign banks													
2022 Dec.	1,539	5	4	1	-	-	-	41	17	-	24	-	-
2023 Jan.	1,543	5	4	1	-	-	-	52	28	-	24	-	-
Feb.	1,532	5	4	1	-	-	-	57	33	-	24	-	-
Landesbanken													
2022 Dec.	39,603	1,102	348	497	257	-	-	12,078	4,215	4,767	3,085	11	8,174
2023 Jan.	62,115	1,670	379	1,032	259	-	-	23,820	8,595	11,935	3,264	26	8,178
Feb.	69,611	6,100	476	5,329	295	-	-	26,961	10,520	13,126	3,289	26	8,192
All categories of banks											Changes *		
2022 Dec.	- 24,724	- 4,260	- 6,658	+ 2,907	- 508	- 1	- 173	- 9,586	- 6,818	- 3,288	+ 557	- 37	+ 908
2023 Jan.	+ 19,663	+ 6,924	+ 7,539	- 555	- 41	- 19	+ 11	+ 11,864	+ 5,052	+ 6,087	+ 699	+ 26	+ 141
Feb.	+ 18,328	+ 8,730	+ 926	+ 5,817	+ 1,989	- 2	+ 4	+ 4,711	+ 1,974	+ 2,906	- 162	- 7	+ 31
Commercial banks 6													
2022 Dec.	- 4,711	- 289	- 410	+ 167	- 46	-	- 2	+ 390	- 795	+ 1,092	+ 104	- 11	- 5
2023 Jan.	- 2,332	+ 679	+ 405	+ 278	-	- 4	-	+ 766	+ 312	+ 515	- 72	+ 11	+ 4
Feb.	- 46	+ 735	+ 521	+ 250	- 36	-	-	- 672	- 468	- 192	- 12	-	- 2
Big banks													
2022 Dec.	- 4,459	- 202	- 304	+ 106	- 4	-	- 2	+ 59	- 537	+ 568	+ 39	- 11	- 5
2023 Jan.	- 2,715	+ 433	+ 169	+ 265	- 1	-	-	+ 446	- 25	+ 516	- 45	-	+ 4
Feb.	+ 542	+ 826	+ 620	+ 235	- 29	-	-	- 529	- 347	- 170	- 12	-	- 2
Regional banks and other commercial banks													
2022 Dec.	- 286	- 86	- 105	+ 61	- 42	-	-	+ 336	- 259	+ 524	+ 71	-	-
2023 Jan.	+ 379	+ 246	+ 236	+ 13	+ 1	- 4	-	+ 309	+ 326	- 1	- 27	+ 11	-
Feb.	- 577	- 91	- 99	+ 15	- 7	-	-	- 148	- 126	- 22	-	-	-
Branches of foreign banks													
2022 Dec.	+ 34	- 1	- 1	-	-	-	-	5	+ 1	-	- 6	-	-
2023 Jan.	+ 4	-	-	-	-	-	-	+ 11	+ 11	-	-	-	-
Feb.	- 11	-	-	-	-	-	-	+ 5	+ 5	-	-	-	-
Landesbanken													
2022 Dec.	- 15,356	+ 149	+ 28	+ 114	+ 7	-	-	- 8,649	- 5,004	- 4,119	+ 476	- 2	+ 136
2023 Jan.	+ 22,512	+ 568	+ 31	+ 535	+ 2	-	-	+ 11,797	+ 4,380	+ 7,168	+ 234	+ 15	+ 4
Feb.	+ 7,496	+ 4,430	+ 97	+ 4,297	+ 36	-	-	+ 3,141	+ 1,925	+ 1,191	+ 25	-	+ 14

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

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

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												All categories of banks
79,957	49,204	12,524	13,807	4,422	3	79,226	8,267	44,851	25,471	637	-	2022 Dec.
71,355	39,497	13,578	13,895	4,385	3	88,758	17,345	45,902	24,839	672	-	2023 Jan.
76,560	42,915	15,417	13,969	4,259	3	88,490	17,917	44,265	25,653	655	-	Feb.
												Commercial banks 6
11,191	3,789	2,632	3,625	1,145	-	43,175	5,179	24,657	13,069	270	-	2022 Dec.
10,687	3,407	2,610	3,588	1,082	-	39,902	6,267	20,685	12,693	257	-	2023 Jan.
10,939	3,573	2,739	3,560	1,067	-	39,591	4,186	22,509	12,660	236	-	Feb.
												Big banks
5,079	1,528	1,842	1,593	116	-	27,916	4,590	16,600	6,681	45	-	2022 Dec.
4,630	1,251	1,723	1,573	83	-	24,771	5,535	12,665	6,539	32	-	2023 Jan.
4,857	1,352	1,866	1,559	80	-	24,789	3,468	14,757	6,549	15	-	Feb.
												Regional banks and other commercial banks
5,436	2,195	709	1,503	1,029	-	14,442	587	7,847	5,783	225	-	2022 Dec.
5,340	2,087	748	1,506	999	-	14,362	729	7,827	5,581	225	-	2023 Jan.
5,378	2,171	745	1,475	987	-	14,036	717	7,548	5,550	221	-	Feb.
												Branches of foreign banks
676	66	81	529	-	-	817	2	210	605	-	-	2022 Dec.
717	69	139	509	-	-	769	3	193	573	-	-	2023 Jan.
704	50	128	526	-	-	766	1	204	561	-	-	Feb.
												Landesbanken
8,398	2,688	2,272	3,429	9	.	18,025	1,079	10,927	6,019	-	-	2022 Dec.
8,457	2,477	2,450	3,521	9	.	28,168	5,779	16,328	6,061	-	-	2023 Jan.
9,311	2,691	3,003	3,608	9	.	27,239	7,751	12,795	6,693	-	-	Feb.
Changes *												All categories of banks
+ 4,517	+ 3,147	+ 1,254	+ 189	- 73	-	- 15,395	- 13,133	- 3,709	+ 1,458	- 11	-	2022 Dec.
- 8,657	- 9,727	+ 1,054	+ 33	- 17	-	+ 9,532	+ 9,078	+ 1,051	- 632	+ 35	-	2023 Jan.
+ 5,205	+ 3,418	+ 1,839	+ 74	- 126	-	- 318	+ 522	- 1,637	+ 814	- 17	-	Feb.
												Commercial banks 6
+ 319	+ 134	+ 243	+ 30	- 88	-	- 5,131	- 6,930	+ 231	+ 1,579	- 11	-	2022 Dec.
- 504	- 402	- 22	- 37	- 43	-	- 3,273	+ 1,088	- 3,972	- 376	- 13	-	2023 Jan.
+ 252	+ 166	+ 129	- 28	- 15	-	- 361	- 2,131	+ 1,824	- 33	- 21	-	Feb.
												Big banks
+ 161	+ 10	+ 113	+ 47	- 9	-	- 4,477	- 6,268	+ 850	+ 953	- 12	-	2022 Dec.
- 449	- 297	- 119	- 20	- 13	-	- 3,145	+ 945	- 3,935	- 142	- 13	-	2023 Jan.
+ 227	+ 101	+ 143	- 14	- 3	-	+ 18	- 2,067	+ 2,092	+ 10	- 17	-	Feb.
												Regional banks and other commercial banks
+ 0	+ 0	+ 0	- 0	- 0	-	- 1	- 1	- 1	+ 1	+ 0	-	2022 Dec.
- 0	- 0	+ 0	+ 0	- 0	-	- 0	+ 0	- 0	- 0	-	-	2023 Jan.
+ 0	+ 0	- 0	- 0	- 0	-	- 0	- 0	- 0	- 0	- 0	-	Feb.
												Branches of foreign banks
- 19	- 15	- 23	+ 19	-	-	+ 59	+ 1	- 34	+ 92	-	-	2022 Dec.
+ 41	+ 3	+ 58	- 20	-	-	- 48	+ 1	- 17	- 32	-	-	2023 Jan.
- 13	- 19	- 11	+ 17	-	-	- 3	- 2	+ 11	- 12	-	-	Feb.
												Landesbanken
+ 437	+ 257	+ 162	+ 14	+ 4	.	- 7,293	- 3,740	- 3,532	- 21	-	-	2022 Dec.
+ 4	- 211	+ 178	+ 37	-	.	+ 10,143	+ 4,700	+ 5,401	+ 42	-	-	2023 Jan.
+ 854	+ 214	+ 553	+ 87	-	.	- 929	+ 1,972	+ 3,533	+ 632	-	-	Feb.

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

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

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing from domestic government 1												
Period	Federal Government and its special funds 2						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13
Savings banks												
End of month *												
2022 Dec.	51,496	175	162	.	-	5	5,240	2,434	1,849	641	316	-
2023 Jan.	45,886	222	203	.	-	4	5,695	2,828	1,855	696	316	-
Feb.	48,836	207	187	.	-	4	5,603	2,742	1,886	666	309	-
Credit cooperatives												
2022 Dec.	27,480	1,661	448	867	297	49	129	6,950	1,183	4,521	1,197	49
2023 Jan.	26,975	1,668	413	933	288	34	130	6,589	1,271	3,672	1,597	49
Feb.	28,056	1,658	969	373	284	32	130	6,595	1,412	3,631	1,503	49
Mortgage banks												
2022 Dec.	5,636	224	-	29	195	-	-	1,281	1	805	475	-
2023 Jan.	5,814	215	-	20	195	-	-	1,332	2	855	475	-
Feb.	7,076	214	-	20	194	-	-	1,850	550	925	375	-
Building and loan associations												
2022 Dec.	1,581	.	-	-	-	-	-	271	.	173	.	-
2023 Jan.	1,582	.	-	-	-	-	-	258	.	148	.	-
Feb.	1,573	.	-	-	-	-	-	245	.	135	.	-
Banks with special, development and other central support tasks												
2022 Dec.	85,600	61,859	6,171	22,096	33,592	-	11,178	15,738	5,580	5,977	4,181	-
2023 Jan.	91,019	67,491	13,268	20,665	33,558	-	11,189	14,907	5,457	5,199	4,251	-
Feb.	96,613	71,082	13,036	22,494	35,552	-	11,193	16,730	5,371	7,059	4,300	-
Savings banks												
Changes *												
2022 Dec.	+ 386	- 5	- 6	.	-	-	- 552	- 473	- 92	+ 37	- 24	-
2023 Jan.	- 5,610	+ 47	+ 41	.	-	- 1	+ 455	+ 394	+ 6	+ 55	-	-
Feb.	+ 2,950	- 15	- 16	.	-	-	- 92	- 86	+ 31	- 30	- 7	-
Credit cooperatives												
2022 Dec.	- 133	+ 295	- 8	+ 289	+ 15	- 1	-	- 615	- 221	- 384	- 10	-
2023 Jan.	- 505	+ 7	- 35	+ 66	+ 9	- 15	+ 1	- 361	+ 88	- 849	+ 400	-
Feb.	+ 1,081	+ 10	+ 556	- 560	- 4	- 2	-	+ 6	+ 141	- 41	- 94	-
Mortgage banks												
2022 Dec.	- 156	+ 2	-	+ 1	+ 1	-	-	- 351	- 1	- 360	+ 10	-
2023 Jan.	+ 178	- 9	-	- 9	-	-	-	+ 51	+ 1	+ 50	-	-
Feb.	+ 1,262	- 1	-	- 1	-	-	-	+ 518	+ 548	+ 70	- 100	-
Building and loan associations												
2022 Dec.	+ 9	.	-	-	-	-	-	3	.	- 20	.	-
2023 Jan.	+ 1	.	-	-	-	-	-	13	.	- 25	.	-
Feb.	- 9	.	-	-	-	-	-	13	.	- 13	.	-
Banks with special, development and other central support tasks												
2022 Dec.	- 4,763	- 4,412	- 6,262	+ 2,335	- 485	-	- 171	+ 194	- 324	+ 595	- 77	-
2023 Jan.	+ 5,419	+ 5,632	+ 7,097	- 1,431	- 34	-	+ 11	- 831	- 123	- 778	+ 70	-
Feb.	+ 5,594	+ 3,591	- 232	+ 1,829	+ 1,994	-	+ 4	+ 1,823	- 86	+ 1,860	+ 49	+ 19

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

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

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ^{3, 5}	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ³	Memo item Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year ⁴					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												Savings banks
42,707	35,307	3,412	1,428	2,560	-	3,374	1,119	1,013	918	324	-	2022 Dec.
35,303	27,250	4,055	1,402	2,596	-	4,666	2,364	1,087	843	372	-	2023 Jan.
38,101	29,490	4,720	1,398	2,493	-	4,925	2,692	1,037	820	376	-	Feb.
												Credit cooperatives
13,894	7,001	3,893	2,299	701	-	4,975	443	2,600	1,894	38	-	2022 Dec.
13,426	6,255	4,124	2,356	691	-	5,292	759	2,644	1,851	38	-	2023 Jan.
14,403	6,956	4,395	2,369	683	-	5,400	626	2,777	1,959	38	-	Feb.
												Mortgage banks
1,128	-	301	827	-	-	3,003	-	1,572	1,431	-	-	2022 Dec.
1,151	-	324	827	-	-	3,116	-	1,719	1,397	-	-	2023 Jan.
1,167	-	325	842	-	-	3,845	650	1,803	1,392	-	-	Feb.
												Building and loan associations
1,270	7	4	1,259	-	-	40	-	-	40	-	-	2022 Dec.
1,284	7	5	1,272	-	-	40	-	-	40	-	-	2023 Jan.
1,283	7	10	1,266	-	-	45	-	-	45	-	-	Feb.
												Banks with special, development and other central support tasks
1,369	412	10	940	7	3	6,634	447	4,082	2,100	5	-	2022 Dec.
1,047	101	10	929	7	3	7,574	2,176	3,439	1,954	5	-	2023 Jan.
1,356	198	225	926	7	3	7,445	2,012	3,344	2,084	5	-	Feb.
Changes *												Savings banks
+ 3,080	+ 2,581	+ 353	+ 125	+ 21	-	- 2,137	- 1,511	- 621	- 10	+ 5	-	2022 Dec.
- 7,404	- 8,057	+ 643	- 26	+ 36	-	+ 1,292	+ 1,245	+ 74	- 75	+ 48	-	2023 Jan.
+ 2,798	+ 2,240	+ 665	- 4	- 103	-	+ 259	+ 328	- 50	- 23	+ 4	-	Feb.
												Credit cooperatives
+ 340	- 77	+ 421	+ 6	- 10	-	- 153	- 23	- 120	- 10	-	-	2022 Dec.
- 468	- 746	+ 231	+ 57	- 10	-	+ 317	+ 316	+ 44	- 43	-	-	2023 Jan.
+ 977	+ 701	+ 271	+ 13	- 8	-	+ 108	- 133	+ 133	+ 108	-	-	Feb.
												Mortgage banks
+ 71	-	+ 75	- 4	-	-	+ 122	-	+ 170	- 48	-	-	2022 Dec.
+ 23	-	+ 23	-	-	-	+ 113	-	+ 147	- 34	-	-	2023 Jan.
+ 16	-	+ 1	+ 15	-	-	+ 729	+ 650	+ 84	- 5	-	-	Feb.
												Building and loan associations
+ 7	+ 2	-	+ 5	-	-	+ 5	-	-	+ 5	-	-	2022 Dec.
+ 14	-	+ 1	+ 13	-	-	-	-	-	-	-	-	2023 Jan.
- 1	-	+ 5	- 6	-	-	+ 5	-	-	+ 5	-	-	Feb.
												Banks with special, development and other central support tasks
+ 263	+ 250	-	+ 13	-	-	- 808	- 929	+ 163	- 37	- 5	-	2022 Dec.
- 322	- 311	-	- 11	-	-	+ 940	+ 1,729	- 643	- 146	-	-	2023 Jan.
+ 309	+ 97	+ 215	- 3	-	-	- 129	- 164	- 95	+ 130	-	-	Feb.

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

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

I Banks (MFIs) in Germany

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

€ million

Savings deposits 1												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households 2			Domestic non-profit institutions		Domestic enterprises (non-MFIs) 3		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
1	2	3	4	5	6	7	8	9	10	11	12	
All categories of banks												
											End of year or month *	
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 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
2023 Jan.	527,857	503,502	24,355	511,706	488,699	23,007	4,873	4,354	4,319	4,095	1,794	1,661
Feb.	521,075	495,485	25,590	505,206	480,968	24,238	4,783	4,274	4,276	4,050	1,699	1,573
											Changes *	
2022	- 28,136	- 26,939	- 1,197	- 24,979	- 24,138	- 841	- 1,071	- 860	- 920	- 837	- 567	- 523
2022 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
2023 Jan.	- 5,605	- 6,584	+ 979	- 5,046	- 6,014	+ 968	- 221	- 216	- 79	- 82	- 141	- 144
Feb.	- 6,782	- 8,017	+ 1,235	- 6,500	- 7,731	+ 1,231	- 90	- 80	- 43	- 45	- 95	- 88
Big banks												
											End of year or month *	
2022	79,359	76,537	2,822	76,574	74,071	2,503	407	362	177	177	242	242
2022 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
2023 Jan.	75,166	71,825	3,341	72,629	69,615	3,014	294	251	172	172	196	196
Feb.	74,689	70,614	4,075	72,191	68,459	3,732	281	241	170	170	176	176
											Changes *	
2022	- 6,834	- 6,641	- 193	- 6,192	- 6,013	- 179	- 103	- 91	- 113	- 113	- 162	- 160
2022 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
2023 Jan.	+ 827	+ 308	+ 519	+ 1,055	+ 544	+ 511	- 113	- 111	- 5	- 5	- 26	- 26
Feb.	- 477	- 1,211	+ 734	- 438	- 1,156	+ 718	- 13	- 10	- 2	- 2	- 20	- 20
Regional banks and other commercial banks												
											End of year or month *	
2022	13,640	12,961	679	13,270	12,596	674	56	55	131	131	47	47
2022 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
2023 Jan.	13,138	12,513	625	12,779	12,159	620	56	55	125	125	47	47
Feb.	12,687	12,050	637	12,331	11,699	632	55	54	126	126	47	47
											Changes *	
2022	- 1,480	- 1,460	- 20	- 1,286	- 1,267	- 19	- 18	- 18	- 132	- 131	- 21	- 21
2022 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
2023 Jan.	- 502	- 448	- 54	- 491	- 437	- 54	-	-	- 6	- 6	-	-
Feb.	- 451	- 463	+ 12	- 448	- 460	+ 12	- 1	- 1	+ 1	+ 1	-	-

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

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

I Banks (MFIs) in Germany

												Bank savings bonds ⁵			
		Memo item Special savings facilities of domestic non-banks ⁴			Sold to										
Non-residents						domestic non-banks (non-MFIs)									
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institu- tions ²)	Enterprises ³	Government	Non- residents				
13	14	15	16	17	18	19	20	21	22	23	24	Period			
End of year or month *												All categories of banks			
5,283	4,821	268,464	254,245	48,381	13,332	34,649	20,780	22,400	8,589	3,660	400	2022			
5,552	5,113	270,374	257,086	38,139	12,903	24,967	19,232	13,526	8,048	3,393	269	2022 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	48,381	13,332	34,649	20,780	22,400	8,589	3,660	400	Dec.			
5,165	4,693	252,556	237,104	54,829	13,746	40,641	21,462	28,107	8,708	3,826	442	2023 Jan.			
5,111	4,620	250,136	233,415	59,863	13,894	45,488	22,088	32,646	9,073	3,769	481	Feb.			
Changes *												Big banks			
- 599	- 581	- 15,158	- 14,606	+ 13,433	+ 3,183	+ 10,126	+ 1,288	+ 9,152	+ 630	+ 344	+ 124	2022			
- 58	- 51	- 2,342	- 2,314	+ 1,246	+ 336	+ 881	+ 348	+ 695	+ 166	+ 20	+ 29	2022 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	+ 3,222	+ 30	+ 3,163	+ 406	+ 3,001	+ 165	- 3	+ 29	Dec.			
- 118	- 128	- 11,373	- 12,606	+ 6,448	+ 414	+ 5,992	+ 682	+ 5,707	+ 119	+ 166	+ 42	2023 Jan.			
- 54	- 73	- 2,560	- 3,829	+ 5,034	+ 148	+ 4,847	+ 626	+ 4,539	+ 365	- 57	+ 39	Feb.			
End of year or month *												Regional banks and other commercial banks			
1,959	1,685	46,353	43,821	1,078	-	1,078	1,078	6	1,072	-	-	2022			
2,088	1,840	43,034	40,581	1,078	-	1,078	1,078	6	1,072	-	-	2022 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.			
1,875	1,591	32,032	28,988	1,072	-	1,072	1,072	5	1,067	-	-	2023 Jan.			
1,871	1,568	31,941	28,183	1,072	-	1,072	1,072	5	1,067	-	-	Feb.			
Changes *															
- 264	- 264	- 56	+ 135	- 108	-	- 108	- 108	- 4	- 104	-	-	2022			
- 19	- 15	- 1,633	- 1,574	- 5	-	- 5	- 5	-	- 5	-	-	2022 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.			
- 84	- 94	- 9,321	- 9,833	- 6	-	- 6	- 6	- 1	- 5	-	-	2023 Jan.			
- 4	- 23	- 91	- 805	-	-	-	-	-	-	-	-	Feb.			
End of year or month *															
136	132	4,503	4,288	10,914	265	10,540	5,018	7,945	1,338	1,257	109	2022			
149	146	4,707	4,522	9,140	386	8,654	4,861	5,651	1,545	1,458	100	2022 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	10,914	265	10,540	5,018	7,945	1,338	1,257	109	Dec.			
131	127	4,387	4,149	12,661	330	12,214	5,230	9,740	1,240	1,234	117	2023 Jan.			
128	124	4,265	4,019	13,893	331	13,440	5,327	10,983	1,239	1,218	122	Feb.			
Changes *															
- 23	- 23	- 376	- 372	+ 875	- 539	+ 1,406	- 285	+ 2,088	- 314	- 368	+ 8	2022			
- 4	- 4	- 53	- 52	+ 317	- 44	+ 362	+ 151	+ 349	+ 48	- 35	- 1	2022 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	+ 1,026	- 68	+ 1,089	+ 151	+ 1,224	- 68	- 67	+ 5	Dec.			
- 5	- 5	- 116	- 139	+ 1,747	+ 65	+ 1,674	+ 212	+ 1,795	- 98	- 23	+ 8	2023 Jan.			
- 3	- 3	- 122	- 130	+ 1,232	+ 1	+ 1,226	+ 97	+ 1,243	- 1	- 16	+ 5	Feb.			

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

I Banks (MFIs) in Germany

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

€ million

Savings deposits ¹												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households ²			Domestic non-profit institutions		Domestic enterprises (non-MFIs) ³		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
1	2	3	4	5	6	7	8	9	10	11	12	
Savings banks												
											End of year or month *	
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 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
2023 Jan.	262,441	246,600	15,841	256,221	240,862	15,359	2,103	1,918	1,044	988	1,224	1,123
Feb.	259,194	243,160	16,034	253,127	237,555	15,572	2,059	1,885	1,022	968	1,167	1,073
											Changes *	
2022	- 11,658	- 11,021	- 637	- 10,681	- 10,176	- 505	- 270	- 213	- 201	- 180	- 306	- 268
2022 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
2023 Jan.	- 3,273	- 3,411	+ 138	- 3,080	- 3,224	+ 144	- 67	- 64	- 31	- 28	- 72	- 76
Feb.	- 3,247	- 3,440	+ 193	- 3,094	- 3,307	+ 213	- 44	- 33	- 22	- 20	- 57	- 50
Credit cooperatives												
											End of year or month *	
2022	173,739	169,624	4,115	166,783	163,187	3,596	2,397	2,109	2,965	2,807	354	321
2022 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
2023 Jan.	171,153	166,662	4,491	164,325	160,361	3,964	2,356	2,068	2,928	2,764	311	279
Feb.	168,607	163,817	4,790	161,867	157,611	4,256	2,323	2,031	2,908	2,741	293	261
											Changes *	
2022	- 7,522	- 7,172	- 350	- 6,266	- 6,128	- 138	- 640	- 498	- 451	- 386	- 69	- 65
2022 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
2023 Jan.	- 2,586	- 2,962	+ 376	- 2,458	- 2,826	+ 368	- 41	- 41	- 37	- 43	- 43	- 42
Feb.	- 2,546	- 2,845	+ 299	- 2,458	- 2,750	+ 292	- 33	- 37	- 20	- 20	- 18	- 18
All remaining banks ⁶												
											End of year or month *	
2022	6,030	5,973	57	5,824	5,773	51	64	62	50	46	16	16
2022 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
2023 Jan.	5,959	5,902	57	5,752	5,702	50	64	62	50	46	16	16
Feb.	5,898	5,844	54	5,690	5,644	46	65	63	50	45	16	16
											Changes *	
2022	- 642	- 645	+ 3	- 554	- 554	± 0	- 40	- 40	- 23	- 27	- 9	- 9
2022 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
2023 Jan.	- 71	- 71	-	- 72	- 71	- 1	-	-	-	-	-	-
Feb.	- 61	- 58	- 3	- 62	- 58	- 4	+ 1	+ 1	-	- 1	-	-

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

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

I Banks (MFIs) in Germany

				Bank savings bonds ⁵									
Non-residents		Memo item Special savings facilities of domestic non-banks ⁴		Sold to									
				domestic non-banks (non-MFIs)									
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institu- tions ²)	Enterprises ³	Government	Non- residents		
13	14	15	16	17	18	19	20	21	22	23	24	Period	
End of year or month *												Savings banks	
1,872	1,728	130,493	120,938	27,185	10,623	16,435	9,891	10,053	4,478	1,904	127	2022	
1,951	1,804	134,090	124,958	20,708	10,097	10,542	8,991	5,295	3,795	1,452	69	2022 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.	
1,849	1,709	129,984	120,184	30,706	10,938	19,618	10,235	12,869	4,689	2,060	150	2023 Jan.	
1,819	1,679	128,752	118,752	33,503	11,055	22,270	10,564	15,328	4,931	2,011	178	Feb.	
Changes *													
- 200	- 184	- 9,697	- 9,302	+ 8,564	+ 2,133	+ 6,373	+ 841	+ 4,987	+ 679	+ 707	+ 58	2022	
- 28	- 25	- 241	- 242	+ 672	+ 380	+ 287	+ 33	+ 221	+ 20	+ 46	+ 5	2022 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.	
- 23	- 19	- 974	- 1,219	+ 3,521	+ 315	+ 3,183	+ 344	+ 2,816	+ 211	+ 156	+ 23	2023 Jan.	
- 30	- 30	- 1,372	- 1,572	+ 2,797	+ 117	+ 2,652	+ 329	+ 2,459	+ 242	- 49	+ 28	Feb.	
End of year or month *												Credit cooperatives	
1,240	1,200	84,164	82,251	7,835	1,880	5,845	4,302	3,997	1,365	483	110	2022	
1,278	1,238	85,449	83,935	6,093	1,841	4,153	3,822	2,368	1,319	466	99	2022 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.	
1,233	1,190	83,208	80,842	8,941	1,935	6,889	4,436	5,016	1,372	501	117	2023 Jan.	
1,216	1,173	82,236	79,519	9,771	1,940	7,708	4,564	5,769	1,430	509	123	Feb.	
Changes *													
- 96	- 95	- 4,795	- 4,836	+ 3,260	+ 1,166	+ 2,033	+ 658	+ 1,855	+ 177	+ 1	+ 61	2022	
- 6	- 6	- 390	- 421	+ 132	- 16	+ 123	+ 73	+ 106	+ 13	+ 4	+ 25	2022 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.	
- 7	- 10	- 956	- 1,409	+ 1,106	+ 55	+ 1,044	+ 134	+ 1,019	+ 7	+ 18	+ 7	2023 Jan.	
- 17	- 17	- 972	- 1,323	+ 830	+ 5	+ 819	+ 128	+ 753	+ 58	+ 8	+ 6	Feb.	
End of year or month *												All remaining banks ⁶	
76	76	2,951	2,947	1,369	564	751	491	399	336	16	54	2022	
86	85	3,094	3,090	1,120	579	540	480	206	317	17	1	2022 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.	
77	76	2,945	2,941	1,449	543	848	489	477	340	31	58	2023 Jan.	
77	76	2,942	2,942	1,624	568	998	561	561	406	31	58	Feb.	
Changes *													
- 16	- 15	- 234	- 231	+ 842	+ 423	+ 422	+ 182	+ 226	+ 192	+ 4	- 3	2022	
- 1	- 1	- 25	- 25	+ 130	+ 16	+ 114	+ 96	+ 19	+ 90	+ 5	-	2022 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.	
+ 1	-	- 6	- 6	+ 80	- 21	+ 97	- 2	+ 78	+ 4	+ 15	+ 4	2023 Jan.	
-	-	- 3	+ 1	+ 175	+ 25	+ 150	+ 72	+ 84	+ 66	-	-	Feb.	

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

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

I Banks (MFIs) in Germany

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

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1								
Period	of which			Maturity of the bearer debt securities 5				
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year		
						Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
All categories of banks 6								
	End of year or month *							
2022	1,269,368	92,807	14,994	307,835	98,556	1,170,812	26,583	1,144,229
2022 Nov.	1,291,900	93,560	14,829	323,457	105,334	1,186,566	26,426	1,160,140
2022 Dec.	1,269,368	92,807	14,994	307,835	98,556	1,170,812	26,583	1,144,229
2023 Jan.	1,287,523	91,255	15,607	305,394	101,308	1,186,215	28,445	1,157,770
2023 Feb.	1,296,240	94,215	14,194	300,284	98,408	1,197,832	31,887	1,165,945
	Changes *							
2022	+ 62,618	- 12,745	+ 1,098	- 23,636	- 8,280	+ 70,898	+ 8,507	+ 62,391
2022 Nov.	- 7,958	- 1,916	- 724	- 12,265	- 6,215	- 1,743	+ 1,301	- 3,044
2022 Dec.	- 22,525	- 746	+ 165	- 15,622	- 6,778	+ 15,747	+ 157	- 15,904
2023 Jan.	+ 18,155	- 1,552	+ 613	- 2,441	+ 2,752	+ 15,403	+ 1,862	+ 13,541
2023 Feb.	+ 8,717	+ 2,960	- 183	- 5,110	- 2,900	+ 11,617	+ 3,442	+ 8,175
Commercial banks 7								
	End of year or month *							
2022	191,270	21,884	7,385	20,388	5,238	186,032	3,809	182,223
2022 Nov.	186,755	21,280	7,202	20,556	4,525	182,230	3,821	178,409
2022 Dec.	191,270	21,884	7,385	20,388	5,238	186,032	3,809	182,223
2023 Jan.	197,501	22,226	7,834	20,462	6,347	191,154	3,966	187,188
2023 Feb.	200,237	23,064	6,138	22,260	6,829	193,408	4,458	188,950
	Changes *							
2022	+ 23,002	- 3,583	+ 1,508	+ 2,994	+ 1,389	+ 21,613	+ 836	+ 20,777
2022 Nov.	+ 2,545	- 691	- 17	- 448	+ 323	+ 2,222	+ 494	+ 1,728
2022 Dec.	+ 4,515	+ 604	+ 183	- 168	+ 713	+ 3,802	- 12	+ 3,814
2023 Jan.	+ 6,231	+ 342	+ 449	+ 74	+ 1,109	+ 5,122	+ 157	+ 4,965
2023 Feb.	+ 2,736	+ 838	- 466	+ 1,798	+ 482	+ 2,254	+ 492	+ 1,762
Landesbanken								
	End of year or month *							
2022	188,958	25,798	4,612	4,828	5,429	183,529	8,932	174,597
2022 Nov.	191,888	26,417	4,801	5,888	7,134	184,754	8,654	176,100
2022 Dec.	188,958	25,798	4,612	4,828	5,429	183,529	8,932	174,597
2023 Jan.	194,180	24,501	4,800	5,723	8,707	185,473	9,704	175,769
2023 Feb.	199,052	24,668	5,076	5,625	9,838	189,214	11,311	177,903
	Changes *							
2022	+ 8,502	- 981	+ 817	- 984	- 79	+ 8,581	+ 3,859	+ 4,722
2022 Nov.	+ 176	- 232	- 423	+ 551	+ 931	- 755	+ 550	- 1,305
2022 Dec.	- 2,930	- 619	- 189	- 1,060	- 1,705	- 1,225	+ 278	- 1,503
2023 Jan.	+ 5,222	- 1,297	+ 188	+ 895	+ 3,278	+ 1,944	+ 772	+ 1,172
2023 Feb.	+ 4,872	+ 167	+ 276	- 98	+ 1,131	+ 3,741	+ 1,607	+ 2,134
Savings banks								
	End of year or month *							
2022	16,731	3,268	61	-	115	16,616	484	16,132
2022 Nov.	16,555	3,260	60	-	114	16,441	381	16,060
2022 Dec.	16,731	3,268	61	-	115	16,616	484	16,132
2023 Jan.	17,558	3,268	60	-	65	17,493	721	16,772
2023 Feb.	17,862	3,307	59	-	118	17,744	896	16,848
	Changes *							
2022	+ 551	- 177	- 21	-	68	+ 619	+ 478	+ 141
2022 Nov.	+ 124	- 229	+ 2	-	1	+ 123	+ 128	- 5
2022 Dec.	+ 176	+ 8	+ 1	-	1	+ 175	+ 103	+ 72
2023 Jan.	+ 827	-	- 1	-	50	+ 877	+ 237	+ 640
2023 Feb.	+ 304	+ 39	- 1	-	53	+ 251	+ 175	+ 76

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

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

I Banks (MFIs) in Germany

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

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1																
Period	of which				Maturity of the bearer debt securities 5											
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year										
						Total	Up to and including 2 years	More than 2 years								
1	2	3	4	5	6	7	8									
Credit cooperatives																
									End of year or month *							
2022	8,599	1,811	–	–	6	8,593	14	8,579								
2022 Nov.	8,563	1,778	–	–	6	8,557	12	8,545								
2022 Dec.	8,599	1,811	–	–	6	8,593	14	8,579								
2023 Jan.	8,592	1,804	–	–	6	8,586	14	8,572								
2023 Feb.	8,568	1,774	–	–	6	8,562	23	8,539								
									Changes *							
2022	–	997	–	361	–	–	995	+	14	–	1,009					
2022 Nov.	–	30	–	24	–	–	33	+	9	–	42					
2022 Dec.	+	36	–	33	–	–	36	+	2	–	34					
2023 Jan.	–	7	–	7	–	–	7	–	–	–	7					
2023 Feb.	–	24	–	30	–	–	24	+	9	–	33					
Mortgage banks																
									End of year or month *							
2022	102,932	4,156	1,020	11,694	990	101,942	1,365	100,577								
2022 Nov.	103,446	4,492	822	12,109	792	102,654	1,476	101,178								
2022 Dec.	102,932	4,156	1,020	11,694	990	101,942	1,365	100,577								
2023 Jan.	105,540	4,089	1,014	11,380	984	104,556	1,350	103,206								
2023 Feb.	105,292	4,154	977	11,934	947	104,345	1,521	102,824								
									Changes *							
2022	+	5,355	–	638	–	1,211	–	179	–	1,219	+	6,574	+	508	+	6,066
2022 Nov.	+	84	–	15	–	238	–	438	–	236	+	320	–	2	+	322
2022 Dec.	–	507	–	329	–	198	–	415	+	198	–	705	–	111	–	594
2023 Jan.	+	2,608	–	67	–	6	–	314	–	6	+	2,614	–	15	+	2,629
2023 Feb.	–	248	+	65	–	37	+	554	–	37	–	211	+	171	–	382
Banks with special, development and other central support tasks																
									End of year or month *							
2022	755,719	35,849	1,916	270,925	86,778	668,941	11,979	656,962								
2022 Nov.	779,585	36,292	1,944	284,904	92,763	686,822	12,082	674,740								
2022 Dec.	755,719	35,849	1,916	270,925	86,778	668,941	11,979	656,962								
2023 Jan.	758,505	35,327	1,899	267,829	85,199	673,306	12,690	660,616								
2023 Feb.	759,095	37,208	1,944	260,465	80,670	678,425	13,678	664,747								
									Changes *							
2022	+	25,288	–	7,026	+	5	–	25,467	–	8,301	+	33,589	+	2,812	+	30,777
2022 Nov.	–	10,847	–	725	–	48	–	11,930	–	7,237	–	3,610	+	122	–	3,732
2022 Dec.	–	23,866	–	443	–	28	–	13,979	–	5,985	–	17,881	–	103	–	17,778
2023 Jan.	+	2,786	–	522	–	17	–	3,096	–	1,579	+	4,365	+	711	+	3,654
2023 Feb.	+	590	+	1,881	+	45	–	7,364	–	4,529	+	5,119	+	988	+	4,131

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

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

I Balance sheet items of German banks (MFIs)

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

€ million

end of reporting period	Assets vis-à-vis residents						Liabilities vis-à-vis residents					
	Total	of which:					Total	of which:				
		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks vis-à-vis residents, total												
2019	85,166	50,544	2,692	9,556	13,662	8,712	93,357	65,705	2,283	5,787	8,313	11,269
2020	82,060	46,813	2,631	8,503	14,087	10,026	99,459	71,191	2,122	4,993	9,019	12,134
2021	87,952	51,972	2,495	7,288	13,124	13,073	111,697	82,063	2,021	5,043	9,490	13,080
2022 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.	81,351	47,104	2,667	7,458	11,021	13,101	115,584	82,797	2,683	6,104	11,536	12,464
2023 Jan.	90,543	53,677	3,169	7,337	12,544	13,816	116,354	84,005	2,516	6,462	9,920	13,451
Feb.	85,605	50,381	2,683	7,178	11,731	13,632	117,164	85,228	2,335	5,874	10,215	13,512
of which: vis-à-vis domestic non-banks (non-MFIs)												
2019	32,436	19,922	1,583	5,355	3,972	1,604	64,224	43,793	2,081	2,660	6,173	9,517
2020	26,653	15,788	1,379	4,588	3,707	1,191	71,687	49,900	1,942	2,877	6,605	10,363
2021	26,802	16,074	1,323	3,971	3,659	1,775	84,979	61,652	1,859	3,163	6,982	11,323
2022 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
2023 Jan.	25,616	15,054	1,882	3,668	3,273	1,739	91,846	65,799	2,373	4,240	7,760	11,674
Feb.	25,428	15,401	1,465	3,629	3,281	1,652	92,137	66,363	2,185	3,875	7,905	11,809
Big banks												
2019	13,289	9,280	92	947	2,208	762	28,408	21,229	441	1,133	1,470	4,135
2020	12,552	8,116	199	583	2,645	1,009	33,157	24,524	430	1,096	1,900	5,207
2021	13,900	9,581	76	636	2,363	1,244	38,183	28,546	519	1,146	2,236	5,736
2022 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
2023 Jan.	9,372	5,263	394	870	1,927	918	34,937	25,230	665	1,436	2,869	4,737
Feb.	9,869	5,889	89	677	2,195	1,019	35,930	26,770	661	1,156	3,127	4,216
Regional banks and other commercial banks												
2019	7,962	5,646	142	477	774	923	18,526	11,918	575	980	2,859	2,194
2020	7,118	4,941	126	351	893	807	19,236	12,362	623	982	3,203	2,066
2021	7,350	5,783	66	271	652	578	22,957	16,383	332	1,036	3,218	1,988
2022 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
2023 Jan.	7,239	5,248	83	314	908	686	26,888	19,588	392	1,215	2,933	2,760
Feb.	7,363	5,694	48	310	695	616	27,009	19,620	349	1,094	3,034	2,912
Landesbanken												
2019	12,787	7,036	1,048	2,413	1,765	525	11,205	7,486	236	418	1,140	1,925
2020	9,408	4,226	1,011	2,072	1,716	383	12,087	8,541	236	591	1,057	1,662
2021	9,692	4,311	1,022	1,773	2,014	572	14,149	9,830	359	655	1,122	2,183
2022 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
2023 Jan.	8,947	4,289	897	1,610	1,666	485	16,843	12,390	356	923	1,056	2,118
Feb.	9,034	4,435	875	1,623	1,659	442	16,791	11,800	370	963	1,174	2,484
All other categories of banks ¹												
2019	51,128	28,582	1,410	5,719	8,915	6,502	35,218	25,072	1,031	3,256	2,844	3,015
2020	52,982	29,530	1,295	5,497	8,833	7,827	34,979	25,764	833	2,324	2,859	3,199
2021	57,010	32,297	1,331	4,608	8,095	10,679	36,408	27,304	811	2,206	2,914	3,173
2022 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.	57,646	32,893	1,651	4,684	7,063	11,355	37,129	26,886	1,313	2,691	2,690	3,549
2023 Jan.	64,985	38,877	1,795	4,543	8,043	11,727	37,686	26,797	1,103	2,888	3,062	3,836
Feb.	59,339	34,363	1,671	4,568	7,182	11,555	37,434	27,038	955	2,661	2,880	3,900

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

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

I Banks (MFIs) in Germany

21 Changes in savings deposits, by category of banks *

€ million

Changes in savings deposits ¹							
Period	Total savings deposits at the beginning of year or month ²	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month ²	
	1	2	3	4	5	6	
All categories of banks							
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	119,250	149,280	-	30,030	1,389	538,482
2022 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	10,993	15,392	-	4,399	650	538,482
2023 Jan.	538,482	11,374	22,101	-	10,727	102	527,857
Feb.	527,857	10,348	17,208	-	6,860	78	521,075
Commercial banks ³							
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 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
2023 Jan.	93,291	2,294	6,996	-	4,702	6	88,595
Feb.	88,595	2,486	3,421	-	935	4	87,664
of which: Big banks							
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 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
2023 Jan.	79,359	2,002	6,200	-	4,198	5	75,166
Feb.	75,166	2,225	2,706	-	481	4	74,689
Regional banks and other commercial banks							
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 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
2023 Jan.	13,640	273	776	-	503	1	13,138
Feb.	13,138	242	693	-	451	-	12,687

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

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

I Banks (MFIs) in Germany

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

€ million

Changes in savings deposits ¹						
Period	Total savings deposits at the beginning of year or month ²	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month ²
	1	2	3	4	5	6
Savings banks						
2019	292,508	53,644	60,017	-	6,373	287,401
2020	287,401	53,441	64,613	-	11,172	277,342
2021	277,342	57,036	57,897	-	861	277,372
2022	277,372	48,697	61,223	-	12,526	265,714
2022 June	275,438	3,689	4,743	-	1,054	274,433
July	274,433	3,620	4,676	-	1,056	273,434
Aug.	273,434	3,715	4,784	-	1,069	272,420
Sep.	272,420	3,563	4,846	-	1,283	271,194
Oct.	271,194	3,633	5,020	-	1,387	269,876
Nov.	269,876	4,102	6,560	-	2,458	267,492
Dec.	267,492	4,268	6,276	-	2,008	265,714
2023 Jan.	265,714	4,478	7,823	-	3,345	262,441
Feb.	262,441	3,997	7,313	-	3,316	259,194
Credit cooperatives						
2019	186,139	52,566	51,901	+	665	187,396
2020	187,396	50,541	54,316	-	3,775	184,134
2021	184,137	48,891	52,266	-	3,375	181,261
2022	181,261	44,224	52,173	-	7,949	173,739
2022 June	178,772	3,335	3,757	-	422	178,353
July	178,353	3,319	3,850	-	531	177,825
Aug.	177,825	3,427	4,059	-	632	177,197
Sep.	177,197	3,275	4,033	-	758	176,442
Oct.	176,442	3,408	4,211	-	803	175,643
Nov.	175,643	3,732	5,193	-	1,461	174,188
Dec.	174,188	4,607	5,425	-	818	173,739
2023 Jan.	173,739	4,496	7,106	-	2,610	171,153
Feb.	171,153	3,764	6,315	-	2,551	168,607
All remaining bank groups ⁴						
2019	7,901	1,464	2,425	-	961	6,941
2020	6,941	1,212	1,545	-	333	6,608
2021	6,608	1,311	1,644	-	333	6,275
2022	6,275	1,079	1,616	-	537	5,738
2022 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
2023 Jan.	5,738	106	176	-	70	5,668
Feb.	5,668	101	159	-	58	5,610

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
of which: in Luxembourg															End of year or month *	
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	15	15	130,502	90,820	90,803	79,553	11,250	17	35,541	35,252	4,676	30,576	289	4,141	519	
2022 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	
Dec.	15	15	130,502	90,820	90,803	79,553	11,250	17	35,541	35,252	4,676	30,576	289	4,141	519	
2023 Jan.	15	15	140,480	99,472	99,455	88,039	11,416	17	36,663	36,391	4,402	31,989	272	4,345	480	
Changes *																
2021	-	2	+ 12,215	+ 5,685	+ 5,744	+ 9,931	- 4,187	- 59	+ 5,517	+ 5,529	- 718	+ 6,247	- 12	+ 280	+ 9	
2022	+ 2	+ 2	+ 47,126	+ 41,909	+ 41,918	+41,323	+ 595	- 9	+ 4,631	+ 6,695	- 3,868	+ 10,563	- 2,064	- 438	+ 502	
2022 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	
Dec.	± 0	-	10,869	- 9,054	- 9,054	- 9,160	+ 106	-	- 1,210	- 1,201	- 848	- 353	- 9	- 14	+ 30	
2023 Jan.	± 0	-	9,978	+ 8,735	+ 8,735	+ 8,486	+ 249	-	+ 1,328	+ 1,343	- 274	+ 1,617	- 15	+ 204	- 36	
of which: in France															End of year or month *	
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	20	20	27,831	.	.	.	.	.	.	9,508	31	9,477	.	4,359	-
2022 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	-
Dec.	20	20	27,831	.	.	.	.	.	.	9,508	31	9,477	.	4,359	-
2023 Jan.	20	20	27,918	.	.	.	.	.	.	9,453	37	9,416	.	4,392	-
Changes *																
2021	+ 2	+ 2	- 1,013	.	.	.	.	.	.	- 1,206	- 62	- 1,144	.	+ 552	-
2022	- 1	- 1	+ 12,118	.	.	.	.	.	.	+ 44	- 57	+ 101	.	+ 374	-
2022 Oct.	± 0	-	11,122	.	.	.	.	.	.	+ 48	+ 23	+ 25	.	+ 89	-
Nov.	± 0	-	165	.	.	.	.	.	.	- 176	- 86	- 90	.	+ 40	-
Dec.	- 1	- 1	450	.	.	.	.	.	.	+ 67	+ 1	+ 66	.	+ 203	-
2023 Jan.	± 0	-	87	.	.	.	.	.	.	- 51	+ 6	- 57	.	+ 33	-
Foreign branches in non-EU countries 8															End of year or month *	
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	19	69	1,311,454	299,206	288,225	176,922	111,303	10,981	408,985	341,057	4,669	336,388	67,928	603,262	485,992	
2022 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	
Dec.	19	69	1,311,454	299,206	288,225	176,922	111,303	10,981	408,985	341,057	4,669	336,388	67,928	603,262	485,992	
2023 Jan.	19	69	1,315,051	331,220	320,331	199,914	120,417	10,889	399,199	329,340	4,677	324,663	69,859	584,631	436,354	
Changes *																
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	- 4	- 4	+ 46,165	- 75,377	- 73,917	-44,662	-29,255	- 1,460	- 3,109	+ 7,860	+ 1,041	+ 6,819	-10,969	+ 103,464	+ 96,037	
2022 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	
Dec.	- 1	- 1	-117,150	- 37,363	- 36,257	-19,382	-16,875	- 1,106	-16,960	-13,305	+ 98	- 13,403	- 3,655	- 52,813	- 13,872	
2023 Jan.	± 0	-	4,026	+ 32,945	+ 33,032	+22,992	+10,040	- 87	- 6,291	- 8,625	+ 8	- 8,633	+ 2,334	- 18,202	- 48,972	

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

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

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

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period	
from banks (MFIs)			from non-banks (non-MFIs)					Total			of which: trading portfolio derivatives			
Total	German banks	Foreign banks	Total	German non-banks		Medium and long-term	Foreign non-banks							
16	17	18	19	20	21			22	23	24	25	26	27	28
End of year or month *													of which: in Luxembourg	
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
126,359	23,790	16,632	7,158	102,569	3,462	3,438		24	99,107	-	1,117	3,026	518	2022
140,273	31,208	22,499	8,709	109,065	3,563	3,539		24	105,502	-	1,132	3,570	820	2022 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.
126,359	23,790	16,632	7,158	102,569	3,462	3,438		24	99,107	-	1,117	3,026	518	Dec.
135,957	28,477	21,425	7,052	107,480	3,103	3,079		24	104,377	-	1,345	3,178	480	2023 Jan.
Changes *														
+ 12,130	+ 5,112	+ 3,740	+ 1,372	+ 7,018	- 99	- 81	- 18	+ 7,117	-	+ 286	- 345	+ 9	2021	
+ 45,470	- 11,955	- 14,833	+ 2,878	+ 57,425	+ 1,990	+ 1,990	± 0	+ 55,435	-	+ 467	+ 1,129	+ 509	2022	
+ 104	- 3,099	- 2,057	- 1,042	+ 3,203	- 568	- 568	-	+ 3,771	-	- 2	- 63	- 251	2022 Oct.	
- 3,738	- 201	- 3,025	+ 2,824	- 3,537	+ 2	+ 2	-	- 3,539	-	- 35	+ 348	- 78	Nov.	
- 9,913	- 3,777	- 785	- 2,992	- 6,136	+ 465	+ 465	-	- 6,601	-	+ 22	- 829	+ 27	Dec.	
+ 9,646	+ 4,730	+ 4,793	- 63	+ 4,916	- 359	- 359	-	+ 5,275	-	+ 228	+ 152	- 38	2023 Jan.	
End of year or month *													of which: in France	
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	
13,495	10,390	9,862	528	3,105	73	.	.	3,032	.	12,119	2,217	-	2022	
13,159	10,129	9,648	481	3,030	74	.	.	2,956	.	1,343	2,492	-	2022 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.	
13,495	10,390	9,862	528	3,105	73	.	.	3,032	.	12,119	2,217	-	Dec.	
13,477	10,485	9,964	521	2,992	51	.	.	2,941	.	12,160	2,281	-	2023 Jan.	
Changes *														
- 1,384	- 638	- 547	- 91	- 746	- 45	.	.	- 701	.	- 4	+ 374	-	2021	
+ 645	+ 256	+ 183	+ 73	+ 389	± 0	.	.	+ 389	.	+ 10,994	+ 481	-	2022	
+ 77	+ 65	- 83	+ 148	+ 12	+ 9	.	.	+ 3	.	+ 11,013	+ 32	-	2022 Oct.	
+ 100	- 2	+ 69	- 71	+ 102	- 7	.	.	+ 109	.	+ 11	+ 55	-	Nov.	
+ 162	+ 199	+ 228	- 29	- 37	- 3	.	.	- 34	.	- 248	- 362	-	Dec.	
- 18	+ 95	+ 102	- 7	- 113	- 22	.	.	- 91	.	+ 41	+ 64	-	2023 Jan.	
End of year or month *													Foreign branches in non-EU countries 8	
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	
684,393	479,387	350,348	129,039	205,006	6,414	4,955	1,459	198,592	61,340	46,041	519,680	485,428	2022	
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	2022 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.	
684,393	479,387	350,348	129,039	205,006	6,414	4,955	1,459	198,592	61,340	46,041	519,680	485,428	Dec.	
716,222	499,869	347,828	152,041	216,353	5,935	4,715	1,220	210,418	84,855	45,811	468,163	435,915	2023 Jan.	
Changes *														
+ 59,399	+ 34,237	+ 22,920	+ 11,317	+ 25,162	- 3,429	- 3,732	+ 303	+ 28,591	+ 12	+ 996	- 124,049	- 112,461	2021	
- 62,750	- 50,457	- 6,207	- 44,250	- 12,293	+ 115	+ 417	- 302	- 12,408	- 6,297	+ 630	+ 108,726	+ 100,776	2022	
- 13,411	- 8,528	- 9,917	+ 1,389	- 4,883	- 102	- 44	- 58	- 4,781	- 3,064	- 177	- 5,110	- 5,766	2022 Oct.	
- 14,752	- 5,876	- 9,513	+ 3,637	- 8,876	- 442	- 255	- 187	- 8,434	- 861	- 730	- 96,341	- 96,684	Nov.	
- 78,376	- 59,495	- 23,765	- 35,730	- 18,881	- 318	- 191	- 127	- 18,563	- 19,624	- 1,609	- 14,343	- 15,278	Dec.	
+ 33,282	+ 21,755	- 2,520	+ 24,275	+ 11,527	- 479	- 240	- 239	+ 12,006	+ 23,946	- 230	- 51,517	- 49,513	2023 Jan.	

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
of which: in the United Kingdom															End of year or month *	
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	17	17	772,446	160,151	154,753	113,488	41,265	5,398	194,076	151,577	3,541	148,036	42,499	418,219	400,321	
2022 Sep.	18	18	929,077	195,801	190,342	137,918	52,424	5,459	216,651	172,303	3,228	169,075	44,348	516,625	500,879	
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	
Dec.	17	17	772,446	160,151	154,753	113,488	41,265	5,398	194,076	151,577	3,541	148,036	42,499	418,219	400,321	
2023 Jan.	17	17	729,111	173,202	168,104	125,964	42,140	5,098	179,776	136,406	3,594	132,812	43,370	376,133	358,957	
															Changes *	
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	- 3	- 3	+ 83,667	- 40,289	- 39,585	-23,259	-16,326	- 704	-26,848	-19,137	+ 1,050	- 20,187	- 7,711	+ 144,607	+ 138,937	
2022 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	
Dec.	- 1	- 1	- 43,462	- 17,992	- 17,961	-10,565	- 7,396	- 31	- 8,160	- 5,645	+ 46	- 5,691	- 2,515	- 13,325	- 12,794	
2023 Jan.	± 0	-	- 43,294	+ 13,208	+ 13,508	+12,476	+ 1,032	- 300	-13,251	-14,373	+ 53	- 14,426	+ 1,122	- 42,045	- 41,063	
of which: in the United States															End of year or month *	
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	8	8	310,777	56,834	55,114	18,838	36,276	1,720	131,431	122,618	360	122,258	8,813	122,512	57,387	
2022 Sep.	8	8	381,840	85,880	83,757	28,776	54,981	2,123	137,968	128,381	326	128,055	9,587	157,992	62,378	
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	56,300	
Dec.	8	8	310,777	56,834	55,114	18,838	36,276	1,720	131,431	122,618	360	122,258	8,813	122,512	57,387	
2023 Jan.	8	8	350,061	68,801	67,153	25,507	41,646	1,648	134,199	125,289	319	124,970	8,910	147,061	51,751	
															Changes *	
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	± 0	-	- 48,171	- 25,553	- 25,274	-21,057	- 4,217	- 279	+27,797	+27,339	+ 3	+ 27,336	+ 458	- 60,442	- 56,662	
2022 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	
Dec.	± 0	-	- 57,820	- 8,612	- 8,451	- 2,302	- 6,149	- 161	- 5,914	- 5,648	- 25	- 5,623	- 266	- 38,378	+ 1,929	
2023 Jan.	± 0	-	+ 39,644	+ 12,513	+ 12,582	+ 6,669	+ 5,913	- 69	+ 4,679	+ 4,450	- 41	+ 4,491	+ 229	+ 24,909	+ 5,307	
of which: in countries of the offshore banking centres															End of year or month *	
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	7	13	144,235	66,046	63,529	39,708	23,821	2,517	50,673	41,210	756	40,454	9,463	27,516	12,579	
2022 Sep.	7	13	163,991	75,729	71,464	47,759	23,705	4,265	56,595	45,267	815	44,452	11,328	31,667	16,863	
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	
Dec.	7	13	144,235	66,046	63,529	39,708	23,821	2,517	50,673	41,210	756	40,454	9,463	27,516	12,579	
2023 Jan.	7	13	150,123	72,688	70,060	43,375	26,685	2,628	50,961	41,520	761	40,759	9,441	26,474	11,447	
															Changes *	
2021	- 1	- 1	+ 17,350	+ 17,660	+ 17,265	+16,311	+ 954	+ 395	+ 199	- 125	+ 101	- 226	+ 324	- 4,147	- 128,103	
2022	- 1	- 1	+ 3,163	- 6,379	- 6,004	+ 328	- 6,332	- 375	- 6,147	- 4,006	+ 136	- 4,142	- 2,141	+ 10,563	+ 102,976	
2022 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	
Dec.	± 0	-	- 11,077	- 8,275	- 7,688	- 6,155	- 1,533	- 587	- 1,315	- 965	+ 69	- 1,034	- 350	- 364	- 11,918	
2023 Jan.	± 0	-	+ 5,916	+ 6,843	+ 6,730	+ 3,667	+ 3,063	+ 113	+ 738	+ 742	+ 5	+ 737	- 4	- 1,014	- 50,363	

* For the corpus of reporting credit institutions, the categories of 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	
End of year or month *												of which: in the United Kingdom	
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
322,145	218,965	166,062	52,903	103,180	3,664	2,584	1,080	99,516	12,317	22,232	415,752	400,454	2022
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	2022 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.
322,145	218,965	166,062	52,903	103,180	3,664	2,584	1,080	99,516	12,317	22,232	415,752	400,454	Dec.
320,759	214,879	157,823	57,056	105,880	3,582	2,418	1,164	102,298	12,587	22,246	373,519	359,113	2023 Jan.
Changes *												of which: in the United States	
+ 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
- 63,045	- 44,789	- 18,185	- 26,604	- 18,256	- 84	+ 74	- 158	- 18,172	- 1,923	- 800	+ 147,836	+ 141,006	2022
- 3,507	+ 3,109	+ 3,864	- 755	- 6,616	- 113	- 62	- 51	- 6,503	- 1,103	+ 14	- 8,894	- 9,715	2022 Oct.
- 21,574	- 18,858	- 20,699	+ 1,841	- 2,716	- 411	- 245	- 166	- 2,305	+ 1,423	+ 9	- 77,014	- 77,549	Nov.
- 26,889	- 16,784	- 6,468	- 10,316	- 10,105	- 387	- 266	- 121	- 9,718	- 1,003	- 954	- 13,530	- 13,692	Dec.
- 938	- 3,660	- 8,239	+ 4,579	+ 2,722	- 82	- 166	+ 84	+ 2,804	+ 313	+ 14	- 42,233	- 41,341	2023 Jan.
End of year or month *												of which: in the United States	
148,545	113,642	64,075	49,567	34,903	596	.	.	34,307	38,008	14,191	180,948	169,603	2020
176,761	142,454	92,328	50,126	34,307	660	.	.	33,647	47,500	15,106	119,209	110,793	2021
180,299	147,929	105,311	42,618	32,370	701	.	.	31,669	45,937	16,134	68,407	57,228	2022
219,606	181,909	122,206	59,703	37,697	843	.	.	36,854	72,356	17,242	72,636	62,348	2022 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.
180,299	147,929	105,311	42,618	32,370	701	.	.	31,669	45,937	16,134	68,407	57,228	Dec.
202,634	164,407	110,404	54,003	38,227	356	.	.	37,871	69,315	15,930	62,182	51,622	2023 Jan.
Changes *												of which: in countries of the offshore banking centres	
+ 24,115	+ 25,096	+ 28,253	- 3,157	- 981	+ 64	.	.	- 1,045	+ 6,674	+ 915	- 61,739	- 58,810	2021
+ 2,240	+ 4,522	+ 14,834	- 10,312	- 2,282	+ 41	.	.	- 2,323	- 4,085	+ 1,028	- 50,503	- 53,565	2022
- 6,113	- 8,767	- 9,729	+ 962	+ 2,654	- 74	.	.	+ 2,728	- 1,763	- 104	+ 3,760	+ 3,237	2022 Oct.
+ 10,355	+ 13,731	+ 12,443	+ 1,288	- 3,376	- 25	.	.	- 3,351	- 2,221	- 558	- 9,408	- 9,642	Nov.
- 38,567	- 34,425	- 19,609	- 14,816	- 4,142	- 43	.	.	- 4,099	- 18,673	- 446	+ 1,419	+ 1,285	Dec.
+ 22,944	+ 17,022	+ 5,093	+ 11,929	+ 5,922	- 345	.	.	+ 6,267	+ 23,738	- 204	- 6,225	- 5,606	2023 Jan.
End of year or month *												of which: in countries of the offshore banking centres	
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
121,644	78,381	56,493	21,888	43,263	186	.	.	43,077	2,713	3,664	16,214	12,110	2022
136,614	86,597	59,789	26,808	50,017	110	.	.	49,907	3,051	3,880	20,446	16,025	2022 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.
121,644	78,381	56,493	21,888	43,263	186	.	.	43,077	2,713	3,664	16,214	12,110	Dec.
128,434	82,330	55,866	26,464	46,104	210	.	.	45,894	2,650	3,630	15,409	11,048	2023 Jan.
Changes *												of which: in countries of the offshore banking centres	
+ 19,396	+ 11,019	+ 1,198	+ 9,821	+ 8,377	- 15	.	.	+ 8,392	- 1,481	- 152	- 2,120	- 2,730	2021
- 5,753	- 11,807	- 6,379	- 5,428	+ 6,054	+ 99	.	.	+ 5,955	- 253	+ 276	+ 7,442	+ 5,610	2022
- 1,450	- 994	- 2,080	+ 1,086	- 456	+ 88	.	.	- 544	- 186	- 30	+ 1,393	+ 1,346	2022 Oct.
- 2,521	- 475	- 713	+ 238	- 2,046	+ 6	.	.	- 2,052	- 23	- 110	- 4,137	- 3,840	Nov.
- 8,939	- 4,940	- 503	- 4,437	- 3,999	- 18	.	.	- 3,981	+ 44	- 76	- 1,488	- 1,421	Dec.
+ 7,083	+ 4,197	- 627	+ 4,824	+ 2,886	+ 24	.	.	+ 2,862	- 35	- 34	- 805	- 1,062	2023 Jan.

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

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

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

Deposits and borrowing											Money market paper and debt securities outstanding ⁶	Equity capital	Other liabilities ⁷	Period
from banks (MFIs)				from non-banks (non-MFIs)										
Total	Total	German banks ²	Foreign banks	Total	German non-banks (non-MFIs) ⁵				Foreign non-banks					
					Total	Short-term		Medium and long-term						
						Total	of which: Enterprises and households	Total		of which: Enterprises and households				
16	17	18	19	20	21	22	23	24	25	26	27	28	29	
End of year or month *											of which: Luxembourg			
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
51,517	31,597	25,127	6,470	19,920	3,850	1,550	1,336	2,300	2,055	16,070	6,896	6,414	11,913	2022
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	2022 Apr.
49,127	29,894	22,934	6,960	19,233	3,900	1,487	1,362	2,413	2,083	15,333	8,589	6,417	11,020	May
48,893	28,764	22,247	6,517	20,129	3,985	1,638	1,373	2,347	2,084	16,144	9,294	6,414	11,020	June
47,045	27,645	21,662	5,983	19,400	4,113	1,764	1,399	2,349	2,086	15,287	8,855	6,415	11,265	July
48,946	28,891	22,865	6,026	20,055	4,205	1,860	1,455	2,345	2,087	15,850	8,627	6,414	11,851	Aug.
48,664	30,274	23,485	6,789	18,390	4,130	1,790	1,465	2,340	2,082	14,260	8,595	6,414	11,934	Sep.
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.
51,517	31,597	25,127	6,470	19,920	3,850	1,550	1,336	2,300	2,055	16,070	6,896	6,414	11,913	Dec.
49,450	31,270	24,695	6,575	18,180	3,936	1,458	1,343	2,478	2,058	14,244	6,706	6,371	11,900	2023 Jan.
Changes *														
+ 2,939	+ 42	+ 441	- 399	+ 2,897	+ 129	+ 187	+ 187	- 58	- 36	+ 2,768	+ 411	- 225	+ 149	2021
+ 9,421	+ 7,113	+ 6,023	+ 1,090	+ 2,308	- 134	- 20	- 234	- 114	- 6	+ 2,442	- 2,735	- 43	- 1,446	2022
+ 2,827	+ 1,693	+ 1,719	- 26	+ 1,134	+ 33	+ 29	+ 14	+ 4	-	+ 1,101	- 25	+ 3	- 204	2022 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.
+ 775	+ 415	+ 526	- 111	+ 360	- 131	- 132	- 31	+ 1	+ 2	+ 491	- 88	- 10	- 146	Dec.
- 1,975	- 269	- 432	+ 163	- 1,706	+ 86	- 92	+ 7	+ 178	+ 3	- 1,792	- 190	- 43	+ 114	2023 Jan.
End of year or month *											Foreign subsidiaries in non-EU countries			
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
54,244	22,486	7,117	15,369	31,758	2,165	2,164	2,163	.	.	29,593	159	6,547	15,519	2022
60,590	27,594	7,293	20,301	32,996	2,675	2,675	2,673	-	-	30,321	608	6,666	12,761	2022 Apr.
59,704	26,061	6,426	19,635	33,643	2,570	2,570	2,567	-	-	31,073	304	6,724	12,824	May
59,488	25,773	6,592	19,181	33,715	2,725	2,725	2,722	-	-	30,990	339	6,902	13,199	June
58,692	24,086	6,085	18,001	34,606	2,947	2,947	2,945	-	-	31,659	310	6,846	13,401	July
58,663	23,741	6,337	17,404	34,922	3,035	3,035	3,033	-	-	31,887	283	6,924	14,888	Aug.
59,156	24,374	7,106	17,268	34,782	2,820	2,819	2,817	.	.	31,962	291	7,012	16,038	Sep.
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.
54,244	22,486	7,117	15,369	31,758	2,165	2,164	2,163	.	.	29,593	159	6,547	15,519	Dec.
52,542	21,480	7,028	14,452	31,062	2,086	2,085	2,084	.	.	28,976	163	6,564	15,820	2023 Jan.
Changes *														
+ 1,743	+ 2,330	+ 799	+ 1,531	- 587	+ 319	+ 321	+ 319	.	.	- 906	- 680	+ 422	- 625	2021
- 5,887	- 5,893	- 659	- 5,234	+ 6	- 367	- 368	- 367	.	.	+ 373	- 340	+ 331	+ 2,795	2022
- 300	- 1,274	- 867	- 407	+ 974	- 105	- 105	- 106	-	-	+ 1,079	- 304	+ 58	+ 251	2022 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.
- 1,564	- 1,054	- 727	- 327	- 510	- 131	- 131	- 130	.	.	- 379	- 32	- 224	+ 3	Dec.
- 1,234	- 857	- 89	- 768	- 377	- 79	- 79	- 79	.	.	- 298	+ 4	+ 17	+ 499	2023 Jan.

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

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

III Building and loan associations (MFIs) in Germany

1 Loans, building loans *

€ million

End of year or month	Building loans to domestic households 2										Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
	Total	by debtor group		by type and maturity						Other loans			
		Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans							
				Total	of which To employees and other individuals	Total	Medium-term	Long-term					
1	2	3	4	5	6	7	8	9	10	11	12	13	
All building and loan associations													
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 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
2023 Jan.	30,690	177,676	18,016	159,660	11,296	10,148	132,533	3,543	128,596	33,847	7,670	1,434	38,115
Feb.	31,379	178,015	18,046	159,969	11,510	10,331	132,520	3,497	128,646	33,985	7,338	1,432	38,246
Private building and loan associations													
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 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
2023 Jan.	16,101	142,768	13,744	129,024	8,117	7,332	103,905	3,037	100,499	30,746	4,172	555	16,835
Feb.	16,794	142,973	13,756	129,217	8,245	7,445	103,867	2,995	100,520	30,861	3,872	553	16,975
Public building and loan associations													
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 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
2023 Jan.	14,589	34,908	4,272	30,636	3,179	2,816	28,628	506	28,097	3,101	3,498	879	21,280
Feb.	14,585	35,042	4,290	30,752	3,265	2,886	28,653	502	28,126	3,124	3,466	879	21,271

* 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.

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						
Local branches in Germany - total											
2019	28,384	7,876	6,223	1,369	284	242	9,351	14	9,315	48	
2020	25,779	6,723	5,149	1,293	281	216	8,695	14	8,583	47	
2021	23,231	5,460	4,040	1,164	256	185	8,103	14	8,068	41	
Credit institutions *											
2019	1,717	274	4	153	117	6	380	1	844	10	
2020	1,679	270	3	151	116	6	377	1	818	10	
2021	1,519	261	3	151	107	6	371	1	771	9	
Branches in Germany											
2019	26,667	7,601	6,219	1,215	167	236	8,971	13	8,471	38	
2020	24,100	6,453	5,146	1,142	165	210	8,318	13	7,765	37	
2021	21,712	5,199	4,037	1,013	149	179	7,732	13	7,297	32	
for information only: Foreign branches of German banks 1											
2019	251	207	92	115	–	21	–	4	6	8	
2020	273	230	92	138	–	21	–	4	6	8	
2021	255	216	92	124	0	21	0	4	4	6	
for information only: Foreign subsidiaries of German banks 2											
2019	92	78	67	11	–	5	1	8	–	–	
2020	83	72	63	9	–	3	–	8	–	–	
2021	79	70	62	8	0	3	0	4	0	0	

Credit institutions in Germany										for information only: Banks majority-owned by foreign banks 10	
End of year	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics					foreign banks	foreign non-banks
		Total	Private Building and loan associations	Public Building and loan associations 8	Total	of which: Housing enterprises with savings facilities	of which: Guarantee banks and other credit institutions	of which: Securities trading banks 9			
Local branches in Germany - total											
2019	31	1,297	814	483	210	62	16	132	1,049	207	
2020	24	1,277	802	475	200	62	16	121	1,008	78	
2021	25	1,257	790	467	78	62	15	1	0	0	
Credit institutions *											
2019	19	19	11	8	164	47	16	100	40	40	
2020	19	18	10	8	160	47	16	96	40	39	
2021	19	18	10	8	63	47	15	1	0	0	
Branches in Germany											
2019	12	1,278	803	475	47	15	–	32	1,009	167	
2020	5	1,259	792	467	40	15	–	25	968	39	
2021	6	1,239	780	459	15	15	0	0	0	0	
for information only: Foreign branches of German banks 1											
2019	1	4	4	–	–	–	–	–	–	–	
2020	1	3	3	–	–	–	–	–	–	–	
2021	1	3	3	0	0	0	0	0	–	–	
for information only: Foreign subsidiaries of German banks 2											
2019	–	–	–	–	–	–	–	–	–	–	
2020	–	–	–	–	–	–	–	–	–	–	
2021	1	1	1	0	0	0	0	0	–	–	

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

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

IV. Structural figures, multi-office banks

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

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

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

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

IV. Structural figures, multi-office banks

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

€ million

End of year or month	Number of reporting credit institutions	Total assets ¹	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												
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	1,385	10,886,539	19,992	155,852	6,162	2,679	2,702,048	4,671,833	1,020,394	225,818	104,486	66,647
2023 Jan.	1,381	10,955,001	18,188	209,004	13,660	2,663	2,839,455	4,668,353	1,023,366	224,722	103,923	68,312
Commercial banks ⁶												
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	240	5,125,904	3,997	106,055	5,223	2,616	1,250,815	1,735,064	347,614	21,410	39,327	17,321
2023 Jan.	238	5,096,085	3,508	146,015	12,663	2,571	1,301,190	1,720,846	350,333	24,271	39,046	18,777
Big banks												
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	3	2,733,448	3,011	83,000	2,517	2,393	386,701	910,627	207,105	10,691	34,142	5,788
2023 Jan.	3	2,691,584	2,495	129,221	4,391	2,406	390,988	907,848	201,342	11,067	33,899	5,983
Regional banks and other commercial banks												
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	132	1,911,399	963	18,202	2,706	177	542,295	691,288	131,729	10,692	4,509	11,321
2023 Jan.	130	1,917,681	993	12,808	8,272	165	582,001	680,178	140,352	13,177	4,471	12,582
Branches of foreign banks												
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	105	481,057	23	4,853	–	46	321,819	133,149	8,780	27	676	212
2023 Jan.	105	486,820	20	3,986	–	–	328,201	132,820	8,639	27	676	212
Landesbanken and savings banks												
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	368	2,483,943	9,403	30,666	728	40	410,168	1,456,987	286,864	107,484	25,107	15,008
2023 Jan.	366	2,581,156	8,512	48,704	628	68	490,051	1,463,789	286,945	104,598	25,470	14,997
Credit cooperatives												
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	733	1,172,886	6,445	13,237	17	23	112,729	755,077	162,053	75,216	19,628	3,356
2023 Jan.	733	1,164,542	6,021	8,000	17	24	111,507	756,145	159,410	74,113	19,672	3,330
Mortgage banks												
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	8	223,334	–	216	–	–	11,547	184,978	20,951	147	136	88
2023 Jan.	8	224,803	–	118	–	–	12,865	185,160	20,910	149	136	88
Building and loan associations												
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	18	260,882	–	382	–	–	28,504	189,659	27,866	10,459	252	8
2023 Jan.	18	261,125	–	499	–	–	28,972	189,783	27,656	10,459	253	7
Banks with special, development and other central support tasks												
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	18	1,619,590	147	5,296	194	–	888,285	350,068	175,046	11,102	20,036	30,866
2023 Jan.	18	1,627,290	147	5,668	352	–	894,870	352,630	178,112	11,132	19,346	31,113

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

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

IV. Structural figures, multi-office banks

Tangible assets and other assets ¹												Other liabilities ¹			End of year or month
Total	of which: trading portfolio derivatives ⁴	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Sub-ordinated liabilities ⁵	Capital ³	Total	of which: trading portfolio derivatives ⁴	Memo items: Sureties			
	13										14		15	16		17	18	19	20	21	22	23	24	25
All categories of banks															
1,238,256	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		
1,910,628	1,561,978	2,022,379	4,865,225	1,296,424	66,647	8,302	75,919	85,493	591,288	1,874,862	1,542,622	352,464	2022		
1,783,355	1,438,948	2,098,006	4,937,741	1,338,052	68,312	7,223	81,402	84,983	590,420	1,748,862	1,425,141	345,851	2023 Jan.		
Commercial banks ⁶															
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		
1,596,462	1,386,576	966,855	2,113,498	208,615	17,321	5,086	28,850	54,161	201,623	1,529,895	1,367,449	218,950	2022		
1,476,865	1,279,168	1,010,656	2,135,934	215,427	18,777	4,293	31,663	53,532	201,464	1,424,339	1,263,902	212,631	2023 Jan.		
Big banks															
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		
1,087,473	965,589	350,997	1,057,228	163,648	5,788	2,160	17,188	24,024	73,590	1,038,825	947,069	137,555	2022		
1,001,944	878,504	366,503	1,080,611	168,265	5,983	2,286	19,850	23,869	73,497	950,720	862,639	133,208	2023 Jan.		
Regional banks and other commercial banks															
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		
497,517	.	338,265	882,409	44,484	11,321	2,368	9,672	29,482	112,689	480,709	.	42,837	2022		
462,682	.	364,995	876,533	46,681	12,582	1,498	9,796	29,010	112,562	464,024	.	40,438	2023 Jan.		
Branches of foreign banks															
7,374	.	236,482	170,798	437	433	507	1,461	643	10,320	6,687	.	26,383	2020		
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786	2021		
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	2022		
12,239	.	279,158	178,790	481	212	509	2,017	653	15,405	9,595	.	38,985	2023 Jan.		
Landesbanken and savings banks															
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		
141,488	89,597	412,636	1,455,016	217,338	15,008	1,240	21,608	18,021	180,563	162,513	92,077	80,707	2022		
137,394	82,194	447,927	1,500,511	245,505	14,997	1,019	23,085	18,100	180,312	149,700	86,101	80,259	2023 Jan.		
Credit cooperatives															
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		
25,105	-	164,996	858,263	8,472	3,356	489	8,149	3,277	101,668	24,216	1	19,740	2022		
26,303	-	165,148	852,414	8,465	3,330	480	8,646	3,334	101,687	21,038	1	19,756	2023 Jan.		
Mortgage banks															
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		
5,271	.	51,059	52,782	102,360	88	279	915	898	9,498	5,455	.	745	2022		
5,377	.	49,718	53,468	104,967	88	339	980	898	8,851	5,494	.	706	2023 Jan.		
Building and loan associations															
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		
3,752	.	38,610	195,441	5,033	8	177	6,358	434	12,255	2,566	.	1	2022		
3,496	.	37,959	195,982	5,521	7	172	6,331	435	12,432	2,286	.	1	2023 Jan.		
Banks with special, development and other central support tasks															
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		
138,550	.	388,223	190,225	754,606	30,866	1,031	10,039	8,702	85,681	150,217	.	32,321	2022		
133,920	.	386,598	199,432	758,167	31,113	920	10,697	8,684	85,674	146,005	.	32,498	2023 Jan.		

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
		Total	foreign banks 2	foreign non-banks		Total	of which: enterprises and households		Total	foreign banks	foreign non-banks		Total	of which: enterprises and households	
				Total	of which: enterprises and households						Total	of which: enterprises and households			
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Assets and liabilities, total 4															
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	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	
Q3	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	
Q4	2,143,253	846,465	656,934	172,945	165,947	16,586	1,691	1,296,788	270,416	443,211	392,637	482,964	221,590	22,610	
2022 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.	2,143,253	846,465	656,934	172,945	165,947	16,586	1,691	1,296,788	270,416	443,211	392,637	482,964	221,590	22,610	
2023 Jan.	2,214,973	915,405	701,687	190,843	185,258	22,875	2,742	1,299,568	262,986	442,689	391,805	491,537	227,664	25,125	
Feb.	2,229,896	915,383	706,183	190,514	183,583	18,686	2,880	1,314,513	263,659	444,929	393,984	498,858	230,892	29,307	
of which: denominated in euro 4															
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	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	
Q3	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	
Q4	1,519,537	580,578	453,709	112,023	105,591	14,846	1,402	938,959	136,458	296,495	252,880	432,347	210,963	16,920	
2022 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.	1,519,537	580,578	453,709	112,023	105,591	14,846	1,402	938,959	136,458	296,495	252,880	432,347	210,963	16,920	
2023 Jan.	1,562,330	618,312	474,163	124,592	119,095	19,557	2,220	944,018	131,708	297,852	253,848	440,815	216,904	16,988	
Feb.	1,574,961	620,130	482,754	122,698	115,945	14,678	2,266	954,831	132,818	298,722	254,735	448,205	220,265	18,240	
denominated in US dollar 4															
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	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	
Q3	500,957	213,676	163,672	48,451	48,393	1,553	497	287,281	127,750	100,145	97,083	39,696	5,800	2,459	
Q4	439,797	177,933	135,844	40,889	40,815	1,200	.	261,864	115,902	90,483	87,710	37,274	4,317	2,368	
2022 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.	439,797	177,933	135,844	40,889	40,815	1,200	.	261,864	115,902	90,483	87,710	37,274	4,317	2,368	
2023 Jan.	454,198	197,441	147,649	47,112	47,066	2,680	430	256,757	112,951	88,385	85,640	37,120	4,483	2,735	
Feb.	457,130	199,349	147,253	48,615	48,481	3,481	564	257,781	112,323	89,353	86,546	37,833	4,351	2,378	
Assets and liabilities vis-à-vis industrial countries 5,6															
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	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	
Q3	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	
Q4	1,921,294	778,207	607,386	155,319	149,381	15,502	1,486	1,143,087	223,746	373,413	342,069	456,556	218,875	20,703	
2022 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	167,682	160,806	14,165	2,666	1,167,031	229,492	374,853	342,348	468,492	222,717	23,772	
Dec.	1,921,294	778,207	607,386	155,319	149,381	15,502	1,486	1,143,087	223,746	373,413	342,069	456,556	218,875	20,703	
2023 Jan.	1,985,521	840,228	649,895	168,741	164,169	21,592	2,700	1,145,293	216,623	373,168	341,704	464,145	224,781	22,992	
Feb.	1,998,977	840,405	654,065	168,658	162,707	17,682	2,833	1,158,572	216,101	374,791	343,384	471,865	227,960	26,972	

* 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 ³											
			Short-term liabilities					Long-term liabilities						
Participating interest			Memo item: Loans and advances to foreign monetary authorities	to foreign non-banks				to foreign non-banks				Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
Total	of which: working capital at foreign branches	Total		Total	to foreign banks	of which: enterprises and households	Total	to foreign banks	of which: enterprises and households	Working capital of branches of foreign banks				
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Assets and liabilities, total ⁴														
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
66,808	50,205	15,237	1,213,565	967,774	757,078	210,696	207,846	245,791	157,096	77,044	76,463	11,651	46,787	2021
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
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	Q3
77,587	61,877	28,628	1,381,064	1,136,858	856,320	280,538	274,525	244,206	141,874	89,322	88,792	13,010	57,319	Q4
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	2022 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.
77,587	61,877	28,628	1,381,064	1,136,858	856,320	280,538	274,525	244,206	141,874	89,322	88,792	13,010	57,319	Dec.
77,231	61,663	22,555	1,506,900	1,261,138	945,561	315,577	304,712	245,762	143,696	89,082	88,541	12,984	58,481	2023 Jan.
77,760	62,006	24,815	1,517,469	1,273,532	945,010	328,522	319,751	243,937	141,551	89,547	89,004	12,839	56,775	Feb.
of which: denominated in euro ⁴														
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
46,770	32,138	7,235	888,487	689,705	548,112	141,593	140,105	198,782	114,598	72,562	72,055	11,622	8,323	2021
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
47,348	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	Q3
56,739	42,629	15,220	1,030,081	830,007	634,000	196,007	191,946	200,074	108,229	78,863	78,368	12,982	14,863	Q4
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	2022 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.
56,739	42,629	15,220	1,030,081	830,007	634,000	196,007	191,946	200,074	108,229	78,863	78,368	12,982	14,863	Dec.
56,655	42,667	9,496	1,107,484	900,632	682,388	218,244	209,276	206,852	115,072	78,823	78,317	12,957	13,566	2023 Jan.
56,846	42,667	11,728	1,119,609	920,190	692,736	227,454	220,457	199,419	107,657	78,950	78,443	12,812	12,867	Feb.
denominated in US dollar ⁴														
14,706	.	1,576	155,117	136,132	103,160	32,972	32,366	18,985	14,459	.	4,466	.	27,350	2020
15,295	.	2,345	231,830	193,972	144,422	49,550	48,216	37,858	34,917	.	2,885	.	32,441	2021
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
17,231	.	1,615	327,028	286,594	204,914	81,680	80,244	40,434	30,347	.	10,041	.	43,782	Q3
15,837	.	1,257	247,585	213,323	155,428	57,895	56,648	34,262	24,938	.	9,288	.	37,597	Q4
17,068	.	1,858	317,160	279,282	201,054	78,228	77,286	37,878	28,018	.	9,817	.	41,724	2022 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	247,585	213,323	155,428	57,895	56,648	34,262	24,938	.	9,288	.	37,597	Dec.
15,566	.	1,703	287,221	258,026	187,197	70,829	69,682	29,195	20,053	.	9,107	.	39,447	2023 Jan.
15,894	.	1,822	289,939	255,212	180,629	74,583	73,310	34,727	25,292	.	9,399	.	39,810	Feb.
Assets and liabilities vis-à-vis industrial countries ^{5,6}														
57,035	42,511	7,183	897,436	712,314	542,107	170,207	168,769	185,122	121,928	55,673	55,299	7,521	9,319	2020
57,958	43,396	13,426	1,060,141	825,681	648,031	177,650	175,975	234,460	149,829	74,666	74,355	9,965	11,624	2021
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
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	Q3
68,669	54,682	25,646	1,205,212	973,316	729,635	243,681	239,696	231,896	133,230	87,382	87,123	11,284	17,274	Q4
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	2022 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.
68,669	54,682	25,646	1,205,212	973,316	729,635	243,681	239,696	231,896	133,230	87,382	87,123	11,284	17,274	Dec.
68,365	54,519	19,620	1,310,848	1,077,365	803,314	274,051	265,840	233,483	135,037	87,188	86,927	11,258	16,320	2023 Jan.
68,843	54,810	21,026	1,323,107	1,092,251	809,087	283,164	277,168	230,856	132,133	87,610	87,342	11,113	13,307	Feb.

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

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents 1														
	Short-term assets							Long-term assets							
	Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to				Bonds and notes		Shares and other securities
		foreign banks 2	foreign non-banks			Total	of which: enterprises and households		foreign banks	Total	foreign non-banks		Total	of which: enterprises and households	
Total			of which: enterprises and households	of which: of foreign banks	Total						of which: enterprises and households				
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
	of which: vis-à-vis EU Member States 6,7														
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	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	
Q3	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	
Q4	1,111,456	380,185	289,612	78,857	73,540	11,716	1,206	731,271	96,481	255,745	229,675	334,413	151,916	16,511	
2022 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.	1,111,456	380,185	289,612	78,857	73,540	11,716	1,206	731,271	96,481	255,745	229,675	334,413	151,916	16,511	
2023 Jan.	1,152,671	412,297	309,455	87,075	82,644	15,767	1,973	740,374	95,575	256,354	230,128	343,472	159,169	16,900	
Feb.	1,164,142	413,289	315,893	86,317	80,603	11,079	1,968	750,853	96,876	256,866	230,712	351,160	162,673	17,701	
	of which: vis-à-vis the euro area 6														
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	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	
Q3	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	
Q4	1,002,797	349,725	268,474	69,760	64,830	11,491	992	653,072	91,078	231,228	205,363	288,854	115,130	16,358	
2022 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.	1,002,797	349,725	268,474	69,760	64,830	11,491	992	653,072	91,078	231,228	205,363	288,854	115,130	16,358	
2023 Jan.	1,049,731	387,635	293,502	78,609	74,428	15,524	1,740	662,096	90,198	231,817	205,795	297,748	122,026	16,753	
Feb.	1,058,899	387,909	298,931	78,092	72,712	10,886	1,782	670,990	91,460	232,379	206,429	303,817	124,396	17,582	
	Assets and liabilities vis-à-vis emerging market economies and developing countries 6,8														
2020	200,506	70,152	53,874	.	15,618	.	.	130,354	47,697	63,404	49,107	6,943	2,149	3,056	
2021	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	
Q3	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	
Q4	199,659	67,353	49,548	17,593	16,534	212	.	132,306	45,345	68,141	49,055	8,074	2,613	1,907	
2022 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.	199,659	67,353	49,548	17,593	16,534	212	.	132,306	45,345	68,141	49,055	8,074	2,613	1,907	
2023 Jan.	205,814	73,722	51,792	21,881	20,880	49	.	132,092	45,018	67,878	48,601	8,276	2,794	2,133	
Feb.	207,734	74,033	52,118	21,712	20,740	203	.	133,701	46,187	68,426	49,046	7,915	2,823	2,335	
	Memo item: assets and liabilities vis-à-vis offshore banking centres														
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	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	
Q3	126,843	56,231	38,321	.	17,909	.	.	70,612	36,838	24,469	24,379	4,551	1,612	335	
Q4	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	
2022 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	
2023 Jan.	124,720	56,867	34,458	20,466	20,466	1,943	.	67,853	35,409	23,691	23,616	4,318	1,695	273	
Feb.	125,347	55,900	33,220	20,555	20,555	2,125	.	69,447	36,498	23,892	23,816	4,253	1,732	601	

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

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

V External position of banks

			Liabilities to non-residents ³											
			Short-term liabilities					Long-term liabilities						
Participating interest		Memo item: Loans and advances to foreign monetary authorities	Total	to foreign banks	to foreign non-banks		Total	to foreign banks	to foreign non-banks		Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period	
Total	of which: working capital at foreign branches				Total	of which: enterprises and households			Total	of which: enterprises and households				
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
of wich: vis-à-vis EU Member States ^{6,7}														
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
17,203	4,886	9,137	517,835	381,342	274,665	106,677	105,858	136,493	69,914	60,143	59,945	6,436	6,110	2021
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
17,565	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	Q3
28,121	16,237	16,746	624,749	482,584	351,255	131,329	128,782	142,165	70,418	64,321	64,145	7,426	9,210	Q4
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	2022 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.
28,121	16,237	16,746	624,749	482,584	351,255	131,329	128,782	142,165	70,418	64,321	64,145	7,426	9,210	Dec.
28,073	16,284	10,893	668,563	526,520	384,436	142,084	135,254	142,043	70,441	64,202	64,024	7,400	10,295	2023 Jan.
28,250	16,288	11,311	674,007	530,397	384,072	146,325	141,550	143,610	72,077	64,278	64,103	7,255	9,574	Feb.
of which: vis-à-vis the euro area ⁶														
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
14,456	4,722	5,801	451,559	328,402	232,892	95,510	94,740	123,157	56,921	59,943	59,761	6,293	2,884	2021
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
14,947	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	Q3
25,554	16,047	8,815	575,487	447,588	328,557	119,031	116,544	127,899	56,446	64,067	63,903	7,386	3,878	Q4
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	2022 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.
25,554	16,047	8,815	575,487	447,588	328,557	119,031	116,544	127,899	56,446	64,067	63,903	7,386	3,878	Dec.
25,580	16,096	6,265	611,148	483,180	352,583	130,597	123,814	127,968	56,642	63,952	63,786	7,374	3,720	2023 Jan.
25,752	16,095	6,554	610,481	481,220	347,394	133,826	129,109	129,261	58,052	63,980	63,817	7,229	3,790	Feb.
Assets and liabilities vis-à-vis emerging market economies and developing countries ^{6,8}														
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
8,771	6,809	1,811	148,050	137,723	109,020	28,703	27,913	10,327	7,245	1,396	1,290	1,686	35,163	2021
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
9,347	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	Q3
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	Q4
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	2022 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.
8,787	7,144	2,935	188,755	177,395	142,067	35,328	34,559	11,360	8,622	1,012	945	1,726	42,161	2023 Jan.
8,838	7,196	3,789	186,898	174,734	135,747	38,987	38,209	12,164	9,376	1,062	998	1,726	43,468	Feb.
Memo item: assets and liabilities vis-à-vis offshore banking centres														
4,714	3,537	-	41,802	38,914	27,356	11,558	11,550	993	1,895	1,895	1,895	-	10	2020
4,064	3,384	-	58,437	55,650	40,779	14,871	14,866	2,787	1,607	1,180	1,180	-	266	2021
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
4,419	3,875	-	74,507	71,150	54,282	16,868	16,863	3,357	2,498	859	859	-	545	Q3
4,194	3,660	-	66,735	62,222	43,006	19,216	19,212	4,513	3,651	862	862	-	100	Q4
4,389	3,846	-	76,136	72,596	53,153	19,443	19,439	3,540	2,689	851	851	-	400	2022 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.
4,162	3,627	-	75,538	71,012	48,302	22,710	22,709	4,526	3,725	801	801	-	325	2023 Jan.
4,203	3,669	-	74,571	69,769	46,001	23,768	23,767	4,802	3,960	842	842	-	356	Feb.

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

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

V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents 1											
	December 2021	December 2022	January 2023	February 2023								
				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	2,039,029	2,143,253	2,214,973	2,229,896	1,574,961	457,130	915,383	1,314,513	1,281,374	948,522	1,605,285	624,611
Countries in Europe	1,541,873	1,602,146	1,660,074	1,679,167	1,376,946	138,735	725,317	953,850	967,265	711,902	1,197,067	482,100
EU Member States 5	1,045,979	1,111,456	1,152,671	1,164,142	1,043,763	76,242	413,289	750,853	605,660	558,482	755,952	408,190
Euro area 5	940,699	1,002,797	1,049,731	1,058,899	961,060	72,598	387,909	670,990	542,321	516,578	700,862	358,037
Austria	59,832	64,001	67,246	68,180	66,531	871	13,182	54,998	32,747	35,433	40,113	28,067
Belgium	31,700	32,216	32,168	34,652	27,926	5,333	10,096	24,556	13,814	20,838	19,058	15,594
Croatia	739	1,789	1,168	1,114	794	320	495	619	401	713	742	372
Cyprus	2,043	937	933	761	590	152	72	689	5	756	636	125
Estonia	349	389	457	420	392	.	65	355	.	.	196	224
Finland	20,224	21,396	23,446	23,721	22,250	1,251	4,058	19,663	14,602	9,119	8,121	15,600
France	254,846	293,140	321,628	324,474	306,586	14,100	158,142	166,332	233,030	91,444	234,205	90,269
Greece	18,894	19,805	19,531	20,336	18,816	1,508	4,831	15,505	4,242	16,094	19,226	1,110
Ireland	41,388	47,897	45,988	45,167	33,966	8,837	18,295	26,872	9,542	35,625	26,997	18,170
Italy	73,890	84,770	85,351	89,574	78,946	8,572	43,944	45,630	49,474	40,100	63,648	25,926
Latvia	1,286	1,095	1,448	1,508	1,147	.	632	876	602	906	811	697
Lithuania	1,159	1,262	1,243	1,218	1,218	.	42	1,176	.	.	335	883
Luxembourg 6	190,845	189,870	193,807	189,549	164,088	15,732	47,304	142,245	63,436	126,113	125,465	64,084
Malta	2,210	1,855	1,945	1,842	1,154	682	1,009	833	1,017	825	1,577	265
Netherlands	147,852	143,417	146,628	147,608	137,017	7,327	52,189	95,419	69,957	77,651	102,744	44,864
Portugal	6,627	7,322	7,358	7,093	6,889	160	3,013	4,080	4,086	3,007	5,012	2,081
Slovakia	4,032	5,295	4,997	5,300	3,915	1,123	1,891	3,409	2,827	2,473	2,598	2,702
Slovenia	1,672	1,755	2,002	1,960	1,958	2	235	1,725	175	1,785	493	1,467
Spain	67,216	71,196	75,938	77,530	70,033	6,236	26,119	51,411	40,528	37,002	46,776	30,754
Other EU Member States 5	105,280	108,659	102,940	105,243	82,703	3,644	25,380	79,863	63,339	41,904	55,090	50,153
Bulgaria	979	730	717	696	568	0	137	559	.	.	324	372
Czechia	11,863	12,129	7,306	7,048	5,318	25	2,931	4,117	3,904	3,144	5,880	1,168
Denmark	13,041	13,861	15,033	15,992	12,941	925	5,848	10,144	8,881	7,111	9,159	6,833
Hungary	3,271	6,102	4,274	4,724	2,945	551	2,608	2,116	1,777	2,947	3,659	1,065
Poland	24,559	25,553	24,961	25,131	20,814	326	6,414	18,717	10,321	14,810	18,312	6,819
Romania	1,978	1,752	1,791	2,142	1,890	44	737	1,405	553	1,589	1,074	1,068
Sweden	33,400	33,086	34,493	34,329	27,150	1,211	6,347	27,982	22,652	11,677	15,560	18,769
EU institutions	15,450	13,657	14,365	15,181	11,077	562	358	14,823	.	.	1,122	14,059
Other European countries 5	495,894	490,690	507,403	515,025	333,183	62,493	312,028	202,997	361,605	153,420	441,115	73,910
Guernsey	1,806	2,050	2,203	2,428	348	307	1,402	1,026	19	2,409	2,395	33
Iceland	440	411	420	458	394	.	20	438	44	414	293	165
Isle of Man	1,431	1,275	1,275	1,282	861	242	89	1,193	-	1,282	1,224	58
Jersey	7,125	9,926	9,900	10,418	4,871	310	4,428	5,990	4	10,414	7,470	2,948
Liechtenstein	617	790	851	867	576	263	289	578	74	793	632	235
Norway	27,245	25,917	25,397	25,929	21,618	2,339	3,135	22,794	21,554	4,375	6,321	19,608
Russian Federation	6,028	4,937	4,763	4,531	3,102	1,197	354	4,177	667	3,864	4,397	134
Switzerland	56,782	53,888	55,550	56,852	20,104	6,087	30,997	25,855	28,996	27,856	52,798	4,054
Turkey	15,399	15,815	15,580	16,028	11,963	3,554	3,862	12,166	4,063	11,965	15,541	487
Ukraine	553	719	697	703	702	.	11	692	11	692	696	7
United Kingdom	376,946	373,649	389,093	393,866	267,004	48,134	266,961	126,905	305,437	88,429	347,728	46,138
Remaining European countries	1,522	1,313	1,674	1,663	1,640	4	480	1,183	736	927	1,620	43
Countries in Africa	18,059	18,230	18,338	18,276	10,206	6,877	3,190	15,086	2,403	15,873	.	.
Algeria	53	47	40	34	30	.	34	0	34	0	34	-
Cameroon	138	162	157	139	90	.	12	127	12	127	139	-
Cote d'Ivoire	925	1,044	1,101	1,083	1,083	.	685	398	7	1,076	.	.
Egypt	4,459	3,801	3,739	3,803	2,845	812	550	3,253	461	3,342	3,261	542
Ghana	684	866	844	833	602	231	476	357	60	773	.	.
Kenya	245	198	239	206	180	25	25	181	29	177	.	.
Liberia	3,929	3,623	3,650	3,630	78	3,552	4	3,626	-	3,630	.	.
Libya	18	17	33	5	4	.	.	.	.	.	5	-
Morocco	1,671	1,921	1,909	1,919	1,861	54	67	1,852	55	1,864	1,911	8
Nigeria	833	1,031	911	932	331	595	523	409	729	203	932	0
South Africa	1,733	1,624	1,912	1,907	640	412	249	1,658	638	1,269	1,793	114
Tunisia	712	928	925	905	897	7	22	883	18	887	905	-
Zimbabwe	87	90	90	90	81	.	.	.	.	.	90	-
Remaining countries in Africa	2,572	2,878	2,788	2,790	1,484	1,126	449	2,341	355	2,435	2,773	17

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

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

V. External position of banks

Liabilities to non-residents 1											Country/group of countries	
December 2021	December 2022	January 2023	February 2023									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		
1,213,565	1,381,064	1,506,900	1,517,469	1,119,609	289,939	1,273,532	243,937	1,099,400	418,069	5,064	All countries	
953,566	1,113,838	1,203,909	1,208,320	981,642	133,785	1,006,329	201,991	894,039	314,281	3,612	Countries in Europe	
517,835	624,749	668,563	674,007	555,990	79,312	530,397	143,610	463,404	210,603	2,459	EU Member States 5	
451,559	575,487	611,148	610,481	504,317	72,481	481,220	129,261	412,675	197,806	2,157	Euro area 5	
16,584	18,911	20,691	19,873	17,872	1,625	16,370	3,503	7,756	12,117	257	Austria	
28,748	32,756	34,837	35,478	28,384	2,897	25,807	9,671	28,048	7,430	139	Belgium	
750	2,031	1,587	1,577	1,155	364	1,574	3	1,116	461	51	Croatia	
1,770	2,659	2,792	2,956	1,257	1,624	2,788	168	305	2,651	24	Cyprus	
107	181	195	274	185	73	274	0	54	220	1	Estonia	
1,557	5,038	3,785	4,362	4,223	130	4,304	58	1,114	3,248	10	Finland	
91,986	135,170	154,066	156,006	148,104	6,644	129,407	26,599	132,727	23,279	362	France	
7,070	5,340	5,499	5,414	3,910	1,395	5,326	88	1,230	4,184	589	Greece	
50,463	73,817	71,930	75,013	68,194	2,619	70,624	4,389	59,366	15,647	28	Ireland	
35,239	37,036	34,555	32,447	29,447	2,535	25,271	7,176	27,050	5,397	185	Italy	
129	221	229	269	245	21	268	1	90	179	3	Latvia	
153	289	321	312	279	15	308	4	44	268	3	Lithuania	
128,120	163,917	174,649	166,896	111,391	38,347	118,602	48,294	95,230	71,666	84	Luxembourg 6	
1,148	1,553	1,566	1,539	1,100	326	1,537	2	167	1,372	5	Malta	
65,043	68,291	72,716	73,618	58,247	11,148	49,753	23,865	31,841	41,777	177	Netherlands	
2,154	2,306	2,306	2,261	2,079	159	2,254	7	1,341	920	43	Portugal	
193	1,227	1,310	1,251	1,231	3	1,198	53	16	1,235	6	Slovakia	
464	914	861	507	493	8	482	25	48	459	13	Slovenia	
20,615	25,816	26,430	28,719	24,993	2,367	23,364	5,355	23,423	5,296	177	Spain	
66,276	49,262	57,415	63,526	51,673	6,831	49,177	14,349	50,729	12,797	302	Other EU Member States 5	
487	533	1,396	1,292	1,158	71	1,289	3	1,008	284	17	Bulgaria	
1,935	2,282	3,405	3,326	3,077	.	3,081	245	1,644	1,682	69	Czechia	
33,865	13,048	16,792	18,576	14,768	3,512	18,410	166	13,424	5,152	43	Denmark	
1,659	2,150	2,501	2,795	2,226	251	2,644	151	1,404	1,391	32	Hungary	
4,926	6,948	8,166	8,955	6,007	510	8,938	17	6,684	2,271	50	Poland	
824	816	1,054	971	680	266	968	3	.	.	12	Romania	
12,994	12,131	14,103	17,869	15,098	1,098	12,910	4,959	16,071	1,798	79	Sweden	
8,836	9,323	9,998	9,742	8,659	.	937	8,805	.	.	-	EU institutions	
435,731	489,089	535,346	534,313	425,652	54,473	475,932	58,381	430,635	103,678	1,153	Other European countries 5	
261	2,262	2,310	820	356	441	.	.	77	743	0	Guernsey	
67	137	101	120	109	9	120	0	100	20	3	Iceland	
94	256	286	380	181	159	.	.	156	224	0	Isle of Man	
259	260	234	233	100	51	.	.	6	227	0	Jersey	
907	1,034	1,325	1,250	804	284	1,211	39	687	563	5	Liechtenstein	
1,231	4,713	4,793	5,457	3,469	1,514	5,431	26	2,903	2,554	17	Norway	
4,478	5,750	6,435	7,138	5,856	958	6,280	858	3,245	3,893	66	Russian Federation	
40,028	45,212	46,071	43,402	26,348	13,618	36,205	7,197	20,566	22,836	715	Switzerland	
3,011	4,068	4,193	4,446	2,618	1,452	3,743	703	1,463	2,983	32	Turkey	
1,282	2,245	3,031	3,116	1,642	1,452	3,105	11	2,928	188	13	Ukraine	
381,782	421,398	463,834	465,346	382,235	34,079	415,857	49,489	396,233	69,113	231	United Kingdom	
2,331	1,754	2,733	2,605	1,934	456	2,569	36	2,271	334	71	Remaining European countries	
11,084	12,257	14,090	14,621	4,141	9,832	14,564	57	11,243	3,378	202	Countries in Africa	
281	220	237	218	109	109	218	0	146	72	5	Algeria	
31	36	43	33	33	.	33	0	17	16	1	Cameroon	
44	47	65	52	51	.	.	.	50	2	0	Cote d'Ivoire	
1,348	1,278	1,496	1,569	638	820	1,533	36	733	836	29	Egypt	
150	124	136	108	74	33	108	0	87	21	0	Ghana	
398	246	218	184	88	4	180	4	153	31	3	Kenya	
531	659	694	625	74	544	.	.	10	615	0	Liberia	
1,912	3,093	3,572	3,969	134	3,679	.	.	3,267	702	3	Libya	
245	288	651	489	392	94	489	0	448	41	2	Morocco	
462	520	961	786	260	458	785	1	735	51	5	Nigeria	
3,030	2,739	2,754	3,121	714	2,359	3,115	6	2,646	475	105	South Africa	
249	186	179	180	171	6	.	.	89	91	11	Tunisia	
63	35	33	26	15	11	26	0	19	7	1	Zimbabwe	
2,340	2,786	3,051	3,261	1,388	1,714	3,255	6	2,843	418	37	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

Liabilities to non-residents 1											Country/group of countries	
December 2021	December 2022	January 2023	February 2023									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		
140,631	127,072	145,603	155,161	87,294	66,364	125,586	29,575	76,297	78,864	871	Countries in America	
381	360	356	371	212	152	362	9	45	326	28	Argentina	
302	322	391	410	225	138	.	.	319	91	0	Bahamas	
176	387	377	372	242	84	372	0	.	.	0	Bermuda	
89	86	94	89	48	40	87	2	25	64	6	Bolivia, Plurinational State of	
750	1,002	1,078	916	812	70	805	111	538	378	52	Brazil	
1,150	1,125	1,130	1,199	158	950	.	.	.	.	.	British Virgin Islands
1,235	1,681	2,036	2,031	1,266	341	1,861	170	1,025	1,006	90	Canada	
30,476	31,060	31,157	33,184	21,917	11,216	32,926	258	14,170	19,014	0	Cayman Islands	
389	271	346	338	220	116	335	3	129	209	17	Chile	
104	151	159	117	96	21	114	3	30	87	6	Columbia	
115	103	164	130	127	-	.	.	128	2	0	Cuba	
137	296	436	40	22	13	.	.	18	22	0	Curacao 7	
797	68	66	70	33	36	63	7	33	37	3	Ecuador	
60	126	156	112	47	65	.	.	46	66	.	Guatemala	
663	804	839	760	463	269	754	6	153	607	27	Mexico	
761	527	518	526	161	361	517	9	82	444	0	Panama	
62	115	160	182	76	106	181	1	112	70	6	Paraguay	
157	173	173	143	109	31	143	0	62	81	5	Peru	
102,098	87,589	105,004	113,170	60,539	51,886	84,738	28,432	58,867	54,303	608	United States of America	
259	338	390	377	144	229	377	0	121	256	2	Uruguay	
92	76	79	77	57	20	77	0	7	70	10	Venezuela, Bolivarian Republic	
378	412	494	547	320	220	540	7	366	181	9	Remaining countries in America	
95,988	113,963	127,520	123,793	38,656	76,283	112,442	11,351	114,247	9,546	307	Countries in Asia	
216	420	626	683	248	430	628	55	662	21	0	Bahrain	
17,058	19,147	18,078	15,968	9,501	3,736	11,851	4,117	14,833	1,135	47	China, People's Republic of 8	
11,018	13,588	15,046	13,478	4,376	7,654	11,958	1,520	12,897	581	11	Hong Kong	
1,302	1,184	1,049	1,107	961	143	732	375	902	205	9	India	
310	358	395	275	261	14	275	0	200	75	4	Indonesia	
2,408	2,479	2,419	2,291	2,274	6	1,985	306	2,089	202	17	Iran	
764	4,447	4,703	4,948	3,898	1,047	4,948	0	4,899	49	0	Iraq	
562	893	838	776	608	78	752	24	285	491	39	Israel	
5,492	5,106	4,932	5,858	2,307	1,294	4,744	1,114	3,286	2,572	47	Japan	
804	586	734	616	282	314	616	0	562	54	4	Jordan	
270	469	853	622	334	265	621	1	420	202	6	Kazakhstan	
1,016	2,484	2,723	2,158	1,610	531	1,695	463	2,012	146	7	Korea, Republic of	
247	573	736	166	154	4	.	.	61	105	5	Kuwait	
829	715	847	832	269	517	832	0	688	144	3	Lebanon	
261	203	386	253	205	14	252	1	164	89	6	Malaysia	
3	3	3	4	4	-	.	.	3	1	0	Myanmar	
183	270	246	258	122	135	248	10	87	171	2	Pakistan	
381	394	353	367	279	88	366	1	272	95	5	Philippines	
294	470	404	757	151	585	757	0	708	49	1	Qatar	
598	1,457	1,649	1,705	630	993	1,699	6	1,576	129	7	Saudi Arabia	
12,159	14,808	21,421	21,716	3,599	17,481	19,335	2,381	20,822	894	13	Singapore	
36	87	223	146	79	35	146	0	133	13	2	Sri Lanka	
65	63	64	71	71	0	71	0	41	30	3	Syria	
2,704	1,764	2,242	1,510	764	376	1,443	67	1,395	115	11	Taiwan	
545	549	432	472	407	27	429	43	193	279	26	Thailand	
27,696	33,698	33,570	34,808	1,958	32,797	.	.	34,801	7	1	Turkmenistan	
3,695	2,891	4,993	5,228	1,426	3,644	4,693	535	3,793	1,435	20	United Arab Emirates	
1,062	1,002	1,307	1,118	203	887	1,118	0	1,101	17	0	Uzbekistan	
830	1,039	1,251	1,015	419	596	839	176	963	52	2	Vietnam	
3,180	2,816	4,997	4,587	1,256	2,592	4,444	143	4,399	188	9	Remaining countries in Asia	
6,921	8,239	8,479	8,109	2,315	2,158	8,063	46	3,356	4,753	72	Countries in Oceania	
5,421	6,370	6,574	6,134	2,127	423	6,090	44	3,291	2,843	60	Australia	
1,366	1,713	1,755	1,796	66	1,727	.	.	-	1,796	-	Marshall Islands	
123	147	141	171	115	.	170	1	.	.	11	New Zealand	
0	0	0	0	0	0	0	0	-	0	0	Papua New Guinea	
11	9	9	8	7	.	.	.	.	.	1	Remaining countries in Oceania
47	74	77	72	64	7	.	.	72	0	0	Countries not identifiable	
5,328	5,621	7,222	7,393	5,497	1,510	.	.	146	7,247	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 * (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		
											2	3	4	5	6	7	8	9	10	11	12
1	2	3	4	5	6	7	8	9	10	11	12	
of which: vis-à-vis EU Member States 4,5												
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	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
Q3	147,492	16,577	54,926	2,273	63,346	9,373	997	171,480	12,767	145,620	1,172	11,921
Q4	141,126	18,707	46,406	2,085	63,350	8,528	2,050	163,774	9,948	140,388	1,133	12,305
2022 Aug.	156,045	25,814	55,138	2,295	63,209	8,640	949	172,570	12,919	146,716	1,104	11,831
Sep.	147,492	16,577	54,926	2,273	63,346	9,373	997	171,480	12,767	145,620	1,172	11,921
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
Dec.	141,126	18,707	46,406	2,085	63,350	8,528	2,050	163,774	9,948	140,388	1,133	12,305
2023 Jan.	142,881	17,280	49,462	2,123	63,131	9,016	1,869	169,913	11,933	144,330	1,197	12,453
of which: vis-à-vis the euro area 4												
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	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
Q3	138,299	13,631	52,616	2,273	61,374	7,397	1,008	159,500	12,106	135,118	1,045	11,231
Q4	127,048	10,677	44,429	1,737	61,352	6,803	2,050	152,107	9,326	130,054	999	11,728
2022 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
Dec.	127,048	10,677	44,429	1,737	61,352	6,803	2,050	152,107	9,326	130,054	999	11,728
2023 Jan.	133,882	14,389	47,195	1,758	61,234	7,437	1,869	158,003	11,204	133,850	1,060	11,889
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
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	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
Q3	146,969	26,436	64,957	8,260	24,468	22,720	128	141,454	50,124	83,443	2,594	5,293
Q4	129,217	24,285	56,268	7,317	21,772	19,302	273	111,247	34,131	68,895	2,639	5,582
2022 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
Dec.	129,217	24,285	56,268	7,317	21,772	19,302	273	111,247	34,131	68,895	2,639	5,582
2023 Jan.	129,370	23,737	56,416	7,002	21,402	20,560	253	132,140	48,112	75,649	2,513	5,866
Memo item: assets and liabilities vis-à-vis offshore banking centres												
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	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
Q3	88,016	13,739	50,094	6,128	12,499	5,516	40	96,522	28,107	63,481	1,525	3,409
Q4	79,442	12,778	44,197	5,671	12,224	.	.	77,022	19,860	52,398	1,046	3,718
2022 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
Dec.	79,442	12,778	44,197	5,671	12,224	.	.	77,022	19,860	52,398	1,046	3,718
2023 Jan.	76,810	11,534	44,229	5,425	11,332	.	.	86,353	26,221	55,056	927	4,149

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

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	
All foreign branches														
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
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
8,359	616,321	157,050	331,174	23,267	44,439	71,741	110,123	173,861	219,104	4,824	13,815	14,827	8,026	2022 Q1
8,280	580,103	146,484	309,792	18,763	42,801	65,298	97,567	168,708	206,738	5,134	14,175	13,795	8,688	Q2
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	Q3
10,651	501,965	145,383	252,865	12,557	35,332	42,159	71,639	152,972	185,478	4,858	19,765	14,027	11,067	Q4
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	2022 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.
10,651	501,965	145,383	252,865	12,557	35,332	42,159	71,639	152,972	185,478	4,858	19,765	14,027	11,067	Dec.
10,764	546,770	149,383	288,772	13,243	35,919	51,336	86,576	162,308	196,410	4,731	19,910	14,087	11,412	2023 Jan.
Foreign branches in the Euro area ²														
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
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
382	185,952	95,651	64,463	1,712	10,578	4,075	4,261	92,046	74,047	633	648	7,459	2,783	2022 Q1
532	171,519	85,989	61,958	1,852	8,692	3,983	3,899	87,552	66,526	714	577	5,310	2,958	Q2
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	Q3
695	167,409	92,448	52,500	1,535	9,110	2,612	5,340	84,633	64,436	604	646	5,720	3,418	Q4
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	2022 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.
695	167,409	92,448	52,500	1,535	9,110	2,612	5,340	84,633	64,436	604	646	5,720	3,418	Dec.
586	177,476	96,023	58,442	1,667	9,428	3,362	5,691	86,517	71,354	592	676	5,667	3,617	2023 Jan.
of which: in Luxembourg														
193	39,991	18,801	15,260	458	2,419	471	1,408	28,540	4,823	.	446	3,637	.	2020
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	2021
.	118,225	40,459	56,292	1,463	8,028	1,920	3,610	46,829	61,857	.	388	2,970	.	2022 Q1
.	110,416	36,064	54,291	1,596	7,089	1,788	3,239	43,232	60,267	.	329	845	.	Q2
408	114,169	40,239	51,757	1,764	9,666	2,235	5,700	42,672	61,609	432	338	854	329	Q3
485	106,219	43,399	44,535	1,319	6,916	2,108	4,460	38,809	58,971	.	.	873	414	Q4
474	116,852	41,559	53,046	1,350	9,550	2,203	4,652	41,739	66,224	.	.	852	422	2022 Oct.
468	115,977	45,426	49,698	1,386	7,976	2,388	7,155	42,644	61,784	.	.	854	415	Nov.
485	106,219	43,399	44,535	1,319	6,916	2,108	4,460	38,809	58,971	.	.	873	414	Dec.
478	111,408	41,754	50,861	1,368	7,173	1,194	5,239	40,409	62,550	.	.	872	527	2023 Jan.
Foreign branches in the United Kingdom														
5,849	167,344	49,010	78,530	.	25,150	24,310	42,053	15,613	81,372	.	1,480	.	1,568	2020
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	2021
1,900	210,316	48,431	116,941	.	30,312	32,664	44,000	22,611	106,971	.	.	701	1,181	2022 Q1
1,341	193,743	46,368	100,365	8,949	31,044	28,821	39,493	19,514	101,024	.	.	812	1,413	Q2
2,343	183,340	46,513	94,063	8,668	27,465	19,944	36,671	15,392	100,463	.	.	382	1,894	Q3
.	152,408	41,683	76,865	.	23,259	18,652	25,944	10,913	85,991	.	.	.	2,202	Q4
.	175,422	44,458	88,282	9,593	27,471	19,634	35,957	13,543	96,096	.	.	.	191	2022 Oct.
.	173,502	44,662	88,162	7,384	26,910	22,360	32,942	12,343	94,690	.	.	413	1,817	Nov.
.	152,408	41,683	76,865	.	23,259	18,652	25,944	10,913	85,991	.	.	.	2,202	Dec.
.	159,315	41,632	82,538	5,443	24,051	19,553	28,603	12,138	87,114	.	.	616	2,406	2023 Jan.
Foreign branches in the United States of America														
.	85,767	4,332	78,787	.	1,170	12,404	34,585	25,968	5,335	2,057	1,423	3,134	861	2020
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	2021
.	98,861	4,541	89,997	.	2,779	18,243	37,687	28,214	5,259	.	1,196	4,640	.	2022 Q1
.	93,509	5,206	84,640	.	.	16,919	35,809	24,723	6,773	.	1,256	5,122	.	Q2
.	100,522	5,419	91,379	851	2,313	20,364	35,955	26,897	7,133	.	1,180	5,729	.	Q3
.	78,539	3,362	71,634	885	2,118	11,935	27,057	23,662	5,939	2,584	1,040	5,292	1,030	Q4
.	103,457	5,313	94,285	833	2,493	21,546	34,739	29,690	7,131	.	1,152	5,724	.	2022 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.
.	78,539	3,362	71,634	885	2,118	11,935	27,057	23,662	5,939	2,584	1,040	5,292	1,030	Dec.
.	96,053	3,158	89,752	857	1,672	17,215	33,239	28,589	7,493	2,546	1,000	4,976	995	2023 Jan.

V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Foreign branches in the Cayman Islands														
2020	25,685	1,906	23,415	16	247	14	8,079	2,630	2,174	329	503	-	5,092	5
2021	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
Q3	22,108	1,164	20,851	10	39	55	7,649	1,566	2,238	1,381	448	-	2,160	4
Q4	24,733	1,734	22,856	57	41	55	8,522	1,614	2,834	1,558	411	-	2,045	3
2022 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
Dec.	24,733	1,734	22,856	57	41	55	8,522	1,614	2,834	1,558	411	-	2,045	3
2023 Jan.	28,148	3,071	24,926	85	28	33	11,515	1,852	2,586	1,581	403	-	2,501	3
Foreign branches in Japan														
2020	24,584	881	1,387	22,273	12	17,558	2,425	2,637	252	-	25	1,295	252	36
2021	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
Q3	15,068	398	1,290	13,336	17	6,671	4,894	1,870	226	1	16	1,005	263	25
Q4	14,750	389	1,168	13,149	4	9,138	1,707	2,375	268	2	16	910	227	25
2022 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
Dec.	14,750	389	1,168	13,149	4	9,138	1,707	2,375	268	2	16	910	227	25
2023 Jan.	17,568	378	1,184	15,934	47	11,795	1,535	2,626	238	2	16	1,021	224	25
Foreign branches in Hong Kong														
2020	21,072	3,409	7,735	5,589	104	498	7,014	523	3,716	.	143	932	2,452	5,717
2021	21,487	3,153	8,849	5,598	42	366	7,383	386	4,390	.	191	252	2,457	6,009
2022 Q1	20,238	2,478	7,309	6,492	34	406	7,321	255	3,843	.	204	195	2,459	5,500
Q2	16,725	2,268	6,574	3,553	36	654	3,760	171	3,550	.	214	136	2,416	5,766
Q3	16,970	1,968	6,265	3,561	53	434	3,644	.	.	.	.	118	2,435	6,043
Q4	14,326	2,066	5,092	2,696	49	1,014	3,784	.	.	.	.	.	.	3,824
2022 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
Dec.	14,326	2,066	5,092	2,696	49	1,014	3,784	.	.	.	.	.	.	3,824
2023 Jan.	13,654	2,211	4,493	2,671	.	448	3,997	.	.	.	.	.	.	3,658
Foreign branches in Singapore														
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	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
Q3	55,844	7,183	27,133	630	721	6,220	6,367	3,893	15,760	.	1,366	1,947	10,699	9,508
Q4	48,951	6,228	23,304	559	763	5,796	4,678	3,020	13,304	.	1,614	2,415	9,942	8,152
2022 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
Dec.	48,951	6,228	23,304	559	763	5,796	4,678	3,020	13,304	.	1,614	2,415	9,942	8,152
2023 Jan.	49,297	6,320	22,725	674	729	5,179	5,400	3,141	13,230	.	1,588	2,062	10,263	8,405
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) ²														
2020	27,446	2,857	1,856	29	24	4,250	2,855	7,943	480	121	16	3,238	103	8,390
2021	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
Q3	32,414	1,944	2,661	75	35	4,438	2,561	11,430	643	.	20	3,981	120	9,211
Q4	28,262	1,882	1,884	57	38	3,871	1,751	10,282	646	.	22	3,459	152	8,070
2022 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
Dec.	28,262	1,882	1,884	57	38	3,871	1,751	10,282	646	.	22	3,459	152	8,070
2023 Jan.	30,410	1,687	2,531	66	34	3,826	2,245	10,576	611	7	24	3,619	198	9,297

For footnotes see p. 118 and 119.

V External position of banks

Liabilities to non-residents ¹														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries			
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Foreign branches in the Cayman Islands														
6,859	5,483	1,190	4,122	18	104	75	513	49	2,887	–	1,959	–	–	2020
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	2021
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	–	–	Q2
6,607	14,938	2,633	12,177	83	31	5	507	173	4,828	–	9,425	–	–	Q3
7,691	12,929	2,705	10,106	92	8	2	406	149	3,428	–	8,944	–	–	Q4
6,673	15,056	2,794	12,079	137	17	2	642	256	4,671	–	9,485	–	–	2022 Oct.
6,650	14,591	2,926	11,501	125	12	2	599	169	4,543	–	9,278	–	–	Nov.
7,691	12,929	2,705	10,106	92	8	2	406	149	3,428	–	8,944	–	–	Dec.
7,674	13,254	2,910	10,248	77	7	2	298	127	4,276	–	8,551	–	–	2023 Jan.
Foreign branches in Japan														
104	9,171	1,218	344	7,574	7	1,084	4,606	2,797	208	40	396	40	0	2020
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	2021
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	Q2
97	9,714	126	837	8,718	15	2,707	3,735	2,852	199	–	135	86	0	Q3
82	4,819	38	729	4,017	3	1,179	1,504	1,807	123	–	123	83	0	Q4
82	9,328	64	1,076	8,134	2	2,788	3,308	2,887	128	–	133	84	0	2022 Oct.
83	10,132	32	1,075	8,991	18	4,234	2,889	2,621	178	–	127	83	0	Nov.
82	4,819	38	729	4,017	3	1,179	1,504	1,807	123	–	123	83	0	Dec.
86	5,980	42	1,092	4,784	44	687	2,952	1,974	165	–	121	81	0	2023 Jan.
Foreign branches in Hong Kong														
.	9,798	473	6,258	362	.	499	2,686	3,168	2,942	–	.	.	.	2020
.	10,258	328	5,998	19	.	1,119	1,639	3,260	3,213	–	.	.	.	2021
.	14,916	529	9,115	927	.	1,476	5,399	3,516	3,750	–	1,476	.	.	2022 Q1
.	15,481	397	11,152	.	.	1,372	2,884	6,304	3,277	–	.	.	.	Q2
.	16,135	330	11,060	.	.	1,995	1,597	7,458	3,427	–	.	.	.	Q3
.	12,864	318	8,501	.	.	320	1,977	5,367	3,377	–	.	.	.	Q4
.	16,385	337	11,817	.	.	1,129	2,807	7,408	3,181	–	.	.	.	2022 Oct.
.	14,622	958	9,391	.	.	338	2,862	6,393	3,233	–	.	.	.	Nov.
.	12,864	318	8,501	.	.	320	1,977	5,367	3,377	–	.	.	.	Dec.
.	14,269	378	9,687	.	.	611	3,615	4,986	3,342	–	.	.	.	2023 Jan.
Foreign branches in Singapore														
–	27,512	2,417	18,463	363	586	.	5,575	4,919	13,479	–	.	99	895	2020
.	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	–	.	.	.	2021
.	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	Q2
.	45,610	1,388	31,494	948	605	3,712	8,669	10,103	20,907	–	.	.	.	Q3
.	39,137	1,380	26,554	303	703	3,142	6,014	9,525	17,975	–	.	.	.	Q4
.	45,365	1,606	30,677	897	.	4,050	8,772	10,588	20,000	–	.	.	.	2022 Oct.
.	44,759	1,593	31,173	289	.	4,126	8,546	10,592	18,979	–	.	.	.	Nov.
.	39,137	1,380	26,554	303	703	3,142	6,014	9,525	17,975	–	.	.	.	Dec.
.	44,794	1,684	30,717	295	.	4,271	8,086	10,940	18,726	–	.	.	.	2023 Jan.
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) ²														
50	19,402	1,840	2,293	5	17	5,459	2,670	7,821	1,620	409	178	996	249	2020
.	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	2021
.	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	Q2
.	25,162	2,155	4,859	9	50	6,450	2,473	11,338	2,535	.	.	1,350	280	Q3
.	21,922	1,959	4,493	8	47	3,984	2,936	10,400	2,573	.	.	1,135	245	Q4
.	25,187	2,130	4,354	10	39	6,530	2,739	11,499	2,170	.	.	1,258	271	2022 Oct.
.	23,961	1,949	4,757	9	37	5,582	3,049	10,624	2,551	.	.	1,209	267	Nov.
.	21,922	1,959	4,493	8	47	3,984	2,936	10,400	2,573	.	.	1,135	245	Dec.
7	24,153	2,075	4,885	25	43	5,013	3,708	11,008	2,487	.	.	1,100	244	2023 Jan.

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	December 2022	Liabilities total	January 2023					
					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	501,965	546,770	149,383	288,772	496,630	50,140	162,553	384,217
Countries in Europe	205,365	215,188	244,523	254,860	120,866	82,394	237,797	17,063	57,101	197,759
EU Member States 2	127,932	120,156	163,774	169,913	103,426	41,507	156,263	13,650	13,130	156,783
Euro area 2	123,185	116,372	152,107	158,003	100,125	38,391	145,054	12,949	12,264	145,739
Austria	10,268	1,822	1,973	1,824	1,557	170	1,693	131	270	1,554
Belgium	10,841	10,367	12,043	13,044	10,471	2,005	12,793	251	1,493	11,551
Croatia	10	11	8	11	9	1	11	0	3	8
Cyprus	162	849	1,713	1,829	382	1,347	.	.	.	.
Estonia	146	0	35	34	26	6	.	.	.	34
Finland	670	638	1,718	1,676	1,278	221	1,676	0	.	.
France	11,786	9,648	9,321	9,038	5,823	2,100	8,386	652	3,038	6,000
Greece	2,259	1,507	892	969	819	139	.	.	698	271
Ireland	5,474	8,647	15,178	15,769	7,227	3,242	15,163	606	377	15,392
Italy	20,085	19,030	18,875	22,521	20,446	1,141	20,520	2,001	2,196	20,325
Latvia	1	3	22	21	18	.	21	.	.	21
Lithuania	11	3	15	34	27	7	.	.	.	34
Luxembourg 3	38,667	38,131	46,774	47,826	22,583	18,308	46,648	1,178	2,119	45,707
Malta	222	355	905	1,049	628	301	1,049	.	.	1,049
Netherlands	15,470	19,701	35,042	34,445	21,599	8,874	28,389	6,056	913	33,532
Portugal	652	437	1,226	1,333	1,149	145	1,333	0	134	1,199
Slovakia	422	339	160	165	155	5	.	.	.	165
Slovenia	711	567	25	36	36	.	36	.	7	29
Spain	5,338	4,328	6,190	6,379	5,892	376	4,400	1,979	876	5,503
Other EU Member States 2	4,747	3,784	11,667	11,910	3,301	3,116	11,209	701	866	11,044
Czechia	1,413	1,041	1,168	1,293	477	57	1,285	8	354	939
Denmark	1,538	1,093	6,126	5,959	1,648	2,185	5,527	432	53	5,906
Hungary	330	451	477	487	133	45	.	.	177	310
Poland	632	484	588	599	107	53	597	2	98	501
Sweden	774	657	3,180	3,450	876	761	3,329	121	107	3,343
Remaining EU countries 4, 5	60	58	128	122	60	15	.	.	77	45
Other European countries 2	77,433	95,032	80,749	84,947	17,440	40,887	81,534	3,413	43,971	40,976
Guernsey	2,191	3,336	3,715	3,313	1,915	1,326	.	.	98	3,215
Jersey	340	351	1,333	1,215	76	603	.	.	95	1,120
Norway	263	271	2,260	2,335	643	847	2,335	0	912	1,423
Russian Federation	777	981	320	277	89	182	277	.	165	112
Switzerland	6,025	6,342	12,613	11,775	2,708	5,354	11,555	220	4,493	7,282
Turkey	387	373	412	470	83	354	450	20	321	149
United Kingdom	66,387	82,745	59,195	64,693	11,688	31,820	61,532	3,161	37,601	27,092
Remaining European countries 6	1,063	633	901	869	238	401	869	0	286	583
Countries in Africa	1,500	2,695	3,313	4,185	197	1,879	4,080	105	1,293	2,892
South Africa	978	1,087	1,196	2,061	19	248	.	.	861	1,200
Remaining countries in Africa	522	1,608	2,117	2,124	178	1,631	.	.	432	1,692
Countries in America	150,481	181,472	167,950	186,687	17,007	152,622	159,752	26,935	67,888	118,799
Bahamas	101	83	774	308	8	258	302	6	.	.
Bermuda	1,002	1,185	1,738	1,642	69	857	.	.	2	1,640
Brazil	242	261	312	188	20	70	188	.	149	39
British Virgin Islands	6,522	8,094	8,093	7,962	273	6,119	.	.	.	.
Canada	2,918	2,952	4,189	4,060	488	1,812	3,841	219	2,115	1,945
Cayman Islands	16,456	19,998	19,691	22,320	1,613	20,214	20,683	1,637	12,649	9,671
Curacao 7	76	62	50	45	23	18	45	.	.	45
Mexico	2,431	2,673	522	2,478	14	2,278	.	.	2,297	181
United States of America	119,330	144,496	130,477	145,503	14,485	119,166	121,123	24,380	49,313	96,190
Remaining countries in America	1,403	1,668	2,104	2,181	14	1,830	2,074	107	1,359	822
Countries in Asia	67,225	79,182	81,240	96,655	10,517	50,895	90,635	6,020	34,637	62,018
China, People's Republic of 8	4,481	5,245	3,994	6,985	2,614	3,123	6,022	963	2,699	4,286
Hong Kong	15,337	20,337	17,739	17,997	3,319	10,392	16,831	1,166	4,664	13,333
Japan	7,937	8,945	7,437	6,630	108	1,073	6,538	92	2,146	4,484
Korea, Republic of	3,411	3,192	5,299	7,806	837	5,350	.	.	4,210	3,596
Singapore	14,260	17,647	22,570	29,896	1,634	18,176	28,230	1,666	9,033	20,863
Taiwan	2,689	2,932	3,435	3,259	82	2,336	.	.	1,601	1,658
Remaining countries in Asia	19,110	20,884	20,766	24,082	1,923	10,445	22,125	1,957	10,284	13,798
Countries in Oceania	4,464	4,057	4,337	3,946	624	844	3,929	17	1,634	2,312
Australia	4,268	3,948	3,915	3,486	581	529	3,479	7	1,528	1,958
New Zealand	127	39	120	149	39	32	.	.	.	.
Remaining countries in Oceania	69	70	302	311	4	283	.	.	.	.
Countries not identifiable	.	.	.	.	.	.	.	.	.	.
International organisations 9	1,370	811	602	437	172	138	437	.	.	437

* 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. Up to December 2022 including Croatia. 6 Up to June 2013 including Croatia. 7 Up to December 2010 Netherlands Antilles. 8 Excluding Hong Kong. 9 Excluding EU institutions.

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents ¹				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
Assets and liabilities, total ²												
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	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
Q3	195,467	49,789	24,343	5,250	88,551	26,656	878	147,829	21,654	112,542	10,364	3,269
Q4	196,436	50,747	24,858	4,581	86,317	29,036	897	145,302	19,980	112,367	9,802	3,153
2022 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
Dec.	196,436	50,747	24,858	4,581	86,317	29,036	897	145,302	19,980	112,367	9,802	3,153
2023 Jan.	193,436	47,858	25,331	4,365	85,920	29,063	899	142,189	19,219	109,865	9,939	3,166
of which: denominated in euro ²												
2020	59,827	10,220	5,755	175	38,425	4,910	342	44,946	1,699	37,253	4,076	1,918
2021	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
Q3	70,858	17,416	5,800	190	42,860	4,330	262	53,422	1,699	43,494	7,138	1,091
Q4	73,884	20,841	5,974	192	42,095	4,516	266	55,695	2,114	45,479	7,116	986
2022 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
Dec.	73,884	20,841	5,974	192	42,095	4,516	266	55,695	2,114	45,479	7,116	986
2023 Jan.	75,683	22,450	5,921	192	42,258	4,595	267	53,505	2,042	43,357	7,147	959
denominated in US dollar ²												
2020	50,094	15,945	7,234	3,058	17,697	5,944	216	36,413	14,335	21,377	592	109
2021	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
Q3	57,748	18,237	9,181	3,108	21,030	6,170	22	43,063	15,447	26,778	763	75
Q4	53,704	14,990	10,228	2,671	20,216	5,577	22	39,716	13,679	25,464	503	70
2022 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
Dec.	53,704	14,990	10,228	2,671	20,216	5,577	22	39,716	13,679	25,464	503	70
2023 Jan.	51,649	13,341	10,437	.	19,815	5,418	.	38,248	12,519	25,090	568	71
Assets and liabilities vis-à-vis industrial countries ^{3,4}												
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	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
Q3	172,150	42,823	18,902	4,345	82,214	23,057	809	126,263	12,559	101,026	9,826	2,852
Q4	174,508	43,465	19,869	4,049	80,727	25,566	832	126,682	11,416	103,128	9,392	2,746
2022 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
Dec.	174,508	43,465	19,869	4,049	80,727	25,566	832	126,682	11,416	103,128	9,392	2,746
2023 Jan.	171,550	40,481	20,307	3,866	80,384	25,679	833	124,387	11,569	100,527	9,538	2,753

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

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
of which: vis-à-vis EU Member States 4,5												
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	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
Q3	108,401	19,630	10,931	1,776	59,640	15,919	505	94,531	2,898	80,926	7,899	2,808
Q4	113,587	23,275	10,868	1,726	58,787	18,403	528	95,154	2,215	82,900	7,333	2,706
2022 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
Dec.	113,587	23,275	10,868	1,726	58,787	18,403	528	95,154	2,215	82,900	7,333	2,706
2023 Jan.	114,658	24,014	10,741	1,590	58,851	18,933	529	92,857	1,964	80,802	7,378	2,713
of which: vis-à-vis the euro area 4												
2020	51,524	9,189	4,687	.	33,858	3,062	.	44,936	2,746	35,919	4,210	2,061
2021	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
Q3	63,133	16,733	5,282	.	37,831	2,772	.	53,249	2,606	42,026	7,371	1,246
Q4	66,522	20,276	5,805	.	37,079	2,997	.	53,461	1,958	43,476	6,912	1,115
2022 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
Dec.	66,522	20,276	5,805	.	37,079	2,997	.	53,461	1,958	43,476	6,912	1,115
2023 Jan.	67,992	21,796	5,455	.	37,339	3,037	.	50,689	1,696	40,940	6,961	1,092
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2020	21,303	6,405	5,424	.	5,948	3,049	.	19,387	7,979	10,860	.	.
2021	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
Q3	22,941	6,966	5,441	905	6,337	3,223	69	21,199	9,095	11,149	538	417
Q4	21,581	7,282	4,989	532	5,590	3,123	65	18,273	8,564	8,907	410	392
2022 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
Dec.	21,581	7,282	4,989	532	5,590	3,123	65	18,273	8,564	8,907	410	392
2023 Jan.	21,489	7,377	5,024	499	5,536	2,987	66	17,426	7,650	8,977	401	398
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2020	5,400	952	1,558	.	2,297	172	.	4,177	1,960	2,213	-	4
2021	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	.	.
Q3	5,784	893	1,296	.	2,633	.	.	4,538	2,642	1,893	.	.
Q4	5,726	1,650	1,178	.	2,304	.	.	4,219	2,697	1,518	.	.
2022 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	.	.
Dec.	5,726	1,650	1,178	.	2,304	.	.	4,219	2,697	1,518	.	.
2023 Jan.	5,458	1,466	1,315	.	2,116	.	.	3,587	1,930	1,653	.	.

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

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
All foreign subsidiaries														
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	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
Q3	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
Q4	196,436	73,884	53,704	136	6,407	39,770	10,977	17,268	7,590	3,957	624	73,651	12,666	29,036
2022 Aug.	201,113	75,181	57,582	114	6,884	47,678	6,806	16,083	7,563	4,401	648	74,943	13,679	28,404
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
Dec.	196,436	73,884	53,704	136	6,407	39,770	10,977	17,268	7,590	3,957	624	73,651	12,666	29,036
2023 Jan.	193,436	75,683	51,649	122	6,402	38,897	8,961	17,608	7,723	3,748	617	72,984	12,936	29,063
Foreign subsidiaries in the euro area ²														
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	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
Q3	81,918	63,452	11,986	100	2,952	16,334	4,714	2,881	4,398	.	.	34,116	8,880	9,219
Q4	83,756	65,221	10,713	116	2,749	18,263	5,600	3,199	4,298	.	.	33,459	8,173	9,569
2022 Aug.	83,361	67,380	12,058	103	3,127	20,465	2,181	2,976	4,343	.	.	33,980	8,996	9,042
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
Dec.	83,756	65,221	10,713	116	2,749	18,263	5,600	3,199	4,298	.	.	33,459	8,173	9,569
2023 Jan.	82,230	66,724	10,302	103	2,787	19,466	3,350	2,800	4,408	.	.	33,292	8,541	9,185
of which: in Luxembourg														
2020	35,410	17,733	9,263	125	2,920	5,474	6,720	1,016	3,371	.	.	659	7,099	9,902
2021	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
Q3	42,392	24,872	11,144	77	2,945	13,103	4,654	.	4,152	.	.	.	7,793	9,211
Q4	43,965	26,482	9,800	80	2,726	14,221	5,486	.	4,071	.	.	.	7,098	9,569
2022 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
Dec.	43,965	26,482	9,800	80	2,726	14,221	5,486	.	4,071	.	.	.	7,098	9,569
2023 Jan.	43,005	28,436	9,478	77	2,773	15,787	3,283	.	4,186	.	.	.	7,462	9,185
Foreign subsidiaries outside the euro area ²														
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	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
Q3	113,549	7,406	45,762	13	3,698	24,688	4,053	13,709	3,355	.	.	40,932	4,623	17,437
Q4	112,680	8,663	42,991	20	3,658	21,507	5,377	14,069	3,292	.	.	40,192	4,493	19,467
2022 Aug.	117,752	7,801	45,524	11	3,757	27,213	4,625	13,107	3,220	.	.	40,963	4,683	19,367
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
Dec.	112,680	8,663	42,991	20	3,658	21,507	5,377	14,069	3,292	.	.	40,192	4,493	19,467
2023 Jan.	111,206	8,959	41,347	19	3,615	19,431	5,611	14,808	3,315	.	.	39,692	4,395	19,878

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

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

V External position of banks

Liabilities to non-residents 1														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign subsidiaries														
1,192	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
1,033	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
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
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	2022 Q3
897	145,302	55,695	39,716	214	3,582	6,965	13,015	100,818	11,549	8,106	1,696	2,904	249	2022 Q4
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	2022 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	2022 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	2022 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	2022 Nov.
897	145,302	55,695	39,716	214	3,582	6,965	13,015	100,818	11,549	8,106	1,696	2,904	249	2022 Dec.
899	142,189	53,505	38,248	130	3,437	6,439	12,780	98,488	11,377	8,199	1,740	2,958	208	2023 Jan.
Foreign subsidiaries in the euro area 2														
371	45,330	38,709	4,961	65	842	1,845	2,360	32,612	2,201	4,164	167			2020
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	2021
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
262	55,819	45,219	8,053	170	1,024	1,502	4,431	38,349	2,584	7,290	569	932	162	2022 Q3
266	57,134	47,731	6,820	150	1,026	1,167	4,873	39,736	2,788	6,853	728	889	100	2022 Q4
272	56,245	46,521	7,350	190	904	1,329	3,800	39,549	2,557	7,341	547	954	168	2022 Aug.
262	55,819	45,219	8,053	170	1,024	1,502	4,431	38,349	2,584	7,290	569	932	162	2022 Sep.
263	54,504	44,665	7,517	164	934	1,200	4,872	37,004	2,549	7,185	585	944	165	2022 Oct.
266	56,229	46,201	7,625	150	1,000	1,113	4,997	38,815	2,504	7,011	633	977	179	2022 Nov.
266	57,134	47,731	6,820	150	1,026	1,167	4,873	39,736	2,788	6,853	728	889	100	2022 Dec.
267	54,918	45,415	7,238	75	976	1,023	5,092	37,429	2,791	6,902	714	907	60	2023 Jan.
of which: in Luxembourg														
210	16,885	11,300	4,026	43	802	1,779	2,196	8,202	1,591	1,270	71			2020
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138			2021
.	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
.	21,538	12,166	6,928	162	966	1,383	4,424	11,740	2,048		102		99	2022 Q3
.	23,020	14,950	5,626	136	963	1,045	4,866	13,470	2,231		106		99	2022 Q4
.	22,366	13,843	6,253	182	846	1,209	3,793	13,344	2,011		96		167	2022 Aug.
.	21,538	12,166	6,928	162	966	1,383	4,424	11,740	2,048		102			2022 Sep.
.	21,024	12,415	6,397	151	872	1,081	4,865	11,228	1,996		109			2022 Oct.
.	22,846	14,054	6,499	133	938	992	4,990	13,168	1,950		106		178	2022 Nov.
.	23,020	14,950	5,626	136	963	1,045	4,866	13,470	2,231		106		99	2022 Dec.
.	21,298	13,078	6,063	66	918	908	5,085	11,673	2,225		116		59	2023 Jan.
Foreign subsidiaries outside the euro area 2														
821	79,128	6,237	31,452	60	1,919	8,880	7,063	50,156	8,608	1,075	866			2020
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
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
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	2022 Q3
631	88,168	7,964	32,896	64	2,556	5,798	8,142	61,082	8,761	1,253	968	2,015	149	2022 Q4
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	2022 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	2022 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	2022 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	2022 Nov.
631	88,168	7,964	32,896	64	2,556	5,798	8,142	61,082	8,761	1,253	968	2,015	149	2022 Dec.
632	87,271	8,090	31,010	55	2,461	5,416	7,688	61,059	8,586	1,297	1,026	2,051	148	2023 Jan.

V External position of banks

3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents *

c Assets broken down by country

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2020	December 2021	December 2022	January 2023								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
	Euro	US dollar	short- term		long- term	foreign banks	foreign non- banks	loans and advances	foreign securities, participat- ing inter- est, work- ing capital			
	5	6	7		8	9	10	11	12			
All countries	176,392	187,520	196,436	193,436	75,683	51,649	79,662	113,774	62,017	131,419	163,474	29,962
Countries in Europe	114,044	124,284	133,966	132,465	73,776	4,541	52,235	80,230	43,405	89,060	111,405	21,060
EU Member States ¹	95,032	108,905	113,587	114,658	70,722	1,908	40,438	74,220	33,657	81,001	95,196	19,462
Euro area ¹	51,524	63,746	66,522	67,992	65,831	1,402	27,251	40,741	23,333	44,659	64,897	3,095
Austria	354	309	442	499	441	9	82	417	202	297	225	274
Belgium	226	216	556	602	556	39	353	249	64	538	552	50
Croatia	0	0	0	0	0	-	0	-	0	0	0	-
Cyprus	94	257	328	333	21	-	-	-	-	333	333	-
Estonia	0	-	0	0	0	-	0	0	-	0	0	-
Finland	459	354	221	244	213	-	1	243	206	38	17	227
France	2,246	2,032	2,246	2,925	2,747	130	1,562	1,363	739	2,186	2,630	295
Greece	19	19	19	19	19	-	19	-	-	-	19	-
Ireland	734	599	583	613	533	79	19	594	3	610	613	-
Italy	21,873	22,747	23,372	23,458	23,089	327	2,114	21,344	1,602	21,856	22,749	709
Latvia	0	0	0	0	0	-	-	0	-	0	0	-
Lithuania	-	-	4	4	4	-	-	-	-	4	4	-
Luxembourg ²	8,356	19,161	17,600	18,736	18,153	176	17,148	1,588	16,340	2,396	18,309	427
Malta	-	4	17	9	4	-	6	3	-	9	9	-
Netherlands	1,631	1,269	1,300	1,338	917	292	185	1,153	387	951	952	386
Portugal	313	378	244	246	225	17	23	223	2	244	-	-
Slovakia	454	650	2,328	2,315	2,315	-	-	-	-	-	-	-
Slovenia	0	0	0	0	0	-	0	0	-	0	0	-
Spain	14,546	15,613	17,130	16,495	16,446	17	3,771	12,724	2,146	14,349	-	-
Other EU Member States ¹	43,508	45,159	47,065	46,666	4,891	506	13,187	33,479	10,324	36,342	30,299	16,367
Czechia	2,596	2,768	3,190	3,190	27	-	1,641	1,549	1,595	1,595	-	-
Denmark	98	142	151	131	123	3	9	122	55	76	-	-
Hungary	2,721	2,603	1,742	1,775	3	-	202	1,573	94	1,681	-	-
Poland	36,754	38,343	40,368	39,996	4,168	274	11,113	28,883	7,389	32,607	25,101	14,895
Sweden	566	524	676	628	500	85	56	572	249	379	376	252
Remaining EU countries ^{3, 4}	773	779	938	946	70	-	166	780	942	4	5	941
Other European countries ¹	19,012	15,379	20,379	17,807	3,054	2,633	11,797	6,010	9,748	8,059	16,209	1,598
Guernsey	340	-	220	-	-	-	-	-	-	-	-	-
Jersey	573	591	1,067	1,056	294	-	274	782	0	1,056	1,056	-
Norway	502	439	406	-	264	70	-	272	272	-	-	286
Russian Federation	2,018	2,078	2,626	2,577	60	0	1,836	741	1,748	829	-	-
Switzerland	8,277	4,440	8,874	6,305	693	1,272	5,143	1,162	4,819	1,486	5,491	814
Turkey	681	629	871	886	653	233	488	398	210	676	-	-
United Kingdom	6,173	6,651	5,828	5,878	969	834	3,423	2,455	2,612	3,266	5,647	231
Remaining European countries ⁵	448	-	487	498	-	114	435	63	87	411	498	-
Countries in Africa	-	-	484	476	316	131	160	316	-	-	476	-
South Africa	-	-	6	3	-	-	-	-	-	-	3	-
Remaining countries in Africa	358	410	478	473	-	-	-	-	-	-	473	-
Countries in America	47,207	48,274	48,087	46,514	638	43,219	19,640	26,874	14,279	32,235	40,923	5,591
Bahamas	-	-	-	-	-	-	-	-	-	39	44	-
Bermuda	-	-	-	-	-	-	-	-	-	-	-	-
Brazil	1,594	1,801	2,301	2,220	-	538	1,642	578	1,306	914	-	-
British Virgin Islands	1,316	1,466	1,013	1,018	78	120	337	681	-	1,018	1,018	-
Canada	857	747	729	687	231	444	37	650	213	474	37	650
Cayman Islands	1,324	1,430	1,042	1,083	19	1,042	291	792	-	-	1,083	-
Curacao ⁶	-	-	-	-	-	-	-	-	-	-	-	-
Mexico	189	141	150	145	38	40	136	9	8	137	-	-
United States of America	41,241	41,901	41,928	40,485	143	40,295	16,629	23,856	11,827	28,658	36,037	4,448
Remaining countries in America	638	716	853	813	127	677	544	269	-	-	813	-
Countries in Asia	13,450	13,727	13,089	13,118	585	3,423	7,472	5,646	4,028	9,090	10,507	2,611
China, People's Republic of ⁷	7,486	8,117	6,162	6,463	1	-	-	1,562	4,901	-	-	-
Hong Kong	69	88	78	76	17	15	53	23	29	47	76	-
Japan	145	134	157	137	110	-	10	127	24	113	10	127
Korea, Republic of	29	33	108	107	66	12	20	87	61	46	21	86
Singapore	1,343	923	1,897	1,600	130	1,086	1,428	172	1,491	109	1,525	75
Taiwan	42	60	5	21	0	-	-	-	17	4	21	-
Remaining countries in Asia	4,336	4,372	4,682	4,714	261	2,295	2,440	2,274	844	3,870	-	-
Countries in Oceania	763	446	-	-	-	-	155	-	-	-	163	-
Australia	463	379	424	426	252	17	152	274	274	152	155	271
New Zealand	53	30	34	35	32	-	-	-	-	-	-	-
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. Up to December 2022 including Croatia. 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	December 2022	January 2023						
				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	145,302	142,189	53,505	38,248	129,084	13,105	29,158	113,031
Countries in Europe	87,611	102,436	108,812	106,845	52,457	11,805	94,755	12,090	18,729	88,116
EU Member States 2	78,467	90,797	95,154	92,857	49,601	6,251	82,766	10,091	9,342	83,515
Euro area 2	44,936	52,873	53,461	50,689	44,505	4,429	42,636	8,053	8,657	42,032
Austria	127	164	372	494	284	188	.	.	39	455
Belgium	241	143	164	157	78	55	.	.	34	123
Croatia	15	5	68	14	14	0	14	.	.	.
Cyprus	253	359	200	133	65	54	.	.	.	.
Estonia	18	9	16	14	8	5	14	.	.	.
Finland	7	19	19	9	5	2	9	.	.	.
France	696	1,128	772	584	315	210	.	.	261	323
Greece	100	145	69	104	12	92	.	.	.	.
Ireland	515	689	254	275	118	69	.	.	107	168
Italy	18,521	23,482	22,555	22,291	21,713	517	15,847	6,444	6,457	15,834
Latvia	22	32	8	22	6	16	22	.	.	.
Lithuania	2	3	9	10	4	5	10	.	.	.
Luxembourg 3	13,087	14,870	15,990	14,122	10,626	2,367	12,890	1,232	1,396	12,726
Malta	128	173	144	100	55	11	.	.	.	.
Netherlands	747	666	830	744	292	197	598	146	37	707
Portugal	93	109	70	27	21	5	.	.	.	.
Slovakia	929	1,049	1,056	1,053	1,053	0	.	.	.	.
Slovenia	7	24	9	2	0	2	2	.	.	.
Spain	9,443	9,809	10,924	10,534	9,836	634	.	.	215	10,319
Other EU Member States 2	33,531	37,924	41,693	42,168	5,096	1,822	40,130	2,038	685	41,483
Czechia	2,104	2,440	2,610	2,652	12	6	2,652	.	1	2,651
Denmark	40	31	16	17	13	2	17	.	.	.
Hungary	2,290	2,342	1,503	1,540	4	2	.	.	.	.
Poland	28,214	32,550	36,984	37,415	4,994	1,791	.	.	257	37,158
Sweden	83	98	64	111	61	3	111	.	2	109
Remaining EU countries 4, 5	800	463	516	433	12	18	.	.	420	13
Other European countries 2	9,144	11,639	13,658	13,988	2,856	5,554	11,989	1,999	9,387	4,601
Guernsey	102	89	112	101	.	30	.	.	.	.
Jersey	139	132	149	115	66	24	115	.	.	.
Norway	20	13	11	10	1	10	.	.	1	9
Russian Federation	1,949	2,305	1,889	1,935	261	238	.	.	417	1,518
Switzerland	2,733	3,752	5,306	5,474	1,195	3,240	5,374	100	4,621	853
Turkey	269	183	145	158	135	22	158	.	39	119
United Kingdom	3,163	3,995	4,951	5,090	966	1,261	3,534	1,556	3,418	1,672
Remaining European countries 6	769	1,170	1,095	1,105	213	738	.	.	834	271
Countries in Africa	870	1,107	1,064	852	16	816	852	.	698	154
South Africa	62	55	57	52	2	50	52	.	.	.
Remaining countries in Africa	808	1,052	1,007	800	14	766	800	.	.	.
Countries in America	22,940	21,741	22,836	22,480	459	21,272	21,944	536	3,929	18,551
Bahamas	41	46	21	26	.	23	26	.	.	26
Bermuda	20	19	12	6	.	5	6	.	.	.
Brazil	1,055	943	709	582	4	58	582	.	.	.
British Virgin Islands	439	543	300	387	44	251	387	.	.	.
Canada	182	329	156	68	3	65	68	.	.	.
Cayman Islands	1,188	1,787	993	1,094	6	1,056	.	.	.	.
Curacao 7	0	0	0	0	0	0	0	.	.	0
Mexico	57	62	81	59	8	51	59	.	.	.
United States of America	19,203	17,262	19,823	19,587	351	19,145	19,054	533	2,886	16,701
Remaining countries in America	755	750	741	671	41	618	.	.	.	.
Countries in Asia	12,898	14,243	12,081	11,475	278	4,205	11,011	464	5,801	5,674
China, People's Republic of 8	7,078	8,129	5,835	6,157	8	464	.	.	.	.
Hong Kong	182	140	178	162	21	128	.	.	121	41
Japan	320	494	206	269	4	253	269	.	206	63
Korea, Republic of	114	213	202	241	.	230	241	.	230	11
Singapore	1,801	1,589	2,121	1,391	68	1,064	1,391	.	1,108	283
Taiwan	140	173	92	84	.	81	84	.	.	.
Remaining countries in Asia	3,263	3,505	3,447	3,171	172	1,985	3,129	42	1,968	1,203
Countries in Oceania	.	.	.	.	.	150	.	.	.	.
Australia	12	15	.	.	5	.	.	.	.	5
New Zealand	.	.	7	5	.	.	5	.	.	.
Remaining countries in Oceania	66	191	150	151	1	145	151	.	.	151
Countries not identifiable	.	.	0	0	0	.	0	.	.	0
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. Up to December 2022 including Croatia. 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						January 2023			
	December 2017	December 2018	December 2019	December 2020	December 2021	December 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	1,825,680	1,874,243	971,946	585,829	244,092
Countries in Europe	1,142,388	1,086,069	1,145,097	1,162,304	1,127,567	1,101,036	1,112,984	833,366	79,406	154,149
EU Member States 5	1,003,277	959,506	1,004,617	829,922	811,137	834,710	845,523	709,657	47,430	46,557
Euro area 5	608,102	624,840	671,124	700,199	682,610	700,296	716,912	639,071	44,077	.
Austria	43,908	42,867	45,301	47,968	48,555	52,048	55,758	54,739	415	.
Belgium	21,258	20,688	20,750	23,535	22,966	23,320	23,318	21,715	1,283	.
Croatia	1,338	1,153	1,090	689	658	701	676	605	72	.
Cyprus	2,854	2,995	2,037	1,708	1,461	1,068	1,057	554	478	.
Estonia	185	154	146	284	335	324	318	317	0	.
Finland	18,118	20,299	19,711	21,687	17,803	18,186	18,884	18,534	178	.
France	128,251	135,579	155,879	158,082	146,438	158,230	166,365	156,225	7,768	.
Greece	18,642	19,855	20,369	19,601	18,344	18,907	18,602	17,313	1,289	.
Ireland	35,077	32,497	33,288	32,254	32,673	34,434	34,020	23,547	8,776	.
Italy	70,089	72,330	73,783	73,733	70,779	73,106	73,915	67,822	5,574	.
Latvia	575	654	737	842	796	794	829	825	4	.
Lithuania	715	611	735	993	1,117	1,188	1,164	1,165	0	.
Luxembourg 6	110,953	112,318	119,360	120,509	132,899	131,625	132,381	111,363	11,244	.
Malta	1,578	1,256	1,070	1,181	1,550	1,253	1,286	868	418	.
Netherlands	84,066	89,094	99,377	104,850	99,043	91,211	91,069	84,573	4,073	.
Portugal	10,489	9,367	7,576	7,922	6,800	6,316	6,123	5,947	126	.
Slovakia	2,514	3,656	4,204	3,687	3,757	5,985	6,127	5,586	540	.
Slovenia	1,663	1,618	1,590	2,254	1,641	1,657	1,743	1,736	7	.
Spain	52,357	54,688	60,880	65,045	62,368	66,578	68,677	65,637	1,832	.
Other EU Member States 5	395,175	334,666	333,493	129,723	128,527	134,414	128,611	70,586	3,353	46,557
Bulgaria	480	404	505	528	675	488	512	427	0	88
Czechia	8,335	7,497	8,583	10,391	12,442	13,379	8,349	4,156	31	4,148
Denmark	14,081	12,420	12,445	13,193	11,416	11,857	12,698	10,982	670	956
Hungary	4,264	3,729	4,549	4,514	4,790	4,194	4,262	1,751	151	2,362
Poland	50,077	46,473	47,656	51,873	52,977	56,928	56,046	18,345	519	34,334
Romania	1,163	970	1,091	1,525	1,438	1,503	1,329	1,189	61	27
Sweden	33,673	29,124	28,838	29,510	28,297	30,226	29,883	23,398	1,146	4,642
EU institutions	24,695	23,073	22,149	17,500	15,834	15,138	15,532	10,338	775	.
Other European countries 5	139,111	126,563	140,480	332,382	316,430	266,326	267,461	123,709	31,976	107,592
Guernsey	4,168	5,121	10,385	5,911	5,659	5,917	5,605	2,241	2,622	731
Iceland	655	818	750	691	542	524	534	468	55	7
Isle of Man	1,612	1,211	1,665	1,889	2,316	2,186	2,110	901	391	817
Jersey	9,227	10,194	10,149	9,146	9,187	12,535	12,388	4,418	983	6,869
Liechtenstein	735	879	706	635	555	733	798	552	218	26
Norway	25,877	26,032	28,218	25,969	25,925	24,961	24,153	20,159	2,223	1,633
Russian Federation	5,745	5,226	7,140	7,305	6,483	5,378	5,256	2,091	478	2,666
Switzerland	73,923	61,629	66,941	55,649	67,421	55,717	54,060	17,336	4,834	29,231
Turkey	14,579	12,417	11,444	11,884	11,872	12,658	12,291	9,121	3,151	21
Ukraine	662	936	1,038	1,071	969	1,078	1,118	983	26	106
United Kingdom	257,069	209,823	206,587	210,297	183,656	142,900	147,499	64,045	16,996	65,484
Remaining European countries	1,928	2,100	2,044	1,935	1,845	1,739	1,649	1,394	- 1	1
Countries in Africa	19,440	17,796	19,654	18,892	19,697	20,941	21,182	9,425	9,650	1,600
Algeria	45	253	18	44	37	42	37	37	0	0
Cameroon	55	105	118	140	208	205	211	132	80	0
Cote d'Ivoire	2	79	541	790	923	950	1,006	1,019	- 14	0
Egypt	2,909	3,520	4,345	4,346	4,256	3,537	3,444	2,008	1,428	0
Ghana	865	862	909	954	1,271	1,287	1,220	849	367	2
Kenya	228	268	277	227	216	175	215	162	49	1
Liberia	4,574	3,690	3,721	3,084	3,293	3,177	3,181	7	3,172	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,457	1,492	1,404	1,674	1,780	2,013	1,995	1,846	144	2
Nigeria	615	750	969	1,254	1,330	1,589	1,428	388	1,003	0
South Africa	4,966	3,250	2,936	2,836	2,110	2,526	3,011	596	611	1,588
Tunisia	229	305	494	645	765	962	955	931	5	4
Zimbabwe	149	74	79	83	86	89	89	80	9	0
Remaining countries in Africa	3,346	3,148	3,843	2,815	3,422	4,389	4,390	1,370	2,796	3

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

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

VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities ³					Country/group of countries
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares ⁴		
11	12	13	14	15	16	17	18	19	20	
1,349,614	820,409	400,879	887,494	61,241	524,629	228,499	130,846	12,301	165,284	All countries
746,040	413,759	210,653	497,368	38,019	366,944	185,843	86,461	11,859	94,640	Countries in Europe
521,658	252,554	126,408	363,570	31,680	323,865	153,791	76,825	9,833	93,249	EU Member States ⁵
454,071	222,762	112,792	310,008	31,271	262,841	110,804	73,855	9,807	78,182	Euro area ⁵
32,129	8,832	6,481	18,650	6,998	23,629	16,839	1,126	55	5,664	Austria
10,516	4,663	1,844	7,534	1,138	12,802	3,473	1,715	975	7,614	Belgium
303	96	11	292	0	373	6	2	–	365	Croatia
955	549	1	954	–	102	–	12	0	90	Cyprus
157	42	0	157	–	161	40	15	0	106	Estonia
4,915	1,638	260	4,485	170	13,969	11,422	795	96	1,752	Finland
96,172	53,062	41,357	50,575	4,240	70,193	45,930	9,556	206	14,707	France
18,136	3,637	3,113	2,146	12,877	466	1	–19	0	484	Greece
21,534	12,520	1,842	19,686	6	12,486	555	9,570	630	2,361	Ireland
56,897	21,629	11,845	41,498	3,554	17,018	1,415	2,569	51	13,034	Italy
141	35	0	27	114	688	6	0	0	682	Latvia
294	64	–	294	–	870	–	9	0	861	Lithuania
94,491	50,643	23,178	71,313	0	37,890	6,235	30,628	7,460	1,027	Luxembourg ⁶
1,048	657	478	570	–	238	–	49	17	189	Malta
57,646	24,605	5,570	51,773	303	33,423	16,007	15,149	380	2,267	Netherlands
3,909	1,731	1,462	2,204	243	2,214	48	272	1	1,894	Portugal
3,663	2,747	2,136	1,525	2	2,464	1,118	131	–	1,215	Slovakia
324	132	50	274	–	1,419	39	0	–	1,380	Slovenia
49,073	33,866	11,553	36,051	1,469	19,604	7,670	2,192	–64	9,742	Spain
67,587	29,792	13,616	53,562	409	61,024	42,987	2,970	26	15,067	Other EU Member States ⁵
146	83	46	100	–	366	–	4	–	362	Bulgaria
7,553	4,400	3,090	4,462	1	796	453	228	0	115	Czechia
6,339	3,739	2,105	4,234	–	6,359	5,445	790	0	124	Denmark
2,971	1,297	748	2,018	205	1,291	54	15	0	1,222	Hungary
37,268	14,726	3,146	33,952	170	18,778	6,458	471	26	11,849	Poland
338	155	62	275	1	991	–	0	0	991	Romania
11,902	5,077	3,349	8,521	32	17,981	16,115	1,462	0	404	Sweden
1,070	315	1,070	–	0	14,462	14,462	–	–	–	EU institutions
224,382	161,205	84,245	133,798	6,339	43,079	32,052	9,636	2,026	1,391	Other European countries ⁵
5,598	4,658	0	5,598	–	7	4	3	3	–	Guernsey
408	26	88	320	–	126	2	33	0	91	Iceland
2,109	813	–	2,109	–	1	–	0	0	1	Isle of Man
9,891	4,836	0	9,891	–	2,497	–	2,497	24	–	Jersey
579	322	91	488	–	219	–	219	213	–	Liechtenstein
5,493	2,758	2,528	2,961	4	18,660	17,911	733	5	16	Norway
5,195	2,750	2,081	3,113	1	61	–	–18	–18	79	Russian Federation
50,003	32,761	25,498	23,329	1,176	4,057	2,178	1,583	207	296	Switzerland
12,289	6,613	3,815	7,590	884	2	9	24	0	–31	Turkey
1,091	501	91	167	833	27	–	8	–	19	Ukraine
130,097	104,482	49,653	77,419	3,025	17,402	11,948	4,554	1,592	900	United Kingdom
1,629	685	400	813	416	20	–	0	0	20	Remaining European countries
20,205	7,070	3,274	11,007	5,924	977	2	426	0	549	Countries in Africa
37	37	37	0	–	–	–	–	–	–	Algeria
211	74	10	2	199	–	–	–	–	–	Cameroon
1,017	747	11	416	590	–11	2	–	–	–13	Cote d'Ivoire
3,040	675	991	1,505	544	404	–	0	0	404	Egypt
1,217	792	80	316	821	3	–	3	–	–	Ghana
215	91	69	74	72	0	–	–	–	0	Kenya
3,181	644	0	3,181	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
1,987	250	46	970	971	8	–	0	0	8	Morocco
1,427	924	999	305	123	1	–	0	0	1	Nigeria
2,489	1,053	607	1,532	350	522	–	365	0	157	South Africa
953	142	28	161	764	2	–	2	–	–	Tunisia
89	88	–	53	36	–	–	–	–	–	Zimbabwe
4,342	1,553	396	2,492	1,454	48	–	56	0	–8	Remaining countries in Africa

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

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

VI German contribution to the consolidated banking statistics of the BIS

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

End of reporting period; € million

Country/group of countries	Claims on non-residents ¹						January 2023				
	December 2017	December 2018	December 2019	December 2020	December 2021	December 2022	Claims, total	of which:		Currency of debtor country ²	
	1	2	3	4	5	6	7	Euro	US dollar		8	9	10
Countries in America	489,545	504,962	445,558	424,095	474,912	503,550	532,248	52,000	452,707	10,311	
Argentina	973	1,444	1,084	784	771	744	729	116	601	0	
Bahamas	1,069	1,674	1,826	1,098	1,368	2,371	2,179	419	1,753	0	
Bermuda	6,116	6,083	5,865	5,010	4,854	4,651	4,412	228	3,590	0	
Bolivia, Plurinational State of	46	35	30	84	41	32	32	1	31	0	
Brazil	5,519	5,291	5,125	5,234	4,836	6,237	6,063	1,053	2,890	2,095	
British Virgin Islands	10,287	10,815	10,737	9,738	10,338	6,849	6,699	740	3,444	.	
Canada	32,264	33,403	33,761	36,126	36,990	46,492	47,561	30,704	7,182	7,640	
Cayman Islands	52,439	47,352	39,729	23,193	29,858	41,530	44,738	7,592	36,474	0	
Chile	1,826	1,751	2,180	2,155	2,428	2,406	2,247	512	1,732	-2	
Columbia	934	1,355	1,225	1,756	1,933	2,668	2,676	1,368	1,308	1	
Cuba	73	87	86	68	59	55	55	55	0	0	
Curacao ⁷	409	369	128	78	78	103	103	74	29	0	
Ecuador	378	368	328	287	632	366	373	10	363	.	
Guatemala	374	325	254	241	247	511	468	7	461	0	
Mexico	3,599	4,077	4,600	4,382	4,342	4,431	4,209	657	3,073	479	
Panama	2,378	2,130	1,612	1,595	1,279	1,155	1,130	502	622	0	
Paraguay	169	231	128	80	89	255	264	16	247	0	
Peru	721	989	1,072	1,219	1,333	1,790	1,901	366	1,489	45	
United States of America	367,275	384,658	333,556	329,179	371,747	379,054	404,599	7,344	385,903	.	
Uruguay	615	558	548	442	429	394	391	54	337	1	
Venezuela, Bolivarian Republic	313	171	75	50	-37	21	21	14	7	0	
Remaining countries in America	1,768	1,796	1,609	1,296	1,297	1,435	1,398	168	1,171	52	
Countries in Asia	155,853	171,961	172,952	152,314	146,255	149,280	155,147	42,348	36,570	69,717	
Bahrain	669	748	1,492	1,411	1,358	1,473	1,493	124	1,358	9	
China, People's Republic of ⁸	26,512	25,526	19,584	18,953	16,659	15,640	16,761	6,431	707	9,237	
Hong Kong	11,472	12,054	14,396	12,192	13,145	12,355	11,523	4,962	2,926	1,260	
India	19,198	22,386	23,986	18,589	21,043	21,027	21,459	3,745	1,850	15,643	
Indonesia	5,786	6,671	6,636	6,240	5,834	5,995	6,457	3,543	1,297	1,597	
Iran	42	18	11	8	3	2	2	2	0	0	
Iraq	673	447	427	392	465	531	519	434	85	0	
Israel	1,374	1,058	1,157	1,288	2,090	2,262	2,395	678	276	1,437	
Japan	29,991	39,839	38,790	32,524	22,720	26,805	29,562	6,683	3,213	19,335	
Jordan	303	343	543	643	696	705	702	601	90	10	
Kazakhstan	272	177	198	167	136	94	121	37	55	0	
Korea, Republic of	9,728	10,741	11,026	8,599	11,237	11,107	11,958	1,741	2,564	7,392	
Kuwait	502	768	865	1,076	1,015	937	1,038	49	951	34	
Lebanon	193	307	149	120	116	94	93	21	72	0	
Malaysia	2,147	2,031	2,134	2,294	1,821	1,774	1,903	50	638	1,116	
Myanmar	42	42	42	40	28	30	30	26	4	0	
Pakistan	516	561	742	979	348	473	410	50	85	264	
Philippines	1,399	1,144	1,843	1,117	1,136	1,617	1,681	168	758	698	
Qatar	2,677	4,028	3,529	3,293	2,623	3,119	3,092	775	2,281	20	
Saudi Arabia	4,519	3,810	4,515	3,908	4,038	4,314	4,338	710	3,542	63	
Singapore	20,911	19,674	19,388	19,506	21,073	20,172	20,395	5,792	3,984	8,270	
Sri Lanka	545	683	895	733	520	277	266	12	115	136	
Syria	1	0	0	1	0	0	0	0	0	0	
Taiwan	3,714	3,958	3,708	1,872	1,696	1,060	1,168	340	190	570	
Thailand	2,546	2,406	2,559	2,264	2,730	2,732	3,309	350	552	2,400	
Turkmenistan	411	553	536	439	382	308	307	185	122	0	
United Arab Emirates	4,011	4,904	5,888	5,893	5,004	5,161	4,974	1,464	3,095	217	
Uzbekistan	355	417	667	795	1,177	1,643	1,665	1,316	350	0	
Vietnam	1,545	2,117	2,163	2,185	2,415	2,440	2,432	550	1,870	9	
Remaining countries in Asia	3,799	4,550	5,083	4,793	4,747	5,133	5,094	1,509	3,540	0	
Countries in Oceania	34,789	35,100	33,813	28,926	28,384	30,314	31,018	18,314	3,122	8,315	
Australia	23,856	27,256	27,653	23,523	23,151	25,003	25,637	16,279	626	7,751	
Marshall Islands	7,389	5,165	3,692	2,823	2,458	2,273	2,151	8	2,142	.	
New Zealand	3,452	2,622	2,368	2,508	2,506	2,750	2,947	2,014	92	564	
Papua New Guinea	8	-6	13	-16	0	20	19	0	19	0	
Remaining countries in Oceania	84	63	87	88	269	268	264	13	243	0	
Countries not identifiable	6	2	34	1	0	0	13	13	0	.	
International organisations ⁹	9,963	10,153	10,260	14,582	15,919	20,559	21,651	16,480	4,374	.	

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

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

VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities ³					Country/group of countries
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares ⁴		
11	12	13	14	15	16	17	18	19	20	
436,948	304,682	143,300	289,805	3,843	95,300	24,672	26,492	287	44,136	Countries in America
716	231	40	573	103	13	–	4	0	9	Argentina
2,172	2,047	1,666	255	251	7	–	0	0	7	Bahamas
4,352	1,614	24	4,328	–	60	–	60	6	–	Bermuda
32	31	27	5	–	–	–	–	–	–	Bolivia, Plurinational State of
5,108	3,283	2,999	1,732	377	955	40	157	0	758	Brazil
6,507	4,893	–	6,507	–	192	–	192	3	–	British Virgin Islands
16,942	9,744	2,470	14,399	73	30,619	22,763	2,640	22	5,216	Canada
44,436	34,185	6,852	37,584	–	302	97	207	61	–2	Cayman Islands
1,792	652	334	1,415	43	455	–	116	0	339	Chile
2,507	833	575	366	1,566	169	–	41	0	128	Columbia
55	41	33	0	22	–	–	–	–	–	Cuba
22	7	–	22	–	81	–	81	9	–	Curacao ⁷
369	268	217	39	113	4	–	–	–	4	Ecuador
468	366	461	1	6	0	–	–	–	0	Guatemala
3,763	2,000	1,419	2,191	153	446	–	149	0	297	Mexico
1,092	370	153	939	–	38	–	5	0	33	Panama
264	166	155	90	19	0	–	–	–	0	Paraguay
1,794	689	496	586	712	107	–	52	0	55	Peru
342,806	242,379	124,829	217,662	315	61,793	1,772	22,755	186	37,266	United States of America
410	50	0	410	–	–19	–	–	–	–19	Uruguay
19	13	0	12	7	2	–	0	–	2	Venezuela, Bolivarian Republic
1,322	820	550	689	83	76	–	33	–	43	Remaining countries in America
126,152	84,455	39,805	73,077	13,270	28,995	6,654	7,578	1	14,763	Countries in Asia
1,491	793	855	636	–	2	–	2	–	0	Bahrain
15,411	9,968	5,803	7,335	2,273	1,350	99	458	3	793	China, People's Republic of ⁸
10,247	8,130	791	9,456	–	1,276	231	656	1	389	Hong Kong
16,043	8,504	2,022	12,339	1,682	5,416	–	1,159	3	4,257	India
5,779	2,033	978	1,377	3,424	678	0	165	11	513	Indonesia
2	1	–	2	0	–	–	–	–	–	Iran
519	132	–	16	503	–	–	–	–	–	Iraq
910	414	118	791	1	1,485	–	1,155	–23	330	Israel
25,111	20,717	13,571	9,706	1,834	4,451	1,198	1,108	4	2,145	Japan
702	116	37	85	580	0	–	–	–	0	Jordan
94	21	60	34	–	27	–	35	0	–8	Kazakhstan
4,527	4,589	1,663	2,864	0	7,431	1,261	1,168	1	5,002	Korea, Republic of
1,038	377	231	807	–	0	–	0	–	–	Kuwait
88	84	1	87	–	5	–	–	–	5	Lebanon
1,166	909	732	434	0	737	79	137	–	521	Malaysia
30	8	–	4	26	–	–	–	–	–	Myanmar
267	164	133	129	5	143	142	0	–	1	Pakistan
1,591	1,179	414	1,166	11	90	6	81	0	3	Philippines
2,960	1,883	1,328	1,535	97	132	–	–	–	132	Qatar
4,289	2,330	327	3,242	720	49	–	29	0	20	Saudi Arabia
16,408	13,753	5,341	11,067	–	3,987	3,048	840	1	99	Singapore
238	160	45	115	78	28	19	0	–	9	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
1,018	551	313	705	0	150	–	0	0	150	Taiwan
2,005	1,514	753	1,252	–	1,304	561	380	0	363	Thailand
307	74	25	–	282	–	–	–	–	–	Turkmenistan
4,858	2,913	898	3,960	0	116	10	67	0	39	United Arab Emirates
1,667	749	1,304	363	–	–2	–	–2	–	–	Uzbekistan
2,289	946	778	1,175	–	336	143	143	0	0	Vietnam
5,097	1,443	1,284	2,395	1,418	–3	–	–3	0	0	Remaining countries in Asia
17,232	10,003	2,511	14,680	41	13,786	11,238	2,026	154	522	Countries in Oceania
13,957	8,712	2,084	11,832	41	11,680	10,549	761	147	370	Australia
2,140	388	–	2,140	–	11	–	11	7	–	Marshall Islands
852	672	427	425	0	2,095	689	1,254	0	152	New Zealand
19	5	0	19	–	0	–	0	0	–	Papua New Guinea
264	226	–	264	–	–	–	–	–	–	Remaining countries in Oceania
0	0	0	0	–	13	8	5	–	–	Countries not identifiable
3,037	440	1,336	1,557	144	18,614	82	7,858	0	10,674	International organisations ⁹

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

VII OTC derivatives statistics (BIS)

1 The global OTC derivatives market:

Nominal and market value of contracts outstanding with leading banks *

€ billion

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

Contracts reported by 74 reporting banks world-wide ⁸

2008 H2	384,767	35,957	14,130	15,305	6,522	310,884	119,092	163,831	27,961	30,095	17,989
2009 H1	376,546	34,479	13,336	15,170	5,973	309,345	104,820	176,947	27,578	25,504	13,573
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 ⁷	with non-financial corporations	Index-related and stock-related contracts ⁵	Commodity-contracts ⁵	Derivative contracts, total ¹	Foreign exchange contracts ²	Interest-rate contracts ³	Credit derivatives ⁴	Index-related and stock-related contracts ⁵	Commodity-contracts ⁵		
12	13	14	15	16	17	18	19	20	21	End of half-year	
Contracts reported by 74 reporting banks world-wide ⁸											
11,750	356	4,650	3,181	22,529	2,935	14,433	3,676	799	686	2008 H2	
10,858	1,073	4,658	2,560	15,916	1,748	10,950	2,113	622	483	2009 H1	
9,302	1,093	4,121	2,044	13,286	1,436	9,731	1,250	491	378	H2	
11,118	688	5,101	2,324	18,666	2,073	14,287	1,358	575	373	2010 H1	
10,843	232	4,217	2,187	14,783	1,858	11,036	1,010	485	394	H2	
10,256	165	4,733	2,212	12,527	1,617	9,163	931	490	326	2011 H1	
9,118	152	4,623	2,389	19,577	1,996	15,458	1,226	525	372	H2	
8,735	149	5,014	2,378	18,719	1,786	15,181	943	508	301	2012 H1	
8,125	152	4,738	1,961	17,544	1,753	14,430	643	455	263	H2	
7,973	148	5,215	1,879	14,883	1,856	11,650	554	529	294	2013 H1	
7,091	136	4,757	1,598	13,126	1,656	10,297	474	508	191	H2	
7,116	149	5,187	1,615	12,276	1,262	9,856	465	496	197	2014 H1	
6,989	162	5,739	1,539	16,510	2,418	12,838	488	504	262	H2	
7,047	184	6,742	1,493	13,314	2,269	9,886	405	542	212	2015 H1	
6,109	175	6,559	1,212	12,804	2,369	9,320	387	455	273	H2	
5,868	138	5,973	1,262	17,685	2,777	13,968	307	464	169	2016 H1	
5,662	141	5,825	1,281	13,179	2,820	9,479	277	448	155	H2	
5,731	136	5,990	1,228	10,329	2,041	7,447	260	462	119	2017 H1	
5,684	180	5,477	1,553	9,122	1,912	6,320	253	479	158	H2	
5,243	202	6,065	1,830	8,846	2,247	5,699	200	522	178	2018 H1	
5,294	237	5,605	1,662	8,416	1,971	5,591	163	499	192	H2	
5,214	268	6,192	1,858	10,568	1,959	7,738	188	509	174	2019 H1	
5,228	250	6,119	1,895	10,290	1,985	7,434	177	519	175	H2	
6,298	278	5,766	1,874	13,797	2,348	10,464	164	588	233	2020 H1	
5,540	245	5,773	1,671	12,838	2,588	9,224	165	685	176	H2	
6,276	204	6,316	2,064	10,592	2,030	7,523	173	614	252	2021 H1	
6,539	207	6,428	1,958	10,952	2,250	7,604	175	578	345	H2	
7,715	120	6,728	2,852	17,579	4,541	11,376	203	573	886	2022 H1	
of which: contracts reported by German banks											
868	91	828	284	2,302	350	1,370	405	120	57	2008 H2	
869	62	758	233	1,690	204	1,115	241	88	42	2009 H1	
975	49	506	191	1,447	171	1,040	143	65	28	H2	
1,216	42	810	202	2,033	244	1,533	156	73	27	2010 H1	
1,227	56	672	200	1,611	213	1,201	112	58	27	H2	
1,214	20	718	209	1,379	191	1,013	98	53	24	2011 H1	
1,308	14	608	222	1,979	219	1,543	136	50	31	H2	
1,276	14	639	217	1,969	182	1,602	106	49	30	2012 H1	
837	16	570	130	1,749	172	1,439	77	39	22	H2	
953	12	634	149	1,362	180	1,061	57	46	18	2013 H1	
880	12	495	109	1,074	154	817	49	41	13	H2	
1,383	13	496	105	1,081	117	853	58	40	13	2014 H1	
1,091	9	535	43	1,346	208	1,035	54	42	7	H2	
1,159	9	635	33	1,124	196	838	42	43	5	2015 H1	
1,139	.	526	31	1,080	192	802	43	37	6	H2	
972	.	631	27	1,326	201	1,044	35	41	5	2016 H1	
1,094	.	506	29	1,035	204	754	40	33	4	H2	
1,256	.	510	22	864	150	628	46	37	3	2017 H1	
1,413	.	450	19	798	127	580	53	35	3	H2	
785	.	441	24	754	151	543	22	33	5	2018 H1	
616	.	386	22	699	123	525	15	31	5	H2	
646	.	399	31	933	108	772	20	29	4	2019 H1	
567	.	186	26	927	106	785	20	13	3	H2	
829	.	129	23	1,117	118	964	18	13	4	2020 H1	
711	.	88	21	982	137	804	24	14	3	H2	
778	.	85	24	725	102	579	29	10	5	2021 H1	
900	.	45	25	698	147	507	31	9	4	H2	
1,119	.	39	40	972	224	720	16	7	5	2022 H1	

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

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8	
	All categories of banks	Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks									Private bankers 5
Operating result before the valuation of assets 9														
1993	60,718	21,813	11,129	9,647	249	788	5,017	16,537	1,203	8,814	3,156	-	1,622	2,556
1994	66,353	19,126	7,975	10,327	160	664	5,867	20,590	2,159	10,071	3,592	-	2,134	2,814
1995	62,472	17,764	6,893	10,232	141	498	5,818	19,493	1,443	9,685	4,147	-	1,174	2,948
1996	66,647	19,641	7,603	11,341	133	564	7,084	19,493	1,461	9,830	4,628	-	1,054	3,456
1997	70,601	21,957	8,764	12,396	119	678	7,858	19,357	1,610	9,769	5,307	-	1,269	3,474
1998	72,967	22,761	7,782	13,928	181	870	10,116	17,754	1,721	8,841	6,303	-	1,380	4,091
1999	72,207	21,362	10,628	10,542	192	-	9,568	18,359	1,549	9,537	5,715	-	1,553	4,565
1999	36,919	10,922	5,434	5,390	98	-	4,892	9,387	792	4,876	2,922	-	794	2,334
2000	36,900	11,986	6,043	5,824	119	-	5,103	8,284	1,233	4,289	2,917	-	1,089	1,999
2001	33,408	9,513	4,753	4,638	122	-	5,441	8,058	788	3,824	2,800	-	964	2,020
2002	39,266	12,506	6,177	6,201	128	-	5,648	9,568	1,025	4,632	2,436	-	1,052	2,399
2003	40,107	12,129	5,400	6,573	156	-	6,094	9,806	644	5,638	2,308	-	1,081	2,407
2004	41,025	12,045	5,320	6,590	135	-	5,787	10,212	692	5,915	2,590	-	1,118	2,666
2005	51,511	23,710	15,578	8,008	124	-	4,905	9,880	834	5,725	2,679	-	1,027	2,751
2006	49,822	18,997	11,425	7,438	134	-	6,626	9,884	666	7,503	2,524	-	615	3,007
2007	45,057	19,806	11,887	7,704	215	-	4,624	8,499	122	5,475	2,809	-	997	2,725
2008	29,403	2,417	- 4,974	7,185	206	-	6,112	8,573	72	5,980	2,309	-	943	2,997
2009	45,078	13,828	7,676	5,901	251	-	6,831	9,596	1,368	6,201	2,481	-	988	3,785
2010	46,563	14,285	7,222	6,800	263	-	5,538	11,042	1,090	7,480	2,408	-	864	3,856
2011	46,177	17,476	9,124	8,080	272	-	4,483	11,152	745	7,548	507	-	946	3,320
2012	46,988	18,517	11,210	7,047	260	-	4,267	10,072	1,502	7,135	1,282	-	815	3,398
2013	37,767	14,110	6,876	6,971	263	-	4,077	9,491	1,036	7,604	432	-	674	343
2014	38,093	13,757	6,935	6,480	342	-	2,667	9,232	813	7,339	884	-	544	2,857
2015	37,853	13,205	5,576	7,440	189	-	3,077	9,277	771	7,269	1,094	-	500	2,660
2016	39,350	14,105	6,039	7,846	220	-	3,677	9,549	-	7,237	599	-	919	3,264
2017	34,532	10,505	3,239	7,020	246	-	2,545	9,792	-	7,497	380	-	963	2,850
2018	32,449	10,438	3,710	6,521	207	-	1,695	9,703	-	7,427	656	-	246	2,284
2019	28,493	7,383	- 256	7,401	238	-	1,570	8,491	-	7,262	885	-	104	2,798
2020	33,392	11,123	2,701	8,155	267	-	1,767	8,784	-	7,275	933	-	177	3,333
2021	34,190	10,767	216	10,214	337	-	2,427	8,533	-	7,877	780	-	137	3,669
Operating result 10														
1993	36,770	10,489	4,870	5,033	202	384	2,765	10,847	549	6,530	2,328	-	1,653	1,609
1994	35,299	9,850	4,098	5,463	143	146	3,303	10,583	468	5,755	2,099	-	1,976	1,265
1995	42,155	12,136	5,188	6,666	166	116	3,715	12,012	1,108	6,702	3,220	-	1,400	1,862
1996	44,913	13,013	5,901	6,674	136	302	4,638	12,326	1,332	6,526	3,780	-	1,388	1,910
1997	45,576	13,758	5,364	7,814	87	493	5,074	11,796	1,273	5,905	4,020	-	1,335	2,415
1998	45,736	14,879	5,259	8,868	127	625	4,271	11,865	993	5,295	5,138	-	1,313	1,982
1999	49,852	13,257	4,804	8,259	194	-	6,622	15,310	835	5,537	4,152	-	1,709	2,429
1999	25,489	6,778	2,456	4,223	99	-	3,386	7,828	427	2,831	2,123	-	874	1,242
2000	20,956	7,974	3,691	4,173	110	-	3,347	4,055	125	1,844	1,236	-	1,031	1,344
2001	13,666	3,346	853	2,406	87	-	2,260	3,078	16	1,153	1,679	-	839	1,295
2002	7,730	3,472	58	3,357	57	-	- 2,098	2,641	120	945	593	-	733	1,324
2003	18,131	4,784	649	4,007	128	-	2,340	4,559	130	2,543	1,198	-	856	1,721
2004	23,496	6,744	2,373	4,271	100	-	4,988	4,329	371	2,873	965	-	870	2,356
2005	37,256	19,804	13,865	5,811	128	-	4,123	4,933	654	2,726	1,551	-	779	2,686
2006	35,503	14,905	9,352	5,429	124	-	7,999	4,638	555	3,254	1,457	-	296	2,399
2007	21,044	14,927	9,081	5,650	196	-	2,461	4,123	- 333	2,761	1,565	-	587	- 5,047
2008	- 7,664	- 7,744	- 12,015	4,133	138	-	- 2,435	3,673	- 622	2,365	- 1,668	-	487	- 1,720
2009	18,032	5,386	2,350	2,834	202	-	735	5,112	1,395	3,943	- 1,000	-	872	1,589
2010	31,167	9,851	5,508	4,106	237	-	3,268	7,549	1,097	5,164	- 15	-	857	3,396
2011	49,280	13,165	7,237	5,647	281	-	3,799	18,620	1,869	7,231	- 1,134	-	1,701	4,029
2012	42,654	14,555	8,176	6,107	272	-	4,149	10,732	1,365	7,398	637	-	832	2,986
2013	31,225	12,074	5,918	5,895	261	-	756	9,621	707	7,926	27	-	586	- 472
2014	31,510	9,960	4,218	5,438	304	-	1,087	9,233	826	7,141	606	-	828	1,829
2015	34,356	12,022	5,661	6,173	188	-	1,963	9,369	894	6,816	767	-	428	2,097
2016	30,596	8,975	2,018	6,858	99	-	- 48	10,611	-	7,340	486	-	941	2,291
2017	30,913	9,965	3,905	5,768	292	-	288	10,075	-	7,311	412	-	902	1,960
2018	25,686	8,446	3,328	4,947	171	-	- 930	8,999	-	6,501	315	-	268	2,087
2019	21,774	1,640	- 4,979	6,404	215	-	1,233	8,195	-	7,681	760	-	153	2,112
2020	20,110	2,787	- 2,569	5,309	47	-	1,124	6,824	-	6,530	576	-	95	2,174
2021	30,565	8,406	- 449	8,540	315	-	2,377	8,324	-	7,843	624	-	121	2,870

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

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
Partial operating result 11														
1968	4,202	882	288	406	47	141	548	1,428	131	314	493	181	-	225
1969	4,904	1,276	454	537	74	211	526	1,425	141	440	720	168	-	208
1970	4,621	1,074	413	435	58	168	273	1,337	93	666	788	175	-	215
1971	4,800	961	246	474	113	128	428	1,338	147	597	798	276	-	255
1972	6,295	1,228	260	645	155	168	679	2,009	205	728	783	374	-	289
1973	6,541	1,072	165	509	240	158	570	2,083	73	1,056	1,103	238	-	346
1974	8,744	2,384	931	985	269	199	700	2,609	203	1,141	1,063	304	-	340
1975	11,219	2,718	1,117	1,164	233	204	973	3,831	555	1,184	1,049	473	-	436
1976	10,369	2,367	906	1,184	146	131	938	3,597	406	1,045	1,060	513	-	443
1977	11,683	2,643	1,148	1,207	158	130	1,111	4,213	350	1,227	1,122	527	-	490
1978	13,195	2,908	1,189	1,360	163	196	1,382	4,810	411	1,409	1,193	541	-	541
1979	12,689	2,558	1,068	1,176	143	171	1,028	4,780	257	1,691	1,301	598	-	476
1980	13,111	2,476	1,043	1,025	165	243	738	4,978	213	2,389	1,355	499	-	463
1981	18,526	3,992	1,931	1,541	198	322	532	7,323	455	3,707	1,432	556	-	529
1982	25,328	6,330	2,838	2,812	249	431	1,610	9,154	980	4,101	1,813	702	-	638
1983	30,873	7,898	3,735	3,433	284	446	2,711	10,715	1,327	4,046	2,511	775	-	890
1984	29,052	7,307	3,583	3,093	313	318	2,705	10,354	1,167	3,324	2,691	540	-	964
1985	29,182	7,954	3,696	3,566	384	308	2,780	10,142	963	3,065	2,709	502	-	1,067
1986	29,483	9,209	4,719	3,729	282	479	2,667	9,829	1,028	2,927	2,723	-	-	1,100
1987	26,500	6,959	3,228	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	26,193	5,379	- 640	5,890	129	-	1,137	8,771	-	6,791	1,005	-	147	2,963
2021	28,114	6,767	- 174	6,725	216	-	1,337	8,478	-	7,232	1,115	-	111	3,074

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

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
Profit or loss (-) for the financial year before tax 12														
1968	4,445	1,308	608	443	50	207	570	1,268	148	366	477	114	-	194
1969	4,160	1,357	607	473	56	221	540	1,007	107	393	483	102	-	171
1970	3,621	1,136	486	445	51	154	336	761	74	521	501	97	-	195
1971	4,714	1,428	567	501	108	252	466	1,130	140	617	577	140	-	216
1972	5,642	1,517	620	554	119	224	683	1,497	228	695	594	193	-	235
1973	4,844	1,281	524	369	236	152	392	1,249	86	869	628	116	-	223
1974	6,187	1,733	896	553	263	21	429	1,719	197	1,064	640	166	-	239
1975	9,342	2,275	1,226	603	177	269	763	3,235	529	1,317	769	147	-	307
1976	9,249	2,555	1,250	699	325	281	812	2,852	385	1,258	806	238	-	343
1977	11,150	2,920	1,520	922	188	290	1,099	3,624	398	1,460	999	270	-	380
1978	11,889	3,100	1,609	1,031	172	288	1,150	3,851	427	1,536	1,179	287	-	359
1979	10,309	2,470	1,394	758	92	226	1,018	3,230	150	1,571	1,189	315	-	366
1980	11,279	2,609	1,227	954	162	266	620	3,603	276	2,110	1,466	274	-	321
1981	12,779	2,722	1,193	1,007	216	306	512	4,554	383	2,612	1,374	253	-	369
1982	16,683	3,395	1,663	1,181	190	361	676	6,306	842	3,126	1,549	298	-	491
1983	19,389	4,025	2,433	1,473	269	-150	1,070	7,418	974	3,294	1,692	323	-	593
1984	20,408	5,079	2,643	1,738	312	386	1,093	7,590	1,004	2,912	1,743	364	-	623
1985	20,925	6,282	3,519	1,963	330	470	1,217	7,098	625	2,873	1,776	405	-	649
1986	21,294	6,902	3,638	2,422	303	539	1,339	6,901	963	2,863	1,575	-	-	751
1987	19,450	5,612	2,418	2,508	268	418	1,244	6,222	938	3,010	1,750	-	-	674
1988	21,875	7,185	3,969	2,676	154	386	1,613	6,175	1,014	3,424	1,707	-	-	757
1989	19,139	7,419	4,547	2,546	-55	381	1,746	4,143	482	2,684	1,923	-	-	742
1990	20,457	7,566	4,670	2,627	-13	282	905	4,943	461	3,586	1,890	-	-	1,106
1991	27,280	8,045	4,787	2,766	162	330	1,436	8,436	410	5,131	2,439	-	-	1,383
1992	28,408	7,308	4,879	1,907	234	288	1,810	9,407	461	5,914	2,278	-	-	1,230
1993	35,231	9,459	4,399	4,463	202	395	2,599	10,837	436	6,453	2,261	-	1,601	1,585
1994	34,901	10,222	4,806	4,944	137	335	2,614	9,707	1,094	5,542	2,213	-	2,066	1,443
1995	39,680	10,279	4,243	5,653	158	225	3,323	12,313	1,036	6,841	2,955	-	1,116	1,817
1996	40,645	11,432	5,471	5,533	126	302	3,495	12,548	1,261	6,821	3,439	-	1,415	234
1997	41,766	10,895	3,804	6,509	65	517	4,744	12,203	1,098	6,192	3,610	-	1,525	1,499
1998	67,612	33,250	22,422	10,052	149	627	5,681	12,017	2,778	5,636	4,493	-	1,726	2,031
1999	43,460	13,419	5,666	7,559	194	-	6,345	10,571	681	4,909	3,665	-	1,637	2,234
1999	22,221	6,861	2,897	3,865	99	-	3,244	5,405	348	2,510	1,874	-	837	1,142
2000	21,057	6,411	3,181	3,121	109	-	2,843	5,032	835	2,094	774	-	1,733	1,335
2001	14,760	4,251	2,951	1,209	91	-	1,837	3,649	302	1,888	1,184	-	708	941
2002	11,663	909	-1,931	2,789	51	-	1,302	3,427	309	2,517	1,285	-	743	1,171
2003	2,359	-5,688	-7,315	1,501	126	-	-2,233	4,756	49	2,923	830	-	536	1,186
2004	10,946	-342	-2,067	1,646	79	-	472	4,400	220	2,977	566	-	574	2,079
2005	33,847	17,948	14,867	2,958	123	-	3,030	4,927	406	4,156	160	-	605	2,615
2006	27,879	10,144	7,520	2,500	124	-	6,014	4,421	382	3,614	568	-	282	2,454
2007	20,955	18,726	15,290	3,237	199	-	788	3,759	-375	2,880	375	-	424	-5,622
2008	-24,584	-16,420	-17,833	1,301	112	-	-6,051	2,161	-416	2,039	-2,913	-	430	-3,414
2009	-2,816	-6,474	-6,691	22	195	-	-5,914	4,710	696	3,404	-1,419	-	672	1,509
2010	18,449	3,339	2,039	1,071	229	-	929	6,586	614	4,789	-86	-	664	3,472
2011	31,928	2,173	-94	1,986	281	-	72	16,796	1,210	6,981	-307	-	1,428	3,575
2012	30,802	8,125	5,138	2,713	274	-	2,296	9,460	607	7,411	97	-	643	2,163
2013	21,954	6,305	3,551	2,493	261	-	479	8,601	535	7,650	117	-	441	-1,216
2014	25,000	6,593	3,659	2,630	304	-	368	8,640	599	6,988	-166	-	763	1,951
2015	26,565	5,132	2,708	2,236	188	-	1,805	8,977	264	6,682	747	-	426	2,532
2016	27,784	6,727	3,145	3,483	99	-	547	10,225	-	7,701	525	-	890	2,263
2017	27,515	6,429	2,779	3,363	287	-	944	9,922	-	7,278	487	-	991	1,464
2018	18,855	3,528	1,149	2,208	171	-	-1,021	8,213	-	6,329	220	-	254	1,332
2019	5,641	-13,971	-17,458	3,273	214	-	823	8,236	-	7,507	543	-	456	2,047
2020	14,288	-2,625	-5,984	3,312	47	-	538	6,736	-	6,338	847	-	203	2,251
2021	27,018	4,402	-1,529	5,613	318	-	1,712	8,169	-	7,721	1,667	-	174	3,173

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

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
Profit or loss (-) for the financial year after tax ¹³														
1968	2,585	807	351	252	29	175	239	731	84	195	344	57	-	128
1969	2,566	858	371	269	27	191	325	585	67	207	353	48	-	123
1970	2,136	687	284	251	26	126	186	411	46	273	352	50	-	131
1971	2,744	904	353	285	52	214	235	578	86	325	406	72	-	138
1972	3,167	916	369	307	62	178	327	751	159	369	391	98	-	156
1973	2,582	726	355	149	113	109	183	613	50	435	380	62	-	133
1974	3,230	944	517	306	144	- 23	231	791	109	524	396	86	-	149
1975	4,590	1,165	671	238	37	219	355	1,422	308	645	465	49	-	181
1976	4,654	1,453	730	374	116	233	328	1,264	181	569	484	130	-	245
1977	5,091	1,478	742	435	63	238	478	1,469	173	587	523	129	-	254
1978	5,574	1,567	774	480	75	238	533	1,633	206	624	615	139	-	257
1979	4,969	1,183	664	307	24	188	520	1,487	82	638	663	133	-	263
1980	5,300	1,318	547	497	53	221	299	1,570	155	820	803	122	-	213
1981	5,311	1,224	429	443	94	258	246	1,670	190	851	791	113	-	226
1982	6,408	1,417	561	484	68	304	268	1,969	381	1,012	877	134	-	350
1983	7,088	1,550	963	685	114	- 212	377	2,222	442	1,026	968	144	-	359
1984	7,986	2,328	1,067	824	122	315	355	2,334	467	944	993	175	-	390
1985	8,092	2,823	1,502	834	105	382	421	2,198	119	916	1,012	184	-	419
1986	8,555	3,217	1,651	1,031	99	436	459	2,139	434	920	850	-	-	536
1987	7,900	2,668	1,217	1,050	61	340	497	1,998	396	944	957	-	-	440
1988	8,766	3,199	1,724	1,167	7	301	524	2,080	429	1,067	934	-	-	533
1989	8,642	3,329	2,054	1,133	- 151	293	730	1,677	389	978	1,029	-	-	510
1990	9,700	4,040	2,755	1,176	- 105	214	472	1,810	284	1,355	1,118	-	-	621
1991	12,149	4,055	2,467	1,275	55	258	670	2,824	182	2,035	1,603	-	-	780
1992	11,493	3,363	2,880	161	110	212	921	2,932	200	2,094	1,333	-	-	650
1993	16,742	5,675	2,693	2,519	123	340	1,271	3,831	176	2,439	1,249	-	995	1,106
1994	18,298	6,495	3,126	2,984	92	293	1,499	4,046	551	2,427	1,330	-	1,006	944
1995	20,107	6,899	3,408	3,196	105	190	1,781	4,360	517	2,604	1,916	-	654	1,376
1996	19,755	7,068	3,614	3,158	59	237	2,196	4,355	689	2,512	2,114	-	872	- 51
1997	21,495	7,489	2,806	4,227	14	442	2,564	4,193	497	2,411	2,025	-	1,092	1,224
1998	35,828	18,448	10,918	6,925	94	511	3,084	4,398	2,249	2,217	2,629	-	1,090	1,713
1999	25,025	9,715	4,981	4,616	117	-	3,538	4,260	471	2,173	2,081	-	780	2,007
1999	12,795	4,967	2,547	2,360	60	-	1,809	2,178	241	1,111	1,064	-	399	1,026
2000	13,690	5,716	3,624	1,996	96	-	1,472	2,262	570	998	311	-	1,113	1,248
2001	10,715	3,805	3,389	369	47	-	1,541	2,016	187	1,116	860	-	335	855
2002	7,392	40	- 2,027	2,054	13	-	903	1,956	336	1,716	1,038	-	322	1,081
2003	- 3,442	- 5,990	- 6,825	747	88	-	- 2,715	1,745	172	1,439	575	-	240	1,092
2004	5,042	- 1,168	- 1,849	628	53	-	- 363	2,278	300	1,519	238	-	254	1,984
2005	23,778	12,768	10,837	1,860	71	-	2,617	2,642	396	2,712	- 153	-	280	2,516
2006	22,274	8,240	6,584	1,585	71	-	5,136	2,448	810	2,785	372	-	98	2,385
2007	14,715	15,276	12,741	2,414	121	-	505	2,185	274	1,826	210	-	137	- 5,698
2008	- 26,185	- 15,959	- 16,737	729	49	-	- 6,680	1,145	142	1,468	- 3,006	-	156	- 3,451
2009	- 6,998	- 6,312	- 5,967	- 475	130	-	- 6,137	2,465	733	1,914	- 1,582	-	405	1,516
2010	12,948	2,235	1,551	535	149	-	- 828	4,073	620	3,169	- 69	-	355	3,393
2011	24,894	914	- 657	1,377	194	-	- 625	14,049	1,119	5,057	- 381	-	1,237	3,524
2012	22,040	4,562	2,253	2,120	189	-	1,629	6,803	1,019	5,422	76	-	471	2,058
2013	14,578	4,493	2,515	1,803	175	-	- 948	5,937	412	5,694	29	-	247	- 1,286
2014	17,404	4,817	2,666	1,958	193	-	- 879	5,846	379	4,911	- 269	-	508	2,091
2015	18,120	3,163	1,626	1,434	103	-	1,041	6,064	- 166	4,579	649	-	348	2,442
2016	19,909	4,773	2,281	2,461	31	-	- 1,052	7,286	-	5,597	398	-	730	2,177
2017	19,979	4,544	2,220	2,106	218	-	501	7,061	-	5,079	316	-	836	1,642
2018	12,163	2,622	1,246	1,263	113	-	- 1,624	5,519	-	4,251	92	-	117	1,186
2019	- 2,165	- 16,327	- 18,446	1,979	140	-	627	5,799	-	5,383	383	-	351	1,619
2020	5,900	- 4,959	- 6,944	1,983	2	-	353	4,223	-	4,318	147	-	105	1,713
2021	17,259	2,342	- 1,445	3,568	219	-	964	5,494	-	5,714	565	-	61	2,119

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
Total assets 14														
1968	586,935	129,635	58,311	52,520	6,115	12,689	92,052	140,830	22,757	43,175	97,900	5,637	-	54,949
1969	668,741	156,631	68,752	63,759	8,556	15,564	105,955	159,179	25,937	49,484	105,741	6,356	-	59,458
1970	744,997	183,066	77,901	75,310	11,481	18,374	114,540	179,043	28,843	58,224	107,415	7,935	-	65,931
1971	838,116	211,030	88,421	87,682	14,070	20,857	130,364	199,337	31,363	68,544	117,104	9,333	-	71,041
1972	961,905	245,002	100,611	103,306	17,020	24,065	166,313	226,557	35,487	81,252	117,530	11,349	-	78,415
1973	1,084,228	283,965	116,191	120,312	22,657	24,805	181,646	247,670	38,332	101,633	132,239	13,329	-	85,414
1974	1,188,248	300,496	121,371	126,117	29,458	23,550	205,622	271,832	48,103	113,464	145,091	14,449	-	89,191
1975	1,307,896	318,116	129,987	133,991	30,560	23,578	226,911	301,870	56,461	126,510	168,697	15,187	-	94,144
1976	1,479,418	377,545	162,162	156,896	33,180	25,307	250,935	337,364	60,150	143,069	190,681	16,185	-	103,489
1977	1,643,806	424,968	186,743	180,028	32,332	25,865	272,452	370,855	66,762	162,366	217,466	18,494	-	110,443
1978	1,841,904	485,744	218,388	205,687	33,119	28,550	303,083	408,074	75,208	184,220	247,471	20,506	-	117,598
1979	2,064,387	543,929	246,102	230,868	36,529	30,430	344,755	452,413	82,845	212,340	274,073	23,735	-	130,297
1980	2,253,355	586,209	263,727	252,210	38,201	32,071	378,961	490,534	89,558	238,349	301,584	25,997	-	142,163
1981	2,462,883	627,295	272,868	274,597	45,958	33,872	417,523	529,342	97,177	266,029	339,669	28,039	-	157,809
1982	2,657,480	657,658	283,694	288,212	50,819	34,933	449,750	570,029	105,403	291,440	376,432	30,090	-	176,678
1983	2,829,562	683,368	288,832	300,396	57,206	36,934	488,702	606,704	118,133	314,632	396,235	32,378	-	189,410
1984	3,006,203	729,974	306,864	321,565	64,969	36,576	503,875	645,764	128,336	338,117	423,423	35,416	-	201,298
1985	3,259,148	792,778	335,269	349,606	73,159	34,744	533,905	689,295	136,874	402,107	453,423	37,265	-	213,501
1986	3,482,978	889,245	365,894	406,618	70,420	46,313	573,933	733,290	144,403	424,901	486,144	-	-	231,062
1987	3,722,645	955,431	399,553	437,887	66,192	51,799	617,561	783,133	159,944	451,136	510,098	-	-	245,342
1988	3,964,977	1,035,650	446,084	466,485	67,114	55,967	655,600	831,211	171,195	474,491	539,270	-	-	257,560
1989	4,234,078	1,147,251	494,426	517,704	74,662	60,459	699,495	875,042	173,658	497,789	564,021	-	-	276,822
1990	4,675,228	1,281,516	563,239	580,780	78,139	59,358	774,961	934,259	178,846	534,273	593,081	-	-	378,292
1991	5,129,528	1,432,000	641,255	643,701	81,066	65,978	872,439	999,930	194,435	575,708	627,296	-	-	427,720
1992	5,571,856	1,574,496	694,382	735,012	78,626	66,476	1,021,846	1,029,488	188,434	624,292	641,603	-	-	491,697
1993	6,551,085	1,740,525	768,766	865,041	93,427	74,391	1,194,272	1,253,312	200,135	716,971	698,613	-	-	550,309
1994	7,296,540	1,897,624	829,919	956,434	104,914	81,357	1,321,304	1,367,636	230,507	789,021	805,456	-	-	673,763
1995	7,815,161	2,032,272	911,755	1,019,846	114,263	86,408	1,440,883	1,438,297	248,733	842,101	891,904	-	-	698,726
1996	8,780,093	2,351,504	1,099,382	1,149,387	125,757	93,978	1,662,667	1,539,310	291,098	901,801	1,051,903	-	-	747,641
1997	9,875,680	2,732,361	1,340,110	1,277,328	144,857	104,066	1,923,358	1,634,968	335,243	946,917	1,225,246	-	-	826,980
1998	11,043,124	3,143,441	1,665,557	1,359,340	168,061	120,483	2,180,454	1,724,574	386,145	989,676	1,446,545	-	-	907,364
1999	12,121,059	3,523,960	2,437,025	1,024,601	181,334	-	2,656,093	1,753,407	428,417	1,024,884	1,552,201	-	-	906,828
1999	6,197,399	1,801,772	1,246,031	523,870	61,871	-	1,358,039	896,503	219,046	524,015	793,628	-	-	463,654
2000	6,866,201	2,201,783	1,508,019	659,720	74,044	-	1,506,853	922,381	234,249	525,687	880,137	-	-	445,251
2001	7,246,646	2,362,579	1,653,158	672,959	79,462	-	1,599,330	948,723	239,709	534,337	924,683	-	-	481,621
2002	7,290,284	2,309,650	1,601,526	676,254	81,870	-	1,644,025	975,490	213,520	548,026	929,571	-	-	508,807
2003	7,206,090	2,251,587	1,533,976	689,268	82,343	-	1,636,545	980,622	203,899	556,946	877,381	-	-	531,247
2004	7,361,833	2,361,859	1,764,080	573,400	85,379	-	1,519,005	985,944	194,244	567,674	875,035	-	-	679,799
2005	7,714,428	2,563,063	1,939,373	602,538	90,152	-	1,581,453	995,377	219,881	578,641	879,136	-	-	707,171
2006	7,913,181	2,605,735	1,995,918	590,122	96,695	-	1,647,908	1,007,033	233,847	595,576	878,310	-	-	750,579
2007	8,351,810	2,935,195	2,240,698	671,668	106,829	-	1,668,143	1,019,129	254,397	614,428	859,798	-	-	807,794
2008	8,518,198	2,964,986	2,212,741	722,740	111,505	-	1,695,465	1,042,947	273,650	641,771	821,083	-	-	887,167
2009	8,212,026	2,735,704	1,931,021	766,860	116,823	-	1,587,259	1,060,725	263,438	676,780	803,949	-	-	894,261
2010	8,300,354	2,845,575	2,061,016	751,218	123,341	-	1,512,276	1,070,231	262,437	697,694	793,476	-	-	923,514
2011	9,167,921	3,825,768	3,010,173	778,662	136,933	-	1,504,774	1,078,852	275,900	711,046	645,145	-	-	927,186
2012	9,542,656	4,132,098	3,217,291	840,168	144,639	-	1,371,385	1,096,261	294,430	739,066	565,008	-	-	1,143,626
2013	8,755,419	3,669,592	2,798,461	822,706	144,225	-	1,229,051	1,098,581	282,833	750,899	482,524	-	-	1,037,399
2014	8,452,585	3,532,938	2,647,559	833,806	151,573	-	1,139,438	1,110,362	281,348	771,932	421,014	-	-	985,487
2015	8,605,560	3,678,042	2,736,876	884,457	156,709	-	1,087,623	1,130,688	291,157	798,178	376,908	-	-	1,028,351
2016	8,355,020	3,580,912	2,575,072	942,665	161,175	-	975,957	1,154,475	-	832,181	289,800	-	-	1,306,027
2017	8,251,175	3,532,639	2,400,315	1,048,189	161,135	-	940,293	1,179,915	-	868,255	236,414	-	-	1,265,735
2018	8,118,298	3,404,697	2,346,111	962,520	161,066	-	803,978	1,267,726	-	911,385	233,165	-	-	1,263,482
2019	8,532,738	3,591,261	2,475,076	1,013,378	161,807	-	862,346	1,315,579	-	957,859	234,978	-	-	1,333,352
2020	9,206,853	3,966,453	2,748,655	1,094,301	162,497	-	898,328	1,407,118	-	1,029,671	241,909	-	-	1,421,184
2021	9,476,130	3,995,423	2,461,038	1,382,623	161,762	-	905,608	1,516,119	-	1,108,885	232,447	-	-	1,468,095

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
	1	2	3	4	5	6	7	8	9	10	11	12	13
All categories of banks													
1993	78.0	17.0	4.3	0.7	100.0	-62.0	-37.2	-24.8	-15.0	-1.0	22.1	-11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	-60.8	-36.2	-24.7	-18.3	-0.2	20.6	-9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	-63.7	-37.8	-25.9	-11.8	-1.4	23.1	-11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	-63.2	-36.8	-26.4	-12.0	-2.4	22.4	-11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	-63.3	-36.1	-27.1	-13.0	-2.0	21.7	-10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	-64.1	-35.7	-28.3	-13.4	10.8	33.3	-15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	-66.3	-36.2	-30.1	-10.4	-3.0	20.3	-8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	-68.5	-36.9	-31.6	-13.6	0.1	18.0	-6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	-71.4	-37.8	-33.7	-16.9	0.9	12.6	-3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	-67.3	-35.6	-31.7	-26.3	3.3	9.7	-3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	-66.6	-35.6	-30.9	-18.3	-13.2	2.0	-4.8	-2.9
2004	74.2	21.2	1.1	3.6	100.0	-65.6	-35.5	-30.1	-14.7	-10.5	9.2	-5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	-61.2	-33.6	-27.6	-10.7	-2.6	25.5	-7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	-62.7	-35.3	-27.4	-10.7	-5.7	20.9	-4.2	16.7
2007	73.7	24.4	-0.9	2.8	100.0	-65.0	-35.4	-29.6	-18.7	-0.1	16.3	-4.8	11.4
2008	85.2	26.7	-17.0	5.2	100.0	-73.3	-39.0	-34.3	-33.6	-15.4	-22.3	-1.5	-23.8
2009	73.3	21.0	5.3	0.4	100.0	-65.1	-35.5	-29.7	-20.9	-16.1	-2.2	-3.2	-5.4
2010	74.1	22.0	4.4	-0.5	100.0	-63.8	-33.5	-30.4	-12.0	-9.9	14.3	-4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	-64.0	-33.1	-30.9	-2.4	-13.5	24.9	-5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	-64.3	-33.9	-30.5	-3.3	-9.0	23.4	-6.6	16.7
2013	73.0	22.9	4.8	-0.7	100.0	-69.2	-35.7	-33.5	-5.3	-7.6	17.9	-6.0	11.9
2014	75.4	23.7	2.9	-2.0	100.0	-69.2	-35.5	-33.7	-5.3	-5.3	20.2	-6.1	14.1
2015	75.0	23.8	2.9	-1.7	100.0	-70.4	-36.0	-34.4	-2.7	-6.1	20.8	-6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	-69.3	-34.9	-34.4	-6.8	-2.2	21.7	-6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	-71.9	-36.3	-35.7	-2.9	-2.8	22.4	-6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	-73.1	-36.7	-36.4	-5.6	-5.7	15.6	-5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	-76.0	-37.4	-38.5	-5.7	-13.6	4.8	-6.6	-1.8
2020	67.3	26.7	2.9	3.1	100.0	-72.3	-36.7	-35.6	-11.0	-4.8	11.9	-7.0	4.9
2021	65.2	30.0	3.9	0.9	100.0	-72.9	-37.0	-35.9	-2.9	-2.8	21.4	-7.7	13.7
Commercial Banks													
1993	68.0	23.7	7.2	1.2	100.0	-60.5	-37.4	-23.1	-20.5	-1.9	17.1	-6.9	10.3
1994	75.5	23.1	0.3	1.1	100.0	-64.6	-39.0	-25.6	-17.1	0.7	18.9	-6.9	12.0
1995	72.6	22.2	4.1	1.1	100.0	-67.5	-40.5	-27.0	-10.3	-3.4	18.8	-6.2	12.6
1996	71.7	23.2	3.6	1.4	100.0	-66.7	-38.9	-27.8	-11.2	-2.7	19.4	-7.4	12.0
1997	68.2	26.6	4.0	1.2	100.0	-66.2	-37.2	-29.0	-12.6	-4.4	16.8	-5.2	11.5
1998	64.7	27.4	6.0	2.0	100.0	-67.8	-36.7	-31.1	-11.1	26.0	47.0	-20.9	26.1
1999	61.7	30.2	6.3	1.8	100.0	-73.9	-37.9	-36.0	-9.9	0.2	16.4	-4.5	11.9
2000	52.7	34.5	11.0	1.8	100.0	-75.4	-38.0	-37.4	-8.2	-3.2	13.1	-1.4	11.7
2001	56.2	31.4	9.7	2.6	100.0	-80.4	-39.6	-40.8	-12.7	1.9	8.8	-0.9	7.9
2002	63.7	28.7	4.4	3.1	100.0	-74.2	-36.0	-38.2	-18.7	-5.3	1.9	-1.8	0.1
2003	56.5	28.4	11.5	3.5	100.0	-74.0	-36.5	-37.4	-15.8	-22.5	-12.2	-0.6	-12.9
2004	64.9	29.6	0.9	4.7	100.0	-73.5	-36.5	-36.9	-11.7	-15.6	-0.8	-1.8	-2.6
2005	55.3	26.1	17.9	0.8	100.0	-59.8	-30.3	-29.5	-6.6	-3.1	30.4	-8.8	21.7
2006	61.8	29.5	4.9	3.7	100.0	-66.0	-34.7	-31.4	-7.3	-8.5	18.1	-3.4	14.7
2007	66.3	30.9	1.5	1.2	100.0	-65.5	-33.9	-31.6	-8.5	6.6	32.6	-6.0	26.6
2008	94.3	42.2	-43.2	6.6	100.0	-93.6	-44.6	-49.1	-26.8	-22.9	-43.4	1.2	-42.2
2009	63.0	29.0	9.4	-1.4	100.0	-73.4	-36.3	-37.1	-16.2	-22.8	-12.4	0.3	-12.1
2010	62.7	30.5	9.1	-2.2	100.0	-72.5	-33.6	-38.9	-8.5	-12.6	6.4	-2.1	4.3
2011	59.8	29.6	9.2	1.4	100.0	-67.9	-30.9	-37.0	-7.9	-20.2	4.0	-2.3	1.7
2012	61.8	27.3	9.9	1.0	100.0	-67.2	-31.3	-35.9	-7.0	-11.4	14.4	-6.3	8.1
2013	63.0	30.7	8.0	-1.7	100.0	-72.8	-32.6	-40.3	-3.9	-11.1	12.1	-3.5	8.7
2014	66.4	32.2	5.8	-4.5	100.0	-73.4	-31.3	-42.1	-7.3	-6.5	12.7	-3.4	9.3
2015	67.0	32.0	5.3	-4.3	100.0	-75.6	-32.4	-43.3	-2.2	-12.7	9.5	-3.6	5.8
2016	63.4	29.6	2.6	4.4	100.0	-74.3	-31.7	-42.6	-9.4	-4.1	12.3	-3.6	8.7
2017	60.7	31.5	8.0	-0.2	100.0	-79.4	-33.7	-45.7	-1.1	-6.9	12.6	-3.7	8.9
2018	67.8	28.8	4.9	-1.5	100.0	-79.3	-32.9	-46.4	-4.0	-9.8	7.0	-1.8	5.2
2019	61.8	31.0	3.2	4.0	100.0	-84.9	-34.7	-50.2	-11.8	-31.9	-28.6	-4.8	-33.4
2020	57.6	30.9	5.3	6.1	100.0	-77.7	-33.8	-43.9	-16.7	-10.8	-5.3	-4.7	-9.9
2021	55.8	36.7	6.5	0.9	100.0	-79.9	-35.9	-44.0	-4.4	-7.5	8.2	-3.8	4.4

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Big banks 4													
1993	64.6	28.0	7.0	0.4	100.0	-60.5	-39.4	-21.2	-22.2	-1.7	15.6	-6.0	9.5
1994	72.4	28.2	-0.2	-0.4	100.0	-69.0	-43.9	-25.1	-15.1	2.7	18.7	-6.5	12.1
1995	68.7	27.4	4.2	-0.3	100.0	-73.0	-46.3	-26.7	-6.7	-3.7	16.6	-3.3	13.3
1996	67.6	28.8	4.2	-0.5	100.0	-72.6	-44.8	-27.9	-6.1	-1.5	19.7	-6.7	13.0
1997	63.5	32.4	5.4	-1.4	100.0	-72.2	-42.4	-29.9	-10.8	-4.9	12.1	-3.2	8.9
1998	63.9	34.1	4.4	-2.4	100.0	-76.7	-44.1	-32.6	-7.5	51.3	67.0	-34.4	32.6
1999	59.6	32.8	8.9	-1.3	100.0	-77.4	-41.7	-35.7	-12.4	1.8	12.0	-1.5	10.6
2000	49.2	35.4	16.5	-1.1	100.0	-79.0	-42.3	-36.7	-8.2	-1.8	11.0	1.5	12.6
2001	50.3	32.3	16.7	0.7	100.0	-83.8	-43.4	-40.4	-13.3	7.2	10.1	1.5	11.6
2002	63.0	30.3	7.4	-0.8	100.0	-77.9	-39.7	-38.1	-21.9	-7.1	-6.9	-0.3	-7.3
2003	49.4	31.2	18.6	0.9	100.0	-79.5	-41.5	-38.0	-18.0	-30.2	-27.7	1.9	-25.9
2004	62.6	31.9	2.2	3.3	100.0	-80.8	-41.4	-39.4	-10.6	-16.0	-7.5	0.8	-6.7
2005	49.3	25.6	27.3	-2.1	100.0	-60.5	-31.9	-28.6	-4.3	2.5	37.7	-10.2	27.5
2006	60.0	29.5	8.1	2.5	100.0	-69.0	-37.8	-31.2	-5.6	-5.0	20.4	-2.5	17.9
2007	65.7	30.5	4.7	-1.0	100.0	-68.1	-36.8	-31.2	-7.5	16.7	41.1	-6.9	34.2
2008	123.9	56.2	-87.2	7.2	100.0	-128.2	-62.0	-66.3	-40.0	-33.0	-101.2	6.2	-95.0
2009	63.8	29.0	12.9	-5.6	100.0	-76.8	-38.8	-38.0	-16.1	-27.4	-20.3	2.2	-18.1
2010	61.2	31.9	14.7	-7.9	100.0	-77.4	-37.1	-40.3	-5.4	-10.8	6.4	-1.5	4.9
2011	57.5	31.9	13.8	-3.2	100.0	-72.5	-33.4	-39.2	-5.7	-22.1	-0.3	-1.7	-2.0
2012	61.1	28.3	14.5	-3.9	100.0	-68.8	-32.9	-35.9	-8.5	-8.5	14.3	-8.0	6.3
2013	60.7	33.8	12.1	-6.6	100.0	-78.3	-35.3	-43.0	-3.0	-7.5	11.2	-3.3	7.9
2014	64.8	35.9	8.3	-9.0	100.0	-78.1	-33.1	-45.0	-8.6	-1.8	11.6	-3.1	8.4
2015	67.8	36.0	7.6	-11.4	100.0	-82.9	-35.0	-48.0	0.3	-9.0	8.3	-3.3	5.0
2016	62.1	33.4	3.3	1.2	100.0	-81.4	-34.3	-47.0	-12.4	3.5	9.7	-2.7	7.0
2017	57.3	35.7	13.0	-6.0	100.0	-88.7	-36.7	-51.9	2.3	-3.9	9.7	-2.0	7.8
2018	64.4	34.5	7.2	-6.1	100.0	-87.9	-34.8	-53.1	-1.2	-7.1	3.7	0.3	4.1
2019	58.5	36.9	4.7	-0.1	100.0	-100.9	-39.2	-61.7	-17.1	-45.3	-63.4	-3.6	-67.0
2020	54.3	33.6	7.2	4.8	100.0	-90.3	-38.0	-52.2	-19.0	-12.3	-21.6	-3.5	-25.1
2021	57.5	41.1	7.3	-5.9	100.0	-99.2	-42.9	-56.3	-2.5	-4.0	-5.6	0.3	-5.3
Regional banks and other commercial banks 4 5 6 7													
1993	72.7	18.1	7.2	2.0	100.0	-59.8	-35.0	-24.7	-19.2	-2.4	18.6	-8.1	10.5
1994	79.6	17.3	0.6	2.5	100.0	-59.6	-34.0	-25.6	-19.0	-2.0	19.4	-7.7	11.7
1995	77.0	16.7	4.0	2.3	100.0	-61.6	-34.9	-26.7	-13.4	-3.8	21.2	-9.2	12.0
1996	77.0	17.1	2.8	3.2	100.0	-60.3	-33.2	-27.1	-16.3	-4.0	19.4	-8.3	11.1
1997	74.4	19.8	2.3	3.5	100.0	-59.7	-31.9	-27.8	-14.9	-4.2	21.1	-7.4	13.7
1998	67.1	19.9	7.1	6.0	100.0	-59.2	-29.8	-29.4	-14.8	3.5	29.4	-9.2	20.3
1999	65.0	26.9	2.1	6.0	100.0	-68.9	-32.8	-36.1	-6.7	-2.1	22.3	-8.7	13.6
2000	58.3	33.6	2.3	5.9	100.0	-70.2	-32.3	-37.9	-8.5	-5.4	16.0	-5.8	10.2
2001	65.3	30.2	-1.0	5.5	100.0	-75.4	-33.9	-41.6	-11.8	-6.3	6.4	-4.4	2.0
2002	64.8	26.4	0.3	8.5	100.0	-69.2	-30.9	-38.3	-14.1	-2.8	13.8	-3.6	10.2
2003	66.2	24.6	2.3	7.0	100.0	-66.9	-30.2	-36.7	-12.9	-12.6	7.6	-3.8	3.8
2004	68.7	25.6	-1.2	6.9	100.0	-62.1	-29.0	-33.1	-13.3	-15.1	9.5	-5.8	3.6
2005	67.8	26.7	-1.3	6.8	100.0	-58.4	-27.3	-31.1	-11.4	-14.8	15.4	-5.7	9.7
2006	65.8	29.3	-1.3	6.1	100.0	-60.4	-28.7	-31.7	-10.7	-15.6	13.3	-4.9	8.4
2007	67.9	31.2	-4.5	5.4	100.0	-61.2	-28.5	-32.6	-10.4	-12.2	16.3	-4.2	12.2
2008	68.9	30.0	-5.0	6.1	100.0	-63.8	-29.6	-34.2	-15.4	-14.3	6.6	-2.9	3.7
2009	62.2	29.0	3.3	5.5	100.0	-68.1	-32.4	-35.8	-16.6	-15.2	0.1	-2.7	-2.6
2010	65.5	28.1	-0.1	6.5	100.0	-64.8	-28.1	-36.7	-13.9	-15.7	5.5	-2.8	2.8
2011	63.5	26.1	1.9	8.5	100.0	-61.0	-27.1	-33.9	-11.7	-17.7	9.6	-2.9	6.6
2012	63.1	25.6	1.9	9.5	100.0	-65.0	-28.8	-36.2	-4.7	-16.9	13.5	-2.9	10.5
2013	66.7	25.9	1.5	5.8	100.0	-64.7	-28.5	-36.2	-5.5	-17.2	12.6	-3.5	9.1
2014	69.1	26.8	1.9	2.2	100.0	-66.9	-28.9	-37.9	-5.3	-14.4	13.5	-3.4	10.0
2015	65.9	26.0	1.7	6.4	100.0	-64.6	-28.5	-36.1	-6.0	-18.7	10.6	-3.8	6.8
2016	65.6	24.1	1.6	8.7	100.0	-64.2	-27.9	-36.3	-4.5	-15.4	15.9	-4.7	11.2
2017	65.3	26.2	1.6	6.9	100.0	-67.8	-30.0	-37.9	-5.7	-11.0	15.4	-5.8	9.7
2018	73.6	19.9	1.4	5.1	100.0	-66.1	-30.1	-36.0	-8.2	-14.2	11.5	-4.9	6.6
2019	66.3	23.4	1.2	9.1	100.0	-64.4	-28.8	-35.6	-4.8	-15.1	15.7	-6.2	9.5
2020	61.9	27.7	3.0	7.4	100.0	-62.4	-28.8	-33.7	-13.1	-9.2	15.3	-6.1	9.1
2021	53.8	32.8	5.8	7.6	100.0	-60.6	-29.0	-31.6	-6.5	-11.3	21.6	-7.9	13.8

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Branches of foreign banks													
1993	76.2	19.6	4.8	-0.5	100.0	-57.3	-28.5	-28.8	-8.1	-	34.6	-13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	-68.1	-33.7	-34.3	-3.4	-1.2	27.3	-9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	-73.6	-34.1	-39.5	4.7	-1.5	29.6	-9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	-78.4	-28.2	-50.2	0.5	-1.6	20.5	-10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	-79.8	-30.7	-49.1	-5.4	-3.7	11.0	-8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	-75.5	-21.2	-54.3	-7.3	3.0	20.1	-7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	-72.3	-23.4	-48.9	0.3	-	28.0	-11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	-74.1	-18.3	-55.8	-2.0	-0.2	23.7	-2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	-56.1	-24.5	-31.7	-12.6	1.4	32.7	-15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	-57.8	-25.7	-32.0	-23.4	-2.0	16.8	-12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	-53.6	-22.9	-30.7	-8.3	-0.6	37.5	-11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	-57.0	-24.2	-32.8	-11.1	-6.7	25.2	-8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	-58.0	-26.4	-31.5	1.4	-1.7	41.7	-17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	-55.3	-27.7	-27.7	-3.3	-	41.3	-17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	-44.9	-22.3	-22.6	-4.9	0.8	51.0	-20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	-50.8	-22.2	-28.6	-16.2	-6.2	26.7	-15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	-51.6	-18.5	-33.1	-9.4	-1.3	37.6	-12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	-52.3	-16.9	-35.4	-4.7	-1.5	41.6	-14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	-46.1	-21.2	-25.0	1.8	-	55.6	-17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	-48.6	-21.9	-26.7	2.4	0.4	54.2	-16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	-48.8	-21.8	-27.0	-0.4	-	50.8	-16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	-41.1	-19.1	-22.0	-6.5	-	52.3	-19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	-61.2	-24.8	-36.3	-0.2	-	38.6	-17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	-56.0	-24.8	-31.2	-24.2	-	19.8	-13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	-53.3	-25.2	-28.1	8.7	-0.9	54.5	-13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	-55.0	-25.4	-29.6	-7.8	-	37.2	-12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	-54.4	-24.5	-29.9	-4.4	-0.2	41.0	-14.2	26.8
2020	56.0	19.8	1.8	22.4	100.0	-53.2	-22.1	-31.2	-38.5	-	8.2	-7.9	0.4
2021	66.6	14.1	1.9	17.4	100.0	-46.2	-18.4	-27.8	-3.5	0.5	50.8	-15.8	35.0
Private Bankers ⁸													
1993	57.6	29.8	9.9	2.7	100.0	-67.4	-39.1	-28.2	-16.7	0.5	16.4	-2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	-71.1	-41.5	-29.6	-22.6	8.2	14.6	-1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	-74.4	-42.9	-31.6	-19.6	5.6	11.6	-1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	-72.0	-41.2	-30.8	-13.0	-	15.0	-3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	-68.1	-38.7	-29.4	-8.7	1.1	24.3	-3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	-63.3	-34.8	-28.5	-10.3	0.1	26.4	-4.9	21.6

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

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken 6													
1993	74.2	11.7	9.7	4.4	100.0	-52.4	-32.3	-20.1	-21.4	-1.6	24.7	-12.6	12.1
1994	84.6	12.0	-0.5	3.9	100.0	-50.4	-29.5	-21.0	-21.7	-5.8	22.1	-9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	-53.1	-31.4	-21.7	-17.0	-3.2	26.8	-12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	-50.5	-29.2	-21.3	-17.1	-8.0	24.4	-9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	-50.6	-27.9	-22.8	-17.5	-2.1	29.8	-13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	-46.5	-24.5	-22.0	-30.9	7.5	30.0	-13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	-54.8	-27.9	-26.8	-13.9	-1.3	30.0	-13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	-55.9	-29.0	-26.9	-15.2	-4.4	24.5	-11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	-57.1	-28.5	-28.7	-25.1	-3.3	14.5	-2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	-56.1	-27.8	-28.2	-60.2	26.4	10.1	-3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	-53.1	-26.0	-27.1	-28.9	-35.2	-17.2	-3.7	-20.9
2004	79.4	13.8	2.1	4.7	100.0	-53.5	-26.8	-26.7	-6.4	-36.3	3.8	-6.7	-2.9
2005	83.2	16.0	2.0	-1.2	100.0	-59.3	-29.9	-29.3	-6.5	-9.1	25.2	-3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	-53.6	-29.5	-24.1	9.6	-13.9	42.1	-6.2	36.0
2007	91.6	18.9	-14.5	4.0	100.0	-61.1	-31.6	-29.5	-18.2	-14.1	6.6	-2.4	4.3
2008	90.2	16.2	-11.2	4.8	100.0	-54.6	-27.2	-27.5	-63.4	-26.8	-44.9	-4.7	-49.6
2009	81.4	8.5	6.5	3.6	100.0	-51.0	-26.0	-25.0	-43.7	-47.7	-42.4	-1.6	-44.0
2010	84.4	10.0	3.9	1.7	100.0	-54.7	-26.7	-28.0	-18.6	-34.3	-7.6	0.8	-6.8
2011	94.5	10.0	-4.8	0.4	100.0	-59.8	-28.7	-31.2	-6.1	-33.4	0.6	-6.2	-5.6
2012	82.3	8.3	6.7	2.7	100.0	-59.6	-29.6	-30.1	-1.1	-17.5	21.7	-6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	-61.8	-30.0	-31.9	-31.1	-11.6	-4.5	-4.4	-8.9
2014	89.9	9.2	1.2	-0.4	100.0	-70.9	-35.6	-35.3	-17.2	-15.9	-4.0	-5.6	-9.6
2015	82.5	10.0	5.4	2.1	100.0	-69.1	-35.0	-34.2	-11.2	-1.6	18.1	-7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	-63.6	-28.6	-34.9	-36.9	-4.9	-5.4	-5.0	-10.4
2017	73.9	13.4	11.5	1.2	100.0	-72.5	-33.4	-39.1	-24.4	7.1	10.2	-4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	-76.6	-38.6	-38.0	-36.3	-1.3	-14.1	-8.3	-22.5
2019	73.0	16.8	6.4	3.8	100.0	-78.5	-38.4	-40.1	-4.6	-5.6	11.3	-2.7	8.6
2020	75.7	15.7	6.2	2.4	100.0	-75.9	-37.8	-38.2	-8.8	-8.0	7.3	-2.5	4.8
2021	70.7	16.1	10.7	2.5	100.0	-70.6	-34.3	-36.2	-0.6	-8.1	20.8	-9.1	11.7
Savings banks 6													
1993	84.3	13.9	2.4	-0.5	100.0	-63.4	-39.2	-24.2	-12.6	0.0	24.0	-15.5	8.5
1994	86.5	13.8	0.4	-0.7	100.0	-58.7	-36.7	-22.0	-20.1	-1.8	19.5	-11.4	8.1
1995	85.7	13.8	1.4	-0.9	100.0	-61.6	-38.0	-23.6	-14.7	0.6	24.3	-15.7	8.6
1996	86.4	14.0	1.4	-1.8	100.0	-62.5	-38.1	-24.4	-13.8	0.4	24.2	-15.8	8.4
1997	84.0	14.6	1.8	-0.4	100.0	-63.4	-38.0	-25.3	-14.3	0.8	23.1	-15.2	7.9
1998	81.9	15.7	1.7	0.6	100.0	-66.5	-39.8	-26.7	-11.1	0.3	22.7	-14.4	8.3
1999	81.2	16.9	0.9	1.0	100.0	-65.7	-39.4	-26.4	-5.7	-8.8	19.7	-11.8	7.9
2000	80.9	19.0	0.6	-0.4	100.0	-68.9	-41.3	-27.6	-15.9	3.7	18.9	-10.4	8.5
2001	80.8	17.7	-	1.5	100.0	-69.9	-41.4	-28.5	-18.6	2.1	13.6	-6.1	7.5
2002	81.3	16.7	-0.2	2.2	100.0	-66.5	-39.6	-26.9	-24.2	2.7	12.0	-5.1	6.8
2003	80.6	17.8	0.7	0.9	100.0	-66.4	-40.2	-26.1	-18.0	0.7	16.3	-10.3	6.0
2004	79.6	19.1	0.5	0.7	100.0	-64.9	-39.8	-25.1	-20.2	0.2	15.1	-7.3	7.8
2005	79.0	19.4	0.6	1.0	100.0	-66.0	-40.8	-25.2	-17.0	-	17.0	-7.9	9.1
2006	77.7	20.3	0.6	1.4	100.0	-65.8	-40.5	-25.3	-18.2	-0.8	15.3	-6.8	8.5
2007	75.2	21.8	0.5	2.5	100.0	-69.5	-40.7	-28.8	-15.7	-1.3	13.5	-5.6	7.8
2008	76.0	21.8	0.1	2.0	100.0	-68.8	-42.0	-26.7	-17.9	-5.5	7.9	-3.7	4.2
2009	78.6	20.4	0.6	0.4	100.0	-66.6	-41.5	-25.1	-15.6	-1.4	16.4	-7.8	8.6
2010	79.1	20.6	0.2	0.1	100.0	-62.8	-38.9	-24.0	-11.8	-3.2	22.2	-8.5	13.7
2011	79.6	20.7	-0.1	-0.2	100.0	-62.7	-38.7	-24.0	25.0	-6.1	56.2	-9.2	47.0
2012	79.4	20.9	0.1	-0.4	100.0	-65.7	-41.1	-24.5	2.3	-4.3	32.3	-9.1	23.2
2013	80.0	21.6	0.1	-1.6	100.0	-67.2	-41.8	-25.3	0.4	-3.5	29.8	-9.2	20.5
2014	79.8	22.1	-	-1.9	100.0	-68.3	-43.3	-25.0	-	-2.0	29.7	-9.6	20.1
2015	78.2	22.7	-	-0.9	100.0	-68.9	-43.5	-25.4	0.3	-1.3	30.1	-9.8	20.4
2016	76.4	23.5	-	-	100.0	-67.8	-42.4	-25.4	3.6	-1.3	34.5	-9.9	24.6
2017	73.9	25.5	-	0.6	100.0	-67.1	-42.5	-24.7	1.0	-0.5	33.3	-9.6	23.7
2018	71.7	26.0	-	2.3	100.0	-68.3	-42.5	-25.8	-2.3	-2.6	26.8	-8.8	18.0
2019	71.4	28.5	-	0.1	100.0	-71.4	-44.0	-27.4	-1.0	0.1	27.7	-8.2	19.5
2020	70.5	29.4	-	-	100.0	-70.1	-43.6	-26.5	-6.7	-0.3	22.9	-8.5	14.4
2021	68.1	31.7	-	0.2	100.0	-70.7	-43.2	-27.5	-0.7	-0.5	28.0	-9.2	18.8

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Regional institutions of credit cooperatives ⁹													
1993	69.1	20.1	11.3	-0.5	100.0	-54.8	-28.9	-25.9	-24.6	-4.2	16.4	-9.8	6.6
1994	81.0	14.3	4.9	-0.2	100.0	-41.4	-21.7	-19.7	-45.9	17.0	29.7	-14.7	14.9
1995	71.7	18.0	9.7	0.6	100.0	-53.1	-27.5	-25.6	-10.9	-2.3	33.7	-16.9	16.8
1996	69.4	20.2	9.3	1.1	100.0	-54.3	-26.9	-27.4	-4.0	-2.2	39.5	-17.9	21.6
1997	67.9	21.5	9.7	0.9	100.0	-54.5	-27.1	-27.5	-9.5	-4.9	31.0	-17.0	14.0
1998	74.6	19.4	4.8	1.2	100.0	-56.0	-26.1	-29.9	-18.6	45.6	71.0	-13.5	57.5
1999	65.5	19.6	12.7	2.2	100.0	-60.7	-27.9	-32.8	-18.1	-3.9	17.3	-5.3	12.0
2000	71.2	19.5	8.6	0.7	100.0	-51.8	-24.3	-27.5	-43.3	27.8	32.7	-10.4	22.3
2001	70.3	16.8	6.3	6.6	100.0	-62.5	-29.2	-33.4	-36.7	13.6	14.4	-5.5	8.9
2002	65.5	14.0	10.8	9.7	100.0	-52.5	-25.0	-27.5	-41.9	8.8	14.3	1.3	15.6
2003	53.6	19.6	21.2	5.6	100.0	-63.1	-29.9	-33.2	-29.4	-4.6	2.8	7.0	9.8
2004	55.8	18.7	22.1	3.4	100.0	-59.2	-30.5	-28.7	-18.9	-8.9	13.0	4.7	17.7
2005	57.4	19.9	22.4	0.4	100.0	-53.9	-30.0	-23.8	-10.0	-13.7	22.5	-0.6	21.9
2006	57.3	19.1	22.9	0.7	100.0	-62.2	-38.2	-24.0	-6.3	-9.8	21.7	24.3	46.0
2007	112.7	26.6	-43.0	3.7	100.0	-89.1	-49.2	-39.9	-40.6	-3.7	-33.4	57.8	24.4
2008	151.7	28.5	-86.8	6.6	100.0	-93.1	-49.2	-43.9	-66.2	19.7	-39.7	53.2	13.5
2009	48.2	15.3	36.2	0.3	100.0	-43.9	-24.5	-19.3	1.1	-28.7	28.6	1.5	30.1
2010	60.5	16.7	23.6	-0.8	100.0	-47.6	-26.2	-21.4	0.3	-23.2	29.5	0.3	29.8
2011	70.4	20.0	10.2	-0.6	100.0	-57.7	-30.1	-27.7	63.8	-37.4	68.6	-5.2	63.5
2012	53.9	14.0	32.1	-0.1	100.0	-42.3	-21.6	-20.6	-5.3	-29.1	23.3	15.8	39.2
2013	68.1	16.9	16.0	-1.0	100.0	-52.3	-27.1	-25.1	-15.2	-7.9	24.6	-5.7	19.0
2014	56.9	19.7	23.1	0.3	100.0	-59.3	-31.0	-28.3	0.7	-11.4	30.0	-11.0	19.0
2015	71.4	19.1	15.5	-5.9	100.0	-63.1	-29.7	-33.3	5.9	-30.2	12.6	-20.6	-8.0
Credit cooperatives													
1993	80.9	14.8	1.2	3.1	100.0	-68.5	-41.4	-27.1	-8.2	-0.3	23.0	-14.3	8.7
1994	82.6	15.0	-0.1	2.5	100.0	-66.6	-40.3	-26.3	-14.3	-0.7	18.4	-10.3	8.1
1995	82.6	14.4	0.9	2.1	100.0	-68.7	-41.4	-27.4	-9.6	0.4	22.1	-13.7	8.4
1996	82.5	14.9	0.8	1.8	100.0	-69.1	-41.2	-27.9	-10.4	0.9	21.4	-13.5	7.9
1997	81.0	15.8	0.6	2.5	100.0	-69.8	-41.3	-28.5	-12.0	0.9	19.2	-11.7	7.5
1998	79.0	17.1	0.6	3.4	100.0	-72.4	-42.1	-30.3	-11.1	1.1	17.6	-10.7	6.9
1999	77.1	19.2	0.3	3.5	100.0	-71.2	-41.7	-29.6	-12.1	-1.9	14.8	-8.3	6.6
2000	76.5	21.4	0.1	1.9	100.0	-74.5	-43.1	-31.5	-14.5	1.5	12.4	-6.5	5.9
2001	78.3	18.9	-0.2	3.0	100.0	-76.7	-44.8	-31.9	-16.3	4.5	11.5	-4.7	6.8
2002	79.1	18.1	-0.2	2.9	100.0	-73.1	-43.1	-30.0	-21.4	9.1	14.6	-4.6	9.9
2003	75.4	18.3	0.7	5.5	100.0	-69.6	-41.1	-28.5	-16.7	2.0	15.8	-8.0	7.8
2004	75.5	19.5	0.2	4.8	100.0	-68.7	-40.7	-28.0	-16.1	0.6	15.8	-7.7	8.0
2005	74.7	20.4	0.3	4.7	100.0	-70.0	-42.0	-27.9	-15.7	7.5	21.8	-7.6	14.2
2006	65.2	18.8	0.3	15.8	100.0	-64.3	-39.2	-25.1	-20.2	1.7	17.2	-3.9	13.2
2007	71.3	22.3	0.3	6.1	100.0	-70.5	-42.1	-28.3	-14.6	0.6	15.5	-5.7	9.9
2008	69.9	21.4	0.1	8.7	100.0	-68.3	-41.7	-26.7	-19.1	-1.7	10.8	-3.0	7.8
2009	76.9	19.9	0.3	2.9	100.0	-68.3	-42.3	-26.0	-11.5	-2.8	17.4	-7.6	9.8
2010	78.9	20.0	-	1.1	100.0	-63.7	-38.5	-25.2	-11.2	-1.8	23.2	-7.9	15.4
2011	78.0	19.5	0.1	2.4	100.0	-63.9	-38.1	-25.8	-1.5	-1.2	33.4	-9.2	24.2
2012	78.2	19.6	0.1	2.1	100.0	-65.9	-39.3	-26.6	1.3	0.1	35.4	-9.5	25.9
2013	78.6	19.5	-	1.9	100.0	-64.6	-38.6	-26.0	1.5	-1.3	35.6	-9.1	26.5
2014	79.2	20.1	-	0.7	100.0	-65.9	-39.6	-26.3	-0.9	-0.7	32.4	-9.6	22.8
2015	78.4	21.0	-	0.6	100.0	-66.6	-40.2	-26.4	-2.1	-0.6	30.7	-9.7	21.0
2016	76.5	21.1	-	2.3	100.0	-66.6	-39.9	-26.7	0.5	1.7	35.6	-9.7	25.8
2017	75.3	22.7	-	2.0	100.0	-65.7	-39.2	-26.5	-0.9	-0.2	33.3	-10.1	23.2
2018	74.6	23.5	-	1.9	100.0	-66.2	-39.0	-27.1	-4.2	-0.8	28.8	-9.5	19.4
2019	73.5	24.7	-	1.8	100.0	-67.2	-38.5	-28.7	1.9	-0.8	33.9	-9.6	24.3
2020	72.3	25.5	-	2.1	100.0	-67.2	-38.5	-28.7	-3.4	-0.9	28.6	-9.1	19.5
2021	70.6	26.6	-	2.7	100.0	-65.9	-37.5	-28.4	-0.1	-0.5	33.4	-8.7	24.7

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Mortgage banks 5 7													
1993	101.6	- 0.7	0.3	- 1.3	100.0	- 35.2	- 21.3	- 14.0	- 17.0	- 1.4	46.4	- 20.8	25.6
1994	102.9	- 0.8	- 0.3	- 1.8	100.0	- 33.5	- 20.2	- 13.3	- 13.3	- 13.3	41.0	- 16.4	24.6
1995	99.9	- 0.2	0.3	0.0	100.0	- 32.5	- 19.1	- 13.4	- 15.1	- 4.3	48.1	- 16.9	31.2
1996	103.5	- 1.8	0.2	- 1.9	100.0	- 31.6	- 18.5	- 13.1	- 12.5	- 5.0	50.9	- 19.6	31.3
1997	102.2	- 1.4	0.2	- 1.0	100.0	- 30.0	- 17.2	- 12.8	- 17.0	- 5.4	47.6	- 20.9	26.7
1998	100.4	- 1.7	0.2	1.1	100.0	- 29.7	- 17.1	- 12.6	- 13.0	- 7.2	50.1	- 20.8	29.3
1999	100.0	- 2.2	-	2.2	100.0	- 29.3	- 15.6	- 13.7	- 19.3	- 6.0	45.3	- 19.6	25.7
2000	93.9	- 1.1	-	7.2	100.0	- 31.4	- 16.2	- 15.2	- 39.5	- 10.9	18.2	- 10.9	7.3
2001	95.3	- 1.8	-	6.5	100.0	- 33.4	- 16.5	- 16.8	- 26.7	- 11.8	28.2	- 7.7	20.5
2002	97.7	- 1.5	0.1	3.6	100.0	- 35.6	- 17.6	- 18.1	- 48.7	18.3	34.0	- 6.5	27.4
2003	102.2	- 1.6	0.1	- 0.7	100.0	- 37.8	- 17.9	- 20.0	- 29.9	- 9.9	22.4	- 6.9	15.5
2004	96.5	- 0.8	-	4.2	100.0	- 35.0	- 16.6	- 18.4	- 40.8	- 10.0	14.2	- 8.2	6.0
2005	95.1	- 0.1	0.1	5.0	100.0	- 35.2	- 16.8	- 18.4	- 27.3	- 33.6	3.9	- 7.6	- 3.7
2006	91.4	6.9	0.1	1.6	100.0	- 38.9	- 19.6	- 19.3	- 25.8	- 21.5	13.8	- 4.7	9.0
2007	85.2	8.6	- 0.4	6.6	100.0	- 36.0	- 17.1	- 18.9	- 28.4	- 27.1	8.5	- 3.8	4.8
2008	86.8	11.3	- 0.1	2.0	100.0	- 37.6	- 16.4	- 21.3	- 107.4	- 33.6	- 78.7	- 2.5	- 81.2
2009	96.1	3.3	- 0.1	0.7	100.0	- 36.6	- 16.3	- 20.3	- 89.0	- 10.7	- 36.3	- 4.2	- 40.4
2010	92.7	5.2	- 0.2	2.3	100.0	- 36.3	- 14.1	- 22.2	- 64.1	- 1.9	- 2.3	0.4	- 1.8
2011	135.9	7.2	- 0.2	- 42.9	100.0	- 73.7	- 28.7	- 45.0	- 85.2	43.0	- 15.9	- 3.8	- 19.8
2012	91.0	3.7	-	5.4	100.0	- 51.7	- 21.1	- 30.6	- 24.3	- 20.4	3.7	- 0.8	2.9
2013	104.2	3.3	0.1	- 7.6	100.0	- 75.4	- 29.9	- 45.4	- 23.1	5.1	6.7	- 5.0	1.7
2014	94.4	0.7	- 0.2	5.1	100.0	- 58.4	- 24.9	- 33.5	- 13.1	- 36.3	- 7.8	- 4.8	- 12.7
2015	100.2	- 0.5	- 0.1	0.4	100.0	- 51.2	- 22.0	- 29.2	- 14.6	- 0.9	33.3	- 4.4	29.0
2016	101.9	- 2.8	-	0.9	100.0	- 61.0	- 26.7	- 34.3	- 7.4	2.5	34.2	- 8.3	25.9
2017	106.5	- 3.8	-	- 2.7	100.0	- 70.2	- 32.2	- 38.1	2.5	5.9	38.1	- 13.4	24.7
2018	106.2	- 4.9	0.4	- 1.7	100.0	- 59.8	- 27.5	- 32.3	- 20.9	- 5.8	13.5	- 7.8	5.6
2019	105.2	- 6.0	-	0.8	100.0	- 51.2	- 23.6	- 27.6	- 6.9	- 12.0	29.9	- 8.8	21.1
2020	110.7	- 6.7	-	- 3.9	100.0	- 49.0	- 22.1	- 26.8	- 19.5	14.8	46.3	- 38.3	8.0
2021	129.2	- 8.8	-	- 20.4	100.0	- 52.5	- 24.6	- 27.9	- 9.5	63.5	101.5	- 67.1	34.4
Building and loan associations													
1993	99.6	10.2	-	- 9.9	100.0	- 71.8	- 38.7	- 33.1	0.5	- 0.9	27.9	- 10.6	17.3
1994	92.1	10.8	-	- 3.0	100.0	- 66.4	- 34.2	- 32.1	- 2.5	1.4	32.6	- 16.7	15.9
1995	103.9	8.6	-	- 12.4	100.0	- 79.2	- 41.1	- 38.1	4.0	- 5.0	19.8	- 8.2	11.6
1996	104.0	3.0	-	- 7.0	100.0	- 81.5	- 40.8	- 40.7	5.9	0.5	24.9	- 9.5	15.3
1997	100.6	5.0	-	- 5.6	100.0	- 78.7	- 39.0	- 39.7	1.1	3.2	25.6	- 7.3	18.3
1998	94.8	13.0	-	- 7.8	100.0	- 77.9	- 38.7	- 39.2	- 1.1	6.6	27.7	- 10.2	17.5
1999	93.7	1.4	-	4.9	100.0	- 75.8	- 38.9	- 36.9	2.4	- 1.1	25.5	- 13.3	12.2
2000	84.5	8.5	-	7.1	100.0	- 69.9	- 34.6	- 35.3	- 1.6	19.4	47.9	- 17.1	30.8
2001	90.5	3.7	-	5.8	100.0	- 72.6	- 33.9	- 38.7	- 3.6	- 3.7	20.1	- 10.6	9.5
2002	89.6	1.3	-	9.0	100.0	- 70.7	- 33.1	- 37.7	- 8.9	0.3	20.7	- 11.7	9.0
2003	94.6	- 1.3	-	6.7	100.0	- 70.0	- 31.6	- 38.4	- 6.2	- 8.9	14.9	- 8.2	6.7
2004	96.7	0.1	-	3.3	100.0	- 68.6	- 31.9	- 36.7	- 7.0	- 8.3	16.1	- 9.0	7.1
2005	98.3	- 1.1	-	2.9	100.0	- 69.4	- 33.7	- 35.6	- 7.4	- 5.2	18.0	- 9.7	8.3
2006	103.6	- 7.3	-	3.7	100.0	- 78.1	- 38.4	- 39.8	- 11.3	- 0.5	10.0	- 6.5	3.5
2007	105.5	- 7.2	-	1.7	100.0	- 67.5	- 31.1	- 36.4	- 13.4	- 5.3	13.8	- 9.3	4.5
2008	106.5	- 11.2	-	4.7	100.0	- 68.6	- 32.4	- 36.2	- 15.2	- 1.9	14.3	- 9.1	5.2
2009	111.0	- 10.6	-	- 0.4	100.0	- 66.6	- 30.0	- 36.6	- 3.9	- 6.8	22.7	- 9.0	13.7
2010	117.2	- 13.5	-	- 3.7	100.0	- 69.2	- 29.1	- 40.1	- 0.2	- 6.9	23.7	- 11.0	12.7
2011	116.8	- 17.2	-	0.4	100.0	- 67.3	- 27.9	- 39.5	26.1	- 9.4	49.3	- 6.6	42.7
2012	117.5	- 19.2	-	1.7	100.0	- 70.5	- 27.4	- 43.2	0.6	- 6.8	23.2	- 6.2	17.0
2013	123.7	- 24.8	-	1.0	100.0	- 73.5	- 27.6	- 45.9	- 3.5	- 5.7	17.4	- 7.6	9.7
2014	124.6	- 22.4	-	- 2.2	100.0	- 77.7	- 30.9	- 46.8	11.7	- 2.7	31.3	- 10.5	20.8
2015	126.3	- 26.2	-	- 0.1	100.0	- 77.8	- 32.1	- 45.7	- 3.2	- 0.1	18.9	- 3.5	15.5
2016	92.1	- 18.5	-	26.4	100.0	- 66.2	- 25.5	- 40.7	0.8	- 1.9	32.8	- 5.9	26.9
2017	92.3	- 16.9	-	24.6	100.0	- 66.3	- 25.2	- 41.1	- 2.1	3.1	34.7	- 5.4	29.3
2018	122.4	- 23.1	-	0.6	100.0	- 88.6	- 32.1	- 56.5	1.0	- 0.6	11.7	- 6.3	5.4
2019	125.5	- 28.2	-	2.7	100.0	- 94.6	- 33.3	- 61.3	2.5	15.6	23.5	- 5.4	18.1
2020	122.5	- 24.0	-	1.5	100.0	- 91.4	- 32.1	- 59.3	- 4.0	5.3	9.9	- 4.8	5.1
2021	116.9	- 18.2	-	1.2	100.0	- 93.6	- 35.1	- 58.5	- 0.7	2.5	8.1	- 5.3	2.8

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Banks with special, development and other central support tasks ^{4 6 9 10}													
1993	79.7	18.4	1.2	0.6	100.0	-66.2	-27.4	-38.8	-12.5	-0.3	21.0	-6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	-64.8	-26.4	-38.4	-19.4	2.2	18.1	-6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	-65.0	-31.7	-33.3	-12.9	-0.5	21.6	-5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	-60.0	-26.9	-33.1	-17.9	-19.4	2.7	-3.3	-0.6
1997	78.6	15.4	1.4	4.7	100.0	-61.2	-30.7	-30.5	-11.8	-10.2	16.7	-3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	-55.8	-25.6	-30.2	-22.8	0.5	21.9	-3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	-27.3	-16.7	-10.6	-34.0	-3.1	35.6	-3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	-29.7	-18.1	-11.6	-23.0	-0.3	46.9	-3.1	43.9
2001	87.3	8.5	-	4.2	100.0	-30.4	-18.2	-12.3	-25.0	-12.2	32.4	-3.0	29.5
2002	85.3	13.8	-0.2	1.0	100.0	-31.4	-17.6	-13.8	-30.7	-4.4	33.5	-2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	-32.8	-18.2	-14.6	-19.2	-14.9	33.1	-2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	-35.4	-20.1	-15.3	-7.5	-6.7	50.4	-2.3	48.1
2005	82.0	14.9	-	3.2	100.0	-35.2	-20.1	-15.1	-1.5	-1.7	61.6	-2.3	59.2
2006	76.7	15.5	-	7.8	100.0	-35.3	-20.6	-14.6	-13.1	1.2	52.8	-1.5	51.3
2007	78.4	17.7	-0.1	4.0	100.0	-38.2	-21.7	-16.5	-176.3	-13.0	-127.5	-1.7	-129.3
2008	81.7	16.7	0.2	1.4	100.0	-37.3	-20.4	-16.8	-98.7	-35.5	-71.5	-0.8	-72.2
2009	84.0	15.5	-	0.5	100.0	-33.0	-17.8	-15.2	-38.9	-1.4	26.7	0.1	26.8
2010	84.1	14.7	-0.1	1.3	100.0	-31.8	-18.2	-13.6	-8.1	1.3	61.4	-1.4	60.0
2011	81.7	14.8	-0.2	3.8	100.0	-36.0	-19.9	-16.1	13.7	-8.8	68.9	-1.0	68.0
2012	80.4	15.9	-0.5	4.3	100.0	-47.1	-25.1	-22.1	-6.4	-12.8	33.6	-1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	-89.0	-46.5	-42.5	-26.2	-23.9	-39.0	-2.2	-41.3
2014	75.3	19.9	0.2	4.6	100.0	-50.0	-25.5	-24.5	-18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	-52.5	-26.6	-25.9	-10.1	7.8	45.2	-1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	-56.6	-26.7	-29.8	-12.9	-0.4	30.1	-1.1	29.0
2017	75.6	18.3	6.1	-	100.0	-59.2	-28.1	-31.1	-12.8	-7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	-1.6	100.0	-65.6	-33.4	-32.2	-3.0	-11.4	20.1	-2.2	17.9
2019	73.8	23.1	6.2	-3.1	100.0	-59.7	-29.3	-30.4	-9.9	-0.9	29.5	-6.2	23.3
2020	70.9	24.2	4.9	-	100.0	-56.2	-27.6	-28.6	-15.2	1.0	29.6	-7.1	22.5
2021	68.4	24.4	6.2	1.1	100.0	-55.5	-27.1	-28.3	-9.7	3.7	38.5	-12.8	25.7
Memo item: Banks majority-owned by foreign banks ¹¹													
1993	66.1	21.5	9.4	2.9	100.0	-68.4	-36.2	-32.3	-18.5	-2.6	10.4	-2.4	8.0
1994	71.5	20.5	4.3	3.7	100.0	-65.9	-34.9	-31.1	-20.5	-3.0	10.6	-4.8	5.8
1995	70.9	21.0	3.4	4.7	100.0	-68.5	-35.7	-32.8	-11.6	-2.1	17.8	-6.8	11.0
1996	67.4	22.6	3.6	6.4	100.0	-66.6	-34.2	-32.4	-10.0	-4.9	18.5	-8.6	9.9
1997	69.3	25.0	0.3	5.4	100.0	-62.9	-31.7	-31.2	-10.4	-6.8	19.9	-6.2	13.7
1998	61.4	28.5	2.9	7.1	100.0	-63.8	-31.0	-32.8	-8.9	-1.0	26.3	-8.6	17.8
1999	62.6	30.7	-0.3	7.0	100.0	-65.7	-31.6	-34.1	-11.7	-10.3	12.3	-7.6	4.7
2000	61.1	30.7	-2.8	11.0	100.0	-69.0	-33.5	-35.4	-7.9	0.5	23.7	-6.1	17.6
2001	65.2	30.8	-3.1	7.1	100.0	-69.5	-31.8	-37.6	-9.1	-5.7	15.7	-7.5	8.1
2002	64.9	22.4	2.0	10.6	100.0	-64.0	-28.1	-35.9	-12.0	-0.3	23.7	-8.5	15.2
2003	63.7	25.8	5.2	5.3	100.0	-60.2	-26.1	-34.1	-14.5	-15.1	10.2	-5.0	5.2
2004	67.4	29.6	-1.5	4.5	100.0	-60.6	-25.3	-35.3	-10.5	-15.0	13.9	-8.5	5.5
2005	67.8	28.0	2.8	1.4	100.0	-60.2	-28.2	-32.0	-16.2	-6.5	17.2	-6.0	11.2
2006	67.3	28.7	2.5	1.5	100.0	-59.5	-28.8	-30.7	-14.4	-10.0	16.1	-4.0	12.1
2007	72.2	28.6	-3.8	3.0	100.0	-57.5	-27.8	-29.7	-15.6	41.9	68.8	-5.5	63.3
2008	93.3	34.7	-31.1	3.2	100.0	-76.8	-36.2	-40.6	-26.5	-13.1	-16.4	-3.3	-19.7
2009	66.5	22.4	8.6	2.5	100.0	-59.6	-30.2	-29.3	-20.0	-12.3	8.2	-3.4	4.8
2010	70.9	26.0	2.9	0.2	100.0	-59.4	-26.7	-32.6	-13.2	-11.2	16.2	-4.3	11.9
2011	73.8	24.2	-1.3	3.3	100.0	-59.4	-26.5	-32.9	-15.6	-11.8	13.2	-2.0	11.1
2012	65.3	22.2	9.3	3.2	100.0	-62.2	-28.0	-34.2	-2.2	-10.3	25.3	-5.6	19.7
2013	67.2	21.4	9.0	2.4	100.0	-66.9	-30.7	-36.2	-3.9	-12.0	17.2	-4.2	13.1
2014	71.5	25.9	2.9	-0.4	100.0	-67.9	-30.1	-37.7	-3.8	-11.2	17.2	-2.7	14.4
2015	68.8	23.9	3.6	3.7	100.0	-69.7	-32.7	-37.0	-3.9	-14.1	12.2	-3.5	8.7
2016	67.7	23.9	5.4	3.0	100.0	-68.6	-32.7	-35.9	-7.7	-12.1	11.6	-4.8	6.8
2017	62.4	25.5	5.8	6.3	100.0	-62.6	-28.9	-33.7	-4.2	-12.9	20.3	-5.7	14.6
2018	74.7	24.6	3.5	-2.7	100.0	-70.4	-32.8	-37.6	-8.0	-8.0	13.6	-4.7	8.9
2019	64.8	23.6	3.7	7.9	100.0	-64.4	-30.9	-33.5	-1.1	-13.1	21.5	-8.0	13.5
2020	61.6	30.6	3.6	4.3	100.0	-62.8	-30.2	-32.6	-12.3	-8.3	16.6	-7.7	8.9
2021	51.7	38.4	8.5	1.4	100.0	-67.9	-35.5	-32.4	-3.3	-2.8	26.1	-13.9	12.2

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	119,089	12,271	5,980	3,542	557	1,881	3,162
2021	131,647	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716

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

VIII. Items of banks' profit and loss accounts

3. Interest received by credit institutions *

As a percentage of total assets ⁷

Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement ¹										
Financial year	Interest received				Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	
	Total	Total	from lending and money market transactions ²	from debt securities and Debt Register claims	Total ³	from shares and other variable yield securities ⁴	from participating interests ⁵	from shares in affiliated enterprises ⁶		
1993	7.47	7.31	6.23	1.08	0.14	0.06	0.03	0.05	0.01	
1994	6.74	6.55	5.49	1.06	0.18	0.06	0.05	0.07	0.02	
1995	6.54	6.39	5.37	1.02	0.14	0.06	0.03	0.05	0.02	
1996	6.05	5.87	4.95	0.92	0.15	0.07	0.02	0.05	0.02	
1997	5.75	5.55	4.70	0.85	0.17	0.09	0.03	0.06	0.02	
1998	5.58	5.36	4.53	0.83	0.21	0.10	0.03	0.08	0.01	
1999	5.33	5.10	4.27	0.83	0.21	0.11	0.02	0.07	0.02	
2000	5.50	5.22	4.33	0.89	0.25	0.12	0.03	0.10	0.02	
2001	5.39	5.12	4.21	0.91	0.24	0.14	0.03	0.07	0.03	
2002	4.84	4.55	3.74	0.81	0.24	0.10	0.03	0.12	0.04	
2003	4.40	4.19	3.48	0.71	0.16	0.10	0.02	0.05	0.05	
2004	4.24	3.99	3.30	0.69	0.21	0.14	0.02	0.05	0.04	
2005	4.37	4.07	3.36	0.71	0.23	0.17	0.02	0.04	0.07	
2006	4.62	4.30	3.55	0.75	0.24	0.18	0.02	0.04	0.07	
2007	5.11	4.76	3.90	0.86	0.29	0.22	0.02	0.05	0.06	
2008	5.18	4.89	3.96	0.93	0.23	0.15	0.02	0.06	0.06	
2009	3.87	3.69	3.02	0.67	0.14	0.09	0.01	0.04	0.04	
2010	3.25	3.07	2.55	0.52	0.15	0.09	0.01	0.05	0.03	
2011	3.31	3.15	2.68	0.47	0.12	0.07	0.01	0.04	0.03	
2012	2.88	2.69	2.31	0.38	0.13	0.08	0.01	0.04	0.07	
2013	2.61	2.44	2.11	0.33	0.11	0.07	0.01	0.03	0.05	
2014	2.49	2.32	2.01	0.31	0.13	0.07	0.01	0.05	0.04	
2015	2.33	2.13	1.86	0.27	0.17	0.08	0.02	0.08	0.03	
2016	2.17	2.00	1.76	0.24	0.12	0.07	0.02	0.03	0.06	
2017	2.00	1.83	1.63	0.20	0.13	0.08	0.01	0.04	0.04	
2018	2.07	1.88	1.69	0.19	0.12	0.07	0.01	0.04	0.07	
2019	1.91	1.78	1.61	0.17	0.09	0.06	0.01	0.02	0.04	
2020	1.53	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03	
2021	1.39	1.29	1.18	0.11	0.08	0.04	0.01	0.02	0.03	

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

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

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
General administrative spending in relation to gross earnings 9														
1968	65.4	77.0	85.1	70.6	54.8	66.0	43.0	65.9	50.9	77.8	-	55.6	-	38.4
1969	65.7	73.6	81.2	69.0	49.7	60.3	49.0	69.2	54.1	74.3	-	61.6	-	45.0
1970	70.9	79.5	84.5	76.8	65.5	68.2	70.0	74.3	67.3	70.4	-	64.7	-	47.9
1971	73.4	83.3	91.4	77.7	52.7	76.3	63.1	77.6	60.8	76.3	-	58.1	-	46.8
1972	70.4	81.5	91.8	74.6	50.6	73.1	55.6	72.1	57.1	75.5	-	54.4	-	45.5
1973	72.6	84.9	95.1	80.7	47.4	76.0	63.5	74.1	81.5	73.2	-	68.7	-	44.1
1974	69.8	74.8	80.5	70.9	51.7	73.0	62.0	72.4	63.9	75.1	-	66.6	-	48.3
1975	66.3	74.4	79.4	69.6	60.0	73.6	56.6	65.6	40.4	76.2	-	59.5	-	43.4
1976	70.4	78.3	83.7	71.1	72.5	82.0	62.1	69.7	52.3	80.4	-	59.1	-	44.8
1977	69.3	77.5	81.1	72.8	70.3	81.7	58.6	67.5	57.0	79.4	-	60.9	-	45.5
1978	68.3	77.2	81.9	72.1	69.5	75.1	54.9	65.8	56.5	78.4	-	62.1	-	44.0
1979	70.7	80.6	84.7	76.0	73.3	78.3	63.6	67.7	68.8	76.9	-	60.3	-	48.4
1980	71.9	82.4	85.9	80.3	73.1	72.4	72.5	68.7	74.0	72.7	-	66.5	-	50.5
1981	66.1	75.6	77.7	74.0	72.3	69.2	78.5	61.7	59.3	65.6	-	65.2	-	46.9
1982	60.6	67.6	71.6	62.6	70.4	62.5	56.5	58.0	41.3	65.8	-	61.9	-	45.1
1983	57.7	64.6	67.8	59.7	70.2	63.9	45.5	55.6	36.8	68.1	-	62.0	-	38.5
1984	60.7	67.6	69.8	63.7	69.9	72.3	47.3	57.6	40.6	73.9	-	71.6	-	38.1
1985	62.9	67.6	71.0	62.3	66.7	73.2	48.1	59.6	48.5	78.8	-	73.8	-	38.1
1986	64.3	68.0	68.1	67.6	70.9	68.8	51.0	61.8	50.1	80.3	-	-	-	40.0
1987	67.8	74.8	76.4	71.8	86.8	77.0	55.4	64.8	49.3	80.4	-	-	-	40.6
1988	68.2	75.1	74.6	74.3	82.2	81.7	58.8	65.3	48.9	79.0	-	-	-	40.5
1989	68.9	74.8	71.4	77.5	101.7	78.8	61.8	67.1	64.6	76.3	-	-	-	41.5
1990	70.2	73.8	69.7	77.4	86.0	83.5	66.0	67.9	71.3	76.5	-	-	-	71.0
1991	68.7	72.8	70.2	74.5	86.5	83.5	63.6	66.3	78.9	73.7	-	-	-	64.8
1992	67.9	70.3	69.2	70.7	75.1	77.3	65.6	65.4	68.2	73.0	-	-	-	71.2
1993	65.2	66.0	65.4	65.8	59.9	77.1	61.0	64.6	61.4	71.6	34.9	-	65.3	67.4
1994	61.5	65.6	68.6	61.4	76.1	74.6	52.2	58.5	43.5	68.3	32.8	-	64.4	66.5
1995	65.7	71.2	76.0	65.7	79.9	79.5	58.3	61.9	59.2	70.9	32.6	-	70.4	67.6
1996	65.1	70.2	75.4	64.1	98.0	76.9	55.4	62.2	60.6	70.9	31.0	-	76.1	63.7
1997	65.7	69.9	75.3	63.4	124.0	72.8	55.9	64.3	61.0	72.0	29.7	-	74.6	65.1
1998	68.0	73.7	78.3	68.1	147.1	68.5	56.1	68.1	59.6	75.4	30.1	-	72.2	59.2
1999	70.3	80.4	83.8	75.0	129.3	-	60.3	67.0	71.4	74.0	30.0	-	79.7	28.4
2000	74.0	86.5	93.4	76.4	137.7	-	62.7	69.0	57.0	76.1	33.9	-	75.2	30.5
2001	77.5	91.6	101.3	79.0	66.7	-	64.4	70.9	71.8	78.9	35.7	-	77.1	31.7
2002	71.5	80.2	83.4	75.9	64.6	-	62.5	67.9	66.1	75.2	37.0	-	77.8	31.7
2003	72.9	87.0	98.7	73.7	58.6	-	57.4	67.5	86.2	74.3	37.6	-	75.1	34.7
2004	68.8	77.8	85.5	65.9	60.3	-	57.4	65.8	79.5	72.3	36.6	-	70.9	36.5
2005	68.0	73.5	80.8	61.8	61.7	-	59.7	67.1	69.8	73.6	37.1	-	71.4	36.4
2006	68.8	72.3	77.2	63.5	64.3	-	62.5	67.2	81.4	76.6	39.6	-	81.1	38.3
2007	66.2	67.4	70.7	61.7	49.4	-	55.2	71.7	64.0	75.2	38.3	-	68.7	39.7
2008	65.6	68.6	71.2	64.5	56.6	-	51.4	70.2	51.7	74.9	38.4	-	71.9	37.9
2009	69.1	79.8	82.8	74.8	69.6	-	56.7	67.2	69.1	70.6	36.8	-	66.3	33.2
2010	66.4	77.8	83.1	69.2	68.7	-	57.9	63.0	61.6	64.5	37.1	-	66.7	32.2
2011	66.7	75.9	81.1	68.1	54.4	-	57.3	62.5	63.9	65.5	51.5	-	67.6	37.3
2012	68.9	75.4	76.9	73.2	56.8	-	65.8	65.5	62.2	67.3	54.6	-	71.7	49.0
2013	72.2	77.7	82.8	69.8	59.5	-	72.5	66.1	61.5	65.9	70.1	-	74.2	89.3
2014	69.9	74.4	77.6	69.7	49.4	-	71.5	67.0	77.4	66.4	61.4	-	76.0	52.5
2015	71.3	76.4	79.9	70.3	73.6	-	74.7	68.3	69.8	67.0	51.3	-	77.7	54.2
2016	73.3	79.9	85.2	71.6	74.9	-	73.1	67.8	-	68.2	61.6	-	89.9	62.3
2017	76.2	86.1	95.3	74.2	71.9	-	83.0	67.5	-	67.1	68.4	-	87.8	63.0
2018	75.5	82.0	88.9	70.7	71.5	-	86.0	70.0	-	67.4	59.0	-	89.2	68.2
2019	79.3	91.5	105.8	71.8	68.1	-	87.4	71.5	-	68.4	51.6	-	92.7	61.6
2020	76.9	87.8	102.6	69.7	70.2	-	83.1	70.2	-	68.7	47.1	-	92.7	59.1
2021	76.6	86.4	100.7	70.0	57.2	-	81.3	70.9	-	67.8	43.6	-	94.8	59.8

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

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
General administrative spending in relation to operating income ¹⁰														
1993	62.0	60.5	60.5	59.8	57.3	67.4	52.4	63.4	54.8	68.5	35.2	–	71.8	66.2
1994	60.8	64.6	69.0	59.6	68.1	71.1	50.4	58.7	41.4	66.6	33.5	–	66.4	64.8
1995	63.7	67.5	73.0	61.6	73.6	74.4	53.1	61.6	53.1	68.7	32.5	–	79.2	65.0
1996	63.2	66.7	72.6	60.3	78.4	72.0	50.5	62.5	54.3	69.1	31.6	–	81.5	60.0
1997	63.3	66.2	72.2	59.7	79.8	68.1	50.6	63.4	54.5	69.8	30.0	–	78.7	61.2
1998	64.1	67.8	76.7	59.2	75.5	63.3	46.5	66.5	56.0	72.4	29.7	–	77.9	55.8
1999	66.3	73.9	77.4	68.9	72.3	–	54.8	65.7	60.7	71.2	29.3	–	75.8	27.3
2000	68.5	75.4	79.0	70.2	74.1	–	55.9	68.9	51.8	74.5	31.4	–	69.9	29.7
2001	71.4	80.4	83.8	75.4	56.1	–	57.1	69.9	62.5	76.7	33.4	–	72.6	30.4
2002	67.3	74.2	77.9	69.2	57.8	–	56.1	66.5	52.5	73.1	35.6	–	70.7	31.4
2003	66.6	74.0	79.5	66.9	53.6	–	53.1	66.4	63.1	69.6	37.8	–	70.0	32.8
2004	65.6	73.5	80.8	62.1	57.0	–	53.5	64.9	59.2	68.7	35.0	–	68.6	35.4
2005	61.2	59.8	60.5	58.4	58.0	–	59.3	66.0	53.9	70.0	35.2	–	69.4	35.2
2006	62.7	66.0	69.0	60.4	55.3	–	53.6	65.8	62.4	64.3	38.9	–	78.1	35.3
2007	65.0	65.5	68.1	61.2	44.9	–	61.1	69.5	89.1	70.5	36.0	–	67.5	38.2
2008	73.3	93.6	128.2	63.8	50.8	–	54.6	68.8	93.1	68.3	37.6	–	68.6	37.3
2009	65.1	73.4	76.8	68.1	51.6	–	51.0	66.6	43.9	68.3	36.6	–	66.6	33.0
2010	63.8	72.5	77.4	64.8	52.3	–	54.7	62.8	47.6	63.7	36.3	–	69.2	31.8
2011	64.0	67.9	72.5	61.0	46.1	–	59.8	62.7	57.0	63.9	37.7	–	67.3	36.0
2012	64.3	67.2	68.8	65.0	48.6	–	59.6	65.7	42.3	65.9	51.7	–	70.5	47.1
2013	69.2	72.8	78.3	64.7	48.8	–	61.8	67.2	52.3	64.6	75.4	–	73.5	89.0
2014	69.2	73.4	78.1	66.9	41.1	–	70.9	68.3	59.3	65.9	58.4	–	77.7	50.0
2015	70.4	75.6	82.9	64.6	61.2	–	69.1	68.9	63.1	66.6	51.2	–	77.8	52.5
2016	69.3	74.3	81.4	64.2	56.0	–	63.6	67.8	–	66.6	61.0	–	66.2	56.6
2017	71.9	79.4	88.7	67.8	53.3	–	72.5	67.1	–	65.7	70.2	–	66.3	59.2
2018	73.1	79.3	87.9	66.1	55.0	–	76.6	68.3	–	66.2	59.8	–	88.6	65.6
2019	76.0	84.9	100.9	64.4	54.4	–	78.5	71.4	–	67.2	51.2	–	94.6	59.7
2020	72.3	77.7	90.3	62.4	53.2	–	75.9	70.1	–	67.2	49.0	–	91.4	56.2
2021	72.9	79.9	99.2	60.6	46.2	–	70.6	70.7	–	65.9	52.5	–	93.6	55.5

* 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

Other and extraordinary result													
Financial year	Income						Charges						
	total	total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves ¹	from loss transfers	Extra-ordinary income	total	Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from loss transfers	Transfers to special reserves ¹	Extra-ordinary charges	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement ²	
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	- 3,547	5,720	2,144	-	1,210	2,366	9,267	1,494	318	-	3,585	3,870	

* Excluding institutions in liquidation and institutions with a truncated financial year.
¹ As of the financial year 2010, no special reserves may be formed under the Act to Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz). ² Income from profit

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

VIII. Items of banks' profit and loss accounts

6. Return on equity of individual categories of banks *

as a percentage of the average equity ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁷	Credit co-operatives	Mortgage banks ³ ⁵	Building and loan associations	Banks with special, development and other central support tasks ² ⁴ ⁷ ⁸
		Total	Big banks ²	Regional banks and other commercial banks ² ³ ⁴ ⁵	Branches of foreign banks	Private bankers ⁶							
Profit for the financial year before tax													
1993 ts	14.87	10.02	10.44	9.82	6.64	10.37	7.15	21.87	5.12	20.23	13.15	17.77	5.77
1994 ts	13.26	10.93	12.48	10.08	5.90	9.25	7.84	19.21	15.16	17.38	13.42	21.52	5.42
1995 ts	14.00	10.31	10.18	10.68	7.13	7.73	8.87	22.58	12.98	19.48	16.52	10.88	8.25
1996 ts	13.27	10.77	11.79	10.15	5.54	10.10	8.66	21.38	14.80	17.72	16.38	12.88	1.04
1997 ts	12.76	9.68	7.38	11.52	4.24	17.26	10.90	19.37	12.00	14.94	15.92	13.08	6.45
1998 ts	19.16	27.36	39.51	16.75	11.56	18.03	11.69	17.82	28.57	12.84	17.81	14.12	8.38
1999	11.26	9.67	6.23	16.48	9.87	-	10.61	15.18	5.74	10.71	15.62	12.73	9.44
2000	9.84	8.20	6.34	11.58	10.26	-	8.14	13.39	12.95	8.59	5.89	25.75	10.59
2001	6.31	4.73	4.96	4.12	9.41	-	4.78	9.16	4.43	7.47	8.93	10.30	6.97
2002	4.63	0.97	- 3.14	9.04	4.87	-	2.59	8.16	4.56	9.68	10.81	10.48	8.13
2003	0.91	- 6.24	-12.85	4.52	11.67	-	- 4.30	10.94	0.66	10.65	5.34	7.73	7.22
2004	4.29	- 0.41	- 3.97	5.57	7.19	-	1.07	9.75	2.91	10.31	3.32	8.08	9.06
2005	12.87	21.82	31.72	8.63	10.99	-	6.44	10.45	5.25	13.79	0.91	8.40	11.00
2006	9.21	11.22	14.01	6.96	14.25	-	11.40	8.94	4.49	11.04	2.83	3.93	5.92
2007	6.55	19.13	25.97	8.51	20.33	-	1.46	7.24	- 4.03	8.14	1.89	5.98	-12.71
2008	- 7.40	-15.49	-25.30	3.81	7.99	-	-11.07	4.00	- 4.40	5.53	-15.49	6.07	- 7.56
2009	- 0.81	- 5.82	- 9.10	0.06	11.82	-	- 9.23	8.48	7.24	8.96	- 8.33	9.53	3.38
2010	5.27	3.01	2.88	2.78	13.20	-	- 1.47	11.42	5.77	12.12	- 0.50	9.19	7.91
2011	8.57	1.77	- 0.12	4.80	15.11	-	0.12	27.35	10.27	16.39	- 1.72	17.86	7.58
2012	7.80	6.55	6.65	6.08	13.09	-	3.91	12.96	4.94	15.71	0.58	7.65	3.96
2013	5.28	4.96	4.58	5.27	11.64	-	- 0.80	10.61	4.10	14.75	0.73	4.97	- 2.11
2014	5.72	4.80	4.33	5.22	12.41	-	- 0.63	9.94	4.18	12.22	- 1.03	8.43	3.37
2015	5.82	3.54	3.01	4.22	8.55	-	3.27	9.68	1.72	10.74	4.94	4.49	4.15
2016	5.97	4.51	3.45	6.30	3.98	-	- 1.01	10.42	-	11.54	5.54	8.87	-2.89
2017	5.63	3.95	2.88	5.31	10.54	-	1.85	9.44	-	10.11	5.49	9.18	1.86
2018	3.73	2.07	1.14	3.30	6.50	-	- 2.45	7.19	-	8.19	2.09	2.21	1.67
2019	1.07	- 7.70	-16.63	4.44	7.48	-	2.03	6.86	-	9.17	5.31	3.83	2.52
2020	2.71	- 1.56	- 7.08	4.10	1.52	-	1.29	5.36	-	7.31	8.06	1.66	2.72
2021	5.03	2.65	- 2.26	6.00	6.85	-	4.02	6.27	-	8.37	16.91	1.41	3.80
Profit for the financial year after tax													
1993 ts	7.07	6.01	6.39	5.55	4.04	8.93	3.50	7.73	2.07	7.65	7.26	11.05	4.02
1994 ts	6.95	6.95	8.12	6.08	3.96	8.09	4.50	8.01	7.64	7.61	8.06	10.48	3.55
1995 ts	7.09	6.92	8.17	6.04	4.74	6.53	4.75	7.99	6.48	7.42	10.71	6.38	6.25
1996 ts	6.45	6.66	7.79	5.79	2.59	7.93	5.44	7.42	8.09	6.52	9.19	7.94	- 0.23
1997 ts	6.57	6.65	5.44	7.48	0.91	14.76	5.89	6.66	5.43	5.82	8.93	9.37	5.26
1998 ts	10.15	15.18	19.24	11.54	7.29	14.70	6.34	6.52	23.13	5.05	10.42	8.92	7.07
1999	6.49	7.00	5.48	10.06	5.98	-	5.92	6.12	3.98	4.74	8.87	6.07	8.48
2000	6.40	7.31	7.23	7.40	9.04	-	4.22	6.02	8.84	4.10	2.37	16.54	9.90
2001	4.58	4.24	5.69	1.26	4.86	-	4.01	5.06	2.74	4.41	6.48	4.87	6.33
2002	2.94	0.04	- 3.30	6.66	1.24	-	1.80	4.66	4.95	6.60	8.73	4.54	7.50
2003	- 1.32	- 6.57	-11.99	2.25	8.15	-	- 5.23	4.01	2.30	5.24	3.70	3.46	6.65
2004	1.98	- 1.41	- 3.56	2.13	4.83	-	- 0.83	5.05	3.97	5.26	1.39	3.58	8.65
2005	9.04	15.52	23.12	5.43	6.34	-	5.56	5.60	5.12	9.00	- 0.87	3.89	10.58
2006	7.36	9.11	12.27	4.41	8.16	-	9.73	4.95	9.51	8.51	1.85	1.36	5.76
2007	4.60	15.61	21.64	6.35	12.36	-	0.93	4.21	2.94	5.16	1.06	1.93	-12.88
2008	- 7.89	-15.05	-23.74	2.14	3.50	-	-12.22	2.12	1.50	3.98	-15.98	2.20	- 7.65
2009	- 2.02	- 5.67	- 8.11	- 1.32	7.88	-	- 9.58	4.44	7.62	5.04	- 9.29	5.74	3.40
2010	3.70	2.01	2.19	1.39	8.59	-	- 1.31	7.07	5.83	8.02	- 0.40	4.91	7.73
2011	6.68	0.75	- 0.83	3.33	10.43	-	- 1.02	22.88	9.50	11.87	- 2.14	15.47	7.47
2012	5.58	3.68	2.91	4.75	9.03	-	2.77	9.32	8.30	11.50	0.46	5.60	3.77
2013	3.51	3.54	3.24	3.81	7.80	-	- 1.58	7.33	3.16	10.98	0.18	2.78	- 2.23
2014	3.98	3.51	3.16	3.89	7.88	-	- 1.50	6.72	2.64	8.59	- 1.67	5.61	3.61
2015	3.97	2.18	1.81	2.71	4.68	-	1.89	6.54	- 1.08	7.36	4.29	3.66	4.00
2016	4.27	3.20	2.50	4.45	1.25	-	- 1.95	7.42	-	8.39	4.20	7.28	2.78
2017	4.08	2.79	2.30	3.33	8.00	-	0.98	6.72	-	7.05	3.56	7.74	2.09
2018	2.41	1.54	1.24	1.89	4.29	-	- 3.89	4.83	-	5.50	0.88	1.02	1.48
2019	- 0.41	- 8.99	-17.58	2.69	4.90	-	1.55	4.83	-	6.57	3.75	2.95	2.00
2020	1.12	- 2.95	- 8.22	2.46	0.06	-	0.84	3.36	-	4.98	1.40	0.86	2.07
2021	3.22	1.41	- 2.13	3.81	4.72	-	2.26	4.22	-	6.19	5.73	0.50	2.54

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

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Interest received (total) ¹⁰														
1968	4.97	5.28	4.98	5.69	4.54	5.30	5.09	5.89	3.43	6.02	4.43	11.29	–	1.81
1969	5.52	6.02	5.62	6.26	6.79	6.41	5.48	6.11	5.23	6.48	4.78	11.91	–	2.68
1970	6.59	7.60	7.20	7.82	8.28	7.97	6.38	7.17	6.50	7.88	5.08	13.41	–	3.14
1971	6.40	6.62	6.24	6.99	6.67	6.67	6.28	7.06	6.17	7.58	5.31	13.11	–	4.00
1972	6.12	5.86	5.42	6.32	5.67	5.88	5.96	6.84	5.81	7.23	5.67	12.20	–	4.03
1973	7.57	8.30	7.74	8.72	8.36	8.76	7.20	8.07	7.41	8.76	6.10	13.43	–	4.55
1974	8.26	9.40	9.19	9.49	9.75	9.51	7.78	8.73	8.05	9.41	6.34	14.10	–	4.91
1975	7.21	7.28	7.37	7.37	6.76	6.94	7.00	7.79	6.91	8.00	6.65	12.94	–	4.76
1976	6.54	6.12	5.94	6.47	5.42	5.95	6.68	6.97	5.96	7.12	6.75	12.42	–	4.64
1977	6.41	6.01	5.85	6.35	5.39	5.59	6.64	6.67	5.80	6.79	6.73	11.88	–	4.70
1978	6.09	5.80	5.78	5.99	5.27	5.18	6.32	6.19	5.51	6.28	6.54	11.31	–	4.53
1979	6.47	6.73	6.65	6.88	6.50	6.45	6.40	6.48	6.06	6.67	6.40	11.22	–	4.73
1980	7.64	8.55	8.55	8.50	8.71	8.73	7.25	7.65	7.82	8.24	6.53	12.36	–	5.27
1981	8.72	10.03	10.02	9.87	10.78	10.45	8.22	8.70	9.58	9.58	6.97	13.50	–	5.72
1982	8.63	9.39	9.38	9.32	9.88	9.37	8.25	8.86	9.35	9.49	7.36	13.27	–	6.02
1983	7.61	7.77	7.92	7.76	7.66	6.97	7.53	7.79	7.81	7.93	7.38	11.72	–	5.74
1984	7.53	7.76	7.95	7.81	7.23	6.75	7.60	7.63	7.52	7.74	7.29	10.59	–	5.78
1985	7.18	7.20	7.21	7.30	7.05	6.35	7.14	7.39	7.07	7.43	7.13	10.09	–	5.69
1986	6.64	6.64	6.65	6.81	6.11	5.80	6.60	6.87	6.26	6.87	6.83	–	–	5.47
1987	6.23	6.14	6.07	6.37	5.41	5.66	6.23	6.44	5.76	6.42	6.55	–	–	5.27
1988	6.13	6.22	6.30	6.32	5.50	5.65	6.16	6.23	5.62	6.18	6.33	–	–	5.19
1989	6.62	7.05	7.12	7.02	6.64	7.24	6.70	6.57	6.40	6.71	6.71	–	–	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	0.98	0.90	1.21	0.19	–	2.93	1.58	–	1.63	2.35	–	1.92	0.93

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Interest paid ¹¹														
1968	3.15	3.06	2.59	3.58	3.20	2.98	4.14	3.07	2.38	3.11	3.70	4.26	-	1.17
1969	3.64	3.66	3.01	4.05	5.47	3.95	4.62	3.35	4.19	3.38	3.86	5.16	-	2.11
1970	4.70	5.34	4.53	5.78	7.17	5.84	5.69	4.42	5.66	4.36	4.09	7.27	-	2.59
1971	4.51	4.51	3.78	5.04	5.38	4.82	5.50	4.25	5.12	4.26	4.36	6.20	-	3.41
1972	4.20	3.80	3.12	4.37	4.12	3.98	5.15	3.89	4.62	3.93	4.72	5.09	-	3.46
1973	5.67	6.45	5.68	7.05	6.68	6.96	6.46	5.09	6.55	5.24	4.99	8.00	-	3.95
1974	6.13	6.92	6.12	7.30	8.32	7.16	7.00	5.54	7.04	5.74	5.31	8.14	-	4.29
1975	4.97	4.64	4.14	5.02	5.20	4.49	6.13	4.38	5.44	4.42	5.76	5.63	-	4.07
1976	4.46	3.84	3.30	4.32	4.15	3.82	5.82	3.73	4.73	3.74	5.94	4.59	-	3.96
1977	4.37	3.82	3.32	4.31	4.19	3.54	5.78	3.44	4.76	3.47	5.97	4.54	-	4.01
1978	4.11	3.73	3.46	4.04	4.07	3.14	5.43	3.00	4.48	3.08	5.81	4.04	-	3.82
1979	4.64	4.83	4.46	5.16	5.54	4.50	5.70	3.49	5.30	3.57	5.69	4.81	-	4.13
1980	5.86	6.71	6.44	6.85	7.65	6.69	6.67	4.72	7.09	4.95	5.85	6.57	-	4.73
1981	6.80	8.03	7.61	8.18	9.63	8.09	7.73	5.44	8.64	5.90	6.32	7.50	-	5.23
1982	6.51	7.05	6.65	7.18	8.66	6.83	7.53	5.39	7.99	5.74	6.66	7.01	-	5.49
1983	5.34	5.18	4.80	5.41	6.40	4.47	6.61	4.16	6.24	4.27	6.57	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	0.23	0.27	0.20	-0.09	-	2.28	0.27	-	0.16	1.43	-	0.91	0.55

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Net interest income ¹²														
1968	1.82	2.22	2.39	2.11	1.34	2.32	0.95	2.82	1.05	2.91	0.73	7.03	–	0.64
1969	1.88	2.36	2.61	2.21	1.32	2.46	0.86	2.76	1.04	3.10	0.92	6.75	–	0.57
1970	1.89	2.26	2.67	2.04	1.11	2.13	0.69	2.75	0.84	3.52	0.99	6.14	–	0.55
1971	1.89	2.11	2.46	1.95	1.29	1.85	0.78	2.81	1.05	3.32	0.95	6.91	–	0.59
1972	1.92	2.06	2.30	1.95	1.55	1.90	0.81	2.95	1.19	3.30	0.95	7.11	–	0.57
1973	1.90	1.85	2.06	1.67	1.68	1.80	0.74	2.98	0.86	3.52	1.11	5.43	–	0.60
1974	2.13	2.48	3.07	2.19	1.43	2.35	0.78	3.19	1.01	3.67	1.03	5.96	–	0.62
1975	2.24	2.64	3.23	2.35	1.56	2.45	0.87	3.41	1.47	3.58	0.89	7.34	–	0.69
1976	2.08	2.28	2.64	2.15	1.27	2.13	0.86	3.24	1.23	3.38	0.81	7.83	–	0.68
1977	2.04	2.19	2.53	2.04	1.20	2.05	0.86	3.23	1.04	3.32	0.76	7.34	–	0.69
1978	1.98	2.07	2.32	1.95	1.20	2.04	0.89	3.19	1.03	3.20	0.73	7.27	–	0.71
1979	1.83	1.90	2.19	1.72	0.96	1.95	0.70	2.99	0.76	3.10	0.71	6.41	–	0.60
1980	1.78	1.84	2.11	1.65	1.06	2.04	0.58	2.93	0.73	3.29	0.68	5.79	–	0.54
1981	1.92	2.00	2.41	1.69	1.15	2.36	0.49	3.26	0.94	3.68	0.65	6.00	–	0.49
1982	2.12	2.34	2.73	2.14	1.22	2.54	0.72	3.47	1.36	3.75	0.70	6.26	–	0.53
1983	2.27	2.59	3.12	2.35	1.26	2.50	0.92	3.63	1.57	3.66	0.85	6.39	–	0.65
1984	2.15	2.41	2.96	2.17	1.11	2.27	0.92	3.45	1.33	3.40	0.86	5.36	–	0.66
1985	2.08	2.31	2.80	2.12	1.07	2.18	0.89	3.32	1.15	3.24	0.83	5.02	–	0.70
1986	2.02	2.46	3.00	2.26	0.99	2.16	0.84	3.19	1.18	3.13	0.79	–	–	0.69
1987	1.89	2.21	2.50	2.15	0.90	2.07	0.76	3.01	1.13	3.04	0.78	–	–	0.66
1988	1.83	2.11	2.40	2.04	0.84	1.88	0.72	2.94	1.01	2.96	0.75	–	–	0.66
1989	1.73	1.95	2.31	1.82	0.62	1.76	0.67	2.78	0.70	2.97	0.72	–	–	0.63
1990	1.72	1.96	2.32	1.81	0.63	1.76	0.61	2.67	0.66	2.95	0.70	–	–	1.22
1991	1.79	2.08	2.44	1.91	0.67	1.88	0.61	2.82	0.56	3.04	0.68	–	–	1.29
1992	1.81	2.14	2.47	2.00	0.80	1.92	0.65	2.88	0.78	3.08	0.72	–	–	1.13
1993	1.90	2.15	2.37	2.02	1.02	2.20	0.65	3.04	0.92	3.16	0.71	–	2.90	1.09
1994	1.91	2.15	2.25	2.13	0.76	2.23	0.76	3.15	1.29	3.15	0.69	–	2.77	0.93
1995	1.78	1.95	1.93	2.01	0.72	2.48	0.68	3.02	0.89	3.04	0.69	–	2.64	0.95
1996	1.67	1.80	1.71	1.91	0.68	2.40	0.69	2.91	0.76	2.91	0.67	–	2.53	0.90
1997	1.52	1.62	1.50	1.79	0.40	2.33	0.65	2.72	0.72	2.76	0.63	–	2.40	0.85
1998	1.39	1.45	1.28	1.69	0.40	2.30	0.62	2.52	0.76	2.56	0.62	–	2.23	0.83
1999	1.31	1.43	1.15	2.15	0.47	–	0.62	2.48	0.60	2.49	0.52	–	2.18	0.62
2000	1.16	1.17	0.94	1.72	0.53	–	0.56	2.33	0.78	2.45	0.45	–	2.04	0.57
2001	1.14	1.15	0.89	1.83	0.44	–	0.60	2.28	0.62	2.41	0.43	–	2.05	0.53
2002	1.22	1.34	1.10	1.93	0.55	–	0.59	2.38	0.66	2.49	0.40	–	2.00	0.59
2003	1.18	1.17	0.85	1.91	0.58	–	0.63	2.40	0.46	2.51	0.43	–	2.03	0.54
2004	1.20	1.25	0.98	2.09	0.67	–	0.65	2.35	0.49	2.51	0.44	–	1.93	0.50
2005	1.19	1.27	1.00	2.17	0.55	–	0.63	2.30	0.47	2.46	0.45	–	1.74	0.49
2006	1.16	1.33	1.11	2.09	0.56	–	0.61	2.23	0.43	2.30	0.43	–	1.50	0.47
2007	1.14	1.30	1.09	2.00	0.68	–	0.65	2.06	0.50	2.15	0.43	–	1.68	0.43
2008	1.10	1.20	0.99	1.89	0.73	–	0.72	2.00	0.58	2.06	0.39	–	1.67	0.44
2009	1.15	1.20	1.09	1.50	0.59	–	0.72	2.13	0.45	2.23	0.47	–	1.73	0.53
2010	1.15	1.14	0.95	1.69	0.83	–	0.68	2.20	0.48	2.33	0.44	–	1.68	0.51
2011	1.03	0.85	0.64	1.69	0.81	–	0.70	2.21	0.45	2.30	0.41	–	1.70	0.46
2012	1.00	0.85	0.68	1.51	0.41	–	0.63	2.12	0.48	2.21	0.43	–	1.62	0.45
2013	1.02	0.89	0.69	1.60	0.61	–	0.68	2.10	0.52	2.25	0.38	–	1.54	0.19
2014	1.10	0.97	0.77	1.62	0.73	–	0.72	2.09	0.40	2.21	0.48	–	1.45	0.44
2015	1.11	0.99	0.81	1.56	0.53	–	0.76	2.06	0.51	2.14	0.60	–	1.32	0.43
2016	1.09	0.97	0.78	1.52	0.43	–	0.77	1.96	–	1.99	0.54	–	1.16	0.42
2017	1.04	0.87	0.68	1.36	0.33	–	0.73	1.87	–	1.90	0.58	–	1.16	0.42
2018	1.07	1.00	0.84	1.47	0.25	–	0.67	1.73	–	1.80	0.74	–	1.13	0.39
2019	0.97	0.84	0.65	1.36	0.27	–	0.62	1.61	–	1.70	0.81	–	1.03	0.38
2020	0.88	0.73	0.55	1.23	0.26	–	0.62	1.47	–	1.56	0.84	–	1.04	0.38
2021	0.87	0.75	0.63	1.01	0.27	–	0.64	1.31	–	1.47	0.91	–	1.00	0.38

For footnotes * and 1–9, see p. 163. ¹² Excess of interest received over interest paid.

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Net commission income ¹³														
1968	0.25	0.74	0.93	0.52	0.36	0.95	0.10	0.15	0.13	0.37	–	0.21	–	0.02
1969	0.26	0.72	0.90	0.51	0.40	0.96	0.11	0.15	0.14	0.36	–	0.14	–	0.07
1970	0.24	0.61	0.76	0.45	0.35	0.75	0.11	0.16	0.14	0.35	–	0.11	–	0.08
1971	0.26	0.63	0.78	0.48	0.41	0.73	0.11	0.18	0.14	0.35	–	0.15	–	0.08
1972	0.29	0.65	0.84	0.51	0.30	0.70	0.11	0.23	0.16	0.36	–	0.11	–	0.11
1973	0.30	0.65	0.81	0.52	0.33	0.85	0.12	0.26	0.17	0.36	–	0.27	–	0.13
1974	0.31	0.66	0.86	0.49	0.46	0.78	0.11	0.28	0.16	0.36	–	0.33	–	0.12
1975	0.31	0.70	0.93	0.51	0.34	0.83	0.12	0.28	0.18	0.35	–	0.34	–	0.12
1976	0.29	0.61	0.78	0.46	0.33	0.74	0.12	0.27	0.18	0.35	–	–0.08	–	0.10
1977	0.28	0.58	0.72	0.42	0.44	0.70	0.12	0.27	0.18	0.34	–	–0.06	–	0.12
1978	0.27	0.56	0.69	0.42	0.41	0.71	0.12	0.26	0.22	0.34	–	–0.30	–	0.11
1979	0.27	0.53	0.64	0.41	0.50	0.64	0.11	0.28	0.23	0.36	–	–0.06	–	0.10
1980	0.29	0.56	0.69	0.41	0.54	0.70	0.12	0.31	0.18	0.37	–	–0.06	–	0.12
1981	0.30	0.60	0.76	0.46	0.41	0.73	0.11	0.35	0.21	0.37	–	–0.30	–	0.14
1982	0.30	0.63	0.80	0.47	0.43	0.75	0.10	0.35	0.22	0.36	–	–0.14	–	0.13
1983	0.31	0.67	0.89	0.49	0.41	0.85	0.10	0.35	0.21	0.37	–	–0.09	–	0.11
1984	0.31	0.68	0.91	0.48	0.49	0.86	0.10	0.33	0.20	0.36	–	0.01	–	0.12
1985	0.34	0.78	1.00	0.59	0.51	1.13	0.11	0.32	0.21	0.35	–	0.12	–	0.11
1986	0.35	0.78	1.04	0.58	0.39	1.15	0.11	0.32	0.24	0.39	–	–	–	0.10
1987	0.32	0.68	0.92	0.51	0.28	0.91	0.09	0.32	0.21	0.37	–	–	–	0.11
1988	0.33	0.69	0.94	0.50	0.29	0.78	0.09	0.32	0.22	0.41	–	–	–	0.11
1989	0.36	0.72	0.97	0.52	0.25	0.94	0.09	0.36	0.24	0.45	–	–	–	0.11
1990	0.39	0.69	0.91	0.51	0.24	0.92	0.10	0.44	0.27	0.49	–	–	–	0.34
1991	0.38	0.65	0.84	0.50	0.27	0.82	0.08	0.47	0.24	0.51	–	–	–	0.33
1992	0.40	0.66	0.87	0.49	0.27	0.97	0.11	0.53	0.27	0.55	–	–	–	0.30
1993	0.41	0.75	1.03	0.50	0.26	1.14	0.10	0.50	0.27	0.58	0.00	–	0.30	0.25
1994	0.38	0.66	0.87	0.46	0.24	1.06	0.11	0.50	0.23	0.57	–0.01	–	0.33	0.22
1995	0.35	0.60	0.77	0.44	0.24	1.21	0.10	0.49	0.22	0.53	0.00	–	0.22	0.21
1996	0.33	0.58	0.73	0.42	0.23	1.45	0.10	0.47	0.22	0.53	–0.01	–	0.07	0.18
1997	0.35	0.63	0.76	0.48	0.18	1.72	0.10	0.47	0.23	0.54	–0.01	–	0.12	0.17
1998	0.34	0.62	0.69	0.50	0.15	2.04	0.10	0.48	0.20	0.55	–0.01	–	0.31	0.13
1999	0.36	0.70	0.63	0.89	0.15	–	0.11	0.52	0.18	0.62	–0.01	–	0.03	0.05
2000	0.41	0.76	0.68	0.99	0.20	–	0.13	0.55	0.21	0.69	–0.01	–	0.20	0.05
2001	0.35	0.64	0.57	0.85	0.20	–	0.11	0.50	0.15	0.58	–0.01	–	0.08	0.05
2002	0.33	0.60	0.53	0.79	0.30	–	0.11	0.49	0.14	0.57	–0.01	–	0.03	0.09
2003	0.34	0.59	0.54	0.71	0.50	–	0.11	0.53	0.17	0.61	–0.01	–	–0.03	0.09
2004	0.34	0.57	0.50	0.78	0.55	–	0.11	0.56	0.16	0.65	0.00	–	0.00	0.09
2005	0.36	0.60	0.52	0.85	0.76	–	0.12	0.56	0.16	0.67	0.00	–	–0.02	0.09
2006	0.37	0.63	0.54	0.93	0.75	–	0.13	0.58	0.14	0.66	0.03	–	–0.11	0.10
2007	0.38	0.60	0.51	0.92	0.87	–	0.13	0.60	0.12	0.67	0.04	–	–0.12	0.10
2008	0.34	0.54	0.45	0.82	0.54	–	0.13	0.57	0.11	0.63	0.05	–	–0.18	0.09
2009	0.33	0.55	0.50	0.70	0.43	–	0.07	0.55	0.14	0.58	0.02	–	–0.16	0.10
2010	0.34	0.56	0.50	0.72	0.43	–	0.08	0.57	0.13	0.59	0.02	–	–0.19	0.09
2011	0.31	0.42	0.35	0.70	0.35	–	0.07	0.57	0.13	0.58	0.02	–	–0.25	0.08
2012	0.29	0.37	0.32	0.61	0.17	–	0.06	0.56	0.12	0.56	0.02	–	–0.26	0.09
2013	0.32	0.43	0.38	0.62	0.27	–	0.06	0.57	0.13	0.56	0.01	–	–0.31	0.11
2014	0.35	0.47	0.43	0.63	0.20	–	0.07	0.58	0.14	0.56	0.00	–	–0.26	0.12
2015	0.35	0.47	0.43	0.62	0.19	–	0.09	0.60	0.14	0.57	0.00	–	–0.27	0.10
2016	0.36	0.45	0.42	0.56	0.16	–	0.12	0.60	–	0.55	–0.01	–	–0.23	0.10
2017	0.37	0.45	0.43	0.54	0.13	–	0.13	0.64	–	0.57	–0.02	–	–0.21	0.10
2018	0.36	0.43	0.45	0.40	0.12	–	0.13	0.63	–	0.57	–0.03	–	–0.21	0.11
2019	0.37	0.42	0.41	0.48	0.13	–	0.14	0.64	–	0.57	–0.05	–	–0.23	0.12
2020	0.35	0.39	0.34	0.55	0.09	–	0.13	0.62	–	0.55	–0.05	–	–0.20	0.13
2021	0.40	0.49	0.45	0.61	0.06	–	0.15	0.61	–	0.55	–0.06	–	–0.16	0.14

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
General administrative spending														
1968	1.35	2.28	2.83	1.86	0.93	2.16	0.45	1.96	0.60	2.55	0.23	4.03	–	0.25
1969	1.41	2.27	2.85	1.88	0.85	2.06	0.47	2.01	0.64	2.57	0.24	4.25	–	0.29
1970	1.51	2.28	2.90	1.91	0.96	1.96	0.56	2.16	0.66	2.72	0.25	4.05	–	0.30
1971	1.58	2.28	2.96	1.89	0.90	1.97	0.56	2.32	0.72	2.80	0.27	4.10	–	0.31
1972	1.56	2.21	2.88	1.84	0.94	1.90	0.51	2.29	0.77	2.76	0.28	3.93	–	0.31
1973	1.60	2.12	2.73	1.77	0.95	2.02	0.55	2.40	0.84	2.84	0.28	3.92	–	0.32
1974	1.70	2.35	3.16	1.90	0.98	2.28	0.55	2.51	0.75	3.03	0.30	4.19	–	0.36
1975	1.69	2.48	3.30	1.99	1.14	2.41	0.56	2.42	0.67	3.00	0.27	4.57	–	0.35
1976	1.67	2.26	2.86	1.86	1.16	2.35	0.61	2.44	0.74	3.00	0.26	4.58	–	0.35
1977	1.61	2.15	2.64	1.79	1.15	2.25	0.57	2.36	0.69	2.90	0.25	4.43	–	0.37
1978	1.54	2.03	2.47	1.71	1.12	2.06	0.55	2.27	0.71	2.78	0.25	4.33	–	0.36
1979	1.49	1.96	2.40	1.62	1.07	2.03	0.52	2.21	0.68	2.66	0.24	3.83	–	0.34
1980	1.49	1.98	2.40	1.65	1.17	1.98	0.51	2.23	0.67	2.66	0.23	3.81	–	0.33
1981	1.47	1.97	2.46	1.59	1.13	2.14	0.47	2.23	0.68	2.66	0.23	3.72	–	0.30
1982	1.47	2.01	2.53	1.63	1.16	2.06	0.46	2.21	0.65	2.70	0.22	3.79	–	0.30
1983	1.49	2.10	2.72	1.70	1.17	2.14	0.46	2.21	0.66	2.74	0.22	3.91	–	0.29
1984	1.49	2.09	2.70	1.69	1.12	2.26	0.48	2.18	0.62	2.78	0.22	3.84	–	0.30
1985	1.52	2.09	2.70	1.69	1.05	2.42	0.48	2.17	0.66	2.83	0.23	3.79	–	0.31
1986	1.52	2.20	2.75	1.92	0.98	2.28	0.49	2.17	0.71	2.81	0.23	–	–	0.31
1987	1.50	2.16	2.61	1.91	1.02	2.29	0.47	2.16	0.66	2.74	0.23	–	–	0.31
1988	1.47	2.10	2.49	1.89	0.93	2.17	0.48	2.13	0.60	2.66	0.23	–	–	0.31
1989	1.44	2.00	2.34	1.81	0.88	2.13	0.47	2.11	0.61	2.61	0.23	–	–	0.31
1990	1.48	1.95	2.25	1.80	0.75	2.24	0.47	2.11	0.66	2.63	0.24	–	–	1.11
1991	1.49	1.99	2.30	1.79	0.81	2.25	0.44	2.18	0.63	2.62	0.23	–	–	1.05
1992	1.50	1.97	2.31	1.76	0.80	2.24	0.50	2.23	0.72	2.65	0.26	–	–	1.02
1993	1.51	1.92	2.22	1.66	0.77	2.57	0.46	2.28	0.73	2.68	0.25	–	2.09	0.91
1994	1.41	1.84	2.14	1.59	0.76	2.46	0.45	2.14	0.66	2.54	0.22	–	1.99	0.77
1995	1.40	1.81	2.05	1.61	0.77	2.93	0.46	2.17	0.66	2.53	0.22	–	2.01	0.78
1996	1.31	1.67	1.84	1.50	0.90	2.96	0.43	2.11	0.60	2.44	0.20	–	1.98	0.69
1997	1.23	1.58	1.70	1.44	0.71	2.95	0.42	2.05	0.58	2.38	0.19	–	1.88	0.66
1998	1.18	1.53	1.54	1.49	0.82	2.97	0.40	2.04	0.57	2.34	0.18	–	1.83	0.57
1999	1.17	1.71	1.50	2.28	0.80	–	0.44	2.01	0.56	2.30	0.15	–	1.77	0.19
2000	1.17	1.67	1.51	2.08	1.00	–	0.43	1.99	0.56	2.39	0.15	–	1.69	0.19
2001	1.15	1.65	1.48	2.12	0.43	–	0.45	1.97	0.55	2.36	0.15	–	1.64	0.18
2002	1.11	1.55	1.36	2.06	0.55	–	0.44	1.95	0.53	2.30	0.14	–	1.58	0.22
2003	1.11	1.53	1.37	1.93	0.64	–	0.42	1.97	0.54	2.32	0.16	–	1.50	0.22
2004	1.06	1.41	1.27	1.89	0.73	–	0.44	1.92	0.52	2.28	0.16	–	1.37	0.22
2005	1.05	1.38	1.23	1.87	0.81	–	0.45	1.92	0.44	2.30	0.17	–	1.23	0.21
2006	1.06	1.42	1.27	1.92	0.84	–	0.46	1.89	0.47	2.27	0.18	–	1.13	0.22
2007	1.00	1.28	1.13	1.81	0.77	–	0.43	1.90	0.39	2.12	0.18	–	1.08	0.21
2008	0.95	1.20	1.02	1.75	0.72	–	0.43	1.81	0.36	2.01	0.17	–	1.08	0.20
2009	1.02	1.40	1.31	1.65	0.71	–	0.45	1.80	0.41	1.98	0.18	–	1.04	0.21
2010	0.99	1.32	1.20	1.67	0.86	–	0.44	1.74	0.38	1.88	0.17	–	0.99	0.19
2011	0.89	0.97	0.80	1.62	0.63	–	0.44	1.74	0.37	1.88	0.22	–	0.98	0.20
2012	0.89	0.92	0.77	1.55	0.33	–	0.46	1.76	0.37	1.86	0.24	–	0.97	0.26
2013	0.97	1.03	0.89	1.55	0.52	–	0.54	1.77	0.40	1.85	0.27	–	0.91	0.27
2014	1.01	1.08	0.93	1.57	0.46	–	0.57	1.79	0.42	1.84	0.29	–	0.90	0.29
2015	1.05	1.11	0.99	1.53	0.53	–	0.63	1.81	0.45	1.82	0.30	–	0.81	0.29
2016	1.06	1.14	1.02	1.49	0.44	–	0.66	1.74	–	1.73	0.32	–	0.83	0.33
2017	1.07	1.14	1.06	1.41	0.33	–	0.71	1.69	–	1.66	0.38	–	0.83	0.33
2018	1.09	1.17	1.15	1.32	0.26	–	0.69	1.65	–	1.59	0.42	–	0.82	0.34
2019	1.06	1.16	1.12	1.32	0.28	–	0.66	1.61	–	1.55	0.40	–	0.77	0.31
2020	0.95	0.98	0.91	1.24	0.25	–	0.62	1.47	–	1.45	0.37	–	0.78	0.30
2021	0.97	1.07	1.09	1.14	0.19	–	0.64	1.36	–	1.37	0.37	–	0.80	0.31

For footnotes * and 1–9, see p. 163.

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Partial operating result ¹⁴														
1968	0.72	0.68	0.49	0.77	0.77	1.11	0.60	1.01	0.58	0.73	0.50	3.21	–	0.41
1969	0.73	0.81	0.66	0.84	0.87	1.36	0.50	0.90	0.54	0.89	0.68	2.64	–	0.35
1970	0.62	0.59	0.53	0.58	0.50	0.92	0.24	0.75	0.32	1.15	0.74	2.20	–	0.33
1971	0.57	0.46	0.28	0.54	0.80	0.61	0.33	0.67	0.47	0.87	0.68	2.96	–	0.36
1972	0.65	0.50	0.26	0.62	0.91	0.70	0.41	0.89	0.58	0.90	0.67	3.29	–	0.37
1973	0.60	0.38	0.14	0.42	1.06	0.63	0.31	0.84	0.19	1.04	0.83	1.78	–	0.41
1974	0.74	0.79	0.77	0.78	0.91	0.85	0.34	0.96	0.42	1.00	0.73	2.10	–	0.38
1975	0.86	0.86	0.86	0.87	0.76	0.87	0.43	1.27	0.98	0.93	0.67	3.11	–	0.46
1976	0.70	0.63	0.56	0.75	0.44	0.52	0.37	1.07	0.67	0.73	0.55	3.17	–	0.43
1977	0.71	0.62	0.61	0.67	0.49	0.50	0.41	1.14	0.53	0.76	0.51	2.85	–	0.44
1978	0.71	0.60	0.54	0.66	0.49	0.69	0.46	1.18	0.54	0.76	0.48	2.64	–	0.46
1979	0.61	0.47	0.43	0.51	0.39	0.56	0.29	1.06	0.31	0.80	0.47	2.52	–	0.36
1980	0.58	0.42	0.40	0.41	0.43	0.76	0.19	1.01	0.24	1.00	0.45	1.92	–	0.33
1981	0.75	0.63	0.71	0.56	0.43	0.95	0.13	1.38	0.47	1.39	0.42	1.98	–	0.33
1982	0.95	0.96	1.00	0.98	0.49	1.23	0.36	1.61	0.93	1.41	0.48	2.33	–	0.36
1983	1.09	1.16	1.29	1.14	0.50	1.21	0.56	1.77	1.12	1.29	0.63	2.39	–	0.47
1984	0.97	1.00	1.17	0.96	0.48	0.87	0.54	1.60	0.91	0.98	0.64	1.53	–	0.48
1985	0.90	1.00	1.10	1.02	0.53	0.89	0.52	1.47	0.70	0.76	0.60	1.35	–	0.50
1986	0.85	1.04	1.29	0.92	0.40	1.03	0.46	1.34	0.71	0.69	0.56	–	–	0.48
1987	0.71	0.73	0.81	0.75	0.16	0.69	0.38	1.17	0.68	0.67	0.55	–	–	0.46
1988	0.69	0.70	0.85	0.65	0.20	0.49	0.33	1.13	0.63	0.71	0.52	–	–	0.46
1989	0.65	0.67	0.94	0.53	–0.01	0.57	0.29	1.03	0.33	0.81	0.49	–	–	0.43
1990	0.63	0.70	0.98	0.52	0.12	0.44	0.24	1.00	0.27	0.81	0.46	–	–	0.45
1991	0.68	0.74	0.98	0.62	0.13	0.45	0.25	1.11	0.17	0.93	0.45	–	–	0.57
1992	0.71	0.83	1.03	0.73	0.27	0.65	0.26	1.18	0.33	0.98	0.46	–	–	0.41
1993	0.81	0.99	1.18	0.86	0.52	0.76	0.30	1.25	0.46	1.06	0.46	–	1.11	0.44
1994	0.88	0.97	0.98	1.00	0.24	0.83	0.41	1.52	0.86	1.18	0.46	–	1.10	0.39
1995	0.73	0.73	0.65	0.84	0.19	0.75	0.33	1.34	0.45	1.04	0.46	–	0.84	0.38
1996	0.70	0.71	0.60	0.84	0.02	0.89	0.35	1.28	0.39	1.00	0.45	–	0.62	0.39
1997	0.64	0.68	0.56	0.83	–0.14	1.10	0.33	1.14	0.37	0.92	0.44	–	0.64	0.35
1998	0.55	0.54	0.43	0.70	–0.26	1.36	0.32	0.96	0.39	0.77	0.43	–	0.70	0.39
1999	0.50	0.42	0.29	0.76	–0.18	–	0.29	0.99	0.22	0.81	0.36	–	0.45	0.48
2000	0.41	0.26	0.11	0.64	–0.27	–	0.26	0.89	0.43	0.75	0.30	–	0.56	0.43
2001	0.34	0.15	–0.02	0.56	0.21	–	0.25	0.81	0.22	0.63	0.27	–	0.49	0.39
2002	0.44	0.38	0.27	0.65	0.30	–	0.26	0.92	0.27	0.76	0.25	–	0.45	0.47
2003	0.41	0.23	0.02	0.69	0.45	–	0.31	0.95	0.09	0.80	0.27	–	0.50	0.42
2004	0.48	0.40	0.22	0.98	0.48	–	0.33	1.00	0.13	0.88	0.28	–	0.56	0.37
2005	0.49	0.50	0.29	1.15	0.50	–	0.30	0.94	0.19	0.83	0.28	–	0.49	0.37
2006	0.48	0.54	0.38	1.11	0.47	–	0.28	0.92	0.11	0.69	0.28	–	0.26	0.35
2007	0.51	0.62	0.47	1.12	0.78	–	0.35	0.75	0.22	0.70	0.30	–	0.49	0.32
2008	0.50	0.55	0.41	0.96	0.55	–	0.41	0.77	0.33	0.68	0.27	–	0.42	0.33
2009	0.46	0.35	0.27	0.56	0.31	–	0.34	0.88	0.18	0.82	0.31	–	0.53	0.42
2010	0.50	0.38	0.24	0.74	0.39	–	0.32	1.02	0.23	1.04	0.29	–	0.50	0.41
2011	0.45	0.31	0.19	0.76	0.53	–	0.33	1.04	0.21	0.99	0.21	–	0.47	0.34
2012	0.40	0.30	0.23	0.57	0.25	–	0.24	0.93	0.23	0.90	0.20	–	0.38	0.28
2013	0.37	0.30	0.18	0.67	0.35	–	0.20	0.91	0.25	0.96	0.12	–	0.32	0.03
2014	0.44	0.37	0.27	0.68	0.48	–	0.23	0.88	0.12	0.93	0.19	–	0.28	0.26
2015	0.42	0.34	0.25	0.65	0.19	–	0.21	0.84	0.20	0.89	0.29	–	0.23	0.24
2016	0.39	0.29	0.18	0.59	0.15	–	0.24	0.83	–	0.81	0.20	–	0.09	0.20
2017	0.34	0.18	0.05	0.49	0.13	–	0.15	0.82	–	0.81	0.18	–	0.11	0.19
2018	0.35	0.26	0.14	0.55	0.11	–	0.11	0.71	–	0.77	0.29	–	0.10	0.16
2019	0.28	0.11	–0.06	0.52	0.13	–	0.10	0.64	–	0.72	0.37	–	0.02	0.19
2020	0.28	0.14	–0.02	0.54	0.10	–	0.13	0.62	–	0.66	0.42	–	0.06	0.21
2021	0.30	0.17	–0.01	0.49	0.14	–	0.15	0.56	–	0.65	0.48	–	0.04	0.21

For footnotes * and 1–9, see p. 163. ¹⁴ "Net interest income" and "Net commission income" less "General administrative spending".

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

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

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Result from the valuation of assets ¹⁷														
1993	-0.37	-0.65	-0.81	-0.53	-0.11	-0.64	-0.19	-0.45	-0.33	-0.32	-0.12	-	0.02	-0.17
1994	-0.43	-0.49	-0.47	-0.51	-0.04	-0.78	-0.19	-0.73	-0.73	-0.55	-0.19	-	-0.07	-0.23
1995	-0.26	-0.28	-0.19	-0.35	0.05	-0.77	-0.15	-0.52	-0.13	-0.35	-0.10	-	0.10	-0.16
1996	-0.25	-0.28	-0.15	-0.41	0.01	-0.53	-0.15	-0.47	-0.04	-0.37	-0.08	-	0.14	-0.21
1997	-0.25	-0.30	-0.25	-0.36	-0.05	-0.38	-0.14	-0.46	-0.10	-0.41	-0.11	-	0.03	-0.13
1998	-0.25	-0.25	-0.15	-0.37	-0.08	-0.49	-0.27	-0.34	-0.19	-0.36	-0.08	-	-0.03	-0.23
1999	-0.18	-0.23	-0.24	-0.22	0.00	-	-0.11	-0.17	-0.17	-0.39	-0.10	-	0.06	-0.24
2000	-0.23	-0.18	-0.16	-0.25	-0.03	-	-0.12	-0.46	-0.47	-0.47	-0.19	-	-0.04	-0.15
2001	-0.27	-0.26	-0.24	-0.33	-0.10	-	-0.20	-0.52	-0.32	-0.50	-0.12	-	-0.08	-0.15
2002	-0.43	-0.39	-0.38	-0.42	-0.22	-	-0.47	-0.71	-0.42	-0.67	-0.20	-	-0.20	-0.21
2003	-0.30	-0.33	-0.31	-0.37	-0.10	-	-0.23	-0.54	-0.25	-0.56	-0.13	-	-0.13	-0.13
2004	-0.24	-0.22	-0.17	-0.40	-0.14	-	-0.05	-0.60	-0.17	-0.54	-0.19	-	-0.14	-0.05
2005	-0.18	-0.15	-0.09	-0.36	0.02	-	-0.05	-0.50	-0.08	-0.52	-0.13	-	-0.13	-0.01
2006	-0.18	-0.16	-0.10	-0.34	-0.05	-	0.08	-0.52	-0.05	-0.71	-0.12	-	-0.16	-0.08
2007	-0.29	-0.17	-0.13	-0.31	-0.08	-	-0.13	-0.43	-0.18	-0.44	-0.14	-	-0.21	-0.96
2008	-0.44	-0.34	-0.32	-0.42	-0.23	-	-0.50	-0.47	-0.25	-0.56	-0.48	-	-0.24	-0.53
2009	-0.33	-0.31	-0.28	-0.40	-0.13	-	-0.38	-0.42	0.01	-0.33	-0.43	-	-0.06	-0.25
2010	-0.19	-0.16	-0.08	-0.36	-0.08	-	-0.15	-0.33	0.00	-0.33	-0.31	-	0.00	-0.05
2011	0.03	-0.11	-0.06	-0.31	0.02	-	-0.05	0.69	0.41	-0.04	-0.25	-	0.38	0.08
2012	-0.05	-0.10	-0.09	-0.11	0.02	-	-0.01	0.06	-0.05	0.04	-0.11	-	0.01	-0.04
2013	-0.07	-0.06	-0.03	-0.13	0.00	-	-0.27	0.01	-0.12	0.04	-0.08	-	-0.04	-0.08
2014	-0.08	-0.11	-0.10	-0.12	-0.07	-	-0.14	0.00	0.00	-0.03	-0.07	-	0.14	-0.10
2015	-0.04	-0.03	0.00	-0.14	0.00	-	-0.10	0.01	0.04	-0.06	-0.09	-	-0.03	-0.05
2016	-0.10	-0.14	-0.16	-0.10	-0.19	-	-0.38	0.09	-	0.01	-0.04	-	0.01	-0.07
2017	-0.04	-0.02	0.03	-0.12	0.05	-	-0.24	0.02	-	-0.02	0.01	-	-0.03	-0.07
2018	-0.08	-0.06	-0.02	-0.16	-0.04	-	-0.33	-0.06	-	-0.10	-0.15	-	0.01	-0.02
2019	-0.08	-0.16	-0.19	-0.10	-0.02	-	-0.04	-0.02	-	0.04	-0.05	-	0.02	-0.05
2020	-0.14	-0.21	-0.19	-0.26	-0.18	-	-0.07	-0.14	-	-0.07	-0.15	-	-0.03	-0.08
2021	-0.04	-0.06	-0.03	-0.12	-0.01	-	-0.01	-0.01	-	-	-0.07	-	-0.01	-0.05

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Operating result ¹⁸														
1993	0.56	0.60	0.63	0.58	0.47	0.61	0.23	0.87	0.27	0.91	0.33	–	0.84	0.29
1994	0.48	0.52	0.49	0.57	0.32	0.22	0.25	0.77	0.20	0.73	0.26	–	0.94	0.19
1995	0.54	0.60	0.57	0.65	0.32	0.23	0.26	0.84	0.45	0.80	0.36	–	0.63	0.27
1996	0.51	0.55	0.54	0.58	0.25	0.62	0.28	0.80	0.46	0.72	0.36	–	0.59	0.26
1997	0.46	0.50	0.40	0.61	0.13	1.00	0.26	0.72	0.38	0.62	0.33	–	0.53	0.29
1998	0.41	0.47	0.32	0.65	0.19	1.24	0.20	0.69	0.26	0.54	0.36	–	0.50	0.22
1999	0.41	0.38	0.20	0.81	0.31	–	0.25	0.87	0.19	0.54	0.27	–	0.62	0.27
2000	0.31	0.36	0.24	0.63	0.32	–	0.22	0.44	0.05	0.35	0.14	–	0.69	0.30
2001	0.19	0.14	0.05	0.36	0.24	–	0.14	0.32	0.01	0.22	0.18	–	0.54	0.27
2002	0.11	0.15	0.00	0.50	0.18	–	–0.13	0.27	0.06	0.17	0.06	–	0.45	0.26
2003	0.25	0.21	0.04	0.58	0.45	–	0.14	0.46	0.06	0.46	0.14	–	0.51	0.32
2004	0.32	0.29	0.13	0.74	0.41	–	0.33	0.44	0.19	0.51	0.11	–	0.49	0.35
2005	0.48	0.77	0.71	0.96	0.61	–	0.26	0.50	0.30	0.47	0.18	–	0.41	0.38
2006	0.45	0.57	0.47	0.92	0.63	–	0.49	0.46	0.24	0.55	0.17	–	0.15	0.32
2007	0.25	0.51	0.41	0.84	0.86	–	0.15	0.40	–0.13	0.45	0.18	–	0.30	–0.62
2008	–0.09	–0.26	–0.54	0.57	0.47	–	–0.14	0.35	–0.23	0.37	–0.20	–	0.25	–0.19
2009	0.22	0.20	0.12	0.37	0.53	–	0.05	0.48	0.53	0.58	–0.12	–	0.46	0.18
2010	0.38	0.35	0.27	0.55	0.71	–	0.22	0.71	0.42	0.74	0.00	–	0.44	0.37
2011	0.54	0.34	0.24	0.73	0.76	–	0.25	1.73	0.68	1.02	–0.18	–	0.85	0.43
2012	0.45	0.35	0.25	0.73	0.36	–	0.30	0.98	0.46	1.00	0.11	–	0.41	0.26
2013	0.36	0.33	0.21	0.72	0.54	–	0.06	0.88	0.25	1.06	0.01	–	0.29	–0.05
2014	0.37	0.28	0.16	0.65	0.59	–	0.10	0.83	0.29	0.93	0.14	–	0.39	0.19
2015	0.40	0.33	0.21	0.70	0.33	–	0.18	0.83	0.31	0.85	0.20	–	0.20	0.20
2016	0.37	0.25	0.08	0.73	0.16	–	0.00	0.92	–	0.88	0.17	–	0.44	0.18
2017	0.37	0.28	0.16	0.55	0.35	–	0.03	0.85	–	0.84	0.17	–	0.40	0.15
2018	0.32	0.25	0.14	0.51	0.18	–	–0.12	0.71	–	0.71	0.14	–	0.11	0.17
2019	0.26	0.05	–0.20	0.63	0.21	–	0.14	0.62	–	0.80	0.32	–	0.06	0.16
2020	0.22	0.07	–0.09	0.49	0.04	–	0.13	0.48	–	0.63	0.24	–	0.04	0.15
2021	0.32	0.21	–0.02	0.62	0.21	–	0.26	0.55	–	0.71	0.27	–	0.05	0.20

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Other and extraordinary result														
1993	-0.02	-0.06	-0.06	-0.07	0.00	0.02	-0.01	0.00	-0.06	-0.01	-0.01	-	-0.03	0.00
1994	-0.01	0.02	0.09	-0.05	-0.01	0.28	-0.05	-0.06	0.27	-0.03	0.01	-	0.04	0.03
1995	-0.03	-0.09	-0.10	-0.10	-0.02	0.22	-0.03	0.02	-0.03	0.02	-0.03	-	-0.13	-0.01
1996	-0.05	-0.07	-0.04	-0.10	-0.02	-	-0.07	0.01	-0.02	0.03	-0.03	-	0.01	-0.22
1997	-0.04	-0.10	-0.12	-0.10	-0.03	0.05	-0.02	0.02	-0.05	0.03	-0.03	-	0.08	-0.11
1998	0.20	0.58	1.03	0.09	0.03	0.00	0.06	0.01	0.46	0.03	-0.04	-	0.16	0.01
1999	-0.05	0.00	0.04	-0.07	-	-	-0.01	-0.27	-0.04	-0.06	-0.03	-	-0.03	-0.02
2000	0.00	-0.07	-0.03	-0.16	0.00	-	-0.03	0.11	0.30	0.05	-0.05	-	0.47	0.00
2001	0.02	0.04	0.13	-0.18	0.01	-	-0.03	0.06	0.12	0.14	-0.05	-	-0.08	-0.07
2002	0.05	-0.11	-0.12	-0.08	-0.02	-	0.21	0.08	0.09	0.29	0.07	-	0.01	-0.03
2003	-0.22	-0.47	-0.52	-0.36	-0.01	-	-0.28	0.02	-0.04	0.07	-0.04	-	-0.19	-0.10
2004	-0.17	-0.30	-0.25	-0.46	-0.09	-	-0.30	0.01	-0.08	0.02	-0.05	-	-0.17	-0.04
2005	-0.04	-0.07	0.05	-0.47	-0.02	-	-0.07	0.00	-0.11	0.25	-0.16	-	-0.09	-0.01
2006	-0.10	-0.18	-0.09	-0.50	-	-	-0.12	-0.02	-0.50	0.06	-0.10	-	-0.01	0.01
2007	0.00	0.13	0.28	-0.36	0.01	-	-0.10	-0.04	-0.02	0.02	-0.14	-	-0.08	-0.07
2008	-0.20	-0.29	-0.26	-0.39	-0.09	-	-0.21	-0.14	0.08	-0.05	-0.15	-	-0.03	-0.19
2009	-0.25	-0.43	-0.47	-0.37	-0.02	-	-0.42	-0.04	-0.27	-0.08	-0.05	-	-0.11	-0.01
2010	-0.15	-0.23	-0.17	-0.40	-0.02	-	-0.28	-0.09	-0.18	-0.05	-0.01	-	-0.10	0.01
2011	-0.19	-0.29	-0.24	-0.47	-	-	-0.25	-0.17	-0.24	-0.04	0.13	-	-0.14	-0.05
2012	-0.12	-0.16	-0.09	-0.40	0.00	-	-0.14	-0.12	-0.26	-	-0.10	-	-0.09	-0.07
2013	-0.11	-0.16	-0.08	-0.41	-	-	-0.10	-0.09	-0.06	-0.04	0.02	-	-0.07	-0.07
2014	-0.08	-0.10	-0.02	-0.34	-	-	-0.13	-0.05	-0.08	-0.02	-0.18	-	-0.03	0.01
2015	-0.09	-0.19	-0.11	-0.45	-	-	-0.01	-0.03	-0.22	-0.02	-0.01	-	0.00	0.04
2016	-0.03	-0.06	0.04	-0.36	-	-	-0.05	-0.03	-	0.04	0.01	-	-0.02	0.00
2017	-0.04	-0.10	-0.05	-0.23	-0.01	-	0.07	-0.01	-	-	0.03	-	0.04	-0.04
2018	-0.08	-0.14	-0.09	-0.28	-	-	-0.01	-0.06	-	-0.02	-0.04	-	-0.01	-0.06
2019	-0.19	-0.43	-0.50	-0.31	-	-	-0.05	-	-	-0.02	-0.09	-	0.13	-
2020	-0.06	-0.14	-0.12	-0.18	-	-	-0.07	-0.01	-	-0.02	0.11	-	0.04	0.01
2021	-0.04	-0.10	-0.04	-0.21	-	-	-0.07	-0.01	-	-0.01	0.45	-	0.02	0.02

* Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993 including East German credit institutions and in accordance with the new accounting rules. Until 2015, the bank category "Banks with special, development and other central support tasks" is divided into the bank categories "special purpose banks" and "Regional institutions of credit cooperatives". ¹ Up to and including 1998 as a percentage of the business volume (Total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average); as of 1999, as a percentage of total assets on an annual average. In the following periods excluding total asset of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012 and as of 2021; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. ² From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Profit or loss (-) for the financial year before tax ¹⁹														
1968	0.76	1.01	1.04	0.84	0.82	1.63	0.62	0.90	0.65	0.85	0.49	2.02	-	0.35
1969	0.62	0.86	0.88	0.74	0.66	1.42	0.51	0.64	0.41	0.80	0.46	1.60	-	0.29
1970	0.49	0.62	0.62	0.59	0.44	0.84	0.29	0.43	0.26	0.90	0.47	1.22	-	0.30
1971	0.56	0.68	0.64	0.57	0.77	1.21	0.36	0.57	0.45	0.90	0.49	1.50	-	0.30
1972	0.59	0.62	0.62	0.53	0.70	0.93	0.41	0.66	0.64	0.86	0.51	1.70	-	0.30
1973	0.45	0.45	0.45	0.30	1.04	0.61	0.21	0.50	0.22	0.86	0.47	0.87	-	0.26
1974	0.52	0.57	0.74	0.44	0.89	0.09	0.21	0.63	0.41	0.93	0.44	1.15	-	0.27
1975	0.72	0.72	0.94	0.45	0.58	1.14	0.34	1.07	0.93	1.04	0.46	0.96	-	0.32
1976	0.62	0.68	0.77	0.44	0.98	1.11	0.32	0.85	0.64	0.88	0.42	1.47	-	0.33
1977	0.68	0.69	0.81	0.51	0.58	1.12	0.41	0.98	0.60	0.90	0.46	1.46	-	0.34
1978	0.64	0.64	0.73	0.50	0.52	1.01	0.38	0.94	0.56	0.83	0.48	1.40	-	0.31
1979	0.50	0.45	0.56	0.33	0.24	0.74	0.29	0.72	0.18	0.74	0.43	1.33	-	0.28
1980	0.50	0.45	0.47	0.38	0.42	0.83	0.16	0.73	0.31	0.88	0.49	1.05	-	0.23
1981	0.52	0.43	0.44	0.37	0.47	0.90	0.12	0.86	0.39	0.98	0.40	0.90	-	0.23
1982	0.63	0.52	0.59	0.41	0.37	1.03	0.15	1.11	0.80	1.07	0.41	0.99	-	0.28
1983	0.69	0.59	0.84	0.49	0.47	-0.41	0.22	1.22	0.82	1.05	0.42	1.00	-	0.31
1984	0.68	0.70	0.86	0.54	0.48	1.06	0.22	1.18	0.78	0.86	0.41	1.03	-	0.31
1985	0.64	0.79	1.05	0.56	0.45	1.35	0.23	1.03	0.46	0.71	0.39	1.09	-	0.30
1986	0.61	0.78	0.99	0.60	0.43	1.16	0.23	0.94	0.67	0.67	0.32	-	-	0.30
1987	0.52	0.59	0.61	0.57	0.41	0.81	0.20	0.80	0.59	0.67	0.34	-	-	0.28
1988	0.55	0.69	0.89	0.57	0.23	0.69	0.25	0.74	0.59	0.72	0.32	-	-	0.29
1989	0.45	0.64	0.92	0.49	-0.07	0.63	0.25	0.47	0.28	0.54	0.34	-	-	0.26
1990	0.44	0.59	0.83	0.45	-0.02	0.47	0.12	0.53	0.26	0.67	0.32	-	-	0.29
1991	0.53	0.56	0.75	0.43	0.20	0.50	0.16	0.84	0.21	0.89	0.39	-	-	0.32
1992	0.51	0.46	0.70	0.26	0.30	0.43	0.18	0.92	0.25	0.95	0.36	-	-	0.25
1993	0.54	0.54	0.57	0.52	0.47	0.62	0.22	0.86	0.22	0.90	0.32	-	0.81	0.29
1994	0.48	0.54	0.58	0.52	0.31	0.50	0.20	0.71	0.47	0.70	0.27	-	0.98	0.21
1995	0.51	0.51	0.47	0.55	0.31	0.46	0.23	0.86	0.42	0.81	0.33	-	0.50	0.26
1996	0.46	0.49	0.50	0.48	0.23	0.62	0.21	0.82	0.43	0.76	0.33	-	0.60	0.03
1997	0.42	0.40	0.28	0.51	0.10	1.05	0.25	0.75	0.33	0.65	0.29	-	0.61	0.18
1998	0.61	1.06	1.35	0.74	0.22	1.24	0.26	0.70	0.72	0.57	0.31	-	0.65	0.22
1999	0.36	0.38	0.23	0.74	0.31	-	0.24	0.60	0.16	0.48	0.24	-	0.59	0.25
2000	0.31	0.29	0.21	0.47	0.32	-	0.19	0.55	0.36	0.40	0.09	-	1.16	0.30
2001	0.20	0.18	0.18	0.18	0.25	-	0.11	0.38	0.13	0.35	0.13	-	0.45	0.20
2002	0.16	0.04	-0.12	0.41	0.16	-	0.08	0.35	0.14	0.46	0.14	-	0.46	0.23
2003	0.03	-0.25	-0.48	0.22	0.44	-	-0.14	0.48	0.02	0.52	0.09	-	0.32	0.22
2004	0.15	-0.01	-0.12	0.29	0.32	-	0.03	0.45	0.11	0.52	0.06	-	0.32	0.31
2005	0.44	0.70	0.77	0.49	0.58	-	0.19	0.49	0.18	0.72	0.02	-	0.32	0.37
2006	0.35	0.39	0.38	0.42	0.63	-	0.36	0.44	0.16	0.61	0.06	-	0.15	0.33
2007	0.25	0.64	0.68	0.48	0.87	-	0.05	0.37	-0.15	0.47	0.04	-	0.22	-0.70
2008	-0.29	-0.55	-0.81	0.18	0.38	-	-0.36	0.21	-0.15	0.32	-0.35	-	0.22	-0.38
2009	-0.03	-0.24	-0.35	0.00	0.52	-	-0.37	0.44	0.26	0.50	-0.18	-	0.35	0.17
2010	0.22	0.12	0.10	0.14	0.69	-	-0.06	0.62	0.23	0.69	-0.01	-	0.34	0.38
2011	0.35	0.06	0.00	0.26	0.76	-	0.00	1.56	0.44	0.98	-0.05	-	0.72	0.39
2012	0.32	0.20	0.16	0.32	0.37	-	0.17	0.86	0.21	1.00	0.02	-	0.32	0.19
2013	0.25	0.17	0.13	0.30	0.54	-	-0.04	0.78	0.19	1.02	0.02	-	0.22	-0.12
2014	0.30	0.19	0.14	0.32	0.59	-	-0.03	0.78	0.21	0.91	-0.04	-	0.36	0.20
2015	0.31	0.14	0.10	0.25	0.33	-	0.17	0.79	0.09	0.84	0.20	-	0.20	0.25
2016	0.33	0.19	0.12	0.37	0.16	-	-0.06	0.89	-	0.93	0.18	-	0.41	0.17
2017	0.33	0.18	0.12	0.32	0.34	-	0.10	0.84	-	0.84	0.21	-	0.43	0.12
2018	0.23	0.10	0.05	0.23	0.18	-	-0.13	0.65	-	0.69	0.09	-	0.11	0.11
2019	0.07	-0.39	-0.71	0.32	0.21	-	0.10	0.63	-	0.78	0.23	-	0.19	0.15
2020	0.16	-0.07	-0.22	0.30	0.04	-	0.06	0.48	-	0.62	0.35	-	0.08	0.16
2021	0.29	0.11	-0.06	0.41	0.21	-	0.19	0.54	-	0.70	0.72	-	0.07	0.22

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	All categories of banks	Commercial banks					Landesbanken ⁴	Savings banks ⁴	Regional institutions of credit co-operatives ⁶	Credit co-operatives	Mortgage banks ^{3 5}	Instalment sales financing institutions ⁸	Building and loan associations	Banks with special, development and other central support tasks ^{2 4 7 9}
		total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶								
Profit or loss (-) for the financial year after tax ¹⁹														
1968	0.44	0.62	0.60	0.48	0.48	1.38	0.26	0.52	0.37	0.45	0.35	1.01	-	0.23
1969	0.38	0.54	0.54	0.42	0.32	1.23	0.31	0.37	0.26	0.42	0.33	0.75	-	0.21
1970	0.29	0.38	0.36	0.33	0.22	0.69	0.16	0.23	0.16	0.47	0.33	0.63	-	0.20
1971	0.33	0.43	0.40	0.32	0.37	1.03	0.18	0.29	0.28	0.47	0.35	0.77	-	0.19
1972	0.33	0.37	0.37	0.29	0.36	0.74	0.20	0.33	0.45	0.46	0.34	0.86	-	0.20
1973	0.24	0.26	0.31	0.12	0.50	0.44	0.10	0.25	0.13	0.43	0.29	0.46	-	0.16
1974	0.27	0.31	0.43	0.24	0.49	-0.10	0.11	0.29	0.23	0.46	0.27	0.60	-	0.17
1975	0.35	0.37	0.51	0.18	0.12	0.93	0.16	0.47	0.54	0.51	0.12	0.93	-	0.19
1976	0.31	0.39	0.45	0.24	0.35	0.92	0.13	0.38	0.30	0.40	0.25	0.80	-	0.24
1977	0.31	0.35	0.39	0.24	0.19	0.92	0.18	0.40	0.26	0.36	0.24	0.70	-	0.23
1978	0.30	0.32	0.35	0.23	0.23	0.84	0.18	0.40	0.27	0.34	0.25	0.68	-	0.22
1979	0.24	0.22	0.27	0.13	0.06	0.62	0.15	0.33	0.10	0.30	0.24	0.56	-	0.20
1980	0.24	0.23	0.21	0.20	0.14	0.69	0.08	0.32	0.17	0.34	0.27	0.47	-	0.15
1981	0.22	0.19	0.16	0.16	0.21	0.76	0.06	0.32	0.19	0.32	0.23	0.40	-	0.14
1982	0.24	0.22	0.20	0.17	0.13	0.87	0.06	0.35	0.36	0.35	0.23	0.44	-	0.20
1983	0.25	0.23	0.33	0.23	0.20	-0.58	0.08	0.37	0.37	0.33	0.24	0.45	-	0.19
1984	0.27	0.32	0.35	0.26	0.19	0.86	0.07	0.36	0.36	0.28	0.24	0.49	-	0.19
1985	0.25	0.36	0.45	0.24	0.14	1.10	0.08	0.32	0.09	0.23	0.22	0.49	-	0.19
1986	0.24	0.36	0.45	0.26	0.14	0.94	0.08	0.29	0.30	0.22	0.17	-	-	0.23
1987	0.21	0.28	0.31	0.24	0.09	0.66	0.08	0.26	0.25	0.21	0.19	-	-	0.18
1988	0.22	0.31	0.39	0.25	0.01	0.54	0.08	0.25	0.25	0.22	0.17	-	-	0.21
1989	0.20	0.29	0.42	0.22	-0.20	0.48	0.10	0.19	0.22	0.20	0.18	-	-	0.18
1990	0.21	0.32	0.49	0.20	-0.13	0.36	0.06	0.19	0.16	0.25	0.19	-	-	0.16
1991	0.24	0.28	0.39	0.20	0.07	0.39	0.08	0.28	0.09	0.35	0.26	-	-	0.18
1992	0.21	0.21	0.41	0.02	0.14	0.32	0.09	0.29	0.11	0.34	0.21	-	-	0.13
1993	0.26	0.33	0.35	0.29	0.28	0.54	0.11	0.31	0.09	0.34	0.18	-	0.51	0.20
1994	0.25	0.34	0.38	0.31	0.20	0.44	0.11	0.30	0.24	0.31	0.17	-	0.48	0.14
1995	0.26	0.34	0.37	0.31	0.20	0.38	0.12	0.30	0.21	0.31	0.21	-	0.29	0.20
1996	0.22	0.30	0.33	0.27	0.11	0.48	0.13	0.28	0.24	0.28	0.20	-	0.37	-0.01
1997	0.22	0.27	0.21	0.33	0.02	0.90	0.13	0.26	0.15	0.25	0.17	-	0.44	0.15
1998	0.32	0.59	0.66	0.51	0.14	1.01	0.14	0.26	0.58	0.22	0.18	-	0.41	0.19
1999	0.21	0.28	0.20	0.45	0.19	-	0.13	0.24	0.11	0.21	0.13	-	0.28	0.22
2000	0.20	0.26	0.24	0.30	0.28	-	0.10	0.25	0.24	0.19	0.04	-	0.74	0.28
2001	0.15	0.16	0.21	0.05	0.13	-	0.10	0.21	0.08	0.21	0.09	-	0.22	0.18
2002	0.10	0.00	-0.13	0.30	0.04	-	0.05	0.20	0.16	0.31	0.11	-	0.20	0.21
2003	-0.05	-0.27	-0.44	0.11	0.31	-	-0.17	0.18	0.08	0.26	0.07	-	0.14	0.21
2004	0.07	-0.05	-0.10	0.11	0.22	-	-0.02	0.23	0.15	0.27	0.03	-	0.14	0.29
2005	0.31	0.50	0.56	0.31	0.34	-	0.17	0.27	0.18	0.47	-0.02	-	0.15	0.36
2006	0.28	0.32	0.33	0.27	0.36	-	0.31	0.24	0.35	0.47	0.04	-	0.05	0.32
2007	0.18	0.52	0.57	0.36	0.53	-	0.03	0.21	0.11	0.30	0.02	-	0.07	-0.71
2008	-0.31	-0.54	-0.76	0.10	0.17	-	-0.39	0.11	0.05	0.23	-0.37	-	0.08	-0.39
2009	-0.09	-0.23	-0.31	-0.06	0.34	-	-0.39	0.23	0.28	0.28	-0.20	-	0.21	0.17
2010	0.16	0.08	0.08	0.07	0.45	-	-0.05	0.38	0.24	0.45	-0.01	-	0.18	0.37
2011	0.27	0.02	-0.02	0.18	0.53	-	-0.04	1.30	0.41	0.71	-0.06	-	0.62	0.38
2012	0.23	0.11	0.07	0.25	0.25	-	0.12	0.62	0.35	0.73	0.01	-	0.23	0.18
2013	0.17	0.12	0.09	0.22	0.36	-	-0.08	0.54	0.15	0.76	0.01	-	0.12	-0.12
2014	0.21	0.14	0.10	0.23	0.37	-	-0.08	0.53	0.13	0.64	-0.06	-	0.24	0.21
2015	0.21	0.09	0.06	0.16	0.18	-	0.10	0.54	-0.06	0.57	0.17	-	0.16	0.24
2016	0.24	0.13	0.09	0.26	0.05	-	-0.11	0.63	-	0.67	0.14	-	0.34	0.17
2017	0.24	0.13	0.09	0.20	0.26	-	0.05	0.60	-	0.58	0.13	-	0.37	0.13
2018	0.15	0.08	0.05	0.13	0.12	-	-0.20	0.44	-	0.47	0.04	-	0.05	0.09
2019	-0.03	-0.45	-0.75	0.20	0.14	-	0.07	0.44	-	0.56	0.16	-	0.15	0.12
2020	0.06	-0.13	-0.25	0.18	-	-	0.04	0.30	-	0.42	0.06	-	0.04	0.12
2021	0.18	0.06	-0.06	0.26	0.14	-	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	317,754	223,005	27,090	40,710	13,620	6,906	506	129,251
2010	1,821	8,300,354	95,420	270,077	174,657	28,262	42,002	13,740	5,712	- 664	128,730
2011	1,801	9,167,921	94,725	303,045	208,320	28,281	41,050	12,769	4,602	606	128,214
2012	1,776	9,542,656	95,504	274,706	179,202	27,493	39,950	12,457	7,149	1,616	131,762
2013	1,748	8,755,419	89,485	228,193	138,708	28,039	40,618	12,579	5,861	- 820	122,565
2014	1,715	8,452,585	93,398	210,822	117,424	29,297	42,639	13,342	3,624	-2,470	123,849
2015	1,679	8,605,560	95,887	200,861	104,974	30,461	44,542	14,081	3,734	-2,196	127,886
2016	1,611	8,355,020	91,146	181,543	90,397	29,746	43,201	13,455	3,046	4,065	128,003
2017	1,538	8,251,175	85,486	165,387	79,901	30,559	44,190	13,631	5,572	1,304	122,921
2018	1,484	8,118,298	87,202	167,777	80,575	29,522	43,124	13,602	3,470	390	120,584
2019	1,440	8,532,738	82,453	162,805	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	32,142	46,689	14,547	3,513	3,686	120,415
2021	1,358	9,476,130	82,227	131,647	49,420	37,891	53,625	15,734	4,926	1,150	126,194

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

average. In the following periods excluding total asset of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012 and as of 2021; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion.

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
7,957	5,244	2,713	4,202	-	4,202	243	4,445	1,860	2,585	- 945	1,640	1968
9,396	6,206	3,190	4,904	-	4,904	744	4,160	1,594	2,566	- 828	1,738	1969
11,246	7,510	3,736	4,621	-	4,621	1,000	3,621	1,485	2,136	- 550	1,586	1970
13,237	8,885	4,352	4,800	-	4,800	86	4,714	1,970	2,744	- 837	1,907	1971
14,990	10,100	4,890	6,295	-	6,295	653	5,642	2,475	3,167	- 1,134	2,033	1972
17,327	11,887	5,440	6,541	-	6,541	1,697	4,844	2,262	2,582	- 792	1,790	1973
20,198	14,004	6,194	8,744	-	8,744	2,557	6,187	2,957	3,230	- 1,072	2,158	1974
22,114	15,157	6,957	11,219	-	11,219	1,877	9,342	4,752	4,590	- 1,816	2,774	1975
24,666	16,760	7,906	10,369	-	10,369	1,120	9,249	4,595	4,654	- 1,555	3,099	1976
26,376	17,870	8,506	11,683	-	11,683	533	11,150	6,059	5,091	- 1,929	3,162	1977
28,402	19,194	9,208	13,195	-	13,195	1,306	11,889	6,315	5,574	- 2,120	3,454	1978
30,687	20,656	10,031	12,689	-	12,689	2,380	10,309	5,340	4,969	- 1,783	3,186	1979
33,596	22,787	10,809	13,111	-	13,111	1,832	11,279	5,979	5,300	- 2,013	3,287	1980
36,128	24,298	11,830	18,526	-	18,526	5,747	12,779	7,468	5,311	- 1,950	3,361	1981
38,956	25,691	13,265	25,328	-	25,328	8,645	16,683	10,275	6,408	- 2,476	3,932	1982
42,181	27,613	14,568	30,873	-	30,873	11,484	19,389	12,301	7,088	- 3,052	4,036	1983
44,864	29,001	15,863	29,052	-	29,052	8,644	20,408	12,422	7,986	- 3,065	4,921	1984
49,524	31,675	17,849	29,182	-	29,182	8,257	20,925	12,833	8,092	- 2,969	5,123	1985 ¹⁶
53,067	33,892	19,175	29,483	-	29,483	8,189	21,294	12,739	8,555	- 2,869	5,686	1986
55,796	35,803	19,993	26,500	-	26,500	7,050	19,450	11,550	7,900	- 2,446	5,454	1987
58,274	37,430	20,844	27,196	-	27,196	5,321	21,875	13,109	8,766	- 3,056	5,710	1988
60,788	38,680	22,108	27,379	-	27,379	8,240	19,139	10,497	8,642	- 2,552	6,090	1989
69,196	43,163	26,033	29,314	-	29,314	8,857	20,457	10,757	9,700	- 3,299	6,401	1990
76,363	47,428	28,935	34,834	-	34,834	7,554	27,280	15,131	12,149	- 5,057	7,092	1991
83,729	51,679	32,050	39,614	-	39,614	11,206	28,408	16,915	11,493	- 4,157	7,336	1992
98,995	59,443	39,552	60,718	- 23,948	36,770	1,539	35,231	18,489	16,742	- 6,167	10,575	1993
102,970	61,211	41,759	66,353	- 31,054	35,299	398	34,901	16,603	18,298	- 7,267	11,031	1994
109,631	65,133	44,498	62,472	- 20,317	42,155	2,475	39,680	19,573	20,107	- 8,012	12,095	1995
114,666	66,752	47,914	66,647	- 21,734	44,913	4,268	40,645	20,890	19,755	- 7,145	12,610	1996
121,566	69,424	52,142	70,601	- 25,025	45,576	3,810	41,766	20,271	21,495	- 7,485	14,010	1997
130,054	72,534	57,520	72,967	- 27,231	45,736	21,876	67,612	31,784	35,828	- 17,206	18,622	1998
142,140	77,666	64,474	72,207	- 22,355	49,852	6,392	43,460	18,436	25,025	- 8,164	16,859	1999
72,675	39,710	32,965	36,919	- 11,430	25,489	3,268	22,221	9,426	12,795	- 4,174	8,620	1999
80,201	43,248	36,953	36,900	- 15,944	20,956	101	21,057	7,367	13,690	- 3,839	9,854	2000
83,600	44,224	39,376	33,408	- 19,742	13,666	1,094	14,760	4,045	10,715	- 3,876	6,842	2001
80,867	42,767	38,100	39,266	- 31,536	7,730	3,933	11,663	4,271	7,392	- 2,327	5,067	2002
79,820	42,724	37,096	40,107	- 21,976	18,131	15,772	2,359	5,801	- 3,442	7,220	3,776	2003
78,211	42,352	35,859	41,025	- 17,529	23,496	12,550	10,946	5,904	5,042	- 844	4,197	2004
81,134	44,577	36,557	51,511	- 14,255	37,256	3,409	33,847	10,069	23,778	- 14,432	9,345	2005
83,673	47,069	36,604	49,822	- 14,319	35,503	7,624	27,879	5,605	22,274	- 11,739	10,534	2006
83,635	45,559	38,076	45,057	- 24,013	21,044	89	20,955	6,240	14,715	- 2,699	12,020	2007
80,790	43,005	37,785	29,403	- 37,067	- 7,664	16,920	- 24,584	1,601	- 26,185	21,574	- 4,610	2008
84,173	45,849	38,324	45,078	- 27,046	18,032	20,848	- 2,816	4,182	- 6,998	2,314	- 4,682	2009
82,167	43,073	39,094	46,563	- 15,396	31,167	12,718	18,449	5,501	12,948	- 13,625	- 677	2010
82,037	42,481	39,556	46,177	3,103	49,280	17,352	31,928	7,034	24,894	- 25,706	- 812	2011
84,774	44,607	40,167	46,988	- 4,334	42,654	11,852	30,802	8,762	22,040	- 22,237	- 197	2012
84,798	43,756	41,042	37,767	- 6,542	31,225	9,271	21,954	7,376	14,578	- 16,232	- 1,654	2013
85,756	43,979	41,777	38,093	- 6,583	31,510	6,510	25,000	7,596	17,404	- 15,454	1,950	2014
90,033	46,039	43,994	37,853	- 3,497	34,356	7,791	26,565	8,445	18,120	- 15,436	2,684	2015
88,653	44,615	44,038	39,350	- 8,754	30,596	2,812	27,784	7,875	19,909	- 15,395	4,514	2016
88,389	44,563	43,826	34,532	- 3,619	30,913	3,398	27,515	7,536	19,979	- 16,777	3,202	2017
88,135	44,282	43,853	32,449	- 6,763	25,686	6,831	18,855	6,692	12,163	- 13,116	- 953	2018
90,191	44,447	45,744	28,493	- 6,719	21,774	16,133	5,641	7,806	- 2,165	7,223	5,058	2019
87,023	44,210	42,813	33,392	- 13,282	20,110	5,822	14,288	8,388	5,900	- 1,312	4,588	2020
92,004	46,747	45,257	34,190	- 3,625	30,565	3,547	27,018	9,759	17,259	- 8,511	8,748	2021

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets ¹

Financial year	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	300.1	1.82	4.97	3.15	0.25	0.28	0.03	-	-	2.07
1969	3,665	341.9	1.88	5.52	3.64	0.26	0.29	0.03	-	-	2.14
1970	3,559	380.9	1.89	6.59	4.70	0.24	0.27	0.03	-	-	2.13
1971	3,469	428.5	1.89	6.40	4.51	0.26	0.29	0.03	-	-	2.15
1972	3,365	491.8	1.92	6.12	4.20	0.29	0.33	0.04	-	-	2.21
1973	3,737	554.4	1.90	7.57	5.67	0.30	0.33	0.03	-	-	2.20
1974	3,665	607.5	2.13	8.26	6.13	0.31	0.33	0.02	-	-	2.44
1975	3,586	668.7	2.24	7.21	4.97	0.31	0.34	0.03	-	-	2.55
1976	3,513	756.4	2.08	6.54	4.46	0.29	0.32	0.03	-	-	2.37
1977	3,425	840.5	2.04	6.41	4.37	0.28	0.31	0.03	-	-	2.32
1978	3,378	941.8	1.98	6.09	4.11	0.27	0.31	0.04	-	-	2.25
1979	3,336	1,055.5	1.83	6.47	4.64	0.27	0.30	0.03	-	-	2.10
1980	3,303	1,152.1	1.78	7.64	5.86	0.29	0.32	0.03	-	-	2.07
1981	3,292	1,259.3	1.92	8.72	6.80	0.30	0.33	0.03	-	-	2.22
1982	3,275	1,358.7	2.12	8.63	6.51	0.30	0.33	0.03	-	-	2.42
1983	3,246	1,446.7	2.27	7.61	5.34	0.31	0.34	0.03	-	-	2.58
1984	3,228	1,537.0	2.15	7.53	5.38	0.31	0.34	0.03	-	-	2.46
1985 ¹⁶	4,639	1,666.4	2.08	7.18	5.10	0.34	0.37	0.03	-	-	2.42
1986	4,564	1,780.8	2.02	6.64	4.62	0.35	0.39	0.04	-	-	2.37
1987	4,438	1,903.4	1.89	6.23	4.34	0.32	0.35	0.03	-	-	2.21
1988	4,327	2,027.3	1.83	6.13	4.30	0.33	0.36	0.03	-	-	2.16
1989	4,193	2,164.8	1.73	6.62	4.89	0.36	0.40	0.04	-	-	2.09
1990	4,012	2,390.4	1.72	7.26	5.54	0.39	0.43	0.04	-	-	2.11
1991	3,824	2,622.7	1.79	7.71	5.92	0.38	0.42	0.04	-	-	2.17
1992	3,617	2,848.8	1.81	7.98	6.17	0.40	0.44	0.04	-	-	2.21
1993	3,879	3,349.5	1.90	7.47	5.56	0.41	0.49	0.08	0.10	0.02	2.44
1994	3,710	3,730.7	1.91	6.74	4.83	0.38	0.46	0.07	0.01	0.02	2.32
1995	3,606	3,995.8	1.78	6.54	4.76	0.35	0.42	0.07	0.06	0.01	2.20
1996	3,492	4,489.2	1.67	6.05	4.38	0.33	0.41	0.08	0.05	0.01	2.07
1997	3,393	5,049.4	1.52	5.75	4.22	0.35	0.42	0.07	0.05	0.02	1.95
1998	3,201	5,646.3	1.39	5.58	4.19	0.34	0.42	0.08	0.06	0.04	1.84
1999	2,930	6,197.4	1.31	5.33	4.02	0.36	0.46	0.09	0.06	0.04	1.77
2000	2,667	6,866.2	1.16	5.50	4.33	0.41	0.52	0.10	0.09	0.03	1.71
2001	2,452	7,246.6	1.14	5.39	4.25	0.35	0.45	0.10	0.07	0.05	1.61
2002	2,296	7,290.3	1.22	4.84	3.62	0.33	0.43	0.10	0.04	0.06	1.65
2003	2,155	7,206.1	1.18	4.40	3.22	0.34	0.45	0.11	0.09	0.06	1.66
2004	2,081	7,361.8	1.20	4.24	3.04	0.34	0.46	0.11	0.02	0.06	1.62
2005	2,014	7,714.4	1.19	4.37	3.19	0.36	0.48	0.12	0.15	0.03	1.72
2006	1,966	7,913.2	1.16	4.62	3.46	0.37	0.50	0.13	0.06	0.09	1.69
2007	1,928	8,351.8	1.14	5.11	3.98	0.38	0.52	0.15	-0.01	0.04	1.54
2008	1,889	8,518.2	1.10	5.18	4.08	0.34	0.50	0.15	-0.22	0.07	1.29
2009	1,843	8,212.0	1.15	3.87	2.72	0.33	0.50	0.17	0.08	0.01	1.57
2010	1,821	8,300.4	1.15	3.25	2.10	0.34	0.51	0.17	0.07	-0.01	1.55
2011	1,801	9,167.9	1.03	3.31	2.27	0.31	0.45	0.14	0.05	0.01	1.40
2012	1,776	9,542.7	1.00	2.88	1.88	0.29	0.42	0.13	0.07	0.02	1.38
2013	1,748	8,755.4	1.02	2.61	1.58	0.32	0.46	0.14	0.07	-0.01	1.40
2014	1,715	8,452.6	1.10	2.49	1.39	0.35	0.50	0.16	0.04	-0.03	1.47
2015	1,679	8,605.6	1.11	2.33	1.22	0.35	0.52	0.16	0.04	-0.03	1.49
2016	1,611	8,355.0	1.09	2.17	1.08	0.36	0.52	0.16	0.04	0.05	1.53
2017	1,538	8,251.2	1.04	2.00	0.97	0.37	0.54	0.17	0.07	0.02	1.49
2018	1,484	8,118.3	1.07	2.07	0.99	0.36	0.53	0.17	0.04	-	1.49
2019	1,440	8,532.7	0.97	1.91	0.94	0.37	0.54	0.17	0.03	0.03	1.39
2020	1,408	9,206.9	0.88	1.53	0.65	0.35	0.51	0.16	0.04	0.04	1.31
2021	1,358	9,476.1	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 ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1.35	0.89	0.46	0.72	-	0.72	-0.04	0.76	0.32	0.44	-0.16	0.28	1968
1.41	0.93	0.48	0.73	-	0.73	-0.11	0.62	0.24	0.38	-0.12	0.26	1969
1.51	1.01	0.50	0.62	-	0.62	-0.13	0.49	0.20	0.29	-0.08	0.21	1970
1.58	1.06	0.52	0.57	-	0.57	-0.01	0.56	0.23	0.33	-0.10	0.23	1971
1.56	1.05	0.51	0.65	-	0.65	-0.06	0.59	0.26	0.33	-0.12	0.21	1972
1.60	1.10	0.50	0.60	-	0.60	-0.15	0.45	0.21	0.24	-0.07	0.17	1973
1.70	1.18	0.52	0.74	-	0.74	-0.22	0.52	0.25	0.27	-0.09	0.18	1974
1.69	1.16	0.53	0.86	-	0.86	-0.14	0.72	0.37	0.35	-0.14	0.21	1975
1.67	1.13	0.54	0.70	-	0.70	-0.08	0.62	0.31	0.31	-0.10	0.21	1976
1.61	1.09	0.52	0.71	-	0.71	-0.03	0.68	0.37	0.31	-0.12	0.19	1977
1.54	1.04	0.50	0.71	-	0.71	-0.07	0.64	0.34	0.30	-0.12	0.18	1978
1.49	1.00	0.49	0.61	-	0.61	-0.11	0.50	0.26	0.24	-0.09	0.15	1979
1.49	1.01	0.48	0.58	-	0.58	-0.08	0.50	0.26	0.24	-0.09	0.15	1980
1.47	0.99	0.48	0.75	-	0.75	-0.23	0.52	0.30	0.22	-0.08	0.14	1981
1.47	0.97	0.50	0.95	-	0.95	-0.32	0.63	0.39	0.24	-0.09	0.15	1982
1.49	0.98	0.51	1.09	-	1.09	-0.40	0.69	0.44	0.25	-0.11	0.14	1983
1.49	0.96	0.53	0.97	-	0.97	-0.29	0.68	0.41	0.27	-0.11	0.16	1984
1.52	0.97	0.55	0.90	-	0.90	-0.26	0.64	0.39	0.25	-0.09	0.16	1985 ¹⁶
1.52	0.97	0.55	0.85	-	0.85	-0.24	0.61	0.37	0.24	-0.08	0.16	1986
1.50	0.96	0.54	0.71	-	0.71	-0.19	0.52	0.31	0.21	-0.06	0.15	1987
1.47	0.94	0.53	0.69	-	0.69	-0.14	0.55	0.33	0.22	-0.08	0.14	1988
1.44	0.92	0.52	0.65	-	0.65	-0.20	0.45	0.25	0.20	-0.06	0.14	1989
1.48	0.92	0.56	0.63	-	0.63	-0.19	0.44	0.23	0.21	-0.07	0.14	1990
1.49	0.92	0.57	0.68	-	0.68	-0.15	0.53	0.29	0.24	-0.10	0.14	1991
1.50	0.93	0.57	0.71	-	0.71	-0.20	0.51	0.30	0.21	-0.08	0.13	1992
1.51	0.91	0.60	0.93	-0.37	0.56	-0.02	0.54	0.28	0.26	-0.09	0.16	1993
1.41	0.84	0.57	0.91	-0.43	0.48	-0.01	0.48	0.23	0.25	-0.10	0.15	1994
1.40	0.83	0.57	0.80	-0.26	0.54	-0.03	0.51	0.25	0.26	-0.10	0.15	1995
1.31	0.76	0.55	0.76	-0.25	0.51	-0.05	0.46	0.24	0.22	-0.08	0.14	1996
1.23	0.70	0.53	0.71	-0.25	0.46	-0.04	0.42	0.21	0.22	-0.08	0.14	1997
1.18	0.66	0.52	0.66	-0.25	0.41	-0.20	0.61	0.29	0.32	-0.16	0.17	1998
1.17	0.64	0.53	0.60	-0.18	0.41	-0.05	0.36	0.15	0.21	-0.07	0.14	1999
1.17	0.63	0.54	0.54	-0.23	0.31	0.00	0.11	0.20	0.11	-0.06	0.14	2000
1.15	0.61	0.54	0.46	-0.27	0.19	0.02	0.20	0.06	0.15	-0.05	0.09	2001
1.11	0.59	0.52	0.54	-0.43	0.11	0.05	0.16	0.06	0.10	-0.03	0.07	2002
1.11	0.59	0.51	0.56	-0.30	0.25	-0.22	0.03	0.08	-0.05	0.10	0.05	2003
1.06	0.58	0.49	0.56	-0.24	0.32	-0.17	0.15	0.08	0.07	-0.01	0.06	2004
1.05	0.58	0.47	0.67	-0.18	0.48	-0.04	0.44	0.13	0.31	-0.19	0.12	2005
1.06	0.59	0.46	0.63	-0.18	0.45	-0.10	0.35	0.07	0.28	-0.15	0.13	2006
1.00	0.55	0.46	0.54	-0.29	0.25	0.00	0.25	0.07	0.18	-0.03	0.14	2007
0.95	0.50	0.44	0.35	-0.44	-0.09	-0.20	-0.29	0.02	-0.31	0.25	-0.05	2008
1.02	0.56	0.47	0.55	-0.33	0.22	-0.25	-0.03	0.05	-0.09	0.03	-0.06	2009
0.99	0.52	0.47	0.56	-0.19	0.38	-0.15	0.22	0.07	0.16	-0.16	-0.01	2010
0.89	0.46	0.43	0.50	0.03	0.54	-0.19	0.35	0.08	0.27	-0.28	-0.01	2011
0.89	0.47	0.42	0.49	-0.05	0.45	-0.12	0.32	0.09	0.23	-0.23	-	2012
0.97	0.50	0.47	0.43	-0.07	0.36	-0.11	0.25	0.08	0.17	-0.19	-0.02	2013
1.01	0.52	0.49	0.45	-0.08	0.37	-0.08	0.30	0.09	0.21	-0.18	0.02	2014
1.05	0.53	0.51	0.44	-0.04	0.40	-0.09	0.31	0.10	0.21	-0.18	0.03	2015
1.06	0.53	0.53	0.47	-0.10	0.37	-0.03	0.33	0.09	0.24	-0.18	0.05	2016
1.07	0.54	0.53	0.42	-0.04	0.37	-0.04	0.33	0.09	0.24	-0.20	0.04	2017
1.09	0.55	0.54	0.40	-0.08	0.32	-0.08	0.23	0.08	0.15	-0.16	-0.01	2018
1.06	0.52	0.54	0.33	-0.08	0.26	-0.19	0.07	0.09	-0.03	0.08	0.06	2019
0.95	0.48	0.47	0.36	-0.14	0.22	-0.06	0.16	0.09	0.06	-0.01	0.05	2020
0.97	0.49	0.48	0.36	-0.04	0.32	-0.04	0.29	0.10	0.18	-0.09	0.09	2021

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

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	311	129,635	2,877	6,841	3,964	960	1,030	70	-	-	3,837
1969	312	156,631	3,701	9,432	5,731	1,125	1,232	107	-	-	4,826
1970	296	183,066	4,140	13,917	9,777	1,104	1,215	111	-	-	5,244
1971	295	211,030	4,446	13,974	9,528	1,325	1,466	141	-	-	5,771
1972	296	245,002	5,045	14,364	9,319	1,595	1,779	184	-	-	6,640
1973	298	283,965	5,234	23,562	18,328	1,856	2,049	193	-	-	7,090
1974	284	300,496	7,464	28,242	20,778	1,989	2,164	175	-	-	9,453
1975	273	318,116	8,403	23,163	14,760	2,197	2,402	205	-	-	10,600
1976	264	377,545	8,606	23,091	14,485	2,293	2,531	238	-	-	10,899
1977	251	424,968	9,318	25,561	16,243	2,440	2,696	256	-	-	11,758
1978	249	485,744	10,064	28,180	18,116	2,708	2,996	288	-	-	12,772
1979	240	543,929	10,314	36,594	26,280	2,897	3,141	244	-	-	13,211
1980	235	586,209	10,780	50,119	39,339	3,305	3,593	288	-	-	14,085
1981	237	627,295	12,563	62,939	50,376	3,766	4,044	278	-	-	16,329
1982	234	657,658	15,414	61,766	46,352	4,098	4,378	280	-	-	19,512
1983	231	683,368	17,709	53,115	35,406	4,595	4,986	391	-	-	22,304
1984	231	729,974	17,614	56,654	39,040	4,973	5,397	424	-	-	22,587
1985	232	792,778	18,361	57,074	38,713	6,162	6,720	558	-	-	24,523
1986	307	889,245	21,850	59,010	37,160	6,957	7,789	832	-	-	28,807
1987	306	955,431	21,079	58,638	37,559	6,531	7,274	743	-	-	27,610
1988	310	1,035,650	21,825	64,408	42,583	7,162	7,974	812	-	-	28,987
1989	319	1,147,251	22,336	80,910	58,574	8,270	9,285	1,015	-	-	30,606
1990	331	1,281,516	25,083	99,350	74,267	8,834	9,900	1,066	-	-	33,917
1991	339	1,432,000	29,756	116,209	86,453	9,364	10,466	1,102	-	-	39,120
1992	329	1,574,496	33,731	131,508	97,777	10,477	11,700	1,223	-	-	44,208
1993	300	1,740,525	37,492	131,873	94,381	13,055	14,539	1,484	3,960	666	55,173
1994	294	1,897,624	40,822	126,292	85,470	12,483	14,058	1,575	189	600	54,094
1995	290	2,032,272	39,649	129,571	89,922	12,159	13,795	1,636	2,236	604	54,648
1996	277	2,351,504	42,311	134,317	92,006	13,710	15,765	2,055	2,132	830	58,983
1997	272	2,732,361	44,354	145,824	101,470	17,273	19,826	2,553	2,603	809	65,039
1998	258	3,143,441	45,727	159,303	113,576	19,341	22,932	3,591	4,237	1,397	70,702
1999	224	3,523,960	50,410	176,089	125,680	24,681	28,469	3,788	5,169	1,463	81,722
1999	224	1,801,772	25,774	90,033	64,259	12,619	14,556	1,937	2,643	748	41,784
2000	224	2,201,783	25,731	117,211	91,480	16,822	19,617	2,795	5,371	868	48,792
2001	213	2,362,579	27,231	120,978	93,747	15,227	18,588	3,361	4,719	1,245	48,422
2002	206	2,309,650	30,850	101,741	70,891	13,894	17,145	3,251	2,144	1,515	48,403
2003	193	2,251,587	26,334	85,993	59,659	13,250	16,612	3,362	5,363	1,633	46,580
2004	186	2,361,859	29,467	84,996	55,529	13,425	17,138	3,713	414	2,116	45,422
2005	179	2,563,063	32,585	102,082	69,497	15,370	19,375	4,005	10,542	472	58,969
2006	174	2,605,735	34,584	116,283	81,699	16,504	21,332	4,828	2,759	2,089	55,936
2007	173	2,935,195	38,076	140,346	102,270	17,757	24,205	6,448	884	712	57,429
2008	181	2,964,986	35,704	140,162	104,458	15,994	23,061	7,067	-16,343	2,506	37,861
2009	183	2,735,704	32,803	88,667	55,864	15,095	21,816	6,721	4,896	-725	52,069
2010	183	2,845,575	32,525	73,870	41,345	15,799	22,770	6,971	4,706	-1,165	51,865
2011	183	3,825,768	32,580	77,223	44,643	16,136	22,744	6,608	4,987	760	54,463
2012	183	4,132,098	34,935	73,017	38,082	15,424	21,857	6,433	5,605	540	56,504
2013	183	3,669,592	32,689	62,225	29,536	15,946	22,387	6,441	4,136	-861	51,910
2014	183	3,532,938	34,370	61,502	27,132	16,686	24,065	7,379	3,026	-2,335	51,747
2015	177	3,678,042	36,282	60,993	24,711	17,337	25,183	7,846	2,867	-2,320	54,166
2016	171	3,580,912	34,768	56,451	21,683	16,204	23,873	7,669	1,429	2,427	54,828
2017	172	3,532,639	30,887	54,373	23,486	16,027	23,832	7,805	4,074	-83	50,905
2018	167	3,404,697	34,140	62,134	27,994	14,514	22,145	7,631	2,462	-779	50,337
2019	165	3,591,261	30,191	56,720	26,529	15,154	23,252	8,098	1,560	1,959	48,864
2020	164	3,966,453	28,807	44,739	15,932	15,439	23,385	7,946	2,670	3,074	49,990
2021	166	3,995,423	29,941	39,134	9,193	19,708	28,382	8,674	3,511	489	53,649

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
2,955	1,990	965	882	-	882	426	1,308	501	807	- 254	553	1968
3,550	2,396	1,154	1,276	-	1,276	81	1,357	499	858	- 183	675	1969
4,170	2,838	1,332	1,074	-	1,074	62	1,136	449	687	- 71	616	1970
4,810	3,245	1,565	961	-	961	467	1,428	524	904	- 174	730	1971
5,412	3,708	1,704	1,228	-	1,228	289	1,517	601	916	- 188	728	1972
6,018	4,230	1,788	1,072	-	1,072	209	1,281	555	726	- 151	575	1973
7,069	5,030	2,039	2,384	-	2,384	- 651	1,733	789	944	- 199	745	1974
7,882	5,522	2,360	2,718	-	2,718	- 443	2,275	1,110	1,165	- 200	965	1975
8,532	5,895	2,637	2,367	-	2,367	188	2,555	1,102	1,453	- 298	1,155	1976
9,115	6,340	2,775	2,643	-	2,643	277	2,920	1,442	1,478	- 417	1,061	1977
9,864	6,826	3,038	2,908	-	2,908	192	3,100	1,533	1,567	- 402	1,165	1978
10,653	7,325	3,328	2,558	-	2,558	- 88	2,470	1,287	1,183	- 226	957	1979
11,609	8,039	3,570	2,476	-	2,476	133	2,609	1,291	1,318	- 335	983	1980
12,337	8,519	3,818	3,992	-	3,992	- 1,270	2,722	1,498	1,224	- 151	1,073	1981
13,182	8,975	4,207	6,330	-	6,330	- 2,935	3,395	1,978	1,417	- 211	1,206	1982
14,406	9,739	4,667	7,898	-	7,898	- 3,873	4,025	2,475	1,550	- 586	964	1983
15,280	10,161	5,119	7,307	-	7,307	- 2,228	5,079	2,751	2,328	- 606	1,722	1984
16,569	10,852	5,717	7,954	-	7,954	- 1,672	6,282	3,459	2,823	- 910	1,913	1985
19,598	12,687	6,911	9,209	-	9,209	- 2,307	6,902	3,685	3,217	- 840	2,377	1986
20,651	13,327	7,324	6,959	-	6,959	- 1,347	5,612	2,944	2,668	- 425	2,243	1987
21,762	14,046	7,716	7,225	-	7,225	- 40	7,185	3,986	3,199	- 863	2,336	1988
22,905	14,585	8,320	7,701	-	7,701	- 282	7,419	4,090	3,329	- 810	2,519	1989
25,016	15,855	9,161	8,901	-	8,901	- 1,335	7,566	3,526	4,040	-1,093	2,947	1990
28,493	17,802	10,691	10,627	-	10,627	- 2,582	8,045	3,990	4,055	-1,130	2,925	1991
31,080	19,256	11,824	13,128	-	13,128	- 5,820	7,308	3,945	3,363	- 352	3,011	1992
33,360	20,618	12,742	21,813	-11,324	10,489	- 1,030	9,459	3,784	5,675	-1,331	4,344	1993
34,968	21,116	13,852	19,126	- 9,276	9,850	372	10,222	3,727	6,495	-1,833	4,662	1994
36,884	22,120	14,764	17,764	- 5,628	12,136	- 1,857	10,279	3,380	6,899	-1,726	5,173	1995
39,342	22,932	16,410	19,641	- 6,628	13,013	- 1,581	11,432	4,364	7,068	-1,585	5,483	1996
43,082	24,191	18,891	21,957	- 8,199	13,758	- 2,863	10,895	3,406	7,489	-1,598	5,891	1997
47,941	25,937	22,004	22,761	- 7,882	14,879	18,371	33,250	14,802	18,448	-8,742	9,706	1998
60,361	30,943	29,418	21,362	- 8,105	13,257	162	13,419	3,704	9,715	-2,345	7,368	1999
30,862	15,821	15,041	10,922	- 4,144	6,778	83	6,861	1,894	4,967	-1,199	3,767	1999
36,806	18,562	18,244	11,986	- 4,012	7,974	- 1,563	6,411	695	5,716	-1,147	4,569	2000
38,909	19,155	19,754	9,513	- 6,167	3,346	905	4,251	446	3,805	-2,040	1,766	2001
35,897	17,414	18,483	12,506	- 9,034	3,472	- 2,563	909	869	40	769	812	2002
34,451	17,024	17,427	12,129	- 7,345	4,784	-10,472	- 5,688	302	- 5,990	5,661	- 329	2003
33,377	16,600	16,777	12,045	- 5,301	6,744	- 7,086	- 342	826	- 1,168	611	- 557	2004
35,259	17,889	17,370	23,710	- 3,906	19,804	- 1,856	17,948	5,180	12,768	-8,594	4,176	2005
36,939	19,402	17,537	18,997	- 4,092	14,905	- 4,761	10,144	1,904	8,240	-2,865	5,374	2006
37,623	19,454	18,169	19,806	- 4,879	14,927	3,799	18,726	3,450	15,276	-5,779	9,496	2007
35,444	16,868	18,576	2,417	-10,161	- 7,744	- 8,676	-16,420	- 461	-15,959	16,697	739	2008
38,241	18,904	19,337	13,828	- 8,442	5,386	-11,860	- 6,474	- 162	- 6,312	8,568	2,256	2009
37,580	17,407	20,173	14,285	- 4,434	9,851	- 6,512	3,339	1,104	2,235	- 241	1,994	2010
36,987	16,814	20,173	17,476	- 4,311	13,165	-10,992	2,173	1,259	914	754	1,668	2011
37,987	17,711	20,276	18,517	- 3,962	14,555	- 6,430	8,125	3,563	4,562	-1,568	2,994	2012
37,800	16,903	20,897	14,110	- 2,036	12,074	- 5,769	6,305	1,812	4,493	-2,794	1,699	2013
37,990	16,216	21,774	13,757	- 3,797	9,960	- 3,367	6,593	1,776	4,817	-2,812	2,005	2014
40,961	17,530	23,431	13,205	- 1,183	12,022	- 6,890	5,132	1,969	3,163	-1,870	1,293	2015
40,723	17,379	23,344	14,105	- 5,130	8,975	- 2,248	6,727	1,954	4,773	148	4,921	2016
40,400	17,160	23,240	10,505	- 540	9,965	- 3,536	6,429	1,885	4,544	-4,064	480	2017
39,899	16,558	23,341	10,438	- 1,992	8,446	- 4,918	3,528	906	2,622	-4,264	-1,642	2018
41,481	16,933	24,548	7,383	- 5,743	1,640	-15,611	-13,971	2,356	-16,327	18,097	1,770	2019
38,867	16,909	21,958	11,123	- 8,336	2,787	- 5,412	- 2,625	2,334	- 4,959	6,467	1,508	2020
42,882	19,257	23,625	10,767	- 2,361	8,406	- 4,004	4,402	2,060	2,342	2,234	4,576	2021

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	6	58,311	1,393	2,903	1,510	543	560	17	-	-	1,936
1969	6	68,752	1,795	3,863	2,068	618	647	29	-	-	2,413
1970	6	77,901	2,084	5,613	3,529	589	625	36	-	-	2,673
1971	6	88,421	2,173	5,517	3,344	693	742	49	-	-	2,866
1972	6	100,611	2,310	5,457	3,147	847	910	63	-	-	3,157
1973	6	116,191	2,399	9,001	6,602	943	996	53	-	-	3,342
1974	6	121,371	3,727	11,155	7,428	1,047	1,099	52	-	-	4,774
1975	6	129,987	4,196	9,580	5,384	1,216	1,281	65	-	-	5,412
1976	6	162,162	4,276	9,637	5,361	1,269	1,344	75	-	-	5,545
1977	6	186,743	4,724	10,933	6,209	1,355	1,424	69	-	-	6,079
1978	6	218,388	5,081	12,634	7,553	1,502	1,579	77	-	-	6,583
1979	6	246,102	5,397	16,376	10,979	1,579	1,658	79	-	-	6,976
1980	6	263,727	5,560	22,556	16,996	1,828	1,916	88	-	-	7,388
1981	6	272,868	6,583	27,335	20,752	2,068	2,171	103	-	-	8,651
1982	6	283,694	7,753	26,610	18,857	2,257	2,358	101	-	-	10,010
1983	6	288,832	9,010	22,863	13,853	2,583	2,750	167	-	-	11,593
1984	6	306,864	9,095	24,389	15,294	2,778	2,954	176	-	-	11,873
1985	6	335,269	9,416	24,185	14,769	3,343	3,557	214	-	-	12,759
1986	6	365,894	10,968	24,338	13,370	3,807	4,056	249	-	-	14,775
1987	6	399,553	9,999	24,256	14,257	3,671	3,842	171	-	-	13,670
1988	6	446,084	10,690	28,090	17,400	4,187	4,367	180	-	-	14,877
1989	6	494,426	11,398	35,221	23,823	4,812	5,068	256	-	-	16,210
1990	5	563,239	13,038	43,650	30,612	5,118	5,359	241	-	-	18,156
1991	4	641,255	15,662	50,489	34,827	5,400	5,664	264	-	-	21,062
1992	3	694,382	17,125	55,719	38,594	6,023	6,326	303	-	-	23,148
1993	3	768,766	18,221	56,093	37,872	7,890	8,258	368	1,978	115	28,204
1994	3	829,919	18,658	51,849	33,191	7,252	7,683	431	- 51	- 104	25,755
1995	3	911,755	17,565	55,378	37,813	6,991	7,517	526	1,071	- 77	25,550
1996	3	1,099,382	18,782	59,348	40,566	8,004	8,732	728	1,154	- 150	27,790
1997	3	1,340,110	20,037	66,201	46,164	10,224	11,092	868	1,713	- 437	31,537
1998	3	1,665,557	21,381	76,785	55,404	11,414	13,114	1,700	1,465	- 814	33,446
1999	4	2,437,025	28,068	118,111	90,043	15,467	17,346	1,880	4,207	- 634	47,108
1999	4	1,246,031	14,351	60,389	46,038	7,908	8,869	961	2,151	- 324	24,086
2000	4	1,508,019	14,174	79,073	64,899	10,205	11,251	1,046	4,761	- 327	28,813
2001	4	1,653,158	14,727	81,187	66,460	9,454	11,134	1,680	4,882	- 195	29,258
2002	4	1,601,526	17,615	65,553	47,938	8,481	10,073	1,592	2,074	- 225	27,945
2003	4	1,533,976	13,035	52,461	39,426	8,223	10,191	1,968	4,901	- 233	26,392
2004	5	1,764,080	17,340	58,161	40,821	8,836	11,087	2,251	619	- 907	27,702
2005	5	1,939,373	19,419	73,595	54,176	10,076	12,189	2,113	10,775	- 846	39,424
2006	5	1,995,918	22,111	87,108	64,997	10,861	13,365	2,504	2,971	- 920	36,863
2007	5	2,240,698	24,454	104,238	79,784	11,365	14,634	3,269	1,764	- 375	37,208
2008	5	2,212,741	21,828	100,199	78,371	9,895	13,541	3,646	-15,373	- 1,270	17,620
2009	4	1,931,021	21,060	56,590	35,530	9,565	13,035	3,470	4,262	- 1,862	33,025
2010	4	2,061,016	19,584	45,236	25,652	10,215	13,552	3,337	4,706	- 2,529	31,976
2011	4	3,010,173	19,121	47,102	27,981	10,591	13,399	2,808	4,576	- 1,057	33,231
2012	4	3,217,291	21,944	44,179	22,235	10,152	12,771	2,619	5,213	- 1,417	35,892
2013	4	2,798,461	19,235	36,200	16,965	10,698	13,043	2,345	3,821	- 2,086	31,668
2014	4	2,647,559	20,491	36,414	15,923	11,336	14,269	2,933	2,635	- 2,844	31,618
2015	4	2,736,876	22,151	36,394	14,243	11,762	14,569	2,807	2,496	- 3,732	32,677
2016	4	2,575,072	20,126	33,572	13,446	10,817	13,510	2,693	1,069	- 405	32,417
2017	4	2,400,315	16,369	30,216	13,847	10,205	12,929	2,724	3,701	- 1,712	28,563
2018	4	2,346,111	19,751	37,924	18,173	10,573	13,478	2,905	2,196	- 1,866	30,654
2019	4	2,475,076	16,126	34,920	18,794	10,154	13,650	3,496	1,302	- 32	27,550
2020	3	2,748,655	15,052	25,257	10,205	9,311	12,495	3,184	2,000	- 1,341	27,704
2021	3	2,461,038	15,568	22,111	6,543	11,124	14,085	2,961	1,985	- 1,595	27,082

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

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

VIII. Items of banks' profit and loss accounts

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	107	52,520	1,108	2,987	1,879	274	311	37	-	-	1,382
1969	111	63,759	1,410	3,990	2,580	324	364	40	-	-	1,734
1970	106	75,310	1,537	5,888	4,351	338	382	44	-	-	1,875
1971	111	87,682	1,706	6,128	4,422	421	472	51	-	-	2,127
1972	113	103,306	2,016	6,527	4,511	528	591	63	-	-	2,544
1973	115	120,312	2,006	10,493	8,487	627	703	76	-	-	2,633
1974	110	126,117	2,760	11,973	9,213	625	682	57	-	-	3,385
1975	105	133,991	3,151	9,881	6,730	682	756	74	-	-	3,833
1976	104	156,896	3,369	10,151	6,782	728	828	100	-	-	4,097
1977	102	180,028	3,675	11,441	7,766	761	881	120	-	-	4,436
1978	101	205,687	4,004	12,323	8,319	864	1,006	142	-	-	4,868
1979	95	230,868	3,970	15,879	11,909	940	1,045	105	-	-	4,910
1980	96	252,210	4,160	21,434	17,274	1,045	1,171	126	-	-	5,205
1981	96	274,597	4,654	27,111	22,457	1,262	1,368	106	-	-	5,916
1982	95	288,212	6,152	26,864	20,712	1,358	1,465	107	-	-	7,510
1983	93	300,396	7,059	23,299	16,240	1,464	1,620	156	-	-	8,523
1984	94	321,565	6,966	25,096	18,130	1,561	1,739	178	-	-	8,527
1985	96	349,606	7,405	25,524	18,119	2,056	2,315	259	-	-	9,461
1986	147	406,618	9,186	27,681	18,495	2,341	2,801	460	-	-	11,527
1987	154	437,887	9,413	27,869	18,456	2,205	2,664	459	-	-	11,618
1988	161	466,485	9,516	29,462	19,946	2,343	2,835	492	-	-	11,859
1989	168	517,704	9,407	36,354	26,947	2,705	3,298	593	-	-	12,112
1990	185	580,780	10,509	44,579	34,070	2,976	3,667	691	-	-	13,485
1991	193	643,701	12,304	52,965	40,661	3,209	3,927	718	-	-	15,513
1992	192	735,012	14,701	61,928	47,227	3,599	4,397	798	-	-	18,300
1993	190	865,041	17,436	65,938	48,502	4,332	5,327	995	1,716	488	23,972
1994	187	956,434	20,340	66,074	45,734	4,422	5,437	1,015	152	629	25,543
1995	190	1,019,846	20,489	67,893	47,404	4,448	5,471	1,023	1,058	621	26,616
1996	184	1,149,387	21,986	69,662	47,676	4,870	6,097	1,227	801	906	28,563
1997	181	1,277,328	22,914	74,305	51,391	6,088	7,623	1,535	713	1,074	30,789
1998	174	1,359,340	22,909	77,151	54,242	6,794	8,504	1,710	2,409	2,033	34,145
1999	192	1,024,601	22,046	55,802	33,756	9,122	10,964	1,842	704	2,050	33,922
1999	192	523,870	11,272	28,531	17,259	4,664	5,606	942	360	1,048	17,344
2000	193	659,720	11,377	36,799	25,422	6,550	8,291	1,741	442	1,151	19,520
2001	188	672,959	12,342	38,240	25,898	5,701	7,376	1,675	-192	1,035	18,886
2002	183	676,254	13,060	35,015	21,955	5,317	6,969	1,652	59	1,719	20,155
2003	170	689,268	13,134	32,665	19,531	4,885	6,272	1,387	451	1,382	19,852
2004	162	573,400	11,963	26,207	14,244	4,456	5,912	1,456	-210	1,197	17,406
2005	155	602,538	13,050	27,930	14,880	5,133	7,020	1,887	-249	1,316	19,250
2006	152	590,122	12,362	28,507	16,145	5,496	7,815	2,319	-238	1,153	18,773
2007	151	671,668	13,466	35,134	21,668	6,194	9,366	3,172	-901	1,072	19,831
2008	158	722,740	13,660	38,753	25,093	5,939	9,354	3,415	-983	1,206	19,822
2009	161	766,860	11,519	31,235	19,716	5,369	8,615	3,246	614	1,023	18,525
2010	161	751,218	12,664	28,097	15,433	5,442	9,068	3,626	-16	1,248	19,338
2011	161	778,662	13,160	29,469	16,309	5,416	9,199	3,783	392	1,759	20,727
2012	160	840,168	12,687	28,162	15,475	5,143	8,942	3,799	372	1,904	20,106
2013	160	822,706	13,161	25,462	12,301	5,119	9,200	4,081	295	1,153	19,728
2014	160	833,806	13,500	24,305	10,805	5,245	9,674	4,429	375	428	19,548
2015	154	884,457	13,832	23,939	10,107	5,469	10,492	5,023	353	1,348	21,002
2016	148	942,665	14,369	22,343	7,974	5,286	10,245	4,959	340	1,916	21,911
2017	149	1,048,189	14,237	23,545	9,308	5,712	10,779	5,067	350	1,516	21,815
2018	145	962,520	14,149	23,562	9,413	3,827	8,543	4,716	261	986	19,223
2019	142	1,013,378	13,784	21,153	7,369	4,864	9,456	4,592	252	1,892	20,792
2020	139	1,094,301	13,435	19,073	5,638	6,015	10,759	4,744	660	1,605	21,715
2021	139	1,382,623	13,956	16,740	2,784	8,496	14,160	5,664	1,514	1,975	25,941

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

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

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *
Regional banks and other commercial banks ^{17 18 19 20}

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
976	676	300	406	-	406	37	443	191	252	- 90	162	1968
1,197	805	392	537	-	537	- 64	473	204	269	- 88	181	1969
1,440	977	463	435	-	435	10	445	194	251	- 18	233	1970
1,653	1,118	535	474	-	474	27	501	216	285	- 67	218	1971
1,899	1,271	628	645	-	645	- 91	554	247	307	- 65	242	1972
2,124	1,474	650	509	-	509	- 140	369	220	149	- 73	76	1973
2,400	1,679	721	985	-	985	- 432	553	247	306	- 54	252	1974
2,669	1,863	806	1,164	-	1,164	- 561	603	365	238	- 37	275	1975
2,913	2,018	895	1,184	-	1,184	- 485	699	325	374	- 43	331	1976
3,229	2,212	1,017	1,207	-	1,207	- 285	922	487	435	- 122	313	1977
3,508	2,394	1,114	1,360	-	1,360	- 329	1,031	551	480	- 108	372	1978
3,734	2,538	1,196	1,176	-	1,176	- 418	758	451	307	- 60	247	1979
4,180	2,791	1,389	1,025	-	1,025	- 71	954	457	497	- 130	367	1980
4,375	2,937	1,438	1,541	-	1,541	- 534	1,007	564	443	- 68	375	1981
4,698	3,087	1,611	2,812	-	2,812	- 1,631	1,181	697	484	- 88	396	1982
5,090	3,372	1,718	3,433	-	3,433	- 1,960	1,473	788	685	- 202	483	1983
5,434	3,541	1,893	3,093	-	3,093	- 1,355	1,738	914	824	- 171	653	1984
5,895	3,824	2,071	3,566	-	3,566	- 1,603	1,963	1,129	834	- 161	673	1985
7,798	4,901	2,897	3,729	-	3,729	- 1,307	2,422	1,391	1,031	- 233	798	1986
8,345	5,237	3,108	3,273	-	3,273	- 765	2,508	1,458	1,050	- 151	899	1987
8,814	5,508	3,306	3,045	-	3,045	- 369	2,676	1,509	1,167	- 166	1,001	1988
9,385	5,768	3,617	2,727	-	2,727	- 181	2,546	1,413	1,133	- 104	1,029	1989
10,441	6,386	4,055	3,044	-	3,044	- 417	2,627	1,451	1,176	- 290	886	1990
11,550	6,897	4,653	3,963	-	3,963	- 1,197	2,766	1,491	1,275	- 176	1,099	1991
12,937	7,694	5,243	5,363	-	5,363	- 3,456	1,907	1,746	161	1,003	1,164	1992
14,325	8,402	5,923	9,647	-4,614	5,033	- 570	4,463	1,944	2,519	- 273	2,246	1993
15,216	8,681	6,535	10,327	-4,864	5,463	- 519	4,944	1,960	2,984	- 550	2,434	1994
16,384	9,276	7,108	10,232	-3,566	6,666	- 1,013	5,653	2,457	3,196	- 277	2,919	1995
17,222	9,491	7,731	11,341	-4,667	6,674	- 1,141	5,533	2,375	3,158	- 91	3,067	1996
18,393	9,831	8,562	12,396	-4,582	7,814	- 1,305	6,509	2,282	4,227	- 1,135	3,092	1997
20,217	10,188	10,029	13,928	-5,060	8,868	1,184	10,052	3,127	6,925	-3,216	3,709	1998
23,380	11,127	12,253	10,542	-2,282	8,259	- 700	7,559	2,944	4,616	- 1,158	3,458	1999
11,954	5,689	6,265	5,390	-1,167	4,223	- 358	3,865	1,505	2,360	- 592	1,768	1999
13,696	6,296	7,400	5,824	-1,651	4,173	- 1,052	3,121	1,125	1,996	186	2,183	2000
14,248	6,399	7,849	4,638	-2,232	2,406	- 1,197	1,209	840	369	- 883	- 514	2001
13,954	6,229	7,725	6,201	-2,844	3,357	- 568	2,789	735	2,054	- 2,120	- 65	2002
13,279	5,990	7,289	6,573	-2,566	4,007	- 2,506	1,501	754	747	- 2,035	- 1,288	2003
10,816	5,051	5,765	6,590	-2,319	4,271	- 2,625	1,646	1,018	628	- 2,726	- 2,098	2004
11,242	5,247	5,995	8,008	-2,197	5,811	- 2,853	2,958	1,098	1,860	- 653	1,209	2005
11,335	5,383	5,952	7,438	-2,009	5,429	- 2,929	2,500	915	1,585	- 58	1,526	2006
12,127	5,658	6,469	7,704	-2,054	5,650	- 2,413	3,237	823	2,414	- 393	2,020	2007
12,637	5,858	6,779	7,185	-3,052	4,133	- 2,832	1,301	572	729	- 113	617	2008
12,624	5,997	6,627	5,901	-3,067	2,834	- 2,812	22	497	- 475	178	- 298	2009
12,538	5,441	7,097	6,800	-2,694	4,106	- 3,035	1,071	536	535	- 1,068	- 533	2010
12,647	5,612	7,035	8,080	-2,433	5,647	- 3,661	1,986	609	1,377	- 1,849	- 472	2011
13,059	5,786	7,273	7,047	- 940	6,107	- 3,394	2,713	593	2,120	- 2,547	- 427	2012
12,757	5,617	7,140	6,971	-1,076	5,895	- 3,402	2,493	690	1,803	- 2,017	- 214	2013
13,068	5,655	7,413	6,480	-1,042	5,438	- 2,808	2,630	672	1,958	- 2,066	- 108	2014
13,562	5,987	7,575	7,440	-1,267	6,173	- 3,937	2,236	802	1,434	- 1,633	- 199	2015
14,065	6,121	7,944	7,846	- 988	6,858	- 3,375	3,483	1,022	2,461	- 1,750	711	2016
14,795	6,538	8,257	7,020	-1,252	5,768	- 2,405	3,363	1,257	2,106	- 3,612	- 1,506	2017
12,702	5,781	6,921	6,521	-1,574	4,947	- 2,739	2,208	945	1,263	- 4,258	- 2,995	2018
13,391	5,998	7,393	7,401	- 997	6,404	- 3,131	3,273	1,294	1,979	- 3,794	- 1,815	2019
13,560	6,251	7,309	8,155	-2,846	5,309	- 1,997	3,312	1,329	1,983	- 884	1,099	2020
15,727	7,528	8,199	10,214	-1,674	8,540	- 2,927	5,613	2,045	3,568	- 414	3,154	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	417	283	-134	88	137	49	12	109	626

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
57	31	26	47	-	47	3	50	21	29	- 5	24	1968
73	40	33	74	-	74	- 18	56	29	27	0	27	1969
110	60	50	58	-	58	- 7	51	25	26	0	26	1970
126	70	56	113	-	113	- 5	108	56	52	-16	36	1971
159	85	74	155	-	155	- 36	119	57	62	-17	45	1972
216	109	107	240	-	240	- 4	236	123	113	-19	94	1973
288	150	138	269	-	269	- 6	263	119	144	-17	127	1974
349	180	169	233	-	233	- 56	177	140	37	60	97	1975
384	203	181	146	-	146	179	325	209	116	- 1	115	1976
374	198	176	158	-	158	30	188	125	63	-17	46	1977
372	197	175	163	-	163	9	172	97	75	-19	56	1978
393	218	175	143	-	143	- 51	92	68	24	-18	6	1979
448	249	199	165	-	165	- 3	162	109	53	- 9	44	1980
517	285	232	198	-	198	18	216	122	94	- 9	85	1981
593	302	291	249	-	249	- 59	190	122	68	-11	57	1982
668	338	330	284	-	284	- 15	269	155	114	-18	96	1983
728	371	357	313	-	313	- 1	312	190	122	-35	87	1984
770	387	383	384	-	384	- 54	330	225	105	-81	24	1985
687	351	336	282	-	282	21	303	204	99	-51	48	1986
675	342	333	103	-	103	165	268	207	61	-20	41	1987
625	317	308	135	-	135	19	154	147	7	20	27	1988
660	326	334	- 11	-	- 11	- 44	- 55	96	- 151	86	- 65	1989
589	300	289	96	-	96	-109	- 13	92	- 105	11	- 94	1990
659	325	334	103	-	103	59	162	107	55	30	85	1991
629	295	334	208	-	208	26	234	124	110	7	117	1992
334	166	168	249	- 47	202	0	202	79	123	- 3	120	1993
341	169	172	160	- 17	143	- 6	137	45	92	- 6	86	1994
393	182	211	141	25	166	- 8	158	53	105	- 7	98	1995
483	174	309	133	3	136	- 10	126	67	59	- 7	52	1996
470	181	289	119	- 32	87	- 22	65	51	14	-	14	1997
559	157	402	181	- 54	127	22	149	55	94	- 7	87	1998
501	162	338	192	2	194	-	194	76	117	-10	106	1999
256	83	173	98	1	99	-	99	39	60	- 5	54	1999
340	84	256	119	- 9	110	- 1	109	13	96	- 8	87	2000
156	68	88	122	- 35	87	4	91	44	47	- 3	45	2001
175	78	97	128	- 71	57	- 6	51	38	13	-	15	2002
180	77	103	156	- 28	128	- 2	126	38	88	- 2	86	2003
179	76	103	135	- 35	100	- 21	79	26	53	-	53	2004
171	78	93	124	4	128	- 5	123	52	71	-	71	2005
166	83	83	134	- 10	124	-	124	53	71	-	71	2006
175	87	88	215	- 19	196	3	199	78	121	-	121	2007
213	93	120	206	- 68	138	- 26	112	63	49	-	49	2008
268	96	172	251	- 49	202	- 7	195	65	130	- 2	128	2009
288	93	195	263	- 26	237	- 8	229	80	149	-10	139	2010
233	107	126	272	9	281	-	281	87	194	-42	152	2011
246	111	135	260	12	272	2	274	85	189	-22	167	2012
251	112	139	263	- 2	261	-	261	86	175	-21	154	2013
239	111	128	342	- 38	304	-	304	111	193	-17	176	2014
298	121	177	189	- 1	188	-	188	85	103	-21	82	2015
280	124	156	220	-121	99	-	99	68	31	-20	11	2016
281	133	148	246	46	292	- 5	287	69	218	-19	199	2017
253	117	136	207	- 36	171	-	171	58	113	-28	85	2018
284	128	156	238	- 23	215	- 1	214	74	140	-31	109	2019
304	126	178	267	-220	47	-	47	45	2	7	9	2020
289	115	174	337	- 22	315	3	318	99	219	-11	208	2021

VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Landesbanken ¹⁹

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

Financial year	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	-	-	962
1969	13	105,955	914	5,808	4,894	117	141	24	-	-	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	-	-	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	-	-	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	-	-	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	-	-	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	-	-	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	-	-	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	-	-	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	-	-	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	-	-	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	-	-	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	-	-	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	-	-	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	-	-	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	-	-	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	-	-	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	-	-	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	-	-	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	-	-	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	-	-	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	-	-	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	-	-	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	-	-	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	-	-	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	- 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
1999	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2000	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2001	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2002	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2003	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2004	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2005	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	- 148	12,045
2006	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2007	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	- 1,726	474	11,872
2008	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	- 1,514	652	13,476
2009	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2010	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2011	10	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	- 541	44	11,164
2012	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2013	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2014	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	- 37	9,165
2015	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2016	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2017	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2018	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2019	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2020	6	898,328	5,559	25,055	19,496	1,152	2,697	1,545	456	174	7,341
2021	6	905,608	5,826	26,496	20,670	1,326	3,118	1,792	886	204	8,242

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

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *
Landesbanken ¹⁹

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
414	292	122	548	-	548	22	570	331	239	- 150	89	1968
505	346	159	526	-	526	14	540	215	325	- 223	102	1969
638	447	191	273	-	273	63	336	150	186	- 92	94	1970
731	509	222	428	-	428	38	466	231	235	- 114	121	1971
851	575	276	679	-	679	4	683	356	327	- 187	140	1972
990	670	320	570	-	570	- 178	392	209	183	- 93	90	1973
1,142	774	368	700	-	700	- 271	429	198	231	- 129	102	1974
1,270	850	420	973	-	973	- 210	763	408	355	- 206	149	1975
1,537	1,006	531	938	-	938	- 126	812	484	328	- 170	158	1976
1,570	1,052	518	1,111	-	1,111	- 12	1,099	621	478	- 253	225	1977
1,684	1,140	544	1,382	-	1,382	- 232	1,150	617	533	- 276	257	1978
1,798	1,228	570	1,028	-	1,028	- 10	1,018	498	520	- 254	266	1979
1,945	1,331	614	738	-	738	- 118	620	321	299	- 128	171	1980
1,947	1,322	625	532	-	532	- 20	512	266	246	- 101	145	1981
2,087	1,394	693	1,610	-	1,610	- 934	676	408	268	- 121	147	1982
2,265	1,499	766	2,711	-	2,711	- 1,641	1,070	693	377	- 140	237	1983
2,427	1,616	811	2,705	-	2,705	- 1,612	1,093	738	355	- 136	219	1984
2,576	1,738	838	2,780	-	2,780	- 1,563	1,217	796	421	- 138	283	1985
2,776	1,842	934	2,667	-	2,667	- 1,328	1,339	880	459	- 138	321	1986
2,919	1,942	977	2,352	-	2,352	- 1,108	1,244	747	497	- 147	350	1987
3,117	2,069	1,048	2,185	-	2,185	- 572	1,613	1,089	524	- 165	359	1988
3,308	2,171	1,137	2,043	-	2,043	- 297	1,746	1,016	730	- 356	374	1989
3,604	2,393	1,211	1,858	-	1,858	- 953	905	433	472	- 136	336	1990
3,873	2,468	1,405	2,213	-	2,213	- 777	1,436	766	670	- 343	327	1991
5,063	3,220	1,843	2,655	-	2,655	- 845	1,810	889	921	- 487	434	1992
5,524	3,401	2,123	5,017	- 2,252	2,765	- 166	2,599	1,328	1,271	- 768	503	1993
5,970	3,486	2,484	5,867	- 2,564	3,303	- 689	2,614	1,115	1,499	- 949	550	1994
6,583	3,888	2,695	5,818	- 2,103	3,715	- 392	3,323	1,542	1,781	- 1,150	631	1995
7,227	4,172	3,055	7,084	- 2,446	4,638	- 1,143	3,495	1,299	2,196	- 1,330	866	1996
8,057	4,434	3,623	7,858	- 2,784	5,074	- 330	4,744	2,180	2,564	- 1,703	861	1997
8,796	4,640	4,156	10,116	- 5,845	4,271	1,410	5,681	2,597	3,084	- 1,700	1,384	1998
11,588	5,912	5,676	9,568	- 2,945	6,622	- 278	6,345	2,807	3,538	- 1,872	1,666	1999
5,925	3,023	2,902	4,892	- 1,506	3,386	- 142	3,244	1,435	1,809	- 957	852	1999
6,479	3,364	3,115	5,103	- 1,756	3,347	- 504	2,843	1,371	1,472	- 629	843	2000
7,255	3,613	3,642	5,441	- 3,181	2,260	- 423	1,837	296	1,541	- 637	905	2001
7,210	3,579	3,631	5,648	- 7,746	- 2,098	3,400	1,302	399	903	- 129	774	2002
6,898	3,378	3,520	6,094	- 3,754	2,340	- 4,573	- 2,233	482	- 2,715	3,619	904	2003
6,660	3,342	3,318	5,787	- 799	4,988	- 4,516	472	835	- 363	1,161	798	2004
7,140	3,607	3,533	4,905	- 782	4,123	- 1,093	3,030	413	2,617	- 1,715	902	2005
7,646	4,204	3,442	6,626	1,373	7,999	- 1,985	6,014	878	5,136	- 3,835	1,301	2006
7,248	3,747	3,501	4,624	- 2,163	2,461	- 1,673	788	283	505	400	907	2007
7,364	3,659	3,705	6,112	- 8,547	- 2,435	- 3,616	- 6,051	629	- 6,680	6,809	129	2008
7,111	3,622	3,489	6,831	- 6,096	735	- 6,649	- 5,914	223	- 6,137	3,791	- 2,345	2009
6,689	3,261	3,428	5,538	- 2,270	3,268	- 4,197	- 929	- 101	- 828	690	- 138	2010
6,681	3,202	3,479	4,483	- 684	3,799	- 3,727	72	697	- 625	267	- 358	2011
6,305	3,127	3,178	4,267	- 118	4,149	- 1,853	2,296	667	1,629	- 1,954	- 325	2012
6,605	3,200	3,405	4,077	- 3,321	756	- 1,235	- 479	469	- 948	973	25	2013
6,498	3,261	3,237	2,667	- 1,580	1,087	- 1,455	- 368	511	- 879	1,406	527	2014
6,893	3,488	3,405	3,077	- 1,114	1,963	- 158	1,805	764	1,041	- 580	461	2015
6,412	2,889	3,523	3,677	- 3,725	- 48	- 499	- 547	505	- 1,052	182	- 870	2016
6,699	3,083	3,616	2,545	- 2,257	288	656	944	443	501	- 741	- 240	2017
5,538	2,789	2,749	1,695	- 2,625	- 930	- 91	- 1,021	603	- 1,624	- 128	- 1,752	2018
5,729	2,805	2,924	1,570	- 337	1,233	- 410	823	196	627	- 575	52	2019
5,574	2,773	2,801	1,767	- 643	1,124	- 586	538	185	353	- 527	- 174	2020
5,815	2,828	2,987	2,427	- 50	2,377	- 665	1,712	748	964	- 1,154	- 190	2021

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	858	140,830	3,976	8,299	4,323	213	218	5	-	-	4,189
1969	851	159,179	4,384	9,717	5,333	245	249	4	-	-	4,629
1970	832	179,043	4,918	12,840	7,922	290	294	4	-	-	5,208
1971	808	199,337	5,608	14,079	8,471	361	366	5	-	-	5,969
1972	771	226,557	6,691	15,497	8,806	509	515	6	-	-	7,200
1973	740	247,670	7,390	19,999	12,609	638	646	8	-	-	8,028
1974	710	271,832	8,673	23,734	15,061	770	776	6	-	-	9,443
1975	675	301,870	10,276	23,510	13,234	859	867	8	-	-	11,135
1976	649	337,364	10,933	23,512	12,579	920	929	9	-	-	11,853
1977	622	370,855	11,966	24,715	12,749	985	994	9	-	-	12,951
1978	611	408,074	13,011	25,273	12,262	1,070	1,079	9	-	-	14,081
1979	603	452,413	13,558	29,332	15,774	1,245	1,254	9	-	-	14,803
1980	599	490,534	14,364	37,504	23,140	1,525	1,537	12	-	-	15,889
1981	598	529,342	17,278	46,072	28,794	1,845	1,857	12	-	-	19,123
1982	595	570,029	19,805	50,489	30,684	1,969	1,983	14	-	-	21,774
1983	592	606,704	21,993	47,262	25,269	2,114	2,130	16	-	-	24,107
1984	591	645,764	22,276	49,295	27,019	2,132	2,148	16	-	-	24,408
1985	590	689,295	22,856	50,911	28,055	2,232	2,251	19	-	-	25,088
1986	589	733,290	23,354	50,338	26,984	2,356	2,385	29	-	-	25,710
1987	586	783,133	23,586	50,450	26,864	2,470	2,513	43	-	-	26,056
1988	585	831,211	24,443	51,762	27,319	2,619	2,671	52	-	-	27,062
1989	583	875,042	24,314	57,466	33,152	3,141	3,208	67	-	-	27,455
1990	575	934,259	24,968	67,561	42,593	4,077	4,155	78	-	-	29,045
1991	557	999,930	28,158	78,362	50,204	4,696	4,803	107	-	-	32,854
1992	542	1,029,488	29,701	85,138	55,437	5,431	5,567	136	-	-	35,132
1993	703	1,253,312	38,078	99,669	61,591	6,261	6,468	207	1,071	-235	45,175
1994	655	1,367,636	43,102	100,277	57,175	6,878	7,086	208	205	-358	49,827
1995	624	1,438,297	43,499	101,815	58,316	6,995	7,219	224	716	-437	50,773
1996	607	1,539,310	44,859	101,810	56,951	7,288	7,543	255	703	-922	51,928
1997	598	1,634,968	44,414	102,629	58,215	7,696	8,026	330	958	-207	52,861
1998	594	1,724,574	43,430	104,410	60,980	8,317	8,701	384	916	338	53,001
1999	578	1,753,407	43,537	100,193	56,656	9,069	9,521	452	464	514	53,584
1999	578	896,503	22,260	51,228	28,968	4,637	4,868	231	237	263	27,397
2000	561	922,381	21,526	52,774	31,248	5,052	5,355	303	150	-109	26,619
2001	536	948,723	21,606	54,522	32,916	4,743	5,019	276	-11	408	26,746
2002	519	975,490	23,234	53,932	30,698	4,784	5,065	281	-43	615	28,590
2003	489	980,622	23,504	50,962	27,458	5,180	5,495	315	215	256	29,155
2004	477	985,944	23,192	48,524	25,332	5,562	5,912	350	159	206	29,119
2005	463	995,377	22,926	47,328	24,402	5,621	5,996	375	180	299	29,026
2006	457	1,007,033	22,449	47,046	24,597	5,854	6,244	390	176	419	28,898
2007	446	1,019,129	20,949	48,987	28,038	6,082	6,492	410	151	690	27,872
2008	438	1,042,947	20,861	51,861	31,000	5,994	6,416	422	35	548	27,438
2009	431	1,060,725	22,570	46,406	23,836	5,858	6,298	440	172	105	28,705
2010	429	1,070,231	23,506	43,023	19,517	6,124	6,591	467	46	31	29,707
2011	426	1,078,852	23,791	42,686	18,895	6,182	6,575	393	-20	-66	29,887
2012	423	1,096,261	23,280	40,731	17,451	6,137	6,516	379	17	-106	29,328
2013	417	1,098,581	23,117	37,298	14,181	6,241	6,633	392	19	-476	28,901
2014	416	1,110,362	23,237	35,028	11,791	6,441	6,854	413	8	-563	29,123
2015	413	1,130,688	23,285	32,807	9,522	6,776	7,211	435	-7	-260	29,794
2016	403	1,154,475	22,667	30,520	7,853	6,975	7,423	448	10	7	29,659
2017	390	1,179,915	22,018	28,577	6,559	7,590	8,069	479	6	169	29,783
2018	386	1,267,726	21,949	27,541	5,592	7,965	8,778	813	1	718	30,633
2019	380	1,315,579	21,217	26,758	5,541	8,458	9,405	947	10	17	29,702
2020	377	1,407,118	20,741	24,986	4,245	8,660	9,646	986	5	8	29,414
2021	371	1,516,119	19,873	23,966	4,093	9,242	10,309	1,067	11	44	29,170

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
2,761	1,843	918	1,428	-	1,428	- 160	1,268	537	731	- 201	530	1968
3,204	2,171	1,033	1,425	-	1,425	- 418	1,007	422	585	- 129	456	1969
3,871	2,648	1,223	1,337	-	1,337	- 576	761	350	411	- 75	336	1970
4,631	3,212	1,419	1,338	-	1,338	- 208	1,130	552	578	- 163	415	1971
5,191	3,601	1,590	2,009	-	2,009	- 512	1,497	746	751	- 238	513	1972
5,945	4,205	1,740	2,083	-	2,083	- 834	1,249	636	613	- 178	435	1973
6,834	4,884	1,950	2,609	-	2,609	- 890	1,719	928	791	- 262	529	1974
7,304	5,147	2,157	3,831	-	3,831	- 596	3,235	1,813	1,422	- 600	822	1975
8,256	5,794	2,462	3,597	-	3,597	- 745	2,852	1,588	1,264	- 466	798	1976
8,738	6,061	2,677	4,213	-	4,213	- 589	3,624	2,155	1,469	- 542	927	1977
9,271	6,413	2,858	4,810	-	4,810	- 959	3,851	2,218	1,633	- 648	985	1978
10,023	6,852	3,171	4,780	-	4,780	-1,550	3,230	1,743	1,487	- 589	898	1979
10,911	7,524	3,387	4,978	-	4,978	-1,375	3,603	2,033	1,570	- 612	958	1980
11,800	7,998	3,802	7,323	-	7,323	-2,769	4,554	2,884	1,670	- 714	956	1981
12,620	8,339	4,281	9,154	-	9,154	-2,848	6,306	4,337	1,969	- 837	1,132	1982
13,392	8,830	4,562	10,715	-	10,715	-3,297	7,418	5,196	2,222	- 906	1,316	1983
14,054	9,152	4,902	10,354	-	10,354	-2,764	7,590	5,256	2,334	- 937	1,397	1984
14,946	9,677	5,269	10,142	-	10,142	-3,044	7,098	4,900	2,198	- 819	1,379	1985
15,881	10,283	5,598	9,829	-	9,829	-2,928	6,901	4,762	2,139	- 762	1,377	1986
16,876	11,045	5,831	9,180	-	9,180	-2,958	6,222	4,224	1,998	- 681	1,317	1987
17,680	11,542	6,138	9,382	-	9,382	-3,207	6,175	4,095	2,080	- 735	1,345	1988
18,409	11,864	6,545	9,046	-	9,046	-4,903	4,143	2,466	1,677	- 518	1,159	1989
19,731	12,776	6,955	9,314	-	9,314	-4,371	4,943	3,133	1,810	- 570	1,240	1990
21,782	14,231	7,551	11,072	-	11,072	-2,636	8,436	5,612	2,824	- 1,210	1,614	1991
22,991	15,040	7,951	12,141	-	12,141	-2,734	9,407	6,475	2,932	- 1,206	1,726	1992
28,638	17,728	10,910	16,537	- 5,690	10,847	- 10	10,837	7,006	3,831	- 1,562	2,269	1993
29,237	18,287	10,950	20,590	-10,007	10,583	- 876	9,707	5,661	4,046	- 1,621	2,425	1994
31,280	19,291	11,989	19,493	- 7,481	12,012	301	12,313	7,953	4,360	- 1,789	2,571	1995
32,435	19,788	12,647	19,493	- 7,167	12,326	222	12,548	8,193	4,355	- 1,862	2,493	1996
33,504	20,113	13,391	19,357	- 7,561	11,796	407	12,203	8,010	4,193	- 1,640	2,553	1997
35,247	21,118	14,129	17,754	- 5,889	11,865	152	12,017	7,619	4,398	- 1,820	2,578	1998
35,224	21,090	14,135	18,359	- 3,049	15,310	-4,739	10,571	6,311	4,260	- 1,707	2,552	1999
18,010	10,783	7,227	9,387	- 1,559	7,828	-2,423	5,405	3,227	2,178	- 873	1,305	1999
18,335	10,993	7,342	8,284	- 4,229	4,055	977	5,032	2,770	2,262	- 976	1,287	2000
18,688	11,076	7,612	8,058	- 4,980	3,078	571	3,649	1,633	2,016	- 829	1,188	2001
19,022	11,324	7,698	9,568	- 6,927	2,641	786	3,427	1,471	1,956	- 676	1,281	2002
19,349	11,725	7,624	9,806	- 5,247	4,559	197	4,756	3,011	1,745	- 580	1,164	2003
18,907	11,587	7,320	10,212	- 5,883	4,329	71	4,400	2,122	2,278	- 885	1,394	2004
19,146	11,841	7,305	9,880	- 4,947	4,933	- 6	4,927	2,285	2,642	- 1,125	1,516	2005
19,014	11,693	7,321	9,884	- 5,246	4,638	- 217	4,421	1,973	2,448	- 855	1,592	2006
19,373	11,338	8,035	8,499	- 4,376	4,123	- 364	3,759	1,574	2,185	- 819	1,367	2007
18,865	11,534	7,331	8,573	- 4,900	3,673	-1,512	2,161	1,016	1,145	- 143	1,003	2008
19,109	11,912	7,197	9,596	- 4,484	5,112	- 402	4,710	2,245	2,465	- 1,201	1,264	2009
18,665	11,546	7,119	11,042	- 3,493	7,549	- 963	6,586	2,513	4,073	- 2,555	1,518	2010
18,735	11,562	7,173	11,152	- 7,468	18,620	-1,824	16,796	2,747	14,049	-12,437	1,612	2011
19,256	12,068	7,188	10,072	660	10,732	-1,272	9,460	2,657	6,803	- 5,200	1,603	2012
19,410	12,085	7,325	9,491	130	9,621	-1,020	8,601	2,664	5,937	- 4,401	1,536	2013
19,891	12,606	7,285	9,232	1	9,233	- 593	8,640	2,794	5,846	- 4,288	1,558	2014
20,517	12,946	7,571	9,277	92	9,369	- 392	8,977	2,913	6,064	- 4,491	1,573	2015
20,110	12,587	7,523	9,549	1,062	10,611	- 386	10,225	2,939	7,286	- 5,728	1,558	2016
19,991	12,646	7,345	9,792	283	10,075	- 153	9,922	2,861	7,061	- 5,517	1,544	2017
20,930	13,012	7,918	9,703	- 704	8,999	- 786	8,213	2,694	5,519	- 4,070	1,449	2018
21,211	13,079	8,132	8,491	- 296	8,195	41	8,236	2,437	5,799	- 4,390	1,409	2019
20,630	12,832	7,798	8,784	- 1,960	6,824	- 88	6,736	2,513	4,223	- 2,923	1,300	2020
20,637	12,606	8,031	8,533	- 209	8,324	- 155	8,169	2,675	5,494	- 4,190	1,304	2021

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	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	16,326	18,122	1,796	6,141	7,507	1,366	11	634	23,112

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1,101	644	457	314	-	314	52	366	171	195	- 23	172	1968
1,275	750	525	440	-	440	- 47	393	186	207	- 17	190	1969
1,584	950	634	666	-	666	- 145	521	248	273	- 42	231	1970
1,919	1,174	745	597	-	597	20	617	292	325	- 67	258	1971
2,245	1,395	850	728	-	728	- 33	695	326	369	- 79	290	1972
2,885	1,829	1,056	1,056	-	1,056	- 187	869	434	435	- 88	347	1973
3,439	2,197	1,242	1,141	-	1,141	- 77	1,064	540	524	- 129	395	1974
3,794	2,458	1,336	1,184	-	1,184	133	1,317	672	645	- 200	445	1975
4,296	2,805	1,491	1,045	-	1,045	213	1,258	689	569	- 132	437	1976
4,719	3,059	1,660	1,227	-	1,227	233	1,460	873	587	- 126	461	1977
5,127	3,325	1,802	1,409	-	1,409	127	1,536	912	624	- 133	491	1978
5,644	3,639	2,005	1,691	-	1,691	- 120	1,571	933	638	- 118	520	1979
6,350	4,108	2,242	2,389	-	2,389	- 279	2,110	1,290	820	- 217	603	1980
7,078	4,590	2,488	3,707	-	3,707	- 1,095	2,612	1,761	851	- 220	631	1981
7,882	4,995	2,887	4,101	-	4,101	- 975	3,126	2,114	1,012	- 297	715	1982
8,643	5,398	3,245	4,046	-	4,046	- 752	3,294	2,268	1,026	- 311	715	1983
9,401	5,790	3,611	3,324	-	3,324	- 412	2,912	1,968	944	- 271	673	1984
11,400	6,975	4,425	3,065	-	3,065	- 192	2,873	1,957	916	- 198	718	1985 ¹⁶
11,930	7,331	4,599	2,927	-	2,927	- 64	2,863	1,943	920	- 160	760	1986
12,352	7,636	4,716	3,016	-	3,016	- 6	3,010	2,066	944	- 169	775	1987
12,635	7,876	4,759	3,367	-	3,367	57	3,424	2,357	1,067	- 211	856	1988
12,976	8,100	4,876	4,028	-	4,028	- 1,344	2,684	1,706	978	- 148	830	1989
14,050	8,807	5,243	4,318	-	4,318	- 732	3,586	2,231	1,355	- 363	992	1990
15,068	9,428	5,640	5,370	-	5,370	- 239	5,131	3,096	2,035	- 743	1,292	1991
16,557	10,357	6,200	6,117	-	6,117	- 203	5,914	3,820	2,094	- 704	1,390	1992
19,183	11,599	7,584	8,814	- 2,284	6,530	- 77	6,453	4,014	2,439	- 814	1,625	1993
20,075	12,149	7,926	10,071	- 4,316	5,755	- 213	5,542	3,115	2,427	- 760	1,667	1994
21,302	12,819	8,483	9,685	- 2,983	6,702	139	6,841	4,237	2,604	- 810	1,794	1995
21,980	13,112	8,868	9,830	- 3,304	6,526	295	6,821	4,309	2,512	- 690	1,822	1996
22,544	13,349	9,195	9,769	- 3,864	5,905	287	6,192	3,781	2,411	- 593	1,818	1997
23,196	13,501	9,695	8,841	- 3,546	5,295	341	5,636	3,419	2,217	- 498	1,719	1998
23,615	13,808	9,807	9,537	- 4,000	5,537	- 628	4,909	2,736	2,173	- 401	1,772	1999
12,074	7,060	5,014	4,876	- 2,045	2,831	- 321	2,510	1,399	1,111	- 205	906	1999
12,547	7,252	5,295	4,289	- 2,445	1,844	250	2,094	1,096	998	85	1,084	2000
12,592	7,352	5,240	3,824	- 2,671	1,153	735	1,888	772	1,116	- 182	933	2001
12,615	7,442	5,173	4,632	- 3,687	945	1,572	2,517	801	1,716	- 768	947	2002
12,915	7,619	5,296	5,638	- 3,095	2,543	380	2,923	1,484	1,439	- 440	998	2003
12,963	7,677	5,286	5,915	- 3,042	2,873	104	2,977	1,458	1,519	- 437	1,082	2004
13,333	8,013	5,320	5,725	- 2,999	2,726	1,430	4,156	1,444	2,712	- 1,519	1,193	2005
13,536	8,250	5,286	7,503	- 4,249	3,254	360	3,614	829	2,785	- 1,556	1,229	2006
13,056	7,807	5,249	5,475	- 2,714	2,761	119	2,880	1,054	1,826	- 621	1,205	2007
12,909	7,874	5,035	5,980	- 3,615	2,365	- 326	2,039	571	1,468	- 423	1,044	2008
13,380	8,283	5,097	6,201	- 2,258	3,943	- 539	3,404	1,490	1,914	- 724	1,190	2009
13,134	7,940	5,194	7,480	- 2,316	5,164	- 375	4,789	1,620	3,169	- 1,796	1,373	2010
13,382	7,983	5,399	7,548	- 317	7,231	- 250	6,981	1,924	5,057	- 3,674	1,383	2011
13,774	8,210	5,564	7,135	263	7,398	13	7,411	1,989	5,422	- 4,001	1,421	2012
13,886	8,303	5,583	7,604	322	7,926	- 276	7,650	1,956	5,694	- 4,285	1,409	2013
14,201	8,538	5,663	7,339	- 198	7,141	- 153	6,988	2,077	4,911	- 3,480	1,431	2014
14,509	8,754	5,755	7,269	- 453	6,816	- 134	6,682	2,103	4,579	- 3,226	1,353	2015
14,423	8,649	5,774	7,237	103	7,340	361	7,701	2,104	5,597	- 4,246	1,351	2016
14,382	8,583	5,799	7,497	- 186	7,311	- 33	7,278	2,199	5,079	- 3,774	1,305	2017
14,520	8,564	5,956	7,427	- 926	6,501	- 172	6,329	2,078	4,251	- 2,978	1,273	2018
14,858	8,518	6,340	7,262	419	7,681	- 174	7,507	2,124	5,383	- 4,154	1,229	2019
14,899	8,533	6,366	7,275	- 745	6,530	- 192	6,338	2,020	4,318	- 3,119	1,199	2020
15,235	8,665	6,570	7,877	- 34	7,843	- 122	7,721	2,007	5,714	- 4,440	1,274	2021

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	47	97,900	716	4,339	3,623	-	-	-	-	-	716
1969	47	105,741	976	5,052	4,076	-	-	-	-	-	976
1970	45	107,415	1,061	5,452	4,391	-	-	-	-	-	1,061
1971	45	117,104	1,109	6,214	5,105	-	-	-	-	-	1,109
1972	42	117,530	1,114	6,668	5,554	-	-	-	-	-	1,114
1973	41	132,239	1,476	8,065	6,589	-	-	-	-	-	1,476
1974	40	145,091	1,494	9,192	7,698	-	-	-	-	-	1,494
1975	40	168,697	1,509	11,219	9,710	-	-	-	-	-	1,509
1976	39	190,681	1,560	12,881	11,321	-	-	-	-	-	1,560
1977	39	217,466	1,663	14,646	12,983	-	-	-	-	-	1,663
1978	38	247,471	1,804	16,185	14,381	-	-	-	-	-	1,804
1979	38	274,073	1,947	17,530	15,583	-	-	-	-	-	1,947
1980	38	301,584	2,066	19,688	17,622	-	-	-	-	-	2,066
1981	38	339,669	2,225	23,697	21,472	-	-	-	-	-	2,225
1982	38	376,432	2,643	27,724	25,081	-	-	-	-	-	2,643
1983	37	396,235	3,390	29,241	25,851	-	-	-	-	-	3,390
1984	37	423,423	3,642	30,877	27,235	-	-	-	-	-	3,642
1985	37	453,423	3,766	32,311	28,545	-	-	-	-	-	3,766
1986	37	486,144	3,841	33,201	29,360	-	-	-	-	-	3,841
1987	38	510,098	3,962	33,422	29,460	-	-	-	-	-	3,962
1988	38	539,270	4,021	34,150	30,129	-	-	-	-	-	4,021
1989	37	564,021	4,062	35,397	31,335	-	-	-	-	-	4,062
1990	36	593,081	4,146	38,295	34,149	-	-	-	-	-	4,146
1991	35	627,296	4,248	42,981	38,733	-	-	-	-	-	4,248
1992	34	641,603	4,628	48,086	43,458	-	-	-	-	-	4,628
1993	33	698,613	4,953	52,340	47,387	- 34	241	275	16	- 62	4,873
1994	33	805,456	5,554	57,248	51,694	- 41	266	307	- 15	- 98	5,400
1995	32	891,904	6,135	61,532	55,397	- 12	275	287	18	3	6,144
1996	34	1,051,903	7,001	68,847	61,846	- 122	301	423	12	- 128	6,763
1997	34	1,225,246	7,744	78,334	70,590	- 109	338	447	17	- 74	7,578
1998	32	1,446,545	9,004	94,571	85,567	- 153	369	522	15	101	8,967
1999	32	1,552,201	8,087	93,676	85,589	- 176	327	503	-	176	8,087
1999	32	793,628	4,135	47,896	43,761	- 90	167	257	-	90	4,135
2000	31	880,137	3,995	51,095	47,100	- 47	187	234	1	305	4,254
2001	27	924,683	4,005	53,012	49,007	- 75	182	257	- 1	273	4,202
2002	25	929,571	3,695	49,868	46,173	- 55	208	263	5	138	3,783
2003	25	877,381	3,795	44,657	40,862	- 58	256	314	2	- 26	3,713
2004	25	875,035	3,847	42,398	38,551	- 31	247	278	1	169	3,986
2005	24	879,136	3,933	42,930	38,997	- 5	331	336	3	206	4,137
2006	22	878,310	3,774	46,761	42,987	285	603	318	6	65	4,130
2007	22	859,798	3,737	60,944	57,207	378	669	291	- 17	289	4,387
2008	19	821,083	3,213	63,510	60,297	418	787	369	- 4	75	3,702
2009	18	803,949	3,760	43,235	39,475	129	910	781	- 3	27	3,913
2010	18	793,476	3,505	35,431	31,926	197	800	603	- 6	86	3,782
2011	18	645,145	2,616	32,016	29,400	138	373	235	- 4	- 825	1,925
2012	17	565,008	2,413	24,026	21,613	97	327	230	-	143	2,653
2013	17	482,524	1,828	18,864	17,036	58	267	209	2	- 134	1,754
2014	17	421,014	2,007	16,232	14,225	14	225	211	- 4	108	2,125
2015	16	376,908	2,245	15,323	13,078	- 11	212	223	- 2	9	2,241
2016	15	289,800	1,565	11,623	10,058	- 43	176	219	-	14	1,536
2017	13	236,414	1,360	7,921	6,561	- 48	158	206	-	- 35	1,277
2018	11	233,165	1,732	6,975	5,243	- 80	97	177	6	- 27	1,631
2019	10	234,978	1,908	6,576	4,668	- 109	116	225	-	15	1,814
2020	10	241,909	2,024	6,020	3,996	- 123	109	232	-	- 72	1,829
2021	9	232,447	2,121	5,452	3,331	- 144	122	266	-	- 335	1,642

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
223	157	66	493	-	493	- 16	477	133	344	- 184	160	1968
256	176	80	720	-	720	- 237	483	130	353	- 168	185	1969
273	188	85	788	-	788	- 287	501	149	352	- 173	179	1970
311	217	94	798	-	798	- 221	577	171	406	- 187	219	1971
331	223	108	783	-	783	- 189	594	203	391	- 220	171	1972
373	257	116	1,103	-	1,103	- 475	628	248	380	- 199	181	1973
431	302	129	1,063	-	1,063	- 423	640	244	396	- 200	196	1974
460	314	146	1,049	-	1,049	- 280	769	304	465	- 261	204	1975
500	335	165	1,060	-	1,060	- 254	806	322	484	- 263	221	1976
541	367	174	1,122	-	1,122	- 123	999	476	523	- 303	220	1977
611	404	207	1,193	-	1,193	- 14	1,179	564	615	- 368	247	1978
646	441	205	1,301	-	1,301	- 112	1,189	526	663	- 405	258	1979
711	497	214	1,355	-	1,355	111	1,466	663	803	- 515	288	1980
793	513	280	1,432	-	1,432	- 58	1,374	583	791	- 495	296	1981
830	543	287	1,813	-	1,813	- 264	1,549	672	877	- 540	337	1982
879	576	303	2,511	-	2,511	- 819	1,692	724	968	- 602	366	1983
951	616	335	2,691	-	2,691	- 948	1,743	750	993	- 626	367	1984
1,057	661	396	2,709	-	2,709	- 933	1,776	764	1,012	- 582	430	1985
1,118	717	401	2,723	-	2,723	- 1,148	1,575	725	850	- 470	380	1986
1,178	769	409	2,784	-	2,784	- 1,034	1,750	793	957	- 542	415	1987
1,244	808	436	2,777	-	2,777	- 1,070	1,707	773	934	- 495	439	1988
1,282	821	461	2,780	-	2,780	- 857	1,923	894	1,029	- 554	479	1989
1,413	936	477	2,733	-	2,733	- 843	1,890	772	1,118	- 625	493	1990
1,450	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 ²³

in DM million

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

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

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

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1993	34	196,948	5,720	11,856	6,136	588	2,571	1,983	-	-566	5,742
1994	35	211,229	5,845	12,179	6,334	688	2,716	2,028	-	-189	6,344
1995	35	222,245	5,865	12,523	6,658	483	2,538	2,055	-	-702	5,646
1996	34	234,169	5,918	12,769	6,851	170	2,658	2,488	-	-400	5,688
1997	34	250,607	6,004	13,285	7,281	298	2,633	2,335	-	-334	5,968
1998	34	264,925	5,909	13,780	7,871	811	3,261	2,450	-	-487	6,233
1999	33	275,267	6,014	14,225	8,211	92	2,871	2,779	-	315	6,421
1999	33	140,742	3,075	7,273	4,198	47	1,468	1,421	-	161	3,283
2000	31	149,860	3,056	7,579	4,523	306	1,583	1,277	-	255	3,617
2001	29	155,664	3,186	7,986	4,800	130	1,446	1,316	-	203	3,519
2002	28	161,195	3,222	8,079	4,857	48	1,469	1,421	-	325	3,595
2003	27	167,863	3,409	8,287	4,878	- 46	1,789	1,835	-	242	3,605
2004	27	178,273	3,439	8,355	4,916	2	1,573	1,571	-	116	3,557
2005	26	189,706	3,297	8,262	4,965	- 38	1,591	1,629	-	96	3,355
2006	26	194,193	2,915	8,125	5,210	-205	1,485	1,690	-	104	2,814
2007	25	192,926	3,241	8,158	4,917	-222	1,425	1,647	-	52	3,071
2008	25	191,129	3,197	8,135	4,938	-335	1,516	1,851	-	140	3,002
2009	24	189,910	3,278	7,881	4,603	-312	1,305	1,617	-	- 12	2,954
2010	23	195,151	3,284	7,896	4,612	-377	1,388	1,765	-	-105	2,802
2011	23	199,250	3,383	7,847	4,464	-497	1,395	1,892	-	11	2,897
2012	22	200,782	3,252	7,681	4,429	-531	1,403	1,934	-	46	2,767
2013	22	204,540	3,144	7,381	4,237	-629	1,381	2,010	-	26	2,541
2014	21	210,066	3,037	7,126	4,089	-547	1,339	1,886	-	- 53	2,437
2015	21	214,613	2,841	6,818	3,977	-590	1,375	1,965	-	- 2	2,249
2016	20	215,668	2,503	6,233	3,730	-503	1,260	1,763	-	717	2,717
2017	20	227,924	2,634	5,995	3,361	-481	1,226	1,707	-	701	2,854
2018	20	233,865	2,653	5,661	3,008	-500	1,295	1,795	-	14	2,167
2019	19	237,363	2,438	5,566	3,128	-548	1,309	1,857	-	52	1,942
2020	18	242,190	2,520	5,103	2,583	-493	1,270	1,763	-	30	2,057
2021	18	249,553	2,505	4,785	2,280	-389	1,295	1,684	-	26	2,142

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
4,120	2,222	1,898	1,622	31	1,653	- 52	1,601	606	995	- 176	819	1993
4,210	2,172	2,038	2,134	- 158	1,976	90	2,066	1,060	1,006	- 284	722	1994
4,472	2,319	2,153	1,174	226	1,400	- 284	1,116	462	654	- 255	399	1995
4,634	2,318	2,316	1,054	334	1,388	27	1,415	543	872	- 539	333	1996
4,699	2,327	2,372	1,269	66	1,335	190	1,525	433	1,092	- 90	1,002	1997
4,853	2,411	2,442	1,380	- 67	1,313	413	1,726	636	1,090	- 653	437	1998
4,868	2,498	2,370	1,553	156	1,709	- 72	1,637	857	780	100	880	1999
2,489	1,277	1,212	794	80	874	- 37	837	438	399	51	450	1999
2,528	1,251	1,277	1,089	- 58	1,031	702	1,733	620	1,113	137	1,250	2000
2,555	1,193	1,362	964	- 125	839	- 131	708	373	335	- 79	255	2001
2,543	1,189	1,354	1,052	- 319	733	10	743	421	322	- 60	263	2002
2,524	1,139	1,385	1,081	- 225	856	- 320	536	296	240	- 52	188	2003
2,439	1,135	1,304	1,118	- 248	870	- 296	574	320	254	- 11	242	2004
2,328	1,132	1,196	1,027	- 248	779	- 174	605	325	280	- 35	245	2005
2,199	1,080	1,119	615	- 319	296	- 14	282	184	98	77	175	2006
2,074	955	1,119	997	- 410	587	- 163	424	287	137	7	145	2007
2,059	972	1,087	943	- 456	487	- 57	430	274	156	25	181	2008
1,966	885	1,081	988	- 116	872	- 200	672	267	405	- 117	288	2009
1,938	814	1,124	864	- 7	857	- 193	664	309	355	- 202	153	2010
1,951	807	1,144	946	755	1,701	- 273	1,428	191	1,237	- 914	323	2011
1,952	758	1,194	815	17	832	- 189	643	172	471	- 300	171	2012
1,867	701	1,166	674	- 88	586	- 145	441	194	247	- 104	143	2013
1,893	752	1,141	544	284	828	- 65	763	255	508	- 389	119	2014
1,749	721	1,028	500	- 72	428	- 2	426	78	348	- 4	344	2015
1,798	692	1,106	919	22	941	- 51	890	160	730	- 548	182	2016
1,891	719	1,172	963	- 61	902	89	991	155	836	- 622	214	2017
1,921	696	1,225	246	22	268	- 14	254	137	117	13	130	2018
1,838	647	1,191	104	49	153	303	456	105	351	- 139	212	2019
1,880	661	1,219	177	- 82	95	108	203	98	105	95	200	2020
2,005	752	1,253	137	- 16	121	53	174	113	61	26	87	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

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

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

Financial year	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	17	54,949	353	994	641	12	60	48	-	-	365
1969	17	59,458	339	1,596	1,257	39	45	6	-	-	378
1970	17	65,931	364	2,071	1,707	49	69	20	-	-	413
1971	18	71,041	420	2,841	2,421	59	105	46	-	-	479
1972	18	78,415	444	3,157	2,713	86	118	32	-	-	530
1973	17	85,414	511	3,886	3,375	108	136	28	-	-	619
1974	17	89,191	552	4,379	3,827	106	137	31	-	-	658
1975	18	94,144	653	4,480	3,827	117	149	32	-	-	770
1976	18	103,489	702	4,799	4,097	100	134	34	-	-	802
1977	18	110,443	768	5,190	4,422	131	166	35	-	-	899
1978	17	117,598	838	5,334	4,496	128	162	34	-	-	966
1979	17	130,297	783	6,170	5,387	140	164	24	-	-	923
1980	16	142,163	772	7,491	6,719	164	193	29	-	-	936
1981	16	157,809	774	9,030	8,256	223	243	20	-	-	997
1982	16	176,678	939	10,636	9,697	224	245	21	-	-	1,163
1983	16	189,410	1,237	10,876	9,639	211	238	27	-	-	1,448
1984	16	201,298	1,323	11,625	10,302	235	261	26	-	-	1,558
1985	16	213,501	1,487	12,145	10,658	237	269	32	-	-	1,724
1986	16	231,062	1,595	12,632	11,037	237	279	42	-	-	1,832
1987	16	245,342	1,630	12,925	11,295	261	294	33	-	-	1,891
1988	16	257,560	1,714	13,359	11,645	279	318	39	-	-	1,993
1989	16	276,822	1,757	15,076	13,319	298	341	43	-	-	2,055
1990	17	378,292	4,624	23,123	18,499	1,300	1,348	48	-	-	5,924
1991	16	427,720	5,508	28,020	22,512	1,395	1,457	62	-	-	6,903
1992	16	491,697	5,549	33,395	27,846	1,464	1,554	90	-	-	7,013
1993	18	550,309	6,020	37,190	31,170	1,392	1,515	123	94	46	7,552
1994	17	673,763	6,294	37,524	31,230	1,492	1,640	148	21	182	7,989
1995	17	698,726	6,616	41,244	34,628	1,491	1,632	141	52	269	8,428
1996	17	747,641	6,749	42,372	35,623	1,379	1,606	227	79	428	8,635
1997	18	826,980	7,033	43,845	36,812	1,376	1,690	314	125	418	8,952
1998	18	907,364	7,521	47,167	39,646	1,198	1,596	398	113	424	9,256
1999	14	906,828	5,621	46,320	40,699	421	876	456	37	203	6,282
1999	14	463,654	2,874	23,683	20,809	215	448	233	19	104	3,212
2000	13	445,251	2,548	22,385	19,837	225	482	257	5	67	2,845
2001	13	481,621	2,534	23,850	21,316	248	509	261	- 1	122	2,903
2002	14	508,807	2,984	23,364	20,380	483	775	292	- 6	36	3,497
2003	14	531,247	2,893	21,904	19,011	492	835	343	16	181	3,582
2004	16	679,799	3,405	27,010	23,605	601	839	238	8	115	4,129
2005	16	707,171	3,481	28,663	25,182	633	900	267	- 1	134	4,247
2006	16	750,579	3,562	30,927	27,365	718	1,040	322	2	363	4,645
2007	16	807,794	3,454	35,945	32,491	781	1,218	437	- 5	178	4,408
2008	17	887,167	3,902	40,167	36,265	799	1,302	503	8	68	4,777
2009	18	894,261	4,748	33,547	28,799	873	1,304	431	1	28	5,650
2010	18	923,514	4,752	27,343	22,591	833	1,320	487	- 7	75	5,653
2011	18	927,186	4,234	28,284	24,050	766	1,223	457	- 10	195	5,185
2012	19	1,143,626	5,165	29,585	24,420	1,019	1,551	532	- 33	277	6,428
2013	20	1,037,399	1,964	29,076	27,112	1,142	1,538	396	7	3	3,116
2014	20	985,487	4,305	25,786	21,481	1,139	1,482	343	11	261	5,716
2015	20	1,028,351	4,437	24,861	20,424	992	1,341	349	12	159	5,600
2016	21	1,306,027	5,507	28,072	22,565	1,320	2,058	738	571	116	7,514
2017	20	1,265,735	5,279	22,474	17,195	1,276	1,967	691	423	1	6,979
2018	19	1,263,482	4,988	21,147	16,159	1,389	2,083	694	363	- 104	6,636
2019	19	1,333,352	5,121	20,216	15,095	1,607	2,348	741	427	- 212	6,943
2020	19	1,421,184	5,396	16,360	10,964	1,844	2,627	783	372	- 2	7,610
2021	18	1,468,095	5,635	13,692	8,057	2,007	2,892	885	507	88	8,237

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

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
140	102	38	225	-	225	- 31	194	66	128	- 62	66	1968
170	115	55	208	-	208	- 37	171	48	123	- 66	57	1969
198	135	63	215	-	215	- 20	195	64	131	- 78	53	1970
224	165	59	255	-	255	- 39	216	78	138	- 76	62	1971
241	175	66	289	-	289	- 54	235	79	156	- 93	63	1972
273	205	68	346	-	346	- 123	223	90	133	- 71	62	1973
318	242	76	340	-	340	- 101	239	90	149	- 84	65	1974
334	239	95	436	-	436	- 129	307	126	181	- 99	82	1975
359	248	111	443	-	443	- 100	343	98	245	- 129	116	1976
409	265	144	490	-	490	- 110	380	126	254	- 151	103	1977
425	287	138	541	-	541	- 182	359	102	257	- 147	110	1978
447	306	141	476	-	476	- 110	366	103	263	- 144	119	1979
473	336	137	463	-	463	- 142	321	108	213	- 92	121	1980
468	342	126	529	-	529	- 160	369	143	226	- 115	111	1981
525	366	159	638	-	638	- 147	491	141	350	- 231	119	1982
558	393	165	890	-	890	- 297	593	234	359	- 225	134	1983
594	418	176	964	-	964	- 341	623	233	390	- 228	162	1984
657	453	204	1,067	-	1,067	- 418	649	230	419	- 282	137	1985
732	496	236	1,100	-	1,100	- 349	751	215	536	- 341	195	1986
767	512	255	1,124	-	1,124	- 450	674	234	440	- 286	154	1987
807	535	272	1,186	-	1,186	- 429	757	224	533	- 377	156	1988
853	562	291	1,202	-	1,202	- 460	742	232	510	- 336	174	1989
4,207	1,749	2,458	1,717	-	1,717	- 611	1,106	485	621	- 447	174	1990
4,475	1,925	2,550	2,428	-	2,428	-1,045	1,383	603	780	- 519	261	1991
4,993	2,040	2,953	2,020	-	2,020	- 790	1,230	580	650	- 535	115	1992
4,996	2,069	2,927	2,556	- 947	1,609	- 24	1,585	479	1,106	- 902	204	1993
5,175	2,109	3,066	2,814	-1,549	1,265	178	1,443	499	944	- 883	61	1994
5,480	2,673	2,807	2,948	-1,086	1,862	- 45	1,817	441	1,376	-1,108	268	1995
5,179	2,321	2,858	3,456	-1,546	1,910	-1,676	234	285	- 51	349	298	1996
5,478	2,749	2,729	3,474	-1,059	2,415	- 916	1,499	275	1,224	- 892	332	1997
5,165	2,371	2,794	4,091	-2,109	1,982	49	2,031	318	1,713	-1,160	553	1998
1,717	1,052	665	4,565	-2,136	2,429	- 196	2,234	227	2,007	-1,668	336	1999
878	538	340	2,334	-1,092	1,242	- 100	1,142	116	1,026	- 853	172	1999
846	516	330	1,999	- 655	1,344	- 9	1,335	87	1,248	-1,031	217	2000
883	527	356	2,020	- 725	1,295	- 354	941	86	855	- 681	174	2001
1,098	615	483	2,399	-1,075	1,324	- 153	1,171	90	1,081	- 872	208	2002
1,175	653	522	2,407	- 686	1,721	- 535	1,186	94	1,092	- 909	181	2003
1,463	830	633	2,666	- 310	2,356	- 277	2,079	95	1,984	-1,668	314	2004
1,496	855	641	2,751	- 65	2,686	- 71	2,615	99	2,516	-2,127	389	2005
1,638	959	679	3,007	- 608	2,399	55	2,454	69	2,385	-1,997	388	2006
1,683	955	728	2,725	-7,772	-5,047	- 575	-5,622	76	-5,698	4,777	- 921	2007
1,780	976	804	2,997	-4,717	-1,720	-1,694	-3,414	37	-3,451	- 898	-4,349	2008
1,865	1,006	859	3,785	-2,196	1,589	- 80	1,509	- 7	1,516	-4,369	-2,851	2009
1,797	1,027	770	3,856	- 460	3,396	76	3,472	79	3,393	-4,625	-1,232	2010
1,865	1,031	834	3,320	709	4,029	- 454	3,575	51	3,524	-4,363	- 839	2011
3,030	1,612	1,418	3,398	- 412	2,986	- 823	2,163	105	2,058	-3,730	-1,672	2012
2,773	1,450	1,323	343	- 815	- 472	- 744	-1,216	70	-1,286	- 669	-1,955	2013
2,859	1,458	1,401	2,857	-1,028	1,829	122	1,951	-140	2,091	-4,119	-2,028	2014
2,940	1,487	1,453	2,660	- 563	2,097	435	2,532	90	2,442	-4,393	-1,951	2015
4,250	2,009	2,241	3,264	- 973	2,291	- 28	2,263	86	2,177	-4,065	-1,888	2016
4,129	1,961	2,168	2,850	- 890	1,960	- 496	1,464	-178	1,642	-1,337	305	2017
4,352	2,214	2,138	2,284	- 197	2,087	- 755	1,332	146	1,186	- 894	292	2018
4,145	2,037	2,108	2,798	- 686	2,112	- 65	2,047	428	1,619	-1,387	232	2019
4,277	2,097	2,180	3,333	-1,159	2,174	77	2,251	538	1,713	-1,324	389	2020
4,568	2,235	2,333	3,669	- 799	2,870	303	3,173	1,054	2,119	-1,153	966	2021

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

Memo item: Banks majority-owned by foreign banks ²⁵

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

Financial year	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1985	42	52,786	1,387	3,998	2,611	596	683	87	-	-	1,983
1986	47	70,335	1,555	4,430	2,875	681	788	107	-	-	2,236
1987	51	83,156	1,770	4,979	3,209	624	741	117	-	-	2,394
1988	56	96,330	1,901	5,828	3,927	599	746	147	-	-	2,500
1989	65	109,357	1,836	7,936	6,100	721	917	196	-	-	2,557
1990	78	122,583	2,117	10,058	7,941	771	1,013	242	-	-	2,888
1991	83	135,295	2,415	12,213	9,798	926	1,167	241	-	-	3,341
1992	88	197,150	3,656	18,320	14,664	1,196	1,458	262	-	-	4,852
1993	86	211,200	4,222	16,339	12,117	1,373	1,713	340	601	187	6,383
1994	88	231,376	5,038	15,822	10,784	1,448	1,801	353	303	262	7,051
1995	88	227,312	5,020	14,300	9,280	1,490	1,823	333	238	332	7,080
1996	78	240,468	5,074	13,214	8,140	1,699	2,094	395	271	481	7,525
1997	76	255,458	5,609	13,923	8,314	2,020	2,455	435	22	440	8,091
1998	68	256,528	4,970	13,209	8,239	2,309	2,758	449	237	576	8,092
1999	60	253,890	5,197	13,004	7,808	2,548	3,123	575	- 23	579	8,301
1999	60	129,812	2,657	6,649	3,992	1,303	1,597	294	- 12	296	4,244
2000	55	126,022	2,517	7,105	4,588	1,262	2,049	787	- 116	454	4,117
2001	51	168,673	3,019	11,676	8,657	1,426	2,233	807	- 143	327	4,629
2002	49	284,168	3,430	15,964	12,534	1,186	1,929	743	108	561	5,285
2003	45	291,782	3,521	14,921	11,400	1,425	1,818	393	287	292	5,525
2004	42	313,299	3,931	15,124	11,193	1,724	2,167	443	- 85	262	5,832
2005	41	649,254	8,216	29,491	21,275	3,389	4,246	857	345	167	12,117
2006	44	679,356	8,678	32,318	23,640	3,694	4,867	1,173	325	188	12,885
2007	42	766,323	10,189	39,607	29,418	4,038	5,725	1,687	- 542	421	14,106
2008	44	732,683	10,163	39,246	29,083	3,777	5,911	2,134	- 3,392	345	10,893
2009	43	679,565	9,831	26,212	16,381	3,311	5,272	1,961	1,277	370	14,789
2010	42	666,637	9,104	22,602	13,498	3,331	5,236	1,905	371	28	12,834
2011	39	756,406	9,868	23,908	14,040	3,234	4,934	1,700	- 173	447	13,376
2012	37	803,313	8,502	20,365	11,863	2,885	4,501	1,616	1,215	415	13,017
2013	37	692,773	8,266	15,323	7,057	2,633	4,282	1,649	1,106	301	12,306
2014	35	680,177	8,347	14,546	6,199	3,025	4,966	1,941	343	- 45	11,670
2015	33	735,491	8,383	13,502	5,119	2,919	4,834	1,915	435	456	12,193
2016	34	762,620	8,950	13,098	4,148	3,157	5,057	1,900	718	402	13,227
2017	34	765,500	8,801	12,037	3,236	3,589	5,218	1,629	812	891	14,093
2018	33	763,177	9,252	12,327	3,075	3,042	4,711	1,669	436	- 340	12,390
2019	32	849,008	9,683	12,911	3,228	3,520	5,338	1,818	546	1,184	14,933
2020	34	973,655	9,350	11,328	1,978	4,640	6,756	2,116	539	650	15,179
2021	35	1,236,335	9,238	10,296	1,058	6,858	9,737	2,879	1,526	242	17,864

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1,275	739	536	708	-	708	- 217	491	267	224	- 57	167	1985
1,519	873	646	717	-	717	- 246	471	248	223	- 46	177	1986
1,743	994	749	651	-	651	- 189	462	268	194	- 29	165	1987
1,913	1,083	830	587	-	587	- 61	526	269	257	- 45	212	1988
2,141	1,155	986	416	-	416	- 90	326	212	114	48	162	1989
2,398	1,302	1,096	490	-	490	- 104	386	267	119	- 59	60	1990
2,755	1,456	1,299	586	-	586	- 202	384	243	141	- 34	107	1991
4,026	2,171	1,855	826	-	826	-1,518	- 692	308	- 1,000	1,213	213	1992
4,369	2,310	2,059	2,014	-1,184	830	- 164	666	153	513	27	540	1993
4,649	2,458	2,191	2,402	-1,442	960	- 214	746	339	407	- 109	298	1994
4,852	2,530	2,322	2,228	- 820	1,408	- 150	1,258	479	779	- 98	681	1995
5,010	2,573	2,437	2,515	- 755	1,760	- 369	1,391	646	745	- 108	637	1996
5,090	2,564	2,526	3,001	- 844	2,157	- 549	1,608	502	1,106	- 472	634	1997
5,160	2,505	2,655	2,932	- 720	2,212	- 80	2,132	693	1,439	- 518	921	1998
5,457	2,625	2,832	2,844	- 972	1,872	- 853	1,019	632	387	542	931	1999
2,790	1,342	1,448	1,454	- 497	957	- 436	521	323	198	277	476	1999
2,840	1,381	1,459	1,277	- 324	953	21	974	251	723	229	952	2000
3,216	1,474	1,742	1,413	- 422	991	- 266	725	349	376	134	510	2001
3,381	1,486	1,895	1,904	- 632	1,272	- 18	1,254	449	805	- 310	497	2002
3,325	1,443	1,882	2,200	- 799	1,401	- 837	564	274	290	390	680	2003
3,534	1,473	2,061	2,298	- 612	1,686	- 874	812	494	318	206	525	2004
7,291	3,416	3,875	4,826	-1,962	2,864	- 783	2,081	721	1,360	- 537	824	2005
7,672	3,711	3,961	5,213	-1,852	3,361	-1,287	2,074	517	1,557	- 511	1,045	2006
8,115	3,927	4,188	5,991	-2,204	3,787	-5,914	9,701	769	8,932	-3,885	5,046	2007
8,371	3,947	4,424	2,522	-2,887	- 365	-1,423	-1,788	363	- 2,151	2,508	358	2008
8,811	4,471	4,340	5,978	-2,953	3,025	-1,816	1,209	496	713	592	1,306	2009
7,618	3,432	4,186	5,216	-1,697	3,519	-1,439	2,080	550	1,530	- 34	1,496	2010
7,950	3,551	4,399	5,426	-2,084	3,342	-1,582	1,760	271	1,489	- 409	1,080	2011
8,097	3,643	4,454	4,920	- 285	4,635	-1,339	3,296	735	2,561	- 32	2,529	2012
8,230	3,773	4,457	4,076	- 474	3,602	-1,481	2,121	513	1,608	- 558	1,050	2013
7,920	3,516	4,404	3,750	- 439	3,311	-1,308	2,003	320	1,683	- 725	958	2014
8,503	3,992	4,511	3,690	- 479	3,211	-1,723	1,488	430	1,058	- 396	662	2015
9,072	4,329	4,743	4,155	-1,012	3,143	-1,604	1,539	636	903	2,646	3,549	2016
8,817	4,070	4,747	5,276	- 590	4,686	-1,819	2,867	808	2,059	- 565	1,494	2017
8,717	4,064	4,653	3,673	- 994	2,679	- 992	1,687	586	1,101	- 518	583	2018
9,612	4,611	5,001	5,321	- 164	5,157	-1,952	3,205	1,189	2,016	2,664	4,680	2019
9,531	4,587	4,944	5,648	-1,869	3,779	-1,255	2,524	1,175	1,349	846	2,195	2020
12,134	6,350	5,784	5,730	- 581	5,149	- 495	4,654	2,483	2,171	647	2,818	2021

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Financial year	Charges						General administrative spending					
	Number of reporting institutions	total	Interest paid ¹	Commissions paid	Net loss from the trading portfolio ²	Gross loss on transactions in goods and subsidiary transactions ³	total ⁴	Staff costs			Other administrative spending ⁶	
								Wages and salaries	Social security costs and costs relating to pensions and other benefits			
									total	of which: Pensions ⁵		
1	2	3	4	5	6	7	8	9	10	11	12	
1968	3,708	29,844	18,487	155	–	–	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	–	–	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	–	–	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	–	–	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	–	–	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	–	–	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	–	–	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	–	–	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	–	–	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	–	–	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	–	–	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	–	–	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	–	–	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	–	–	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	–	–	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	–	–	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	–	–	41,473	29,001	23,203	5,798	2,350	12,472
1985 ¹⁴	4,639	249,035	166,161	1,113	–	–	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	–	–	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	–	–	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	–	–	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	–	–	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	–	–	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	–	–	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	–	–	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	–	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	–	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	–	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	–	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	–	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	–	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	–	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	–	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	–	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	–	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	–	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	–	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	–	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	–	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	–	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	–	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	–	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	–	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	–	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	–	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	–	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	–	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	–	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	–	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	–	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	–	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	–	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,001	80,352	14,521	56	–	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	210,980	59,428	14,547	126	–	82,554	44,210	34,730	9,480	3,554	38,344
2021	1,358	203,977	49,420	15,734	–	–	87,120	46,747	36,435	10,312	4,368	40,373

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

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

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Depreciation of and value adjustments to tangible and intangible assets ⁷		Other operating charges ⁸	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments ⁹	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets ¹⁰	Charges incurred from loss transfers	Transfers to special reserves	Extra-ordinary charges ¹¹	Taxes on income and earnings ¹²	Other taxes ¹³	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Financial year
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
605	–	542	775	15	–	35	–	1,860	53	18	1968
686	–	562	1,627	24	3	100	–	1,594	53	15	1969
812	–	676	2,101	40	8	66	–	1,485	48	11	1970
948	–	690	1,416	47	8	66	–	1,970	70	20	1971
1,030	–	692	2,056	36	6	91	–	2,475	104	34	1972
1,101	–	1,489	3,730	236	13	91	–	2,262	91	30	1973
1,230	–	1,976	3,933	297	28	459	–	2,957	91	49	1974
1,404	–	1,351	3,604	128	16	79	–	4,752	105	165	1975
1,731	–	1,729	3,900	254	14	67	–	4,595	107	297	1976
1,775	–	1,857	2,624	178	12	79	–	6,059	127	305	1977
1,852	–	1,877	3,383	197	13	147	–	6,315	123	335	1978
1,925	–	1,776	5,276	120	18	134	–	5,340	126	232	1979
2,079	–	2,061	5,394	126	18	183	–	5,979	71	167	1980
2,320	–	2,530	9,100	157	75	456	–	7,468	78	104	1981
2,580	–	2,831	12,262	234	38	443	–	10,275	79	147	1982
2,979	–	3,411	14,320	293	59	137	–	12,301	67	173	1983
3,307	–	4,110	12,617	256	36	93	–	12,422	84	232	1984
3,802	–	4,716	13,884	313	84	102	–	12,833	113	305	1985 ¹⁴
4,091	–	5,250	12,714	366	142	186	–	12,739	112	269	1986
4,438	–	5,648	11,707	266	140	352	–	11,550	103	181	1987
4,608	–	5,841	8,088	92	157	4,124	–	13,109	96	194	1988
4,846	–	6,470	16,740	212	706	1,016	–	10,497	158	80	1989
5,207	–	6,157	18,512	512	1,145	379	–	10,757	194	257	1990
5,883	–	7,153	15,319	358	612	498	–	15,131	163	431	1991
6,323	–	7,781	18,742	443	429	285	–	16,915	171	546	1992
8,950	397	4,232	25,387	326	744	651	1,003	18,489	2,196	737	1993
9,172	312	4,235	31,905	1,580	884	660	1,531	16,603	2,671	1,107	1994
9,964	382	5,899	23,497	521	987	173	1,235	19,573	2,344	1,411	1995
10,357	439	6,128	25,139	571	2,108	404	3,191	20,890	3,011	1,998	1996
10,845	478	6,803	28,811	596	910	609	4,271	20,271	2,136	1,855	1997
11,611	494	7,479	30,280	545	1,373	362	6,428	31,784	251	1,772	1998
11,958	792	6,617	30,566	1,119	1,017	8,584	3,260	18,436	377	1,741	1999
6,114	405	3,383	15,628	572	520	4,389	1,667	9,426	193	890	1999
6,390	423	4,536	18,039	1,756	756	61	2,289	7,367	184	1,112	2000
6,116	167	4,548	22,531	1,839	2,807	113	2,340	4,045	218	1,877	2001
6,133	143	4,567	34,548	3,418	4,572	64	2,131	4,271	196	3,269	2002
5,647	125	5,661	23,587	7,487	2,863	63	5,353	5,801	172	3,911	2003
4,999	112	4,001	19,697	1,403	1,429	37	8,900	5,904	179	4,108	2004
4,430	–	5,986	18,211	739	1,400	36	4,791	10,069	204	4,726	2005
3,976	17	5,037	18,236	2,671	796	49	2,822	5,605	195	4,941	2006
3,823	6	5,551	26,902	3,940	939	65	1,361	6,240	158	4,961	2007
3,849	164	5,868	39,587	15,290	3,318	30	1,938	1,601	215	3,571	2008
3,922	338	8,357	28,959	9,624	3,750	23	7,405	4,182	170	3,353	2009
3,937	453	11,549	18,416	4,045	3,941	–	10,433	5,501	282	3,203	2010
5,445	2,007	17,231	11,924	11,180	6,581	–	2,674	7,034	559	3,584	2011
5,797	1,958	15,291	11,700	7,095	628	–	2,406	8,762	207	4,280	2012
5,537	1,884	16,824	10,565	3,646	651	–	3,359	7,376	173	4,889	2013
5,538	1,790	16,400	10,540	3,464	609	–	1,478	7,596	179	3,864	2014
5,890	1,822	17,897	7,249	3,579	1,213	–	2,471	8,445	309	4,077	2015
6,568	2,325	13,764	12,743	3,720	914	–	1,800	7,875	297	4,725	2016
6,968	2,581	14,784	8,309	1,466	636	–	2,317	7,536	291	4,297	2017
7,355	2,861	15,209	10,027	1,723	497	–	1,700	6,692	222	5,690	2018
9,153	3,712	14,732	10,045	12,158	908	–	3,152	7,806	252	4,116	2019
8,465	3,996	12,231	14,923	2,839	328	–	3,972	8,388	249	2,930	2020
9,398	4,514	15,950	7,049	1,494	318	–	3,585	9,759	280	3,870	2021

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

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

VIII. Items of banks' profit and loss accounts

10. Credit institutions' income items *

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

Financial year	Income									
	total	Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Commissions received ⁶
		total	from lending and money market transactions ¹	from debt securities and Debt Register claims	total ²	from shares and other variable yield securities ³	from participating interests ⁴	from shares in affiliated enterprises ⁵		
1	2	3	4	5	6	7	8	9	10	
1968	32,429	28,654	25,398	3,256	514	293	221	-	10	1,633
1969	40,435	36,333	32,196	4,137	595	335	260	-	16	1,920
1970	53,034	48,420	43,876	4,544	696	381	315	-	13	2,016
1971	58,275	52,908	48,043	4,865	747	424	323	-	65	2,459
1972	64,240	58,101	52,646	5,455	815	419	396	-	81	3,062
1973	89,621	81,232	75,411	5,821	883	433	450	-	73	3,614
1974	106,261	97,228	90,446	6,782	897	426	471	-	67	3,951
1975	102,144	93,313	84,427	8,886	939	430	509	-	86	4,426
1976	106,717	95,656	85,252	10,404	1,194	489	705	-	149	4,726
1977	114,935	103,977	92,209	11,768	1,319	547	772	-	163	5,117
1978	122,458	110,534	97,615	12,919	1,619	659	960	-	187	5,659
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	-	183	6,248
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	-	138	7,187
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	-	144	8,186
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	-	118	8,778
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	-	186	9,745
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	-	213	10,301
1985 ¹²	257,127	231,371	203,425	27,946	2,531	985	1,546	-	225	12,078
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	-	667	13,381
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	-	200	13,098
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	-	241	14,295
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	-	538	16,752
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	-	325	19,918
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	-	318	21,546
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	-	342	24,735
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850	32,230
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274	33,219
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267	32,932
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000	35,997
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186	41,689
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641	46,864
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279	55,207
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165	28,227
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382	35,376
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898	32,682
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078	31,681
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525	32,434
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219	33,607
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339	36,942
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893	39,896
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931	43,604
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138	42,576
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100	40,710
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115	42,002
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025	41,050
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220	39,950
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628	40,618
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114	42,639
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773	44,542
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730	43,201
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388	44,190
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387	43,124
2019	239,836	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	216,880	131,360	119,089	12,271	5,980	3,542	557	1,881	3,162	46,689
2021	221,236	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716	53,625

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

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

VIII. Items of banks' profit and loss accounts

10. Credit institutions' income items *

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

Net profit from the trading portfolio ⁷	Gross profit on transactions in goods and subsidiary transactions ⁸	Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments ⁹	Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets ⁹	Other operating income ¹⁰		Income from the release of special reserves	Extraordinary income ^{9 11}	Income from loss transfers	Financial year
				total	of which: from leasing business ⁹				
11	12	13	14	15	16	17	18	19	
-	146	-	-	1,437	-	35	-	-	1968
-	162	-	-	1,373	-	36	-	-	1969
-	172	-	-	1,641	-	73	-	3	1970
-	182	-	-	1,816	-	97	-	1	1971
-	210	-	-	1,914	-	56	-	1	1972
-	316	-	-	3,436	-	65	-	2	1973
-	333	-	-	3,685	-	85	-	15	1974
-	356	-	-	2,791	-	225	-	8	1975
-	374	-	-	4,403	-	211	-	4	1976
-	386	-	-	3,823	-	150	-	-	1977
-	379	-	-	3,983	-	96	-	1	1978
-	429	-	-	4,497	-	66	-	1	1979
-	474	-	-	5,378	-	127	-	-	1980
-	523	-	-	5,789	-	209	-	10	1981
-	508	-	-	6,534	-	144	-	6	1982
-	520	-	-	5,688	-	502	-	13	1983
-	548	-	-	7,699	-	224	-	16	1984
-	872	-	-	9,901	-	135	-	14	1985 ¹²
-	824	-	-	9,121	-	117	-	9	1986
-	809	-	-	10,046	-	176	-	13	1987
-	751	-	-	11,984	-	182	-	17	1988
-	722	-	-	12,232	-	2,943	-	549	1989
-	732	-	-	14,551	-	1,878	-	619	1990
-	760	-	-	14,853	-	681	-	205	1991
-	741	-	-	15,385	-	341	-	211	1992
6,827	667	1,439	818	7,322	464	342	707	55	1993
1,698	605	851	3,006	7,964	365	371	1,844	143	1994
4,602	570	3,180	857	8,777	1,594	413	465	117	1995
4,513	548	3,405	1,176	10,068	1,668	357	1,280	1,191	1996
5,931	507	3,786	2,284	10,813	1,841	829	1,007	311	1997
7,368	457	3,049	15,789	12,464	988	298	15,593	676	1998
8,072	432	8,211	6,100	12,459	1,021	331	2,685	213	1999
4,127	221	4,198	3,119	6,370	522	169	1,373	109	1999
6,819	201	2,095	2,347	7,243	536	1,860	1,723	145	2000
6,203	183	2,789	5,789	8,493	247	1,519	2,409	353	2001
3,834	170	3,012	12,087	8,754	243	904	3,601	795	2002
6,803	165	1,611	2,219	9,843	220	456	1,118	112	2003
2,158	160	2,168	1,076	8,396	239	49	1,717	485	2004
12,058	161	3,956	4,983	7,986	55	83	3,161	56	2005
4,908	172	3,917	2,311	12,473	34	27	948	369	2006
3,336	173	2,889	8,979	9,100	12	38	2,111	49	2007
1,044	177	2,520	1,793	11,765	496	121	3,608	1,705	2008
8,124	157	1,913	1,111	9,214	785	37	1,280	879	2009
6,401	170	3,020	1,638	11,450	871	-	6,085	1,181	2010
5,789	184	15,027	690	20,219	6,339	-	764	5,213	2011
7,359	187	7,366	1,405	18,885	5,145	-	694	458	2012
6,195	186	4,023	1,539	17,875	4,705	-	870	865	2013
3,998	190	3,957	1,735	15,709	4,498	-	796	374	2014
4,197	185	3,752	1,905	17,647	4,679	-	543	1,101	2015
3,253	185	3,989	3,446	20,266	5,545	-	4,862	39	2016
5,576	180	4,690	3,100	18,780	5,952	-	1,608	610	2017
3,478	176	3,264	876	18,506	6,308	-	1,173	730	2018
2,525	177	3,326	1,609	21,037	8,442	-	1,858	734	2019
3,639	176	1,641	1,350	19,986	9,099	-	2,307	590	2020
4,926	182	3,424	2,144	21,712	10,525	-	2,366	1,210	2021

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

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

Explanatory notes

Banking statistics

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

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

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

Monthly balance sheet statistics

The monthly balance sheet statistics form the nucleus of the banking statistics. They cover the assets and liabilities of banks, broken down by balance sheet items. The figures are to be reported monthly, in the form of a statistical balance sheet reflecting the position in the books as at the end of the month. In addition, supplementary returns are required in which the major balance sheet items are classified by the debtors' and creditors' economic sector, by type and by maturity. Moreover, a number of off-balance-sheet data are to be reported as additional items, for example contingent liabilities, lending commitments, savings turnover, debits to non-banks' giro accounts. Since January 1999, the calculation of the minimum reserve requirement has been shown in an Annex to the monthly balance sheet statistics. The figures obtained from processing the data returned by institutions subject to the reporting obligation are not published¹ as they appear on the data collection forms, but are aggregated to yield the time series given in this Statistical Series.

Borrowers statistics

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

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

Corpus of reporting credit institutions

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

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

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

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

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

Banks in Germany

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

Foreign branches and foreign subsidiaries

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

Building and loan associations

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

Money market funds

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

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

Multi-office banks

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

■ Categories of banks

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

Commercial banks

Big banks

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

Regional banks and other commercial banks

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

Branches of foreign banks

Landesbanken

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

Savings banks

Regional institutions of credit Cooperatives

(until June 2016)

Credit cooperatives

Mortgage banks

Banks with special, development and other central support tasks

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

Banks majority-owned by foreign banks

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

Foreign banks

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

Building and loan associations

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

■ Classification by sector

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

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

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

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

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

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

■ Classification by maturity

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

The maturity categories are defined as follows:

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

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

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

■ Notes on the figures

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

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

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

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

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

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

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

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

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

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

At the launch of monetary union in 1999, the reporting group relevant for calculating the money supply and for monetary analysis was uniformly defined by the ECB for the euro area as a whole and designated as the monetary financial institutions (MFI) sector. Unlike the population of banks used for the Bundesbank analysis up to that point, building and loan associations are also included. Except where another time period is explicitly mentioned, the calculations with regard to the longer-term average cover the years since the launch of monetary union, i.e. from 1999 to 2021.

Glossary of statistics of the banks' profit and loss accounts

Information on items of the balance sheet statistics may be found in Special Statistical Publication 1 "Banking statistics guidelines".

Administrative spending

See "General administrative spending" and "Other administrative spending".

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

Affiliated enterprises

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

Average equity

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

Banks majority-owned by foreign banks

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

Categories of banks

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

Cost-income ratio (CIR)

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

Credit institution as a whole

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

Current income from long-term equity investments

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

Differing financial years

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

Equity ratio

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

Extraordinary result in the narrower sense

Balance of reported extraordinary income less reported extraordinary charges.

Figures for the most recent date

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

General administrative spending

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

Gross earnings

The sum of net interest income and net commission income.

Income from operating banking business

See "Operating income".

Insolvency

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

Interbank transaction

Transaction between credit institutions.

Interest income (total)

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

Interest income in the narrower sense

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

Interest margin

Net interest income in relation to average total assets.

Leasing

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

Long-term equity investments

Balance sheet statistics main template item HV11 100.

Long-term financial assets

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

Net accumulated losses

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

Net commission income

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

Net income or loss for the financial year after tax

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

Net income or loss for the financial year before tax

Operating result plus other and extraordinary result.

Net income from traditional interest business

See "Net interest income in the narrower sense".

Net interest income (total)

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

Net interest income in the narrower sense

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

Net operating income or charges

Operating income less general administrative spending.

Net retained profits

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

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

Operating banking business

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

Operating expenditure

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

Operating income

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

Operating result

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

Operating result before (re-)measurement

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

Other administrative spending ("broad" definition)

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

Other administrative spending ("narrow" definition)

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

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

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

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

Partial operating result

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

Participation certificate

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

Participation right

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

Profit and loss account by category of bank

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

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

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

Reserves, disclosed

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

Reserves, undisclosed

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

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

Result from the trading portfolio

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

Return

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

Return on equity (RoE)

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

Shares and other variable-yield securities

Balance sheet statistics main template item HV11 090.

Special reserves

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

Specific securities

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

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

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

Tangible fixed assets

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

Taxes on income and earnings

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

Total assets, average

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

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

Trading result

See also "Result from the trading portfolio".

Truncated financial year

Period of less than twelve months in a balance sheet.

Withdrawals from or transfers to reserves and participation rights capital

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

Yield

See also "Return".

Translation of table header information

I Banks (MFIs) in Germany

1 Assets *

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

2 Liabilities *

€ million

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

I Banks (MFIs) in Germany

2 Liabilities (cont'd)

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

3 Asset and liabilities, by category of banks *

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *

(a) Total

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

Footnote to (b) By category of banks

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

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

(a) Total

€ million

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

Medium and long-term lending									
Loans	Bills	Treasury bills and negotiable money market paper	Total including		Unsecured lendings			Securities	Equalisation claims
			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 ¹	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
1	2	3	4	5	6	7	8	9	10	11	12

Zeit = Period

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

Veränderungen = Changes

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

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

Excluding debt securities arising from the exchange of equalisation claims.

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

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

(a) Total

(b) By category of banks

€ million

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

and long-term lending

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

Zeit = Period

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

Veränderungen = Changes

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

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

Footnote to (b) By category of banks

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

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *

(a) Total

€ million

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

Lending to employees and other individuals													Lending to non-profits institutions			
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending				
		Housing loans	Instalment credit ¹	Debit balances on wage, salary and pension accounts												
		15	16	17									18	19	20	21	22	23	24	25	26

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ Excluding mortgage loans and housing loans, even in the form of instalment credit.

(b) By category of banks

€ million

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

Lending to employees and other individuals													Lending to non-profits institutions			
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending				
		Housing loans	Instalment credit ²	Debit balances on wage, salary and pension accounts												
		15	16	17									18	19	20	21	22	23	24	25	26

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ Including sole proprietors. ² Excluding mortgage loans and housing loans, even in the form of instalment credit. ³ Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity *

(a) Total

(b) By category of banks

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	Manufacturing											Total
	1	2	3	4	5	6	7	8	9	10	11	
		Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products; leather and leather products	Manufacture of food products, beverages and tobacco	Electricity, gas and water supply; mining and quarrying	Construction
1	2	3	4	5	6	7	8	9	10	11	12	13

Total	Services sector (including the professions)											Total	
	14	15	16	17	18	19	20	21	22	23	24		25
	Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development ¹	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services
14	15	16	17	18	19	20	21	22	23	24	25	26	

Zeit = Period; Vj. = Quarter

Kredite insgesamt = Total lending

Kurzfristige Kredite = Short-term lending

Mittelfristige Kredite = Medium-term lending

Langfristige Kredite = Long-term lending

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ Plus other business activities (except holding companies), representation of interests. ² Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

Footnote 2 on page 49 of the Statistical Series Banking Statistics
Classification of lending by building and loan association by sector and industry estimated.

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

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

(b) By category of banks

€ million

Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) ¹												
Domestic government, total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	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 ¹						Domestic securities								
Total	Bonds and debt securities ²					Shares, mutual fund shares and other securities	Total	Bank debt securities ⁷			Public debt securities ⁹		Corporate debt securities (non-MFIs) ¹¹	
	Total	of which						Total	Total	with an maturity of		Total		of which Issued by the Federal Government and its special funds ^{9, 10}
		Floating rate notes ³	Zero coupon bonds ⁴	Foreign currency bonds ^{5, 6}	up to and including 2 years ⁸					more than 2 years				
1	2	3	4	5	6	7	8	9	10	11	12	13		

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

Zeit = Period

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

Veränderungen = Changes

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

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

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

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

12 Deposits and borrowing from banks (MFIs) *

(a) Total

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

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

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

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

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

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

Inländische wirtschaftlich selbständige Privatpersonen = Domestic self-employed persons

Inländische wirtschaftlich unselbständige Privatpersonen = Domestic employees

Inländische sonstige Privatpersonen = Other domestic individuals

Inländische Organisationen ohne Erwerbszweck = Domestic non-profit institutions

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

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

(b) By category of banks

€ million

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

Other domestic households													Domestic non-profit institutions			
Time deposits ²		Total	Sight deposits	Time deposits ²			Total	Sight deposits	of which		Total	Sight deposits	Total	of which		
Total	for up to and including 1 year			for more than 2 years ²	Total	of which			for up to and including 1 year	for more than 2 years ²				for up to and including 1 year	for more than 2 years ²	
						for up to and including 1 year										for more than 2 years ²
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28		

Zeit = Period

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

Veränderungen = Changes

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

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

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing from domestic government ¹												
Total	Federal Government and its special funds ²						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ³	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ³	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13

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

Zeit = Period

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

Veränderungen = Changes

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

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

(maximum maturity under the terms of issue)

€ million

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

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

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

I Banks (MFIs) in Germany

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

€ million

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

Zeit = Period

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

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

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

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

€ million

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

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

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

III Building and loan associations (MFIs) in Germany

1 Loans, building loans

€ million

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

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

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

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

2 Deposits and borrowing, by size of business *

€ million

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

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

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

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