



# Banking statistics

## February 2024

Statistical Series

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### Abbreviations and symbols

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	Data unknown, not to be published or not meaningful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

Discrepancies in the totals are due to rounding.

## I Banks (MFIs) in Germany

## 1 Assets \*

€ million

Period	Number of reporting institutions	Total assets (balance sheet total) 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
									Total	Money market paper 2	Bonds and debt securities
	1	2	3	4	5	6	7	8	9	10	11
<b>End of year or month *</b>											
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
2022 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	10,825,700	17,972	56,438	6,964	208	3,187,770	4,264,791	963,818	15,588	948,230
Mar.	1,385	10,617,481	17,896	54,941	4,495	222	3,143,243	4,265,397	973,337	16,150	957,187
Apr.	1,384	10,627,849	18,890	55,698	4,393	225	3,128,740	4,274,707	972,257	17,406	954,851
May	1,383	10,716,839	18,223	49,735	4,419	231	3,203,168	4,288,583	974,719	16,576	958,143
June	1,375	10,639,761	17,702	52,822	5,853	217	3,053,194	4,273,981	989,348	17,350	971,998
July	1,370	10,805,574	17,179	70,441	6,008	203	3,073,578	4,291,220	980,193	18,776	961,417
Aug.	1,361	10,797,587	17,458	47,395	5,752	209	3,099,156	4,280,688	981,433	17,851	963,582
Sep.	1,353	10,799,935	18,044	50,168	6,674	220	3,022,564	4,286,431	973,463	17,396	956,067
Oct.	1,346	10,860,574	17,544	62,625	4,809	198	3,078,626	4,292,283	970,262	17,171	953,091
Nov.	1,334	10,674,434	16,914	46,014	5,142	173	3,076,792	4,306,568	979,635	17,485	962,150
Dec.	1,334	10,398,221	18,701	52,537	2,833	187	2,963,862	4,277,647	974,656	14,186	960,470
<b>Changes *</b>											
2016	.	+ 168,791	+ 6,534	+ 130,207	- 3,910	- 59	+ 52,351	+ 91,644	- 54,100	- 740	- 53,360
2017	.	- 3,703	+ 6,082	+ 119,876	+ 855	- 80	+ 21,677	+ 83,243	- 72,309	+ 215	- 72,524
2018	.	+ 93,339	+ 8,492	+ 7,922	- 1,402	- 58	- 42,580	+ 133,667	- 23,015	+ 819	- 23,834
2019	.	+ 477,126	+ 2,797	+ 58,631	+ 4,949	- 104	- 72,377	+ 149,186	+ 3,110	+ 1,742	+ 1,368
2020	.	+ 755,499	+ 4,049	+ 312,539	+ 3,501	- 117	+ 169,163	+ 138,414	+ 15,454	+ 1,749	+ 13,705
2021	.	+ 198,571	+ 2,225	+ 110,949	- 5,960	+ 42	+ 117,398	+ 187,432	- 35,892	- 2,066	- 33,826
2022	.	+ 1,155,186	- 29,714	- 836,628	+ 1,099	- 151	+ 958,523	+ 257,155	+ 1,816	+ 7,131	- 5,315
2022 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.	.	+ 163,988	- 196	- 34,581	- 4,914	+ 4	+ 21,497	+ 5,086	+ 18,418	- 771	+ 19,189
Mar.	.	- 193,283	- 76	- 1,491	- 2,415	+ 14	- 37,786	+ 4,881	+ 10,478	+ 590	+ 9,888
Apr.	.	+ 16,319	+ 994	+ 745	- 97	+ 3	- 11,842	+ 10,815	- 650	+ 1,269	- 1,919
May	.	+ 71,507	- 667	- 5,981	+ 20	+ 6	+ 64,383	+ 10,808	+ 1,186	- 876	+ 2,062
June	.	- 67,056	- 521	+ 3,087	+ 1,437	- 14	- 133,221	- 12,425	+ 15,336	+ 794	+ 14,542
July	.	+ 173,448	- 523	+ 17,614	+ 168	- 14	+ 22,076	+ 18,732	- 8,682	+ 1,441	- 10,123
Aug.	.	- 19,722	+ 279	- 23,046	- 275	+ 6	+ 22,662	- 12,291	+ 778	- 937	+ 1,715
Sep.	.	- 18,671	+ 586	+ 2,776	+ 882	+ 11	- 83,588	+ 2,491	- 8,902	- 477	- 8,425
Oct.	.	+ 69,728	- 500	+ 12,474	- 1,859	- 22	+ 57,439	+ 6,837	- 2,996	- 220	- 2,776
Nov.	.	+ 164,036	- 630	- 16,619	+ 366	- 25	+ 5,575	+ 17,610	+ 10,386	+ 343	+ 10,043
Dec.	.	- 281,880	+ 1,787	+ 6,505	- 2,321	+ 14	- 110,933	- 26,934	- 4,726	- 3,348	- 1,378

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

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

## I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets <sup>1</sup>			Memo item Rediscount credit (col 8 and Table I.2, col 23) <sup>5</sup>	Period
			Total	of which			Total	of which: trading portfolio derivatives <sup>3</sup>			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated foreign banks <sup>4</sup>		
12	13	14	15	16	17	18	19	20	21	22	
<b>End of year or month *</b>											
201,074	37,302	83,086	47,042	36,139	793	28,374	927,077	718,640	149,588	821	2015
198,596	35,657	84,197	46,361	35,126	876	27,956	867,379	651,650	140,758	744	2016
209,684	35,353	77,215	46,832	35,381	672	28,082	692,235	492,269	117,126	671	2017
201,000	35,201	78,026	50,389	38,668	677	28,377	673,622	449,305	84,130	601	2018
203,564	35,237	76,720	49,900	36,930	752	29,332	1,004,819	689,827	165,149	497	2019
204,169	34,679	60,928	61,758	47,551	841	30,817	1,108,665	827,987	266,168	379	2020
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	2021
223,506	35,977	60,244	66,528	51,741	900	34,298	1,868,882	1,521,345	630,589	270	2022
231,029	35,439	59,065	66,327	50,852	935	32,864	1,477,859	1,114,356	475,334	339	2022 May
226,619	35,572	59,305	65,562	50,553	892	33,012	1,623,202	1,310,125	577,198	352	2022 June
225,799	35,693	60,540	65,470	49,756	949	33,348	1,431,103	1,095,563	462,741	367	2022 July
225,466	35,777	60,036	65,790	49,699	937	33,531	1,689,974	1,329,332	552,537	326	2022 Aug.
224,630	35,844	60,422	64,748	50,044	895	33,727	1,994,306	1,633,462	659,500	367	2022 Sep.
223,038	35,953	60,460	65,370	49,856	909	33,855	1,961,794	1,593,160	680,552	329	2022 Oct.
224,807	35,990	60,182	66,560	51,022	928	34,139	1,758,117	1,395,855	600,011	289	2022 Nov.
223,506	35,977	60,244	66,528	51,741	900	34,298	1,868,882	1,521,345	630,589	270	2022 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	36,478	59,667	67,900	53,038	926	33,995	1,903,246	1,552,465	652,528	209	2023 Feb.
227,342	36,585	59,787	67,028	51,987	927	34,074	1,733,134	1,404,754	585,178	222	2023 Mar.
230,274	36,614	60,316	67,031	51,994	941	34,244	1,744,460	1,410,256	589,254	226	2023 Apr.
227,926	36,693	60,657	66,393	52,002	956	34,464	1,751,628	1,429,199	594,368	234	2023 May
224,662	36,759	60,647	65,345	51,468	963	34,643	1,824,588	1,489,672	655,550	217	2023 June
224,036	36,812	60,528	65,788	51,579	979	34,834	1,944,754	1,565,912	736,522	204	2023 July
223,389	36,855	59,700	65,813	51,740	978	37,388	1,942,351	1,570,229	752,828	209	2023 Aug.
225,817	36,923	59,761	65,765	51,553	967	37,527	2,016,578	1,623,122	724,118	220	2023 Sep.
226,535	36,930	60,112	65,793	51,647	910	37,598	2,007,259	1,628,826	753,267	198	2023 Oct.
227,077	37,018	60,139	66,855	51,822	946	37,956	1,814,151	1,450,160	662,943	173	2023 Nov.
233,586	37,170	59,972	80,180	64,744	978	37,942	1,658,948	1,293,484	580,432	187	2023 Dec.
<b>Changes *</b>											
- 2,268	- 150	+ 21	- 681	- 1,013	+ 83	- 388	- 50,410	- 60,594	- 9,492	- 76	2016
+ 11,969	- 267	+ 5,367	+ 616	- 475	+ 204	+ 126	- 170,124	- 157,395	+ 23,364	- 73	2017
- 8,205	- 164	+ 1,054	+ 3,567	+ 3,297	+ 5	+ 295	+ 13,766	- 1,589	+ 1,960	- 70	2018
+ 1,600	+ 22	- 774	- 489	- 1,738	+ 75	+ 952	+ 329,623	+ 239,393	+ 80,264	- 104	2019
+ 363	- 437	- 6,855	+ 11,768	+ 10,111	+ 89	+ 1,530	+ 106,127	+ 139,274	+ 101,376	- 118	2020
+ 24,023	+ 637	+ 176	+ 2,387	+ 3,103	+ 132	+ 1,636	- 206,482	- 235,125	- 83,928	+ 42	2021
- 5,092	+ 634	+ 44	+ 2,444	+ 1,097	- 73	+ 1,874	+ 803,182	+ 733,478	+ 394,558	+ 152	2022
+ 1,468	+ 5	- 105	- 748	+ 271	- 12	+ 434	- 36,199	- 56,859	+ 42,336	- 56	2022 May
- 4,494	+ 128	+ 192	- 765	- 299	- 43	+ 148	+ 180,342	+ 193,915	+ 100,557	+ 13	2022 June
- 969	+ 117	+ 1,253	- 82	- 787	+ 57	+ 336	- 195,759	- 217,078	- 115,403	+ 15	2022 July
- 333	+ 80	- 11	+ 320	- 57	- 12	+ 243	+ 257,907	+ 232,832	+ 89,003	+ 42	2022 Aug.
- 849	+ 62	+ 351	- 1,042	+ 345	- 42	+ 193	+ 302,407	+ 302,605	+ 105,776	+ 40	2022 Sep.
- 1,568	+ 113	+ 65	+ 622	- 188	+ 14	+ 128	- 32,417	- 39,509	+ 21,878	- 38	2022 Oct.
+ 1,913	+ 43	- 221	+ 1,190	+ 1,166	+ 19	+ 284	- 194,844	- 192,532	- 78,588	- 39	2022 Nov.
- 1,204	- 8	+ 52	- 32	+ 719	- 28	+ 170	+ 114,287	+ 128,601	+ 31,580	- 19	2022 Dec.
- 1,143	+ 286	- 779	+ 1,703	+ 931	+ 31	- 238	- 120,446	- 118,777	- 47,647	- 66	2023 Jan.
+ 4,068	+ 214	+ 197	- 331	+ 366	- 5	- 65	+ 154,591	+ 149,460	+ 69,395	+ 5	2023 Feb.
+ 967	+ 111	+ 147	- 147	- 326	+ 1	+ 79	- 168,045	- 145,794	- 66,663	+ 13	2023 Mar.
+ 2,988	+ 30	+ 1,029	+ 3	+ 7	+ 14	+ 170	+ 12,131	+ 6,168	+ 4,313	+ 4	2023 Apr.
- 2,546	+ 74	+ 307	- 638	+ 8	+ 15	+ 220	+ 4,335	+ 16,562	+ 4,200	+ 8	2023 May
- 3,237	+ 68	+ 12	- 1,048	- 534	+ 7	+ 179	+ 63,291	+ 61,530	+ 62,271	- 17	2023 June
- 573	+ 55	- 24	+ 443	+ 111	+ 16	+ 191	+ 123,985	+ 79,996	+ 83,952	- 13	2023 July
- 761	+ 41	- 845	+ 25	+ 161	- 1	+ 2,554	+ 8,849	+ 297	+ 13,159	+ 5	2023 Aug.
+ 2,324	+ 63	+ 33	- 48	- 187	- 11	+ 139	+ 64,562	+ 45,928	- 34,878	+ 11	2023 Sep.
+ 726	+ 7	+ 353	+ 28	+ 94	- 57	+ 71	- 2,830	+ 7,676	+ 30,309	- 22	2023 Oct.
+ 633	+ 93	+ 60	+ 1,062	+ 175	+ 36	+ 358	- 182,905	- 158,072	- 82,719	- 25	2023 Nov.
+ 6,521	+ 153	- 159	+ 1,076	+ 673	+ 32	- 15	- 152,848	- 153,348	- 80,552	+ 14	2023 Dec.

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

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

## I Banks (MFIs) in Germany

## 2 Liabilities \*

€ million

Period	Liabilities to non-banks (non-MFIs)				Securitised debts 4			Fiduciary liabilities			Value adjustments 5	Provisions for liabilities and charges	
	Liabilities to banks (MFIs)	Total	Sight and time deposits 1	Saving deposits 2	Bank saving bonds 3	Total	of which:		Total	of which:			
							Debt securities in issue	Money market paper in issue		Fiduciary loans			Securities issued on a fiduciary basis
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>End of year or month *</b>													
2015	1,673,086	3,395,097	2,736,962	605,370	52,765	1,076,752	965,915	109,798	47,042	36,206	672	7,537	62,425
2016	1,724,795	3,504,870	2,860,276	596,537	48,057	1,098,901	986,791	111,327	46,361	35,204	702	7,737	63,248
2017	1,702,340	3,637,583	3,005,604	590,331	41,648	1,067,428	959,092	107,414	46,832	35,465	421	6,312	63,085
2018	1,657,383	3,748,575	3,129,503	585,612	33,460	1,100,284	993,503	106,174	50,389	38,759	391	5,639	64,365
2019	1,684,934	3,871,721	3,260,618	581,761	29,342	1,141,445	1,023,041	117,702	49,900	37,000	356	5,090	65,121
2020	1,991,346	4,125,196	3,534,056	566,844	24,296	1,119,048	1,024,720	94,254	61,758	47,621	347	6,941	66,147
2021	2,245,400	4,236,799	3,648,956	567,123	20,720	1,173,942	1,066,786	106,826	64,094	50,676	197	8,412	64,364
2022	2,221,622	4,497,324	3,928,782	538,482	30,060	1,231,984	1,132,986	98,556	66,528	51,747	197	7,317	68,967
2022 May	2,513,145	4,407,884	3,825,856	562,272	19,756	1,226,488	1,116,902	109,267	66,327	50,882	197	7,060	67,899
June	2,476,748	4,408,355	3,828,256	560,432	19,667	1,237,626	1,112,877	124,353	65,562	50,586	197	6,893	67,655
July	2,482,423	4,445,374	3,866,989	558,578	19,807	1,238,278	1,122,443	115,352	65,470	49,789	208	6,813	68,338
Aug.	2,515,459	4,503,264	3,926,623	556,118	20,523	1,239,565	1,129,225	109,866	65,790	49,733	216	6,900	68,978
Sep.	2,576,798	4,526,633	3,954,492	550,714	21,427	1,271,595	1,142,333	128,796	64,748	50,076	217	6,949	68,845
Oct.	2,599,410	4,537,785	3,966,612	547,586	23,587	1,262,233	1,150,211	111,549	65,370	49,890	217	7,397	69,885
Nov.	2,487,087	4,587,307	4,018,171	542,231	26,905	1,254,216	1,148,424	105,334	66,560	51,053	216	7,457	68,222
Dec.	2,221,622	4,497,324	3,928,782	538,482	30,060	1,231,984	1,132,986	98,556	66,528	51,747	197	7,317	68,967
2023 Jan.	2,312,269	4,569,802	4,005,891	527,857	36,054	1,250,190	1,148,435	101,308	68,231	52,644	197	6,399	75,156
Feb.	2,304,315	4,580,391	4,018,426	521,075	40,890	1,258,650	1,159,790	98,408	67,900	53,011	197	5,319	76,530
Mar.	2,261,795	4,544,783	3,985,440	512,253	47,090	1,275,164	1,163,087	111,629	67,028	51,946	197	5,136	76,188
Apr.	2,261,741	4,555,462	3,998,219	503,545	53,698	1,271,109	1,163,581	107,078	67,031	51,961	197	5,134	75,291
May	2,280,280	4,569,500	4,013,177	495,463	60,860	1,305,851	1,184,033	121,365	66,393	51,967	197	5,170	74,065
June	2,166,836	4,548,602	3,992,941	488,091	67,570	1,294,905	1,176,377	118,074	65,345	51,442	197	5,098	72,812
July	2,203,694	4,552,523	3,997,164	480,715	74,644	1,297,443	1,184,223	112,768	65,788	51,561	197	5,168	72,791
Aug.	2,175,505	4,557,421	3,998,903	472,215	86,303	1,308,918	1,187,036	121,438	65,813	51,730	197	4,951	72,153
Sep.	2,109,509	4,554,371	3,995,200	466,499	92,672	1,314,771	1,200,342	113,987	65,765	51,500	197	4,870	72,488
Oct.	2,144,629	4,582,417	4,015,072	460,075	107,270	1,314,235	1,209,717	104,092	65,793	51,630	197	4,915	72,834
Nov.	2,129,873	4,590,196	4,011,115	452,946	126,135	1,322,752	1,208,084	114,233	66,855	51,808	197	4,835	71,830
Dec.	2,011,277	4,572,436	3,984,039	450,481	137,916	1,327,956	1,204,597	122,925	80,180	64,685	194	4,939	72,736
<b>Changes *</b>													
2016	+ 81,289	+ 110,912	+ 123,718	- 8,833	- 3,973	+ 22,149	+ 20,496	+ 1,639	- 681	- 1,002	+ 30	+ 190	+ 853
2017	- 5,372	+ 138,434	+ 151,049	- 6,206	- 6,409	- 30,673	- 26,899	- 3,913	+ 616	- 469	- 281	- 1,425	- 153
2018	- 50,642	+ 109,585	+ 120,987	- 4,719	- 6,683	+ 33,301	+ 34,801	- 1,185	+ 3,567	+ 3,304	- 30	- 573	+ 1,165
2019	- 18,813	+ 122,251	+ 130,135	- 3,851	- 4,033	+ 40,646	+ 29,023	+ 11,528	- 489	- 1,759	- 35	- 549	+ 830
2020	+ 396,648	+ 245,528	+ 265,528	- 14,847	- 5,153	- 21,162	+ 1,679	- 22,213	+ 11,768	+ 10,111	- 9	+ 1,623	+ 952
2021	+ 240,803	+ 108,323	+ 111,613	+ 284	+ 3,574	+ 54,213	+ 41,386	+ 12,572	+ 2,387	+ 3,055	- 150	+ 1,463	- 623
2022	- 19,731	+ 252,988	+ 271,769	- 28,136	+ 9,355	+ 59,194	+ 67,362	- 8,280	+ 2,444	+ 1,081	± 0	- 932	+ 5,159
2022 May	+ 27,730	+ 9,209	+ 10,659	- 1,385	- 65	- 956	+ 2,865	- 3,817	- 748	+ 271	-	- 206	- 2,239
June	- 30,318	- 1,645	+ 279	- 1,835	- 89	+ 11,138	- 4,025	+ 15,086	- 765	- 296	-	- 167	- 244
July	- 1,469	+ 33,355	+ 35,069	- 1,854	+ 140	+ 1,852	+ 10,766	- 9,001	- 82	- 787	+ 11	- 90	+ 701
Aug.	+ 32,860	+ 56,783	+ 58,527	- 2,460	+ 716	+ 1,287	+ 6,782	+ 5,486	+ 320	- 56	+ 8	+ 87	+ 640
Sep.	+ 54,749	+ 21,553	+ 26,053	- 5,404	+ 904	+ 32,030	+ 13,108	+ 18,930	- 1,042	+ 343	+ 1	+ 48	- 152
Oct.	+ 26,100	+ 11,538	+ 12,506	- 3,128	+ 2,160	- 9,362	+ 7,878	- 17,247	+ 622	- 186	-	+ 448	+ 1,045
Nov.	- 98,225	+ 50,638	+ 52,675	- 5,355	+ 3,318	- 8,017	- 1,787	- 6,215	+ 1,190	+ 1,163	- 1	+ 60	- 1,663
Dec.	- 258,151	- 86,558	- 85,964	- 3,749	+ 3,155	- 22,225	- 15,431	- 6,778	- 32	+ 694	- 19	- 136	+ 1,297
2023 Jan.	+ 93,562	+ 73,448	+ 73,059	- 5,605	+ 5,994	+ 18,206	+ 15,449	+ 2,752	+ 1,703	+ 897	-	- 658	+ 6,189
Feb.	- 12,303	+ 8,905	+ 10,851	- 6,782	+ 4,836	+ 8,460	+ 11,355	- 2,900	- 331	+ 367	-	- 1,080	+ 1,374
Mar.	- 36,988	- 33,409	- 30,787	- 8,822	+ 6,200	+ 16,514	+ 3,297	+ 13,221	- 147	- 340	-	- 183	- 302
Apr.	+ 2,059	+ 11,489	+ 13,589	- 8,708	+ 6,608	- 4,055	+ 494	- 4,551	+ 3	+ 15	-	- 2	- 897
May	+ 12,139	+ 10,615	+ 11,535	- 8,082	+ 7,162	+ 34,742	+ 20,452	+ 14,287	- 638	+ 6	-	+ 36	- 1,228
June	- 106,108	- 20,540	- 19,878	- 7,372	+ 6,710	- 9,495	- 6,346	- 3,150	- 1,048	- 525	-	- 72	- 1,253
July	+ 37,575	+ 4,720	+ 5,022	- 7,376	+ 7,074	+ 2,538	+ 7,846	- 5,306	+ 443	+ 119	-	+ 70	- 21
Aug.	- 29,441	+ 3,805	+ 3,751	- 8,500	+ 8,554	+ 11,475	+ 2,813	+ 8,670	+ 25	+ 169	-	- 217	- 638
Sep.	- 71,113	- 4,965	- 5,618	- 5,716	+ 6,369	+ 5,853	+ 13,306	- 7,451	- 48	- 230	-	- 81	+ 335
Oct.	+ 36,886	+ 28,400	+ 20,226	- 6,424	+ 14,598	- 1,006	+ 8,905	- 9,895	+ 28	+ 130	-	+ 55	+ 353
Nov.	- 9,560	+ 9,873	- 1,863	- 7,129	+ 18,865	+ 8,517	+ 1,633	+ 10,141	+ 1,062	+ 178	-	- 80	- 1,004
Dec.	- 124,884	- 8,413	- 17,729	- 2,465	+ 11,781	+ 5,204	- 3,487	+ 8,692	+ 1,076	+ 628	- 3	+ 104	+ 886

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

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



## I Banks (MFIs) in Germany

Sub-ordinated liabilities	Participation rights capital	Fund for general banking risks	Capital 6			Other liabilities 7			Total liabilities 7	Volume of business 7, 10	Memo item Sureties	Period
			Total	Subscribed capital	Reserves 6	Total	of which: trading portfolio derivatives 8					
							Total	of which with group-affiliated 9				
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of year or month *</b>												
67,081	10,929	81,002	387,068	104,071	282,997	900,261	673,667	139,141	7,708,280	7,708,304	225,077	2015
66,003	9,829	88,779	391,042	102,951	288,091	834,708	618,843	134,344	7,836,273	7,836,280	222,090	2016
59,822	8,500	99,493	403,133	102,879	300,254	660,740	460,217	113,328	7,755,268	7,755,282	221,316	2017
57,762	7,420	110,114	413,740	103,024	310,716	608,003	419,768	79,187	7,823,674	7,823,676	214,816	2018
56,309	7,871	117,046	427,580	104,838	322,742	931,502	654,294	163,433	8,358,519	8,358,521	218,155	2019
59,818	8,003	126,362	414,025	103,079	310,946	1,023,451	801,045	266,653	9,002,095	9,002,096	221,881	2020
69,867	10,298	130,658	423,954	108,993	314,961	805,560	574,482	177,930	9,233,348	9,233,349	246,305	2021
81,132	12,182	138,642	440,308	108,477	331,831	1,815,481	1,502,671	623,105	10,581,487	10,581,487	264,080	2022
74,623	10,576	133,080	435,809	106,724	329,085	1,378,784	1,091,982	458,728	10,321,675	10,321,678	255,723	2022 May
75,614	10,751	137,764	437,202	106,914	330,288	1,567,524	1,287,842	564,221	10,491,694	10,491,694	257,960	2022 June
75,989	10,846	138,359	437,231	107,355	329,876	1,361,510	1,078,053	455,428	10,330,631	10,330,631	258,976	July
77,328	10,885	138,433	438,206	107,489	330,717	1,625,370	1,314,606	552,411	10,690,178	10,690,178	262,298	Aug.
79,061	10,974	138,697	438,879	107,747	331,132	1,941,609	1,613,039	654,595	11,124,788	11,124,788	266,053	Sep.
78,975	10,952	138,704	438,822	107,886	330,936	1,888,890	1,577,156	676,551	11,098,423	11,098,424	264,096	Oct.
79,165	12,001	138,685	439,462	108,080	331,382	1,685,881	1,387,333	600,485	10,826,043	10,826,045	265,427	Nov.
81,132	12,182	138,642	440,308	108,477	331,831	1,815,481	1,502,671	623,105	10,581,487	10,581,487	264,080	Dec.
81,101	12,185	137,708	442,725	107,699	335,026	1,694,899	1,387,823	577,206	10,650,665	10,650,665	261,508	2023 Jan.
81,724	12,276	137,677	442,486	107,345	335,141	1,858,432	1,538,653	654,616	10,825,700	10,825,701	260,858	Feb.
81,372	12,244	139,087	445,056	107,410	337,646	1,709,628	1,392,190	586,291	10,617,481	10,617,481	263,261	Mar.
81,271	12,211	138,043	448,215	108,743	339,472	1,712,341	1,396,153	588,023	10,627,849	10,627,850	262,275	Apr.
84,591	12,273	139,569	451,949	109,032	342,917	1,727,198	1,410,353	598,284	10,716,839	10,716,842	262,203	May
85,421	12,162	142,203	453,778	110,117	343,661	1,792,599	1,471,420	653,960	10,639,761	10,639,761	260,509	June
85,399	12,109	142,624	455,544	110,975	344,569	1,912,491	1,547,615	726,457	10,805,574	10,805,575	259,724	July
85,379	12,177	143,021	455,578	111,232	344,346	1,916,671	1,548,603	752,820	10,797,587	10,797,587	259,043	Aug.
85,305	12,269	143,108	456,227	111,417	344,810	1,981,252	1,599,064	724,989	10,799,935	10,799,935	261,707	Sep.
85,862	12,254	143,152	456,400	111,546	344,854	1,978,083	1,598,755	746,278	10,860,574	10,860,574	263,219	Oct.
87,559	12,140	143,081	455,920	111,858	344,062	1,789,393	1,415,035	645,231	10,674,434	10,674,434	262,707	Nov.
87,606	12,142	143,127	456,554	111,913	344,641	1,629,268	1,258,804	562,854	10,398,221	10,398,221	267,262	Dec.
<b>Changes *</b>												
- 1,008	- 1,100	+ 7,792	+ 9,692	- 437	+ 10,129	- 61,297	- 48,594	- 5,943	+ 168,791	+ 168,774	- 2,327	2016
- 5,906	- 1,229	+ 10,839	+ 14,076	+ 598	+ 13,478	- 122,910	- 156,737	- 20,762	- 3,703	- 3,696	- 774	2017
- 2,105	- 1,080	+ 10,661	+ 11,122	+ 1,175	+ 9,947	- 21,662	+ 1,312	+ 792	+ 93,339	+ 93,327	- 5,920	2018
+ 1,043	+ 451	+ 6,938	+ 11,720	+ 2,950	+ 8,770	+ 313,098	+ 233,245	+ 83,779	+ 477,126	+ 477,126	+ 3,608	2019
+ 2,201	+ 132	+ 9,316	- 3,866	- 874	- 2,992	+ 112,359	+ 147,735	+ 103,571	+ 755,499	+ 755,498	+ 5,027	2020
+ 10,458	+ 2,295	+ 4,295	+ 11,593	+ 6,927	+ 4,666	- 236,636	- 227,229	- 89,026	+ 198,571	+ 198,571	+ 24,469	2021
+ 11,455	+ 984	+ 7,991	+ 11,411	- 102	+ 11,513	+ 824,223	+ 735,423	+ 394,802	+ 1,155,186	+ 1,155,185	+ 17,777	2022
- 83	- 1,819	+ 1,756	+ 843	+ 73	+ 770	- 33,675	- 57,358	+ 30,185	- 188	- 186	+ 740	2022 May
+ 991	+ 175	+ 4,684	+ 1,393	+ 190	+ 1,203	+ 189,386	+ 194,789	+ 104,935	+ 174,628	+ 174,625	+ 2,237	2022 June
+ 375	+ 95	+ 573	- 115	+ 110	- 225	- 213,773	- 211,875	- 109,424	- 178,578	- 178,578	+ 1,081	July
+ 1,339	+ 39	+ 74	+ 491	+ 248	+ 243	+ 262,031	+ 236,363	+ 96,740	+ 355,951	+ 355,951	+ 3,322	Aug.
+ 1,733	+ 89	+ 264	+ 673	+ 258	+ 415	+ 313,827	+ 298,278	+ 101,900	+ 423,772	+ 423,772	+ 3,755	Sep.
- 181	- 22	+ 7	- 10	+ 159	- 169	- 49,203	- 35,954	+ 22,436	- 19,018	- 19,017	- 1,957	Oct.
+ 190	+ 1,049	- 19	+ 640	+ 194	+ 446	- 186,395	- 186,740	- 74,722	- 240,552	- 240,551	+ 1,331	Nov.
+ 2,012	+ 181	- 14	+ 894	+ 358	+ 536	+ 138,606	+ 118,402	+ 23,672	- 224,126	- 224,128	- 1,345	Dec.
- 31	+ 3	- 934	+ 2,417	- 778	+ 3,195	- 116,722	- 113,889	- 45,449	+ 77,183	+ 77,183	- 2,572	2023 Jan.
+ 623	+ 91	- 31	- 239	- 354	+ 115	+ 158,519	+ 149,446	+ 76,995	+ 163,988	+ 163,988	- 650	Feb.
- 352	- 32	+ 1,410	+ 2,740	+ 165	+ 2,575	- 142,534	- 145,057	- 67,760	- 193,283	- 193,284	+ 2,403	Mar.
- 101	- 33	- 1,044	+ 3,649	+ 1,353	+ 2,296	+ 5,251	+ 4,698	+ 2,073	+ 16,319	+ 16,320	- 986	Apr.
+ 3,320	+ 62	+ 1,526	+ 3,267	+ 283	+ 2,984	+ 7,666	+ 11,826	+ 9,588	+ 71,507	+ 71,509	- 74	May
+ 830	- 111	+ 2,634	+ 1,830	- 145	+ 1,975	+ 66,277	+ 61,770	+ 56,753	- 67,056	- 67,059	- 1,694	June
- 22	- 53	+ 421	+ 1,766	+ 93	+ 1,673	+ 126,011	+ 79,880	+ 75,524	+ 173,448	+ 173,449	- 785	July
- 20	+ 68	+ 397	+ 34	+ 257	- 223	- 5,210	- 3,142	+ 23,122	- 19,722	- 19,723	- 681	Aug.
- 74	+ 92	+ 87	+ 649	+ 185	+ 464	+ 50,594	+ 43,487	+ 34,114	- 18,671	- 18,671	+ 2,664	Sep.
+ 557	- 15	+ 44	+ 190	+ 141	+ 49	+ 4,236	+ 1,794	+ 22,632	+ 69,728	+ 69,728	+ 1,512	Oct.
+ 1,777	- 114	- 71	- 480	+ 312	- 792	- 173,956	- 173,993	- 93,268	- 164,036	- 164,036	- 512	Nov.
+ 47	+ 2	+ 46	+ 134	+ 55	+ 79	- 156,082	- 152,815	- 80,379	- 281,880	- 281,880	+ 4,605	Dec.

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
<b>Commercial banks 6</b>												<b>End of year or month *</b>
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
2023 Sep.	240	5,076,684	3,513	20,996	6,412	185	1,564,898	1,358,735	314,100	26,261	30,968	18,356
Oct.	240	5,131,881	3,257	30,727	4,882	179	1,609,464	1,364,221	311,855	26,505	31,179	18,636
Nov.	240	4,951,733	3,178	17,963	3,882	138	1,600,833	1,374,362	317,624	27,472	31,166	19,195
Dec.	240	4,743,256	3,554	21,591	2,725	159	1,524,280	1,348,822	320,305	34,839	30,889	31,703
<b>Changes *</b>												
2022	.	+ 849,533	- 18,111	- 449,757	+ 1,479	- 125	+ 524,940	+ 96,011	+ 12,128	- 5,060	- 1,716	+ 1,333
2023 Sep.	.	+ 12,049	+ 251	+ 1,187	+ 960	+ 9	- 37,348	+ 2,924	- 4,828	+ 1,870	+ 44	+ 390
Oct.	.	+ 63,353	- 256	+ 9,730	- 1,524	- 6	+ 45,663	+ 6,068	- 2,147	+ 252	+ 211	+ 280
Nov.	.	- 160,784	- 79	- 12,771	- 967	- 41	- 2,420	+ 12,321	+ 6,529	+ 1,054	+ 5	+ 559
Dec.	.	- 214,737	+ 376	+ 3,611	- 1,169	+ 21	- 74,812	- 23,841	+ 2,838	+ 7,377	- 274	+ 259
<b>Big banks</b>												<b>End of year or month *</b>
2022	3	2,496,498	2,995	8,989	1,599	51	631,308	594,310	144,657	8,856	25,892	5,748
2023 Sep.	3	2,579,947	2,545	9,563	2,367	33	628,699	612,770	157,726	9,288	25,244	5,965
Oct.	3	2,600,935	2,383	20,791	2,447	36	650,840	615,475	157,513	8,571	25,301	5,920
Nov.	3	2,489,937	2,326	7,436	1,567	20	664,058	617,303	164,066	8,778	25,322	6,020
Dec.	3	2,385,638	2,507	9,061	614	17	640,709	602,951	171,750	12,021	25,319	6,090
<b>Changes *</b>												
2022	.	+ 491,960	- 13,516	- 119,018	+ 206	- 2	+ 123,776	+ 18,789	+ 27,195	- 2,922	- 967	+ 612
2023 Sep.	.	+ 44,003	+ 147	+ 1,552	- 113	+ 4	- 17,911	+ 2,264	+ 591	+ 469	- 60	+ 25
Oct.	.	+ 28,061	- 162	+ 11,228	+ 81	+ 3	+ 22,790	+ 2,925	- 139	- 699	+ 57	- 45
Nov.	.	- 95,984	- 57	- 13,355	- 877	- 16	+ 17,827	+ 3,000	+ 7,020	+ 230	+ 23	+ 100
Dec.	.	- 99,054	+ 181	+ 1,625	- 952	- 3	- 21,701	- 12,916	+ 7,830	+ 3,248	- 2	+ 70
<b>Regional banks and other commercial banks</b>												<b>End of year or month *</b>
2022	133	1,870,760	962	16,470	2,627	139	587,423	604,416	130,832	10,215	4,494	11,242
2023 Sep.	131	2,000,478	951	8,133	4,007	152	615,564	604,670	143,396	16,235	4,167	12,028
Oct.	131	2,034,221	858	7,068	2,398	143	636,252	608,254	141,356	17,196	4,321	12,349
Nov.	131	1,957,143	836	7,232	2,279	118	607,609	615,631	140,758	17,931	4,294	12,813
Dec.	130	1,850,072	1,030	8,650	2,075	142	549,336	606,318	135,596	21,944	4,646	25,302
<b>Changes *</b>												
2022	.	+ 327,742	- 4,585	- 209,622	+ 1,273	- 51	+ 274,075	+ 52,771	- 14,396	- 2,127	- 729	+ 821
2023 Sep.	.	- 11,748	+ 105	- 108	+ 1,072	+ 5	+ 2,290	- 526	- 5,772	+ 1,318	+ 104	+ 339
Oct.	.	+ 34,702	- 93	- 1,066	- 1,604	- 9	+ 21,069	+ 3,896	- 2,022	+ 951	+ 154	+ 321
Nov.	.	- 73,246	- 22	+ 157	- 89	- 25	- 27,403	+ 7,780	- 360	+ 797	- 11	+ 464
Dec.	.	- 118,697	+ 194	+ 1,401	- 217	+ 24	- 58,278	- 9,050	- 5,169	+ 4,017	+ 354	+ 240
<b>Branches of foreign banks</b>												<b>End of year or month *</b>
2022	105	481,057	23	4,853	-	46	321,819	133,149	8,780	27	676	212
2023 Sep.	106	496,259	17	3,300	38	-	320,635	141,295	12,978	738	1,557	363
Oct.	106	496,725	16	2,868	37	-	322,372	140,492	12,986	738	1,557	367
Nov.	106	504,653	16	3,295	36	-	329,166	141,428	12,800	763	1,550	362
Dec.	107	507,546	17	3,880	36	-	334,235	139,553	12,959	874	924	311
<b>Changes *</b>												
2022	.	+ 29,831	- 10	- 121,117	-	-	+ 127,089	+ 24,451	- 671	- 11	- 20	- 100
2023 Sep.	.	- 20,206	- 1	- 257	+ 1	-	- 21,727	+ 1,186	+ 353	+ 83	-	+ 26
Oct.	.	+ 590	- 1	- 432	- 1	-	+ 1,804	- 753	+ 14	-	-	+ 4
Nov.	.	+ 8,446	-	+ 427	- 1	-	+ 7,156	+ 1,541	- 131	+ 27	- 7	- 5
Dec.	.	+ 3,014	+ 1	+ 585	-	-	+ 5,167	- 1,875	+ 177	+ 112	- 626	- 51

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

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

## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>											Other liabilities <sup>1</sup>			Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>				
13	14	15	16	17	18	19	20	21	22	23	24	25			
<b>Commercial banks <sup>6</sup></b>															
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		
1,732,260	1,450,727	1,104,575	1,841,372	186,262	18,356	2,713	24,469	52,902	213,104	1,632,931	1,426,154	138,948	2023 Sep.		
1,730,976	1,460,435	1,132,574	1,867,284	185,830	18,636	2,789	24,773	53,051	213,108	1,633,836	1,428,391	139,593	Oct.		
1,555,920	1,300,398	1,114,921	1,870,583	186,576	19,195	2,727	24,281	54,488	212,343	1,466,619	1,264,191	140,162	Nov.		
1,424,389	1,160,375	1,045,202	1,845,857	188,247	31,703	2,857	24,227	54,980	212,873	1,337,310	1,126,863	143,476	Dec.		
<b>Changes <sup>*</sup></b>															
+ 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		
+ 46,590	+ 32,918	- 40,545	+ 15,610	+ 757	+ 390	- 121	+ 576	- 340	+ 503	+ 35,219	+ 29,869	+ 1,537	2023 Sep.		
+ 5,082	+ 11,637	+ 29,585	+ 26,186	- 902	+ 280	+ 76	+ 304	+ 149	+ 4	+ 7,671	+ 4,299	+ 645	Oct.		
- 164,974	- 149,861	- 13,087	+ 5,110	+ 746	+ 559	- 62	- 492	+ 1,517	- 765	- 154,310	- 154,595	+ 569	Nov.		
- 129,123	- 136,745	- 76,249	- 15,432	+ 1,671	+ 259	+ 130	- 74	+ 492	+ 30	- 125,564	- 133,966	+ 3,314	Dec.		
<b>Big banks</b>															
1,072,093	925,402	422,015	849,669	125,895	5,748	1,597	12,212	18,823	73,590	986,949	907,272	78,254	2022		
1,125,747	930,193	416,178	864,327	136,837	5,965	1,111	14,389	16,994	79,747	1,044,399	908,841	77,563	2023 Sep.		
1,111,658	928,465	423,373	881,971	136,490	5,920	1,121	14,642	17,157	79,734	1,040,527	906,039	77,850	Oct.		
993,041	821,926	421,851	880,898	135,976	6,020	1,055	14,256	17,076	79,588	933,217	801,243	77,447	Nov.		
914,599	734,690	410,654	866,118	136,905	6,090	1,152	13,804	17,070	79,575	854,270	713,961	78,733	Dec.		
<b>Changes <sup>*</sup></b>															
+ 457,807	+ 437,968	- 47,378	+ 65,565	+ 16,454	+ 612	+ 56	+ 2,160	+ 2,227	- 987	+ 453,251	+ 434,453	+ 1,499	2022		
+ 57,035	+ 46,366	- 5,898	+ 5,602	+ 24	+ 25	+ 2	+ 461	- 1,225	+ 124	+ 44,888	+ 45,587	+ 930	2023 Sep.		
- 7,978	- 52	+ 7,731	+ 17,794	- 347	- 45	+ 10	+ 253	+ 163	- 13	+ 2,515	- 1,079	+ 287	Oct.		
- 109,879	- 98,221	+ 1,160	- 280	- 514	+ 100	- 66	- 386	- 81	- 146	- 95,771	- 96,979	- 403	Nov.		
- 76,434	- 84,365	- 14,401	- 10,238	+ 929	+ 70	+ 97	- 452	- 6	- 13	- 75,040	- 84,586	+ 1,286	Dec.		
<b>Regional banks and other commercial banks</b>															
501,940	.	446,520	740,236	44,484	11,242	2,046	7,933	30,322	112,627	475,350	.	21,550	2022		
591,175	.	434,398	772,131	49,082	12,028	1,177	7,564	34,446	116,308	573,344	.	17,553	2023 Sep.		
604,026	.	460,577	774,887	48,275	12,349	1,222	7,613	34,436	116,317	578,545	.	17,942	Oct.		
547,642	.	442,785	773,218	49,567	12,813	1,221	7,595	35,958	115,761	518,225	.	18,156	Nov.		
495,033	.	385,591	760,035	50,320	25,302	1,217	7,796	36,659	116,286	466,866	.	18,772	Dec.		
<b>Changes <sup>*</sup></b>															
+ 230,312	.	+ 32,243	+ 46,565	+ 5,097	+ 821	+ 484	+ 619	+ 6,511	+ 6,887	+ 228,515	.	+ 3,836	2022		
- 10,575	.	- 13,387	+ 11,227	+ 738	+ 339	- 73	+ 21	+ 883	+ 360	- 11,856	.	+ 400	2023 Sep.		
+ 13,105	.	+ 26,675	+ 2,864	- 807	+ 321	+ 45	+ 49	- 10	+ 9	+ 5,556	.	+ 389	Oct.		
- 54,534	.	- 16,245	- 789	+ 1,292	+ 464	- 1	- 18	+ 1,602	- 556	- 58,995	.	+ 214	Nov.		
- 52,213	.	- 60,605	- 8,461	+ 753	+ 240	- 4	+ 181	+ 701	+ 25	- 51,527	.	+ 616	Dec.		
<b>Branches of foreign banks</b>															
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	2022		
15,338	.	253,999	204,914	343	363	425	2,516	1,462	17,049	15,188	.	43,832	2023 Sep.		
15,292	.	248,624	210,426	1,065	367	446	2,518	1,458	17,057	14,764	.	43,801	Oct.		
15,237	.	250,285	216,467	1,033	362	451	2,430	1,454	16,994	15,177	.	44,559	Nov.		
14,757	.	248,957	219,704	1,022	311	488	2,627	1,251	17,012	16,174	.	45,971	Dec.		
<b>Changes <sup>*</sup></b>															
+ 292	.	+ 24,015	+ 2,421	- 551	- 100	+ 66	+ 279	- 9	+ 742	+ 2,968	.	+ 9,698	2022		
+ 130	.	- 21,260	- 1,219	- 5	+ 26	- 50	+ 94	+ 2	+ 19	+ 2,187	.	+ 207	2023 Sep.		
- 45	.	- 4,821	+ 5,528	+ 252	+ 4	+ 21	+ 2	- 4	+ 8	- 400	.	- 31	Oct.		
- 561	.	+ 1,998	+ 6,179	- 32	- 5	+ 5	- 88	- 4	- 63	+ 456	.	+ 758	Nov.		
- 476	.	- 1,243	+ 3,267	- 11	- 51	+ 37	+ 197	- 203	+ 18	+ 1,003	.	+ 1,412	Dec.		

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Landesbanken</b>												
												<b>End of year or month *</b>
2022	6	890,579	256	1,916	84	11	267,432	387,335	86,023	2,940	9,424	10,980
2023 Sep.	6	917,082	233	2,014	211	10	286,759	392,544	91,934	3,092	9,586	10,323
Oct.	6	925,857	230	9,482	416	8	294,662	387,742	91,377	2,866	9,573	10,344
Nov.	6	909,248	220	2,199	338	4	292,082	388,109	92,146	2,077	9,514	10,410
Dec.	6	858,039	236	4,101	33	4	251,612	386,680	89,189	1,337	9,605	10,577
												<b>Changes *</b>
2022	.	+ 89,276	- 250	- 78,900	+ 2	- 5	+ 105,435	+ 11,714	+ 2,272	- 2,682	+ 624	+ 432
2023 Sep.	.	- 20,658	+ 20	- 186	+ 37	+ 1	- 24,039	- 453	- 2,045	+ 271	- 15	- 35
Oct.	.	+ 9,198	- 3	+ 7,469	+ 205	- 2	+ 8,000	- 4,517	- 539	- 226	- 13	+ 21
Nov.	.	- 15,351	- 10	- 7,283	- 78	- 4	- 1,852	+ 754	+ 888	- 786	- 57	+ 66
Dec.	.	- 50,747	+ 16	+ 1,902	- 305	-	- 40,270	- 1,230	- 2,911	- 739	+ 91	+ 167
<b>Savings banks</b>												
												<b>End of year or month *</b>
2022	362	1,570,944	9,147	16,682	44	-	172,819	1,039,860	188,348	104,544	15,683	4,028
2023 Sep.	354	1,545,133	8,433	13,281	96	-	145,948	1,051,464	183,123	101,402	16,331	3,580
Oct.	354	1,547,720	8,223	11,229	96	-	150,398	1,052,597	182,346	101,209	16,355	3,565
Nov.	354	1,557,749	7,818	12,803	97	-	158,650	1,053,019	182,048	101,143	16,404	3,544
Dec.	354	1,556,987	8,839	15,412	65	-	159,382	1,050,897	180,449	100,937	16,526	3,400
												<b>Changes *</b>
2022	.	+ 20,378	- 8,563	- 150,108	- 67	-	+ 121,464	+ 56,155	- 46	- 124	+ 551	- 14
2023 Sep.	.	- 11,604	+ 279	+ 26	-	-	- 9,514	- 598	- 966	- 161	+ 35	- 123
Oct.	.	+ 2,588	- 210	- 2,052	-	-	+ 4,546	+ 1,038	- 777	- 193	+ 24	- 15
Nov.	.	+ 10,046	- 405	+ 1,573	+ 1	-	+ 8,262	+ 423	- 291	- 66	+ 49	- 21
Dec.	.	- 863	+ 1,021	+ 2,608	- 32	-	+ 736	- 2,124	- 1,596	- 206	+ 122	- 144
<b>Credit cooperatives</b>												
												<b>End of year or month *</b>
2022	733	1,172,761	6,444	13,232	17	23	112,799	754,891	162,053	75,216	19,628	3,356
2023 Sep.	711	1,157,991	5,717	9,172	-	11	93,688	769,857	154,270	73,448	20,047	3,028
Oct.	705	1,163,034	5,662	5,259	-	11	101,886	771,576	152,334	74,415	20,094	3,004
Nov.	694	1,170,585	5,532	7,815	-	11	103,830	774,261	151,825	74,806	20,140	2,994
Dec.	694	1,172,183	5,888	9,243	-	4	105,609	774,914	149,748	74,945	20,249	2,917
												<b>Changes *</b>
2022	.	+ 32,333	- 2,837	- 47,973	- 183	+ 5	+ 33,306	+ 46,012	- 3,052	+ 4,073	+ 756	- 180
2023 Sep.	.	- 4,008	+ 14	+ 1,883	-	+ 1	- 6,396	+ 1,033	- 976	+ 383	+ 21	- 75
Oct.	.	+ 5,045	- 55	- 3,913	-	-	+ 8,200	+ 1,719	- 1,936	+ 967	+ 47	- 24
Nov.	.	+ 7,565	- 130	+ 2,556	-	-	+ 1,957	+ 2,685	- 508	+ 391	+ 46	- 10
Dec.	.	+ 1,598	+ 356	+ 1,428	-	- 7	+ 1,780	+ 652	- 2,077	+ 139	+ 109	- 77
<b>Mortgage banks</b>												
												<b>End of year or month *</b>
2022	8	223,435	-	216	-	-	13,211	183,434	20,951	147	136	88
2023 Sep.	7	221,384	-	136	-	-	8,762	185,748	21,164	149	114	6
Oct.	7	223,181	-	116	-	-	10,641	185,807	20,854	149	114	6
Nov.	7	225,899	-	133	-	-	12,960	186,143	20,711	149	114	6
Dec.	7	224,211	-	140	-	-	11,316	186,328	20,781	149	114	6
												<b>Changes *</b>
2022	.	- 5,963	-	- 9,516	-	-	+ 2,563	+ 5,427	- 3,788	- 2	- 4	+ 62
2023 Sep.	.	- 852	-	+ 11	-	-	- 996	+ 381	+ 7	-	- 4	-
Oct.	.	+ 1,847	-	- 20	-	-	+ 1,879	+ 102	- 303	-	-	-
Nov.	.	+ 2,793	-	+ 17	-	-	+ 2,320	+ 399	- 132	-	-	-
Dec.	.	- 1,828	-	+ 7	-	-	- 1,644	+ 45	+ 70	-	-	-

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

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

## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>												Other liabilities <sup>1</sup>		
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Memo item Sureties	Period	
13	14	15	16	17	18	19	20	21	22	23	24	25		
<b>End of year or month * Landesbanken</b>														
124,178	89,666	249,060	260,827	179,083	10,980	475	5,414	14,079	43,187	127,474	92,149	42,760	2022	
120,376	86,268	219,854	295,464	202,300	10,323	438	5,782	13,842	43,147	125,932	89,832	41,118	2023 Sep.	
119,157	84,125	223,582	299,782	205,148	10,344	440	5,730	13,872	43,147	123,812	88,905	41,246	Oct.	
112,149	75,705	225,404	292,946	206,013	10,410	440	5,698	13,572	43,147	111,618	79,382	40,942	Nov.	
104,665	67,236	206,190	276,952	202,023	10,577	440	6,041	13,467	43,178	99,171	68,358	41,271	Dec.	
<b>Changes * Landesbanken</b>														
+ 50,634	+ 40,504	- 6,264	+ 25,247	+ 7,826	+ 432	- 307	- 347	+ 636	- 90	+ 62,143	+ 49,037	+ 1,582	2022	
+ 5,786	+ 4,975	- 30,024	+ 3,992	+ 3,456	- 35	-	- 18	- 33	-	+ 2,004	+ 5,449	+ 512	2023 Sep.	
- 1,197	- 2,121	+ 3,782	+ 4,372	+ 2,848	+ 21	+ 2	- 52	+ 30	-	- 1,805	- 907	+ 128	Oct.	
- 6,989	- 8,401	+ 2,122	+ 6,584	+ 865	+ 66	-	- 32	- 300	-	- 11,488	- 9,495	- 304	Nov.	
- 7,468	- 8,454	- 19,061	- 15,906	- 3,990	+ 167	-	+ 343	- 105	+ 31	- 12,226	- 11,006	+ 329	Dec.	
<b>End of year or month * Savings banks</b>														
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	
21,475	6	170,560	1,152,374	20,054	3,580	450	16,291	4,080	141,004	36,740	5	30,509	2023 Sep.	
21,702	6	171,533	1,151,655	20,850	3,565	441	16,256	4,100	141,055	38,265	6	30,603	Oct.	
22,223	7	170,704	1,162,150	20,939	3,544	423	16,155	4,142	141,062	38,630	7	30,665	Nov.	
21,080	8	159,999	1,172,636	21,060	3,400	424	16,457	4,192	141,067	37,752	7	32,988	Dec.	
<b>Changes * Savings banks</b>														
+ 1,130	- 10	- 22,622	+ 30,889	+ 578	- 14	- 1,206	+ 1,316	+ 425	+ 5,337	+ 5,675	- 9	+ 225	2022	
- 582	- 1	- 5,244	- 8,377	+ 465	- 123	+ 25	- 174	+ 21	+ 143	+ 1,660	- 1	- 13	2023 Sep.	
+ 227	-	+ 973	- 717	+ 796	- 15	- 9	- 35	+ 20	+ 51	+ 1,524	+ 1	+ 94	Oct.	
+ 521	+ 1	- 828	+ 10,505	+ 89	- 21	- 18	- 101	+ 42	+ 7	+ 371	+ 1	+ 62	Nov.	
- 1,248	+ 1	- 10,705	+ 10,485	+ 121	- 144	+ 1	+ 302	+ 50	+ 5	- 978	-	+ 2,323	Dec.	
<b>End of year or month * Credit cooperatives</b>														
25,102	.	164,996	858,142	8,472	3,356	487	8,149	3,277	101,668	24,214	.	19,740	2022	
28,753	.	161,024	842,117	7,934	3,028	11	8,872	3,551	105,182	26,272	.	19,410	2023 Sep.	
28,793	.	161,161	845,446	7,947	3,004	13	8,847	3,554	105,344	27,718	.	19,356	Oct.	
29,371	.	161,493	851,339	8,615	2,994	11	8,809	3,588	105,447	28,289	.	19,025	Nov.	
28,666	.	158,881	856,304	8,954	2,917	11	8,671	3,624	105,530	27,291	.	18,315	Dec.	
<b>Changes * Credit cooperatives</b>														
+ 2,406	.	- 3,253	+ 27,226	- 997	- 180	+ 41	+ 420	+ 559	+ 6,952	+ 1,565	.	+ 193	2022	
+ 104	.	- 2,877	- 1,920	+ 38	- 75	- 11	- 15	+ 39	+ 117	+ 696	.	- 82	2023 Sep.	
+ 40	.	+ 136	+ 3,330	+ 13	- 24	+ 2	- 25	+ 3	+ 162	+ 1,448	.	- 54	Oct.	
+ 578	.	+ 335	+ 5,898	+ 668	- 10	- 2	- 38	+ 34	+ 103	+ 577	.	- 331	Nov.	
- 705	.	- 2,619	+ 4,967	+ 339	- 77	-	- 138	+ 36	+ 83	- 993	.	- 660	Dec.	
<b>End of year or month * Mortgage banks</b>														
5,252	.	51,180	52,782	102,359	88	279	910	898	9,498	5,441	.	745	2022	
5,305	.	41,539	55,963	106,369	6	341	940	1,009	8,920	6,297	.	624	2023 Sep.	
5,494	.	44,542	54,272	106,648	6	325	912	1,210	8,922	6,344	.	616	Oct.	
5,683	.	44,888	53,945	108,623	6	335	922	1,760	8,923	6,497	.	620	Nov.	
5,377	.	43,692	53,735	108,402	6	348	889	1,764	8,930	6,445	.	582	Dec.	
<b>Changes * Mortgage banks</b>														
- 705	.	- 11,499	+ 119	+ 5,392	+ 62	+ 10	+ 41	- 66	+ 94	- 116	.	- 190	2022	
- 251	.	- 169	- 87	- 649	-	+ 5	+ 5	- 21	- 2	+ 66	.	- 14	2023 Sep.	
+ 189	.	+ 3,005	- 1,691	+ 279	-	- 16	- 28	+ 201	+ 2	+ 95	.	- 8	Oct.	
+ 189	.	+ 344	- 327	+ 1,975	-	+ 10	+ 10	+ 550	+ 1	+ 230	.	+ 4	Nov.	
- 306	.	- 1,196	- 210	- 221	-	+ 13	- 33	+ 4	+ 7	- 192	.	- 38	Dec.	

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

debt securities.

## I Banks (MFIs) in Germany

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

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
<b>Building and loan associations</b>												<b>End of year or month *</b>
2022	18	259,728	-	381	-	.	30,228	186,650	27,866	10,459	252	8
2023 Sep.	17	258,848	-	165	-	.	25,881	190,553	27,597	10,396	257	7
Oct.	16	258,424	-	146	-	.	25,340	190,970	27,356	10,396	257	6
Nov.	15	258,803	-	142	-	.	25,385	191,479	27,180	10,396	257	6
Dec.	15	259,518	-	143	-	.	25,600	192,073	27,355	10,397	259	6
<b>Changes *</b>												
2022	.	+ 6,503	-	- 2,529	-	.	+ 3,132	+ 9,340	- 2,863	- 1,003	- 16	- 458
2023 Sep.	.	- 248	-	- 14	-	.	- 858	+ 683	- 42	-	-	-
Oct.	.	- 291	-	- 2	-	.	- 509	+ 421	- 241	-	-	- 1
Nov.	.	+ 379	-	- 4	-	.	+ 45	+ 509	- 176	-	-	-
Dec.	.	+ 715	-	+ 1	-	.	+ 215	+ 594	+ 175	+ 1	+ 2	-
<b>Banks with special, development and other central support tasks</b>												<b>End of year or month *</b>
2022	18	1,615,725	147	5,276	- 84	-	890,937	345,214	172,761	11,102	20,036	30,866
2023 Sep.	18	1,622,813	148	4,404	- 45	14	896,628	337,530	181,275	11,069	19,381	30,465
Oct.	18	1,610,477	172	5,666	- 585	-	886,235	339,370	184,140	10,995	19,470	30,232
Nov.	18	1,600,417	166	4,959	825	20	883,052	339,195	188,101	11,034	19,562	30,700
Dec.	18	1,584,027	184	1,907	10	20	886,063	337,933	186,829	10,982	19,500	31,571
<b>Changes *</b>												
2022	.	+ 163,126	+ 47	- 97,845	- 132	- 26	+ 167,683	+ 32,496	- 2,835	- 294	+ 483	+ 1,269
2023 Sep.	.	+ 6,650	+ 22	- 131	- 115	-	- 4,437	- 1,479	- 52	- 39	+ 15	- 205
Oct.	.	- 12,012	+ 24	+ 1,262	- 540	- 14	- 10,340	+ 2,006	+ 2,947	- 74	+ 91	- 233
Nov.	.	- 8,684	- 6	- 707	+ 1,410	+ 20	- 2,737	+ 519	+ 4,076	+ 40	+ 110	+ 468
Dec.	.	- 16,018	+ 18	- 3,052	- 815	-	+ 3,062	- 1,030	- 1,225	- 51	- 56	+ 871
<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>
2022	138	2,404,089	1,134	15,001	2,143	167	843,153	561,672	121,910	14,417	3,607	5,757
2023 Sep.	137	2,548,062	1,008	9,739	3,799	140	826,450	564,055	138,763	21,510	3,466	4,764
Oct.	137	2,558,547	967	7,017	2,317	130	843,052	564,061	139,253	21,881	3,466	4,680
Nov.	137	2,455,088	966	8,155	2,254	104	820,335	572,356	138,580	23,265	3,459	4,677
Dec.	138	2,310,478	893	9,107	1,929	134	769,610	560,130	134,823	29,242	2,795	4,570
<b>Changes *</b>												
2022	.	+ 652,117	- 6,042	- 246,690	+ 1,200	- 82	+ 364,055	+ 82,934	- 5,208	- 2,920	+ 46	+ 1,411
2023 Sep.	.	- 869	+ 33	+ 961	+ 1,020	+ 6	- 14,276	- 1,791	- 4,098	+ 2,313	+ 102	- 34
Oct.	.	+ 11,472	- 41	- 2,723	- 1,477	- 10	+ 16,991	+ 228	+ 524	+ 374	-	- 84
Nov.	.	- 98,491	- 1	+ 1,133	- 33	- 26	- 21,230	+ 9,622	- 365	+ 1,463	- 5	- 3
Dec.	.	- 143,330	- 73	+ 947	- 328	+ 30	- 50,293	- 11,981	- 3,670	+ 5,984	- 663	- 107

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

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

## I Banks (MFIs) in Germany

Tangible assets and others <sup>1</sup>												Other liabilities <sup>1</sup>		
Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Subordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which Derivative financial instruments in the trading portfolio <sup>4</sup>	Memo item Sureties	Period	
13	14	15	16	17	18	19	20	21	22	23	24	25		
<b>End of year or month *</b>													<b>Building and loan associations</b>	
3,884	.	38,609	194,368	5,033	8	164	6,315	434	12,254	2,543	.	1	2022	
3,992	.	37,062	193,331	6,013	7	123	5,860	367	12,985	3,100	.	1	2023 Sep.	
3,953	.	37,261	192,908	6,013	6	114	5,818	367	12,968	2,969	.	1	Oct.	
3,958	.	37,384	192,677	6,493	6	114	5,759	368	12,968	3,034	.	1	Nov.	
3,685	.	37,898	193,646	6,483	6	112	5,775	371	12,998	2,229	.	1	Dec.	
<b>Changes *</b>														
+ 900	.	+ 5,549	+ 1,020	+ 917	- 458	- 91	- 65	+ 10	- 150	- 229	.	±	0	2022
- 17	.	- 426	- 122	-	-	+ 2	- 28	-	+ 6	+ 320	.	.	-	2023 Sep.
+ 41	.	+ 274	- 403	-	- 1	+ 1	- 35	-	-	- 127	.	.	-	Oct.
+ 5	.	+ 123	- 231	+ 480	-	-	- 59	+ 1	-	+ 65	.	.	-	Nov.
- 273	.	+ 514	+ 969	- 10	-	- 2	+ 16	+ 3	+ 30	- 805	.	.	-	Dec.
<b>End of year or month *</b>													<b>Banks with special, development and other central support tasks</b>	
139,470	.	394,761	185,196	749,925	30,866	1,011	9,946	8,702	85,602	149,716	.	31,596	2022	
141,944	.	374,895	173,750	785,839	30,465	794	10,274	9,554	87,262	149,980	.	31,097	2023 Sep.	
134,782	.	373,976	171,070	781,799	30,232	793	10,498	9,708	87,262	145,139	.	31,804	Oct.	
122,803	.	375,079	166,556	785,493	30,700	785	10,206	9,641	87,251	134,706	.	31,292	Nov.	
109,028	.	359,415	173,306	792,787	31,571	747	10,676	9,208	87,247	119,070	.	30,629	Dec.	
<b>Changes *</b>														
+ 62,280	.	+ 9,478	+ 53,936	+ 24,478	+ 1,269	+ 15	+ 736	+ 1,162	+ 1,601	+ 70,451	.	+ 934	2022	
+ 13,071	.	+ 8,172	- 14,061	+ 1,786	- 205	+ 19	- 11	+ 260	+ 61	+ 10,629	.	+ 724	2023 Sep.	
- 7,141	.	- 869	- 2,677	- 4,040	- 233	- 1	+ 224	+ 154	-	- 4,570	.	+ 707	Oct.	
- 11,877	.	+ 1,431	- 4,498	+ 3,694	+ 468	- 8	- 292	- 67	- 11	- 9,401	.	- 512	Nov.	
- 13,740	.	- 15,568	+ 6,714	+ 7,294	+ 871	- 38	+ 470	- 433	- 4	- 15,324	.	- 663	Dec.	
<b>End of year or month *</b>													<b>Memo item: Foreign banks</b>	
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	
974,368	832,622	654,169	742,293	49,431	4,764	756	10,661	30,559	100,593	954,836	828,990	80,485	2023 Sep.	
971,723	832,769	672,838	744,103	48,796	4,680	772	10,630	30,543	100,611	945,574	821,956	81,229	Oct.	
880,937	747,701	655,278	748,840	49,884	4,677	776	10,456	31,415	100,556	853,206	733,110	82,042	Nov.	
797,245	666,668	598,486	738,628	50,205	4,570	812	10,745	31,162	100,632	775,238	654,538	84,956	Dec.	
<b>Changes *</b>														
+ 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	
+ 14,895	+ 13,920	- 23,677	+ 6,969	+ 567	- 34	- 52	+ 30	+ 150	+ 288	+ 14,890	+ 10,340	+ 917	2023 Sep.	
- 2,310	+ 482	+ 19,717	+ 1,923	- 1,105	- 84	+ 16	- 31	- 16	+ 18	- 8,966	- 6,589	+ 744	Oct.	
- 89,046	- 82,818	- 15,657	+ 5,575	+ 1,088	- 3	+ 4	- 174	+ 872	- 55	- 90,141	- 86,678	+ 813	Nov.	
- 83,176	- 80,517	- 60,138	- 5,524	+ 321	- 107	+ 36	+ 289	- 253	+ 76	- 78,030	- 77,851	+ 2,914	Dec.	

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

debt securities.

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2015	2,413,445	1,893,238	50	520,157	2,632	1,346,570	1,062,631	329,118	117,370	616,143	2	283,937	1,650
2016	2,420,844	1,920,316	63	500,465	2,985	1,364,923	1,099,826	364,536	105,542	629,748	2	265,095	2,005
2017	2,371,315	1,901,555	44	469,716	4,242	1,407,486	1,163,424	431,611	92,256	639,557	1	244,061	1,941
2018	2,337,594	1,855,619	21	481,954	8,877	1,323,473	1,083,751	381,869	79,995	621,887	4	239,718	5,882
2019	2,318,967	1,830,117	20	488,830	8,168	1,254,733	1,016,169	301,711	83,456	631,002	3	238,561	4,463
2020	2,392,136	1,904,522	44	487,570	12,760	1,367,882	1,119,729	398,027	84,878	636,824	2	248,151	8,790
2021	2,510,243	2,041,155	36	469,052	13,800	1,409,587	1,163,739	409,186	85,234	669,319	-	245,848	10,346
2022	3,498,274	3,027,976	39	470,259	15,723	2,346,998	2,101,420	1,321,712	93,563	686,145	-	245,578	12,056
2022 May	2,675,523	2,199,331	34	476,158	13,579	1,452,694	1,202,889	427,849	88,703	686,337	-	249,805	9,948
June	2,695,543	2,221,968	45	473,530	13,482	1,462,797	1,214,779	441,941	90,184	682,654	-	248,018	9,848
July	2,702,881	2,227,826	81	474,974	13,307	1,454,856	1,206,798	428,392	91,092	687,314	-	248,058	9,784
Aug.	2,746,804	2,270,450	85	476,269	13,205	1,480,748	1,232,018	453,173	89,618	689,227	-	248,730	9,853
Sep.	3,861,683	3,377,025	76	484,582	13,578	2,573,860	2,319,237	1,545,054	89,623	684,560	-	254,623	9,814
Oct.	3,888,871	3,402,127	66	486,678	13,407	2,592,309	2,337,036	1,557,354	91,482	688,200	-	255,273	9,991
Nov.	3,798,123	3,314,378	55	483,690	14,534	2,524,403	2,271,231	1,487,300	92,808	691,123	-	253,172	11,056
Dec.	3,498,274	3,027,976	39	470,259	15,723	2,346,998	2,101,420	1,321,712	93,563	686,145	-	245,578	12,056
2023 Jan.	3,638,910	3,161,169	35	477,706	16,657	2,443,603	2,198,100	1,416,377	94,897	686,826	-	245,503	12,679
Feb.	3,673,388	3,187,770	54	485,564	17,027	2,471,935	2,222,161	1,436,077	96,387	689,697	-	249,774	12,840
Mar.	3,630,556	3,143,243	55	487,258	16,907	2,426,790	2,175,117	1,390,441	98,449	686,227	-	251,673	12,595
Apr.	3,618,803	3,128,740	52	490,011	16,893	2,434,723	2,182,291	1,392,731	100,670	688,890	-	252,432	12,690
May	3,694,898	3,203,168	58	491,672	16,848	2,483,583	2,230,385	1,437,071	102,358	690,956	-	253,198	12,650
June	3,543,382	3,053,194	59	490,129	16,912	2,366,080	2,114,112	1,324,566	104,112	685,434	-	251,968	12,661
July	3,563,892	3,073,578	63	490,251	17,022	2,369,809	2,118,376	1,325,490	104,736	688,150	-	251,433	12,760
Aug.	3,589,115	3,099,156	65	489,894	17,123	2,391,993	2,139,702	1,341,545	106,000	692,157	-	252,291	12,864
Sep.	3,508,247	3,022,564	71	485,612	17,158	2,304,984	2,056,147	1,263,205	104,265	688,677	-	248,837	12,916
Oct.	3,563,946	3,078,626	67	485,253	17,296	2,351,673	2,102,818	1,309,044	104,877	688,897	-	248,855	13,125
Nov.	3,566,199	3,076,792	47	489,360	17,458	2,375,898	2,122,296	1,322,261	107,757	692,278	-	253,602	13,273
Dec.	3,447,635	2,963,862	71	483,702	30,286	2,280,711	2,029,280	1,228,587	110,606	690,087	-	251,431	24,196
	<b>Changes *</b>												
2016	+ 22,605	+ 52,351	+ 13	- 29,759	+ 353	+ 48,118	+ 66,900	+ 57,583	- 11,518	+ 20,835	-	- 18,782	+ 355
2017	- 6,939	+ 21,677	- 18	- 28,598	+ 527	+ 50,288	+ 70,368	+ 70,100	- 10,141	+ 10,409	- 1	- 20,079	- 94
2018	- 31,389	- 42,580	- 23	+ 11,214	+ 4,450	- 80,953	- 76,648	- 48,062	- 11,486	- 17,100	+ 3	+ 4,308	+ 3,756
2019	- 67,116	- 72,377	- 1	+ 5,262	- 709	- 62,986	- 61,113	- 73,359	+ 3,181	+ 9,065	- 1	- 1,872	- 1,419
2020	+ 169,130	+ 169,163	+ 24	- 57	+ 4,592	+ 201,177	+ 191,588	+ 145,632	+ 12,695	+ 33,261	- 1	+ 9,590	+ 4,327
2021	+ 96,975	+ 117,398	- 8	- 20,415	+ 975	+ 44,142	+ 46,267	+ 14,208	+ 1,308	+ 30,751	- 2	- 2,123	+ 1,491
2022	+ 959,646	+ 958,532	+ 2	+ 1,121	+ 1,933	+ 937,957	+ 938,090	+ 910,007	+ 9,528	+ 18,555	-	- 133	+ 1,720
2022 May	+ 91,247	+ 88,190	+ 11	+ 3,046	+ 37	+ 92,389	+ 89,958	+ 82,546	+ 1,280	+ 6,132	-	+ 2,431	- 1
June	- 5,343	- 2,532	+ 11	- 2,822	- 97	+ 10,103	+ 11,890	+ 14,092	+ 1,481	- 3,683	-	- 1,787	- 100
July	+ 932	- 284	+ 36	+ 1,180	- 165	- 7,516	- 7,556	- 13,124	+ 908	+ 4,660	-	+ 40	- 54
Aug.	+ 42,879	+ 41,567	+ 3	+ 1,309	- 102	+ 29,004	+ 28,332	+ 24,875	- 119	+ 3,576	-	+ 672	+ 69
Sep.	+ 1,107,873	+ 1,099,634	- 10	+ 8,249	+ 373	+ 1,092,900	+ 1,087,007	+ 1,091,819	- 151	- 4,661	-	+ 5,893	- 39
Oct.	+ 31,895	+ 29,755	- 10	+ 2,150	- 171	+ 18,450	+ 17,800	+ 12,301	+ 1,859	+ 3,640	-	+ 650	+ 177
Nov.	- 76,998	- 74,262	- 10	- 2,726	+ 1,127	- 67,626	- 65,525	- 69,774	+ 1,326	+ 2,923	-	- 2,101	+ 1,065
Dec.	- 289,781	- 276,634	- 16	- 13,131	+ 1,189	- 177,415	- 169,868	- 165,705	+ 755	+ 4,918	-	- 7,547	+ 1,000
2023 Jan.	+ 144,890	+ 137,372	- 4	+ 7,522	+ 934	+ 96,665	+ 96,740	+ 94,725	+ 1,334	+ 681	-	- 75	+ 623
Feb.	+ 29,244	+ 21,497	+ 19	+ 7,728	+ 370	+ 28,612	+ 24,341	+ 19,980	+ 1,490	+ 2,871	-	+ 4,271	+ 161
Mar.	- 35,949	- 37,786	+ 1	+ 1,836	- 20	- 45,105	- 47,004	- 45,606	+ 2,072	+ 3,470	-	+ 1,899	- 145
Apr.	- 9,143	- 11,842	- 3	+ 2,702	- 14	+ 7,833	+ 7,174	+ 2,290	+ 2,021	+ 2,863	-	+ 659	+ 95
May	+ 65,798	+ 64,383	+ 6	+ 1,409	- 45	+ 48,915	+ 48,149	+ 44,395	+ 1,688	+ 2,066	-	+ 766	- 40
June	- 134,629	- 133,221	+ 1	- 1,409	+ 64	- 116,893	- 115,663	- 111,895	+ 1,754	- 5,522	-	- 1,230	+ 11
July	+ 22,176	+ 22,076	+ 4	+ 96	+ 110	+ 3,729	+ 4,339	+ 924	+ 659	+ 2,756	-	- 610	+ 99
Aug.	+ 22,231	+ 22,662	+ 2	- 433	+ 101	+ 22,184	+ 21,326	+ 16,055	+ 1,264	+ 4,007	-	+ 858	+ 104
Sep.	- 87,975	- 83,588	+ 6	- 4,393	+ 35	- 87,009	- 83,555	- 78,340	- 1,735	- 3,480	-	- 3,454	+ 52
Oct.	+ 57,133	+ 57,439	- 4	- 302	+ 138	+ 46,816	+ 46,798	+ 45,846	+ 732	+ 220	-	+ 18	+ 209
Nov.	+ 9,793	+ 5,575	- 20	+ 4,238	+ 162	+ 24,225	+ 19,478	+ 13,217	+ 2,880	+ 3,381	-	+ 4,747	+ 148
Dec.	- 116,537	- 110,933	+ 24	- 5,628	+ 579	- 95,490	- 93,319	- 93,974	+ 2,849	- 2,194	-	- 2,171	+ 564

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



## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans			Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	
							Total	Short-term	Medium-term				Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks <sup>1</sup></b>													
											<b>End of year or month *</b>		
2022	1,618,617	1,540,550	39	78,028	6,902	772,475	740,923	707,817	16,313	16,793	-	31,552	3,978
2023 Sep.	1,652,071	1,564,898	71	87,102	9,263	749,827	717,092	680,896	17,029	19,167	-	32,735	5,758
Oct.	1,696,549	1,609,464	67	87,018	9,663	788,629	756,306	720,135	16,824	19,347	-	32,323	6,202
Nov.	1,688,733	1,600,833	47	87,853	10,102	799,535	765,837	729,255	17,271	19,311	-	33,698	6,620
Dec.	1,608,924	1,524,280	71	84,573	22,704	739,577	706,870	668,067	19,297	19,506	-	32,707	17,357
											<b>Changes *</b>		
2022	+ 522,383	+ 524,940	+ 2	- 2,559	+ 731	+ 503,920	+ 504,513	+ 503,396	- 1,861	+ 2,978	-	- 593	+ 489
2023 Sep.	- 40,188	- 37,348	+ 6	- 2,846	+ 390	- 47,909	- 45,769	- 44,790	- 1,052	+ 73	-	- 2,140	+ 404
Oct.	+ 45,581	+ 45,663	- 4	- 78	+ 400	+ 38,802	+ 39,214	+ 39,239	- 205	+ 180	-	- 412	+ 444
Nov.	- 1,487	- 2,420	- 20	+ 953	+ 439	+ 10,906	+ 9,531	+ 9,120	+ 447	- 36	-	+ 1,375	+ 418
Dec.	- 78,057	- 74,812	+ 24	- 3,269	+ 353	- 60,261	- 59,270	- 61,488	+ 2,026	+ 192	-	- 991	+ 378
<b>Big banks</b>													
											<b>End of year or month *</b>		
2022	659,841	631,308	-	28,533	2,424	218,264	207,122	193,062	1,259	12,801	-	11,142	2,424
2023 Sep.	661,508	628,699	-	32,809	2,859	204,435	192,271	175,352	2,977	13,942	-	12,164	2,859
Oct.	684,322	650,840	-	33,482	2,870	217,764	205,916	188,639	3,219	14,058	-	11,848	2,870
Nov.	697,646	664,058	-	33,588	2,978	240,496	227,750	210,243	3,403	14,104	-	12,746	2,978
Dec.	674,080	640,709	-	33,371	3,174	207,483	194,992	176,157	4,491	14,344	-	12,491	3,174
											<b>Changes *</b>		
2022	+ 121,871	+ 123,776	-	- 1,905	+ 700	+ 159,424	+ 161,261	+ 161,566	- 1,811	+ 1,506	-	- 1,837	+ 700
2023 Sep.	- 19,310	- 17,911	-	- 1,399	+ 48	- 17,443	- 16,771	- 16,844	+ 109	- 36	-	- 672	+ 48
Oct.	+ 23,468	+ 22,790	-	+ 678	+ 11	+ 13,329	+ 13,645	+ 13,287	+ 242	+ 116	-	- 316	+ 11
Nov.	+ 18,017	+ 17,827	-	+ 190	+ 108	+ 22,732	+ 21,834	+ 21,604	+ 184	+ 46	-	+ 898	+ 108
Dec.	- 21,916	- 21,701	-	- 215	+ 196	- 33,013	- 32,758	- 34,086	+ 1,088	+ 240	-	- 255	+ 196
<b>Regional banks and other commercial banks</b>													
											<b>End of year or month *</b>		
2022	635,396	587,423	39	47,934	4,478	337,419	317,938	305,108	9,092	3,738	-	19,481	1,554
2023 Sep.	666,564	615,564	71	50,929	6,404	327,858	309,701	297,934	6,950	4,817	-	18,157	2,899
Oct.	686,441	636,252	67	50,122	6,793	348,709	330,697	319,351	6,460	4,886	-	18,012	3,332
Nov.	658,560	607,609	47	50,904	7,124	340,480	321,983	310,336	6,765	4,882	-	18,497	3,642
Dec.	597,091	549,336	71	47,684	19,530	309,057	291,263	278,622	7,804	4,837	-	17,794	14,183
											<b>Changes *</b>		
2022	+ 273,425	+ 274,075	+ 2	- 652	+ 31	+ 219,567	+ 218,276	+ 216,754	+ 75	+ 1,447	-	+ 1,291	- 211
2023 Sep.	+ 903	+ 2,290	+ 6	- 1,393	+ 342	- 10,687	- 9,284	- 7,614	- 1,696	+ 26	-	- 1,403	+ 356
Oct.	+ 20,258	+ 21,069	- 4	- 807	+ 389	+ 20,851	+ 20,996	+ 21,417	- 490	+ 69	-	- 145	+ 433
Nov.	- 26,613	- 27,403	- 20	+ 810	+ 331	- 8,229	- 8,714	- 9,015	+ 305	- 4	-	+ 485	+ 310
Dec.	- 61,468	- 58,278	+ 24	- 3,214	+ 157	- 31,726	- 31,023	- 32,014	+ 1,039	- 48	-	- 703	+ 182
<b>Branches of foreign banks</b>													
											<b>End of year or month *</b>		
2022	323,380	321,819	-	1,561	-	216,792	215,863	209,647	5,962	254	-	929	-
2023 Sep.	323,999	320,635	-	3,364	-	217,534	215,120	207,610	7,102	408	-	2,414	-
Oct.	325,786	322,372	-	3,414	-	222,156	219,693	212,145	7,145	403	-	2,463	-
Nov.	332,527	329,166	-	3,361	-	218,559	216,104	208,676	7,103	325	-	2,455	-
Dec.	337,753	334,235	-	3,518	-	223,037	220,615	213,288	7,002	325	-	2,422	-
											<b>Changes *</b>		
2022	+ 127,087	+ 127,089	-	- 2	-	+ 124,929	+ 124,976	+ 125,076	- 125	+ 25	-	- 47	-
2023 Sep.	- 21,781	- 21,727	-	- 54	-	- 19,779	- 19,714	- 20,332	+ 535	+ 83	-	- 65	-
Oct.	+ 1,855	+ 1,804	-	+ 51	-	+ 4,622	+ 4,573	+ 4,535	+ 43	- 5	-	+ 49	-
Nov.	+ 7,109	+ 7,156	-	- 47	-	- 3,597	- 3,589	- 3,469	- 42	- 78	-	- 8	-
Dec.	+ 5,327	+ 5,167	-	+ 160	-	+ 4,478	+ 4,511	+ 4,612	- 101	-	-	- 33	-

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans			Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	
							Total	Short-term	Medium-term				Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Landesbanken</b>													<b>End of year or month *</b>
2022	317,104	267,432	-	49,672	2,856	217,917	207,965	126,599	10,586	70,780	-	9,952	2,851
2023 Sep.	340,321	286,759	-	53,562	2,593	243,624	231,280	146,582	12,960	71,738	-	12,344	2,593
Oct.	347,984	294,662	-	53,322	2,610	250,205	237,690	152,417	13,367	71,906	-	12,515	2,610
Nov.	346,257	292,082	-	54,175	2,583	252,152	238,987	150,914	15,212	72,861	-	13,165	2,583
Dec.	305,975	251,612	-	54,363	2,735	210,327	196,954	108,613	15,434	72,907	-	13,373	2,735
<b>Changes *</b>													
2022	+ 108,293	+ 105,435	-	+ 2,858	+ 71	+ 109,056	+ 110,007	+ 102,622	+ 4,031	+ 3,354	-	- 951	+ 91
2023 Sep.	- 24,061	- 24,039	-	- 22	- 58	- 19,105	- 18,881	- 18,636	- 63	- 182	-	- 224	- 58
Oct.	+ 7,763	+ 8,000	-	- 237	+ 17	+ 6,581	+ 6,410	+ 5,835	+ 407	+ 168	-	+ 171	+ 17
Nov.	- 969	- 1,852	-	+ 883	- 27	+ 1,947	+ 1,297	- 1,503	+ 1,845	+ 955	-	+ 650	- 27
Dec.	- 40,071	- 40,270	-	+ 199	+ 152	- 41,825	- 42,033	- 42,301	+ 222	+ 46	-	+ 208	+ 152
<b>Savings banks</b>													<b>End of year or month *</b>
2022	291,166	172,819	-	118,347	-	260,843	171,257	140,575	6,404	24,278	-	89,586	-
2023 Sep.	262,860	145,948	-	116,912	-	233,366	144,548	115,377	6,282	22,889	-	88,818	-
Oct.	267,398	150,398	-	117,000	-	238,233	149,377	120,465	6,160	22,752	-	88,856	-
Nov.	276,257	158,650	-	117,607	-	247,145	157,600	128,856	6,180	22,564	-	89,545	-
Dec.	276,311	159,382	-	116,929	-	247,232	158,160	130,017	6,050	22,093	-	89,072	-
<b>Changes *</b>													
2022	+ 125,453	+ 121,464	-	+ 3,989	-	+ 126,416	+ 122,416	+ 121,717	+ 1,287	- 588	-	+ 4,000	-
2023 Sep.	- 10,183	- 9,514	-	- 669	-	- 9,549	- 9,099	- 8,939	- 36	- 124	-	- 450	-
Oct.	+ 4,634	+ 4,546	-	+ 88	-	+ 4,962	+ 4,924	+ 5,088	- 27	- 137	-	+ 38	-
Nov.	+ 8,869	+ 8,262	-	+ 607	-	+ 8,912	+ 8,223	+ 8,391	+ 20	- 188	-	+ 689	-
Dec.	+ 58	+ 736	-	- 678	-	+ 87	+ 560	+ 1,161	- 130	- 471	-	- 473	-
<b>Credit cooperatives</b>													<b>End of year or month *</b>
2022	225,199	112,799	-	112,400	-	181,419	110,119	83,025	7,706	19,388	-	71,300	-
2023 Sep.	202,743	93,688	-	109,055	-	160,793	91,261	65,461	8,051	17,749	-	69,532	-
Oct.	210,094	101,886	-	108,208	-	168,540	99,388	73,639	8,045	17,704	-	69,152	-
Nov.	212,202	103,830	-	108,372	-	171,043	101,367	75,639	7,976	17,752	-	69,676	-
Dec.	212,604	105,609	-	106,995	-	171,855	103,159	77,621	7,878	17,660	-	68,696	-
<b>Changes *</b>													
2022	+ 32,368	+ 33,306	-	- 938	-	+ 32,891	+ 33,105	+ 27,687	+ 4,445	+ 973	-	- 214	-
2023 Sep.	- 6,883	- 6,396	-	- 487	-	- 6,608	- 6,250	- 5,812	- 343	- 95	-	- 358	-
Oct.	+ 7,353	+ 8,200	-	- 847	-	+ 7,747	+ 8,127	+ 8,178	- 6	- 45	-	- 380	-
Nov.	+ 2,121	+ 1,957	-	+ 164	-	+ 2,503	+ 1,979	+ 2,000	- 69	+ 48	-	+ 524	-
Dec.	+ 403	+ 1,780	-	- 1,377	-	+ 812	+ 1,792	+ 1,982	- 98	- 92	-	- 980	-
<b>Mortgage banks</b>													<b>End of year or month *</b>
2022	19,719	13,211	-	6,508	-	11,104	7,533	6,813	300	420	-	3,571	-
2023 Sep.	15,391	8,762	-	6,629	-	10,282	6,532	6,010	35	487	-	3,750	-
Oct.	17,200	10,641	-	6,559	-	12,149	8,399	7,552	285	562	-	3,750	-
Nov.	19,535	12,960	-	6,575	-	13,789	10,032	8,435	285	1,312	-	3,757	-
Dec.	17,936	11,316	-	6,620	-	11,715	7,953	6,358	285	1,310	-	3,762	-
<b>Changes *</b>													
2022	+ 1,539	+ 2,563	-	- 1,024	-	+ 1,208	+ 1,513	+ 1,558	+ 50	- 95	-	- 305	-
2023 Sep.	- 1,138	- 996	-	- 142	-	- 600	- 523	- 559	-	+ 36	-	- 77	-
Oct.	+ 1,810	+ 1,879	-	- 69	-	+ 1,867	+ 1,867	+ 1,542	+ 250	+ 75	-	-	-
Nov.	+ 2,335	+ 2,320	-	+ 15	-	+ 1,640	+ 1,633	+ 883	-	+ 750	-	+ 7	-
Dec.	- 1,599	- 1,644	-	+ 45	-	- 2,074	- 2,079	- 2,077	-	- 2	-	+ 5	-

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Building and loan associations</b>													<b>End of year or month *</b>
2022	45,633	30,228	.	15,405	-	36,134	27,055	7,437	779	18,839	.	9,079	-
2023 Sep.	41,719	25,881	.	15,838	-	31,876	22,780	5,239	981	16,560	.	9,096	-
Oct.	41,122	25,340	.	15,782	-	31,262	22,208	4,764	930	16,514	.	9,054	-
Nov.	41,082	25,385	.	15,697	-	31,228	22,250	4,909	930	16,411	.	8,978	-
Dec.	41,506	25,600	.	15,906	-	31,631	22,447	5,182	930	16,335	.	9,184	-
<b>Changes *</b>													
2022	+ 2,877	+ 3,132	.	- 255	-	+ 3,427	+ 2,987	+ 5,303	+ 685	- 3,001	.	+ 440	-
2023 Sep.	- 825	- 858	.	+ 33	-	- 852	- 868	- 669	- 2	- 197	.	+ 16	-
Oct.	- 565	- 509	.	- 56	-	- 582	- 540	- 468	- 26	- 46	.	- 42	-
Nov.	- 40	+ 45	.	- 85	-	- 34	+ 42	+ 145	-	- 103	.	- 76	-
Dec.	+ 424	+ 215	.	+ 209	-	+ 403	+ 197	+ 273	-	- 76	.	+ 206	-
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2022	980,836	890,937	-	89,899	5,965	867,106	836,568	249,446	51,475	535,647	-	30,538	5,227
2023 Sep.	993,142	896,628	-	96,514	5,302	875,216	842,654	243,640	58,927	540,087	-	32,562	4,565
Oct.	983,599	886,235	-	97,364	5,023	862,655	829,450	230,072	59,266	540,112	-	33,205	4,313
Nov.	982,133	883,052	-	99,081	4,773	861,006	826,223	224,253	59,903	542,067	-	34,783	4,070
Dec.	984,379	886,063	-	98,316	4,847	868,374	833,737	232,729	60,732	540,276	-	34,637	4,104
<b>Changes *</b>													
2022	+ 166,733	+ 167,683	-	- 950	+ 1,131	+ 161,039	+ 163,549	+ 147,724	+ 891	+ 14,934	-	- 2,510	+ 1,140
2023 Sep.	- 4,697	- 4,437	-	- 260	- 297	- 2,386	- 2,165	+ 1,065	- 239	- 2,991	-	- 221	- 294
Oct.	- 9,443	- 10,340	-	+ 897	- 279	- 12,561	- 13,204	- 13,568	+ 339	+ 25	-	+ 643	- 252
Nov.	- 1,036	- 2,737	-	+ 1,701	- 250	- 1,649	- 3,227	- 5,819	+ 637	+ 1,955	-	+ 1,578	- 243
Dec.	+ 2,305	+ 3,062	-	- 757	+ 74	+ 7,368	+ 7,514	+ 8,476	+ 829	- 1,791	-	- 146	+ 34
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2022	875,060	843,153	37	31,870	3	484,492	473,328	461,497	11,303	528	-	11,164	-
2023 Sep.	863,170	826,450	72	36,648	238	447,800	434,576	421,392	12,470	714	-	13,224	-
Oct.	879,746	843,052	67	36,627	188	466,987	452,985	439,772	12,480	733	-	14,002	-
Nov.	857,483	820,335	47	37,101	147	455,492	440,945	427,891	12,399	655	-	14,547	-
Dec.	804,276	769,610	71	34,595	119	433,525	419,664	406,694	12,340	630	-	13,861	-
<b>Changes *</b>													
2022	+ 360,512	+ 364,055	+ 32	- 3,575	+ 3	+ 318,722	+ 319,302	+ 319,017	+ 389	- 104	-	- 580	-
2023 Sep.	- 15,096	- 14,276	+ 7	- 827	+ 30	- 23,717	- 22,634	- 22,105	- 613	+ 84	-	- 1,083	-
Oct.	+ 16,966	+ 16,991	- 5	- 20	- 50	+ 19,187	+ 18,409	+ 18,380	+ 10	+ 19	-	+ 778	-
Nov.	- 20,726	- 21,230	- 20	+ 524	- 41	- 11,495	- 12,040	- 11,881	- 81	- 78	-	+ 545	-
Dec.	- 52,759	- 50,293	+ 24	- 2,490	- 28	- 21,967	- 21,281	- 21,197	- 59	- 25	-	- 686	-

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks							Short-term lending		
	Total		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims <sup>1</sup>	Memo item Fiduciary loans	Total	
	including Treasury bills portfolios	excluding credits, securities portfolios, equalisation claims							including	excluding
	1	2	3	4	5	6	7	8	9	10
	<b>End of year or month *</b>									
2015	3,985,362	3,188,773	3,188,026	747	7,962	788,627	-	33,507	346,857	338,895
2016	4,030,487	3,275,763	3,275,089	674	5,346	749,378	-	32,141	343,701	338,355
2017	4,056,490	3,336,574	3,335,961	613	4,954	714,962	-	31,139	339,149	334,195
2018	4,156,432	3,480,005	3,479,427	578	4,485	671,942	-	29,791	353,652	349,167
2019	4,316,857	3,632,630	3,632,155	475	10,950	673,277	-	28,762	379,116	368,166
2020	4,469,806	3,768,294	3,767,960	334	15,311	686,201	-	34,791	379,952	364,641
2021	4,669,251	3,964,904	3,964,520	384	10,609	693,738	-	36,854	409,183	398,574
2022	4,929,295	4,229,490	4,229,259	231	17,589	682,216	-	36,018	484,295	466,706
2022 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.	4,976,616	4,264,945	4,264,791	154	18,665	693,006	-	36,011	504,168	485,503
Mar.	4,983,480	4,265,564	4,265,397	167	16,767	701,149	-	35,080	505,253	488,486
Apr.	4,991,793	4,274,880	4,274,707	173	17,084	699,829	-	35,101	509,722	492,638
May	5,004,148	4,288,756	4,288,583	173	16,771	698,621	-	35,154	507,657	490,886
June	5,003,873	4,274,139	4,273,981	158	18,706	711,028	-	34,556	497,432	478,726
July	5,011,346	4,291,360	4,291,220	140	19,574	700,412	-	34,557	506,214	486,640
Aug.	5,001,512	4,280,832	4,280,688	144	18,686	701,994	-	34,617	486,944	468,258
Sep.	5,006,922	4,286,580	4,286,431	149	19,532	700,810	-	34,395	497,078	477,546
Oct.	5,008,767	4,292,414	4,292,283	131	17,581	698,772	-	34,351	496,870	479,289
Nov.	5,029,188	4,306,694	4,306,568	126	18,360	704,134	-	34,364	500,815	482,455
Dec.	5,005,136	4,277,763	4,277,647	116	13,161	714,212	-	34,458	466,706	453,545
	<b>Changes *</b>									
2016	+ 61,051	+ 91,570	+ 91,644	- 74	- 3,048	- 27,471	-	- 1,366	+ 1,925	+ 4,973
2017	+ 52,306	+ 83,193	+ 83,243	- 50	+ 1,028	- 31,915	-	- 1,002	+ 2,778	+ 1,750
2018	+ 89,792	+ 133,628	+ 133,667	- 39	- 928	- 42,908	-	- 1,153	+ 9,350	+ 10,728
2019	+ 153,476	+ 149,079	+ 149,186	- 107	+ 6,086	- 1,689	-	- 1,029	+ 27,372	+ 21,286
2020	+ 157,649	+ 138,274	+ 138,414	- 140	+ 4,373	+ 15,002	-	+ 5,519	- 6,903	- 11,276
2021	+ 190,065	+ 187,479	+ 187,432	+ 47	+ 5,385	+ 7,971	-	+ 2,128	+ 35,397	+ 40,782
2022	+ 253,698	+ 256,996	+ 257,155	- 159	+ 6,733	- 10,031	-	- 836	+ 71,067	+ 64,334
2022 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.	+ 14,915	+ 5,071	+ 5,086	- 15	- 5,829	+ 15,673	-	- 4	- 11,696	- 5,867
Mar.	+ 12,088	+ 4,894	+ 4,881	+ 13	- 1,829	+ 9,023	-	- 306	+ 2,846	+ 4,675
Apr.	+ 10,360	+ 10,821	+ 10,815	+ 6	+ 331	- 792	-	+ 21	+ 5,076	+ 4,745
May	+ 8,059	+ 10,808	+ 10,808	-	- 345	- 2,404	-	+ 53	- 2,489	- 2,144
June	+ 2,505	- 12,440	- 12,425	- 15	+ 1,950	+ 12,995	-	- 598	- 8,176	- 10,126
July	+ 9,531	+ 18,714	+ 18,732	- 18	+ 890	- 10,073	-	+ 1	+ 9,277	+ 8,387
Aug.	- 12,112	- 12,287	- 12,291	+ 4	- 914	+ 1,089	-	+ 60	- 19,995	- 19,081
Sep.	+ 1,193	+ 2,496	+ 2,491	+ 5	+ 793	- 2,096	-	- 222	+ 8,935	+ 8,142
Oct.	+ 2,992	+ 6,819	+ 6,837	- 18	- 1,941	- 1,886	-	- 44	+ 87	+ 2,028
Nov.	+ 24,752	+ 17,605	+ 17,610	- 5	+ 831	+ 6,316	-	+ 13	+ 6,009	+ 5,178
Dec.	- 21,842	- 26,944	- 26,934	- 10	- 5,262	+ 10,364	-	+ 94	- 32,726	- 27,464

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

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

## I Banks (MFIs) in Germany

			Medium and long-term lending																
Loans	Bills	Treasury bills and negotiable money market paper	Total		Unsecured lending			Securities	Equalisation claims <sup>1</sup>	Period									
			including	excluding	Total	Medium-term	Long-term												
			Securities portfolios, equalisation claims																
11	12	13	14	15	16	17	18	19	20										
<b>End of year or month *</b>																			
338,148	747	7,962	3,638,505	2,849,878	2,849,878	374,872	2,475,006	788,627	-	2015									
337,681	674	5,346	3,686,786	2,937,408	2,937,408	384,815	2,552,593	749,378	-	2016									
333,582	613	4,954	3,717,341	3,002,379	3,002,379	390,522	2,611,857	714,962	-	2017									
348,589	578	4,485	3,802,780	3,130,838	3,130,838	425,742	2,705,096	671,942	-	2018									
367,691	475	10,950	3,937,741	3,264,464	3,264,464	444,422	2,820,042	673,277	-	2019									
364,307	334	15,311	4,089,854	3,403,653	3,403,653	448,720	2,954,933	686,201	-	2020									
398,190	384	10,609	4,260,068	3,566,330	3,566,330	460,498	3,105,832	693,738	-	2021									
466,475	231	17,589	4,445,000	3,762,784	3,762,784	509,466	3,253,318	682,216	-	2022									
458,633	302	16,723	4,325,381	3,640,066	3,640,066	467,199	3,172,867	685,315	-	2022 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.									
485,349	154	18,665	4,472,448	3,779,442	3,779,442	518,998	3,260,444	693,006	-	Feb.									
488,319	167	16,767	4,478,227	3,777,078	3,777,078	518,604	3,258,474	701,149	-	Mar.									
492,465	173	17,084	4,482,071	3,782,242	3,782,242	519,733	3,262,509	699,829	-	Apr.									
490,713	173	16,771	4,496,491	3,797,870	3,797,870	525,025	3,272,845	698,621	-	May									
478,568	158	18,706	4,506,441	3,795,413	3,795,413	525,260	3,270,153	711,028	-	June									
486,500	140	19,574	4,505,132	3,804,720	3,804,720	526,396	3,278,324	700,412	-	July									
468,114	144	18,686	4,514,568	3,812,574	3,812,574	529,417	3,283,157	701,994	-	Aug.									
477,397	149	19,532	4,509,844	3,809,034	3,809,034	526,128	3,282,906	700,810	-	Sep.									
479,158	131	17,581	4,511,897	3,813,125	3,813,125	527,476	3,285,649	698,772	-	Oct.									
482,329	126	18,360	4,528,373	3,824,239	3,824,239	531,425	3,292,814	704,134	-	Nov.									
453,429	116	13,161	4,538,430	3,824,218	3,824,218	534,740	3,289,478	714,212	-	Dec.									
<b>Changes *</b>																			
+	5,047	-	74	-	3,048	+	59,126	+	86,597	+	86,597	+	11,285	+	75,312	-	27,471	-	2016
+	1,800	-	50	+	1,028	+	49,528	+	81,443	+	81,443	+	12,761	+	68,682	-	31,915	-	2017
+	10,317	-	39	-	928	+	80,442	+	123,350	+	123,350	+	44,404	+	78,946	-	42,908	-	2018
+	21,393	-	107	+	6,086	+	126,104	+	127,793	+	127,793	+	16,487	+	111,306	-	1,689	-	2019
-	11,136	-	140	+	4,373	+	164,552	+	149,550	+	149,550	+	7,992	+	141,558	+	15,002	-	2020
+	40,735	+	47	+	5,385	+	154,668	+	146,697	+	146,697	+	7,953	+	138,744	+	7,971	-	2021
+	64,493	-	159	+	6,733	+	182,631	+	192,662	+	192,662	+	48,513	+	144,149	-	10,031	-	2022
+	5,074	-	68	+	163	+	18,632	+	14,888	+	14,888	+	200	+	14,688	+	3,744	-	2022 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.
-	5,852	-	15	-	5,829	+	26,611	+	10,938	+	10,938	+	7,794	+	3,144	+	15,673	-	Feb.
+	4,662	+	13	-	1,829	+	9,242	+	219	+	219	+	447	-	228	+	9,023	-	Mar.
+	4,739	+	6	+	331	+	5,284	+	6,076	+	6,076	+	1,394	+	4,682	-	792	-	Apr.
-	2,144	-	-	-	345	+	10,548	+	12,952	+	12,952	+	4,621	+	8,331	-	2,404	-	May
-	10,111	-	15	+	1,950	+	10,681	-	2,314	-	2,314	+	180	-	2,494	+	12,995	-	June
+	8,405	-	18	+	890	+	254	+	10,327	+	10,327	+	1,062	+	9,265	-	10,073	-	July
-	19,085	+	4	-	914	+	7,883	+	6,794	+	6,794	+	2,763	+	4,031	+	1,089	-	Aug.
+	8,137	+	5	+	793	-	7,742	-	5,646	-	5,646	-	3,436	-	2,210	-	2,096	-	Sep.
+	2,046	-	18	-	1,941	+	2,905	+	4,791	+	4,791	+	1,540	+	3,251	-	1,886	-	Oct.
+	5,183	-	5	+	831	+	18,743	+	12,427	+	12,427	+	3,773	+	8,654	+	6,316	-	Nov.
-	27,454	-	10	-	5,262	+	10,884	+	520	+	520	+	3,574	-	3,054	+	10,364	-	Dec.

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Commercial banks <sup>2</sup></b>												
	<b>End of year or month *</b>											
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
2023 June	1,624,357	1,355,606	121	9,165	259,465	2,972	325,518	316,232	121	1,298,839	246,721	792,653
July	1,626,339	1,366,008	121	8,973	251,237	2,963	331,816	322,722	121	1,294,523	248,206	795,080
Aug.	1,612,080	1,353,874	111	8,997	249,098	2,956	317,298	308,190	111	1,294,782	250,049	795,635
Sep.	1,618,520	1,358,735	114	10,082	249,589	2,926	325,018	314,822	114	1,293,502	249,667	794,246
Oct.	1,620,557	1,364,221	112	8,668	247,556	2,868	328,625	319,845	112	1,291,932	250,530	793,846
Nov.	1,635,578	1,374,362	91	7,499	253,626	2,860	332,959	325,369	91	1,302,619	252,837	796,156
Dec.	1,622,206	1,348,822	88	6,280	267,016	2,781	305,179	298,811	88	1,317,027	254,924	795,087
	<b>Changes *</b>											
2022	+ 106,984	+ 96,011	- 133	+ 4,032	+ 7,074	- 467	+ 47,416	+ 43,517	- 133	+ 59,568	+ 19,794	+ 32,700
2023 June	+ 3,794	- 10,042	- 10	+ 1,490	+ 12,356	- 64	- 9,837	- 11,317	- 10	+ 13,631	+ 1,781	- 506
July	+ 3,322	+ 11,312	-	- 171	- 7,819	- 9	+ 6,736	+ 6,907	-	- 3,414	+ 1,717	+ 2,688
Aug.	- 15,728	- 13,204	- 10	- 1	- 2,513	- 7	- 15,120	- 15,109	- 10	- 608	+ 1,724	+ 181
Sep.	+ 3,775	+ 2,924	+ 3	+ 1,033	- 185	- 30	+ 6,714	+ 5,678	+ 3	- 2,939	- 261	- 2,493
Oct.	+ 2,725	+ 6,068	- 2	- 1,404	- 1,937	- 58	+ 3,881	+ 5,287	- 2	- 1,156	+ 1,009	- 228
Nov.	+ 17,963	+ 12,321	- 21	- 1,118	+ 6,781	- 8	+ 6,336	+ 7,475	- 21	+ 11,627	+ 1,679	+ 3,167
Dec.	- 11,529	- 23,841	- 3	- 1,283	+ 13,598	- 79	- 26,445	- 25,159	- 3	+ 14,916	+ 2,229	- 911
<b>Big banks</b>												
	<b>End of year or month *</b>											
2022	720,940	594,310	51	4,770	121,809	2,670	144,716	139,895	51	576,224	45,220	409,195
2023 June	743,892	609,006	41	3,567	131,278	2,522	158,009	154,401	41	585,883	46,631	407,974
July	741,669	611,820	39	3,361	126,449	2,513	159,213	155,813	39	582,456	47,490	408,517
Aug.	743,321	609,462	29	4,113	129,717	2,506	157,562	153,420	29	585,759	48,160	407,882
Sep.	749,375	612,770	33	4,264	132,308	2,479	161,884	157,587	33	587,491	48,235	406,948
Oct.	750,560	615,475	36	4,593	130,456	2,425	167,935	163,306	36	582,625	46,801	405,368
Nov.	758,146	617,303	20	3,679	137,144	2,417	168,803	165,104	20	589,343	46,809	405,390
Dec.	753,982	602,951	17	2,707	148,307	2,342	155,114	152,390	17	598,868	46,765	403,796
	<b>Changes *</b>											
2022	+ 45,171	+ 18,789	- 2	+ 2,962	+ 23,422	+ 123	+ 11,817	+ 8,857	- 2	+ 33,354	- 94	+ 10,026
2023 June	+ 8,414	- 3,419	- 7	- 1,348	+ 13,188	- 65	- 2,718	- 1,363	- 7	+ 11,132	- 198	- 1,858
July	- 1,509	+ 3,276	- 2	- 201	- 4,582	- 9	+ 1,491	+ 1,694	- 2	- 3,000	+ 939	+ 643
Aug.	+ 873	- 2,923	- 10	+ 749	+ 3,057	- 7	- 2,009	- 2,748	- 10	+ 2,882	+ 583	- 758
Sep.	+ 4,614	+ 2,264	+ 4	+ 144	+ 2,202	- 27	+ 3,619	+ 3,471	+ 4	+ 995	- 81	- 1,126
Oct.	+ 1,493	+ 2,925	+ 3	+ 331	- 1,766	- 54	+ 6,202	+ 5,868	+ 3	- 4,709	- 1,408	- 1,535
Nov.	+ 9,167	+ 3,000	- 16	- 904	+ 7,087	- 8	+ 1,718	+ 2,638	- 16	+ 7,449	+ 157	+ 205
Dec.	- 2,578	- 12,916	- 3	- 969	+ 11,310	- 75	- 12,365	- 11,393	- 3	+ 9,787	+ 9	- 1,532
<b>Regional banks and other commercial banks</b>												
	<b>End of year or month *</b>											
2022	700,256	604,416	100	3,566	92,174	522	123,608	119,942	100	576,648	147,117	337,357
2023 June	727,911	603,993	80	4,621	119,217	446	116,908	112,207	80	611,003	151,234	340,552
July	733,433	612,884	82	4,604	115,863	446	123,147	118,461	82	610,286	151,671	342,752
Aug.	718,906	604,418	82	3,912	110,494	446	112,650	108,656	82	606,256	150,988	344,774
Sep.	717,460	604,670	81	4,639	108,070	443	113,641	108,921	81	603,819	151,158	344,591
Oct.	719,158	608,254	76	2,945	107,883	440	112,644	109,623	76	606,514	152,608	346,023
Nov.	725,766	615,631	71	2,751	107,313	440	115,530	112,708	71	610,236	154,727	348,196
Dec.	718,320	606,318	71	2,595	109,336	436	103,359	100,693	71	614,961	156,679	348,946
	<b>Changes *</b>											
2022	+ 38,114	+ 52,771	- 59	+ 1,211	- 15,809	- 589	+ 26,994	+ 25,842	- 59	+ 11,120	+ 9,134	+ 17,795
2023 June	- 5,795	- 7,714	- 3	+ 2,689	- 767	+ 1	- 8,947	- 11,633	- 3	+ 3,152	+ 2,489	+ 1,430
July	+ 6,082	+ 9,298	+ 2	- 5	- 3,213	-	+ 6,363	+ 6,366	+ 2	- 281	+ 578	+ 2,354
Aug.	- 15,143	- 8,921	-	- 711	- 5,511	-	- 10,706	- 9,995	-	- 4,437	- 704	+ 1,778
Sep.	- 2,516	- 526	- 1	+ 687	- 2,676	- 3	+ 753	+ 67	- 1	- 3,269	- 102	- 491
Oct.	+ 2,023	+ 3,896	- 5	- 1,688	- 180	- 3	- 901	+ 792	- 5	+ 2,924	+ 1,554	+ 1,550
Nov.	+ 7,313	+ 7,780	- 5	- 165	- 297	-	+ 3,510	+ 3,680	- 5	+ 3,803	+ 1,276	+ 2,824
Dec.	- 7,205	- 9,050	-	- 224	+ 2,069	- 4	- 12,158	- 11,934	-	+ 4,953	+ 2,044	+ 840

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item <i>Fiduciary loans</i>	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Branches of foreign banks</b>												
<b>End of year or month *</b>												
2022	140,441	133,149	46	892	6,354	4	49,216	48,278	46	91,225	45,305	39,566
2023 June	152,554	142,607	–	977	8,970	4	50,601	49,624	–	101,953	48,856	44,127
July	151,237	141,304	–	1,008	8,925	4	49,456	48,448	–	101,781	49,045	43,811
Aug.	149,853	139,994	–	972	8,887	4	47,086	46,114	–	102,767	50,901	42,979
Sep.	151,685	141,295	–	1,179	9,211	4	49,493	48,314	–	102,192	50,274	42,707
Oct.	150,839	140,492	–	1,130	9,217	3	48,046	46,916	–	102,793	51,121	42,455
Nov.	151,666	141,428	–	1,069	9,169	3	48,626	47,557	–	103,040	51,301	42,570
Dec.	149,904	139,553	–	978	9,373	3	46,706	45,728	–	103,198	51,480	42,345
<b>Changes *</b>												
2022	+ 23,699	+ 24,451	– 72	– 141	– 539	– 1	+ 8,605	+ 8,818	– 72	+ 15,094	+ 10,754	+ 4,879
2023 June	+ 1,175	+ 1,091	–	+ 149	– 65	–	+ 1,828	+ 1,679	–	– 653	– 510	– 78
July	– 1,251	– 1,262	–	+ 35	– 24	–	– 1,118	– 1,153	–	+ 133	+ 200	– 309
Aug.	– 1,458	– 1,360	–	– 39	– 59	–	– 2,405	– 2,366	–	+ 947	+ 1,845	– 839
Sep.	+ 1,677	+ 1,186	–	+ 202	+ 289	–	+ 2,342	+ 2,140	–	– 665	– 78	– 876
Oct.	– 791	– 753	–	– 47	+ 9	– 1	– 1,420	– 1,373	–	+ 629	+ 863	– 243
Nov.	+ 1,483	+ 1,541	–	– 49	– 9	–	+ 1,108	+ 1,157	–	+ 375	+ 246	+ 138
Dec.	– 1,746	– 1,875	–	– 90	+ 219	–	– 1,922	– 1,832	–	+ 176	+ 176	– 219
<b>Landesbanken</b>												
<b>End of year or month *</b>												
2022	426,721	387,335	11	4,559	34,816	7,872	46,267	41,697	11	380,454	81,246	264,392
2023 June	434,390	393,340	10	4,943	36,097	7,344	51,580	46,627	10	382,810	83,332	263,381
July	435,756	394,797	10	5,677	35,272	7,393	52,989	47,302	10	382,767	83,716	263,779
Aug.	435,791	392,476	9	5,218	38,088	7,446	50,496	45,269	9	385,295	83,891	263,316
Sep.	434,229	392,544	10	5,417	36,258	7,462	51,574	46,147	10	382,655	83,007	263,390
Oct.	429,087	387,742	8	5,264	36,073	7,471	48,154	42,882	8	380,933	82,873	261,987
Nov.	428,499	388,109	4	5,357	35,029	7,560	47,866	42,505	4	380,633	83,591	262,013
Dec.	422,880	386,680	4	2,515	33,681	7,582	43,436	40,917	4	379,444	85,058	260,705
<b>Changes *</b>												
2022	+ 8,443	+ 11,714	– 5	+ 2,758	– 6,024	+ 357	+ 4,393	+ 1,640	– 5	+ 4,050	+ 6,821	+ 3,253
2023 June	– 292	– 1,697	–	– 45	+ 1,450	+ 7	+ 777	+ 822	–	– 1,069	– 921	– 1,598
July	+ 1,688	+ 1,728	–	+ 735	– 775	+ 49	+ 1,474	+ 739	–	+ 214	+ 461	+ 528
Aug.	– 289	– 2,598	–	+ 460	+ 2,770	+ 53	– 2,577	– 2,116	–	+ 2,288	+ 104	+ 586
Sep.	– 2,167	– 453	+ 1	+ 198	– 1,913	+ 16	+ 938	+ 739	+ 1	– 3,105	– 1,026	– 166
Oct.	– 4,842	– 4,517	– 2	– 153	– 170	+ 9	– 3,403	– 3,248	– 2	– 1,439	– 35	– 1,234
Nov.	– 109	+ 754	– 4	+ 94	– 953	+ 89	– 167	– 257	– 4	+ 58	+ 817	+ 194
Dec.	– 5,384	– 1,230	–	– 2,841	– 1,313	+ 22	– 4,395	– 1,554	–	– 989	+ 1,530	– 1,206
<b>Savings banks</b>												
<b>End of year or month *</b>												
2022	1,214,449	1,039,860	–	263	174,326	4,023	51,777	51,514	–	1,162,672	66,431	921,915
2023 June	1,216,663	1,048,406	–	517	167,740	3,746	54,594	54,077	–	1,162,069	67,619	926,710
July	1,218,700	1,050,714	–	494	167,492	3,729	55,180	54,686	–	1,163,520	67,451	928,577
Aug.	1,220,222	1,052,061	–	474	167,687	3,698	54,523	54,049	–	1,165,699	67,852	930,160
Sep.	1,219,173	1,051,464	–	483	167,226	3,575	54,808	54,325	–	1,164,365	67,438	929,701
Oct.	1,219,248	1,052,597	–	395	166,256	3,560	55,069	54,674	–	1,164,179	67,106	930,817
Nov.	1,218,700	1,053,019	–	307	165,374	3,539	53,657	53,350	–	1,165,043	67,236	932,433
Dec.	1,215,419	1,050,897	–	256	164,266	3,395	52,527	52,271	–	1,162,892	66,976	931,650
<b>Changes *</b>												
2022	+ 51,929	+ 56,155	–	– 399	– 3,827	– 14	+ 4,367	+ 4,766	–	+ 47,562	+ 3,889	+ 47,500
2023 June	+ 435	+ 340	–	– 23	+ 118	– 121	+ 325	+ 348	–	+ 110	+ 154	– 162
July	+ 2,041	+ 2,308	–	– 23	– 244	– 17	+ 587	+ 610	–	+ 1,454	– 168	+ 1,866
Aug.	+ 1,518	+ 1,346	–	– 20	+ 192	– 31	– 658	– 638	–	+ 2,176	+ 401	+ 1,583
Sep.	– 1,056	– 598	–	+ 9	– 467	– 123	+ 284	+ 275	–	– 1,340	– 414	– 459
Oct.	– 20	+ 1,038	–	– 88	– 970	– 15	+ 261	+ 349	–	– 281	– 427	+ 1,116
Nov.	– 540	+ 423	–	– 88	– 875	– 21	– 1,411	– 1,323	–	+ 871	+ 130	+ 1,616
Dec.	– 3,280	– 2,124	–	– 51	– 1,105	– 144	– 1,130	– 1,079	–	– 2,150	– 260	– 785

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Credit cooperatives</b>												
												<b>End of year or month *</b>
2022	879,800	754,891	23	29	124,857	3,350	33,230	33,178	23	846,570	44,778	676,935
2023 June	885,099	765,488	10	7	119,594	3,135	34,711	34,694	10	850,388	45,538	685,256
July	885,889	766,883	9	–	118,997	3,121	34,041	34,032	9	851,848	45,511	687,340
Aug.	887,601	768,823	10	–	118,768	3,099	33,867	33,857	10	853,734	45,547	689,419
Sep.	888,531	769,857	11	–	118,663	3,024	34,726	34,715	11	853,805	45,393	689,749
Oct.	890,128	771,576	11	–	118,541	3,000	34,410	34,399	11	855,718	45,407	691,770
Nov.	892,531	774,261	11	–	118,259	2,989	34,885	34,874	11	857,646	45,536	693,851
Dec.	892,616	774,914	4	–	117,698	2,912	35,819	35,815	4	856,797	45,186	693,913
												<b>Changes *</b>
2022	+ 47,793	+ 46,012	+ 5	– 186	+ 1,962	– 181	+ 3,146	+ 3,327	+ 5	+ 44,647	+ 3,594	+ 39,091
2023 June	+ 924	+ 1,418	– 5	– 10	– 479	– 74	+ 571	+ 586	– 5	+ 353	– 63	+ 895
July	+ 790	+ 1,395	– 1	– 7	– 597	– 14	– 670	– 662	– 1	+ 1,460	– 27	+ 2,084
Aug.	+ 1,712	+ 1,940	+ 1	–	– 229	– 22	– 174	– 175	+ 1	+ 1,886	+ 36	+ 2,079
Sep.	+ 928	+ 1,033	+ 1	–	– 106	– 75	+ 859	+ 858	+ 1	+ 69	– 154	+ 329
Oct.	+ 1,597	+ 1,719	–	–	– 122	– 24	– 316	– 316	–	+ 1,913	+ 14	+ 2,021
Nov.	+ 2,404	+ 2,685	–	–	– 281	– 11	+ 475	+ 475	–	+ 1,929	+ 129	+ 2,081
Dec.	+ 84	+ 652	– 7	–	– 561	– 77	+ 934	+ 941	– 7	– 850	+ 350	+ 61
<b>Mortgage banks</b>												
												<b>End of year or month *</b>
2022	198,024	183,434	–	–	14,565	88	3,062	3,037	–	194,962	36,431	143,966
2023 June	199,859	185,628	–	–	14,231	7	3,550	3,550	–	196,309	38,727	143,351
July	199,709	185,548	–	–	14,161	7	3,751	3,751	–	195,958	38,870	142,927
Aug.	199,786	185,267	–	–	14,519	6	3,527	3,527	–	196,259	39,124	142,616
Sep.	200,432	185,748	–	–	14,684	6	3,422	3,422	–	197,010	39,870	142,456
Oct.	200,251	185,807	–	–	14,444	6	3,276	3,276	–	196,975	40,273	142,258
Nov.	200,428	186,143	–	–	14,285	6	3,296	3,296	–	197,132	40,528	142,319
Dec.	200,638	186,328	–	–	14,310	6	3,228	3,228	–	197,410	41,102	141,998
												<b>Changes *</b>
2022	+ 2,661	+ 5,427	–	–	– 2,691	+ 80	+ 836	+ 911	–	+ 1,825	+ 3,439	+ 1,077
2023 June	– 296	– 175	–	–	– 121	– 89	– 9	– 9	–	– 287	+ 849	– 1,015
July	– 178	– 119	–	–	– 59	–	+ 175	+ 175	–	– 353	– 285	– 9
Aug.	– 10	– 361	–	–	+ 351	– 1	– 241	– 241	–	+ 231	+ 226	– 346
Sep.	+ 530	+ 381	–	–	+ 149	–	– 128	– 128	–	+ 658	+ 709	– 200
Oct.	– 132	+ 102	–	–	– 234	–	– 144	– 144	–	+ 12	+ 422	– 176
Nov.	+ 252	+ 399	–	–	– 147	–	+ 36	+ 36	–	+ 216	+ 278	+ 85
Dec.	+ 70	+ 45	–	–	+ 25	–	– 62	– 62	–	+ 132	+ 507	– 400
<b>Building and loan associations</b>												
												<b>End of year or month *</b>
2022	209,570	186,650	–	–	22,920	8	1,296	1,296	–	208,274	4,156	181,198
2023 June	211,382	188,986	–	–	22,396	7	1,362	1,362	–	210,020	3,961	183,663
July	211,591	189,298	–	–	22,293	7	1,261	1,261	–	210,330	3,911	184,126
Aug.	212,100	189,870	–	–	22,230	7	1,234	1,234	–	210,866	3,892	184,744
Sep.	212,708	190,553	–	–	22,155	7	1,185	1,185	–	211,523	3,865	185,503
Oct.	212,940	190,970	–	–	21,970	6	1,171	1,171	–	211,769	3,844	185,955
Nov.	213,358	191,479	–	–	21,879	6	1,226	1,226	–	212,132	3,561	186,692
Dec.	213,919	192,073	–	–	21,846	6	1,175	1,175	–	212,744	3,432	187,466
												<b>Changes *</b>
2022	+ 5,729	+ 9,340	–	–	– 3,611	– 458	+ 331	+ 331	–	+ 5,398	– 647	+ 9,656
2023 June	+ 575	+ 739	–	–	– 164	–	+ 90	+ 90	–	+ 485	+ 5	+ 644
July	+ 209	+ 312	–	–	– 103	–	– 101	– 101	–	+ 310	– 50	+ 463
Aug.	+ 509	+ 572	–	–	– 63	–	– 27	– 27	–	+ 536	– 19	+ 618
Sep.	+ 608	+ 683	–	–	– 75	–	– 49	– 49	–	+ 657	– 27	+ 759
Oct.	+ 236	+ 421	–	–	– 185	– 1	– 14	– 14	–	+ 250	– 21	+ 456
Nov.	+ 418	+ 509	–	–	– 91	–	– 55	– 55	–	+ 473	– 43	+ 607
Dec.	+ 561	+ 594	–	–	– 33	–	– 51	– 51	–	+ 612	– 39	+ 684

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

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



## I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which		Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item Fiduciary loans	Total	of which		Total	of which Loans	
		Loans	Bills					Loans	Bills		Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Banks with special, development and other central support tasks</b>												
<b>End of year or month *</b>												
2022	439,094	345,214	–	3,485	90,395	17,481	31,123	27,638	–	407,971	38,782	278,794
2023 June	432,123	336,527	17	4,074	91,505	17,345	26,117	22,026	17	406,006	39,362	275,139
July	433,362	337,972	–	4,430	90,960	17,337	27,176	22,746	–	406,186	38,731	276,495
Aug.	433,932	338,317	14	3,997	91,604	17,405	25,999	21,988	14	407,933	39,062	277,267
Sep.	433,329	337,530	14	3,550	92,235	17,395	26,345	22,781	14	406,984	36,888	277,861
Oct.	436,556	339,370	–	3,254	93,932	17,440	26,165	22,911	–	410,391	37,443	279,016
Nov.	440,094	339,195	20	5,197	95,682	17,404	26,926	21,709	20	413,168	38,136	279,350
Dec.	437,458	337,933	20	4,110	95,395	17,776	25,342	21,212	20	412,116	38,062	278,659
<b>Changes *</b>												
2022	+ 30,159	+ 32,496	– 26	+ 603	– 2,914	– 153	+ 10,578	+ 10,001	– 26	+ 19,581	+ 11,623	+ 10,872
2023 June	– 2,635	– 3,008	–	+ 538	– 165	– 257	– 93	– 631	–	– 2,542	– 1,625	– 752
July	+ 1,659	+ 1,796	– 17	+ 356	– 476	– 8	+ 1,076	+ 737	– 17	+ 583	– 586	+ 1,645
Aug.	+ 176	+ 14	+ 14	– 433	+ 581	+ 68	– 1,198	– 779	+ 14	+ 1,374	+ 291	+ 502
Sep.	– 1,425	– 1,479	–	– 447	+ 501	– 10	+ 317	+ 764	–	– 1,742	– 2,263	+ 20
Oct.	+ 3,428	+ 2,006	– 14	– 296	+ 1,732	+ 45	– 178	+ 132	– 14	+ 3,606	+ 578	+ 1,296
Nov.	+ 4,364	+ 519	+ 20	+ 1,943	+ 1,882	– 36	+ 795	– 1,168	+ 20	+ 3,569	+ 783	+ 904
Dec.	– 2,364	– 1,030	–	– 1,087	– 247	+ 372	– 1,577	– 490	–	– 787	– 43	– 497
<b>Memo item: Foreign banks</b>												
<b>End of year or month *</b>												
2022	668,402	561,672	130	7,062	99,538	432	164,166	156,974	130	504,236	116,121	288,577
2023 June	701,338	567,422	69	6,643	127,204	406	158,289	151,577	69	543,049	120,712	295,133
July	705,967	574,954	69	6,802	124,142	405	164,152	157,281	69	541,815	121,559	296,114
Aug.	692,086	565,013	69	6,089	120,915	405	151,982	145,824	69	540,104	122,964	296,225
Sep.	691,547	564,055	68	7,139	120,285	392	153,464	146,257	68	538,083	122,512	295,286
Oct.	690,948	564,061	63	5,795	121,029	389	149,887	144,029	63	541,061	124,041	295,991
Nov.	699,411	572,356	57	5,677	121,321	388	154,977	149,243	57	544,434	126,375	296,738
Dec.	691,592	560,130	63	5,390	126,009	377	141,351	135,898	63	550,241	127,613	296,619
<b>Changes *</b>												
2022	+ 79,456	+ 82,934	– 125	+ 4,224	– 7,577	+ 11	+ 49,753	+ 45,654	– 125	+ 29,703	+ 18,077	+ 19,203
2023 June	– 6,696	– 7,851	– 9	+ 2,412	– 1,248	– 11	– 6,329	– 8,732	– 9	– 367	+ 621	+ 260
July	+ 5,202	+ 7,916	–	+ 177	– 2,891	– 1	+ 6,045	+ 5,868	–	– 843	+ 950	+ 1,098
Aug.	– 14,530	– 10,398	–	– 736	– 3,396	–	– 12,433	– 11,697	–	– 2,097	+ 1,305	– 6
Sep.	– 1,730	– 1,791	– 1	+ 1,001	– 939	– 13	+ 1,006	+ 6	– 1	– 2,736	– 58	– 1,739
Oct.	– 336	+ 228	– 5	– 1,335	+ 776	– 3	– 3,448	– 2,108	– 5	+ 3,112	+ 1,580	+ 756
Nov.	+ 10,157	+ 9,622	– 6	– 70	+ 611	– 1	+ 6,395	+ 6,471	– 6	+ 3,762	+ 2,166	+ 985
Dec.	– 7,499	– 11,981	+ 6	– 286	+ 4,762	– 11	– 13,535	– 13,255	+ 6	+ 6,036	+ 1,305	– 31

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks <sup>1</sup>	Memo item fiduciary loans		Total	of which		Total	of which Loans		
									Loans	Bills			Total	
1	2	3	4	5	6	7	8	9	10	11	12	13		
	<b>End of year or month *</b>													
2015	3,233,856	2,764,017	431	435	468,973	20,373	255,528	207,755	207,121	431	47,773	47,541	2,978,328	
2016	3,274,332	2,823,830	342	358	449,802	19,080	248,569	205,715	205,085	342	42,854	42,784	3,025,763	
2017	3,332,586	2,894,032	354	723	437,477	19,075	241,651	210,946	210,257	354	30,705	30,317	3,090,935	
2018	3,394,464	2,990,166	249	195	403,854	17,965	249,512	228,013	227,373	249	21,499	21,695	3,144,952	
2019	3,521,535	3,119,187	317	3,292	398,739	17,267	260,438	238,838	238,090	317	21,600	18,739	3,261,097	
2020	3,647,048	3,245,092	249	4,018	397,689	23,503	243,250	221,615	220,957	249	21,635	18,026	3,403,798	
2021	3,798,090	3,392,408	263	2,625	402,794	25,722	249,701	232,189	231,587	263	17,512	15,226	3,548,389	
2022	4,015,618	3,613,125	159	2,694	399,640	25,598	296,441	279,785	279,265	159	16,656	14,323	3,719,177	
2022 May	3,886,701	3,488,910	159	3,222	394,410	26,180	280,078	262,476	261,343	159	17,602	15,354	3,606,623	
June	3,906,560	3,513,384	152	3,696	389,328	26,052	290,815	271,358	270,350	152	19,457	16,617	3,615,745	
July	3,945,049	3,539,099	173	3,602	402,175	25,880	291,366	271,765	270,766	173	19,601	16,825	3,653,683	
Aug.	3,976,016	3,574,275	137	3,908	397,696	25,870	305,036	287,287	286,311	137	17,749	14,680	3,670,980	
Sep.	3,993,630	3,595,314	196	3,600	394,520	25,824	311,005	292,778	291,975	196	18,227	15,234	3,682,625	
Oct.	4,014,059	3,611,628	172	4,272	397,987	25,807	308,736	288,883	288,210	172	19,853	16,082	3,705,323	
Nov.	4,025,717	3,625,269	151	3,580	396,717	25,865	310,678	292,935	292,400	151	17,743	14,547	3,715,039	
Dec.	4,015,618	3,613,125	159	2,694	399,640	25,598	296,441	279,785	279,265	159	16,656	14,323	3,719,177	
2023 Jan.	4,016,234	3,622,431	99	4,315	389,389	25,597	303,175	282,450	281,804	99	20,725	16,957	3,713,059	
Feb.	4,030,183	3,629,378	86	2,862	397,857	25,588	297,829	279,864	279,112	86	17,965	15,769	3,732,354	
Mar.	4,030,485	3,634,715	99	4,305	391,366	24,647	304,992	285,081	284,319	99	19,911	16,269	3,725,493	
Apr.	4,032,496	3,641,175	107	3,153	388,061	24,662	304,110	283,345	282,653	107	20,765	18,197	3,728,386	
May	4,039,020	3,650,525	110	2,184	386,201	24,710	299,698	280,994	280,043	110	18,704	17,361	3,739,322	
June	4,042,104	3,645,620	99	2,929	393,456	24,355	300,283	280,479	279,496	99	19,804	17,759	3,741,821	
July	4,048,659	3,653,867	79	3,161	391,552	24,358	299,366	277,441	276,479	79	21,925	19,647	3,749,293	
Aug.	4,046,714	3,649,881	83	2,523	394,227	24,410	289,466	270,830	270,021	83	18,636	16,839	3,757,248	
Sep.	4,048,141	3,653,529	89	3,388	391,135	24,203	297,159	275,462	274,727	89	21,697	18,955	3,750,982	
Oct.	4,051,949	3,656,622	75	3,024	392,228	24,117	293,628	270,904	270,249	75	22,724	20,280	3,758,321	
Nov.	4,057,926	3,661,199	76	3,098	393,553	23,980	291,052	272,035	271,309	76	19,017	16,569	3,766,874	
Dec.	4,044,337	3,649,956	65	873	393,443	23,796	279,088	264,248	263,932	65	14,840	14,218	3,765,249	
	<b>Changes *</b>													
2016	+ 43,674	+ 62,763	- 89	- 77	- 18,923	- 1,293	- 5,214	- 275	- 271	- 89	- 4,939	- 4,777	+ 48,888	
2017	+ 56,984	+ 70,162	+ 12	+ 365	- 13,555	- 5	- 6,483	+ 5,601	+ 5,542	+ 12	- 12,084	- 12,402	+ 63,467	
2018	+ 71,538	+ 105,409	- 105	- 528	- 33,238	- 990	+ 6,586	+ 15,777	+ 15,786	- 105	- 9,191	- 8,567	+ 64,952	
2019	+ 126,701	+ 129,081	+ 68	+ 3,097	- 5,545	- 698	+ 11,706	+ 11,605	+ 11,497	+ 68	+ 101	- 2,956	+ 114,995	
2020	+ 123,249	+ 123,641	- 68	+ 726	- 1,050	+ 5,726	- 19,579	- 19,784	- 19,694	- 68	+ 205	- 543	+ 142,828	
2021	+ 152,225	+ 147,814	+ 14	- 2,158	+ 6,555	+ 2,284	+ 8,848	+ 13,762	+ 13,818	+ 14	- 4,914	- 2,826	+ 143,377	
2022	+ 216,737	+ 220,115	- 104	+ 69	- 3,343	- 124	+ 47,648	+ 48,504	+ 48,586	- 104	- 856	- 903	+ 169,089	
2022 May	+ 20,102	+ 18,908	- 64	- 262	+ 1,520	+ 252	+ 2,581	+ 4,568	+ 4,607	- 64	- 1,987	- 1,700	+ 17,521	
June	+ 19,884	+ 24,499	- 7	+ 474	+ 5,082	- 128	+ 10,762	+ 8,907	+ 9,032	- 7	+ 1,855	+ 1,263	+ 9,122	
July	+ 36,082	+ 23,498	+ 21	- 94	+ 12,657	- 172	+ 235	+ 91	+ 100	+ 21	+ 144	+ 208	+ 35,847	
Aug.	+ 30,912	+ 35,121	- 36	+ 306	- 4,479	- 10	+ 13,670	+ 15,522	+ 15,545	- 36	- 1,852	- 2,145	+ 17,242	
Sep.	+ 16,517	+ 19,942	+ 59	- 308	- 3,176	- 46	+ 4,839	+ 4,361	+ 4,534	+ 59	+ 478	+ 554	+ 11,678	
Oct.	+ 20,729	+ 16,614	- 24	+ 672	+ 3,467	- 17	- 1,969	- 3,595	- 3,465	- 24	+ 1,626	+ 848	+ 22,698	
Nov.	+ 11,958	+ 13,941	- 21	- 692	- 1,270	+ 58	+ 2,242	+ 4,352	+ 4,490	- 21	- 2,110	- 1,535	+ 9,716	
Dec.	- 9,631	- 11,697	+ 8	- 886	+ 2,944	- 267	- 13,858	- 12,771	- 12,756	+ 8	- 1,087	- 224	+ 4,227	
2023 Jan.	+ 556	+ 9,246	- 60	+ 1,621	- 10,251	- 1	+ 6,674	+ 2,605	+ 2,479	- 60	+ 4,069	+ 2,634	- 6,118	
Feb.	+ 13,309	+ 6,307	- 13	- 1,453	+ 8,468	- 9	- 5,986	- 3,226	- 3,332	- 13	- 2,760	- 1,188	+ 19,295	
Mar.	+ 937	+ 5,972	+ 13	+ 1,443	- 6,491	- 316	+ 7,603	+ 5,657	+ 5,647	+ 13	+ 1,946	+ 500	- 6,666	
Apr.	+ 2,111	+ 6,460	+ 8	- 1,152	- 3,205	+ 15	- 882	- 1,736	- 1,666	+ 8	+ 854	+ 1,928	+ 2,993	
May	+ 6,545	+ 9,371	+ 3	- 969	- 1,860	+ 48	- 4,404	- 2,343	- 2,602	+ 3	- 2,061	- 836	+ 10,949	
June	+ 4,418	- 3,686	- 11	+ 745	+ 7,370	- 355	+ 1,749	+ 649	+ 617	- 11	+ 1,100	+ 398	+ 2,669	
July	+ 6,580	+ 8,272	- 20	+ 232	- 1,904	+ 3	- 957	- 3,078	- 3,057	- 20	+ 2,121	+ 1,888	+ 7,537	
Aug.	- 1,945	+ 3,986	+ 4	- 638	+ 2,675	+ 52	- 9,915	- 6,626	- 6,473	+ 4	- 3,289	- 2,808	+ 7,970	
Sep.	+ 1,327	+ 3,673	+ 6	+ 865	- 3,217	- 207	+ 7,693	+ 4,632	+ 4,706	+ 6	+ 3,061	+ 2,116	- 6,366	
Oct.	+ 3,717	+ 3,002	- 14	- 364	+ 1,093	- 86	- 3,531	- 4,558	- 4,478	- 14	+ 1,027	+ 1,325	+ 7,248	
Nov.	+ 6,082	+ 4,682	+ 1	+ 74	+ 1,325	- 137	- 2,336	+ 1,371	+ 1,300	+ 1	- 3,707	+ 3,711	+ 8,418	
Dec.	- 12,547	- 10,181	- 11	- 2,245	- 110	- 184	- 10,979	- 7,817	- 7,387	- 11	- 3,162	- 1,336	- 1,568	

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

## I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities 1	Equalisation claims 2	Memo item Fiduciary loans	
	Total	Medium-term	Long-term				Total	Medium-term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of year or month *</b>													
2,451,353	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
3,242,603	2,983,115	319,746	2,663,369	259,488	25,145	364,020	229,098	13,655	215,443	134,922	-	1,035	2022 May
3,255,791	2,998,170	322,234	2,675,936	257,621	25,039	359,954	228,247	13,614	214,633	131,707	-	1,013	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.
3,371,187	3,102,027	355,278	2,746,749	269,160	24,523	361,167	232,470	13,678	218,792	128,697	-	1,065	Feb.
3,369,292	3,101,519	354,801	2,746,718	267,773	23,628	356,201	232,608	13,641	218,967	123,593	-	1,019	Mar.
3,374,409	3,107,588	355,609	2,751,979	266,821	23,634	353,977	232,737	13,932	218,805	121,240	-	1,028	Apr.
3,387,957	3,120,713	360,752	2,759,961	267,244	23,689	351,365	232,408	13,609	218,799	118,957	-	1,021	May
3,388,691	3,117,432	359,970	2,757,462	271,259	23,348	353,130	230,933	13,360	217,573	122,197	-	1,007	June
3,395,506	3,125,335	362,069	2,763,266	270,171	23,360	353,787	232,406	13,529	218,877	121,381	-	998	July
3,398,626	3,130,409	362,815	2,767,594	268,217	23,413	358,622	232,612	13,813	218,799	126,010	-	997	Aug.
3,395,844	3,126,822	359,498	2,767,324	269,022	23,208	355,138	233,025	13,651	219,374	122,113	-	995	Sep.
3,401,046	3,131,246	360,738	2,770,508	269,800	23,123	357,275	234,847	13,827	221,020	122,428	-	994	Oct.
3,404,205	3,135,497	361,352	2,774,145	268,708	22,980	362,669	237,824	14,052	223,772	124,845	-	1,000	Nov.
3,401,163	3,131,707	360,960	2,770,747	269,456	22,798	364,086	240,099	14,141	225,958	123,987	-	998	Dec.
<b>Changes *</b>													
+ 79,807	+ 75,110	+ 9,704	+ 65,406	+ 4,697	- 938	- 30,919	- 7,299	- 4,048	- 3,251	- 23,620	-	- 355	2016
+ 103,414	+ 87,608	+ 9,439	+ 78,169	+ 15,806	+ 55	- 39,947	- 10,586	- 1,300	- 9,286	- 29,361	-	- 60	2017
+ 102,022	+ 108,705	+ 19,315	+ 89,390	- 6,683	- 944	- 37,070	- 10,515	- 2,697	- 7,818	- 26,555	-	- 46	2018
+ 132,840	+ 126,038	+ 18,865	+ 107,173	+ 6,802	- 790	- 17,845	- 5,498	- 2,568	- 2,930	- 12,347	-	+ 92	2019
+ 145,603	+ 144,965	+ 9,433	+ 135,532	+ 638	+ 6,137	- 2,775	- 1,087	- 1,532	+ 445	- 1,688	-	- 411	2020
+ 157,936	+ 140,124	+ 5,626	+ 134,498	+ 17,812	+ 2,311	- 14,559	- 3,302	- 1,323	- 1,979	- 11,257	-	- 27	2021
+ 184,791	+ 169,895	+ 33,470	+ 136,425	+ 14,896	- 78	- 15,702	+ 2,537	- 734	+ 3,271	- 18,239	-	- 46	2022
+ 16,445	+ 16,354	+ 2,460	+ 13,894	+ 91	+ 254	+ 1,076	- 353	- 45	- 308	+ 1,429	-	- 2	2022 May
+ 13,188	+ 15,055	+ 2,488	+ 12,567	- 1,867	- 106	- 4,066	- 851	- 41	- 810	- 3,215	-	- 22	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.
+ 10,999	+ 11,711	+ 5,360	+ 6,351	- 712	- 59	+ 8,296	- 884	- 135	- 749	+ 9,180	-	+ 50	Feb.
- 1,835	- 448	- 477	+ 29	- 1,387	- 270	- 4,831	+ 273	- 37	+ 310	- 5,104	-	- 46	Mar.
+ 5,117	+ 6,069	+ 808	+ 5,261	- 952	+ 6	- 2,124	+ 129	+ 291	- 162	- 2,253	-	+ 9	Apr.
+ 13,616	+ 13,193	+ 5,167	+ 8,026	+ 423	+ 55	- 2,667	- 384	- 338	- 46	- 2,283	-	- 7	May
+ 904	- 3,226	- 1,257	- 1,969	+ 4,130	- 341	+ 1,765	- 1,475	- 249	- 1,226	+ 3,240	-	- 14	June
+ 6,880	+ 7,968	+ 1,799	+ 6,169	- 1,088	+ 12	+ 657	+ 1,473	+ 169	+ 1,304	- 816	-	- 9	July
+ 3,135	+ 5,089	+ 761	+ 4,328	- 1,954	+ 53	+ 4,835	+ 206	+ 284	- 78	+ 4,629	-	- 1	Aug.
- 2,882	- 3,562	- 3,317	- 245	+ 680	- 205	- 3,484	+ 413	- 162	+ 575	- 3,897	-	- 2	Sep.
+ 5,171	+ 4,393	+ 1,145	+ 3,248	+ 778	- 85	+ 2,077	+ 1,762	+ 176	+ 1,586	+ 315	-	- 1	Oct.
+ 3,754	+ 4,846	+ 219	+ 4,627	- 1,092	- 143	+ 4,664	+ 2,247	+ 225	+ 2,022	+ 2,417	-	+ 6	Nov.
- 2,770	- 3,518	- 362	- 3,156	+ 748	- 182	+ 1,202	+ 2,060	+ 64	+ 1,996	- 858	-	- 2	Dec.

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	of which						Total	to enterprises and households				to government		Total
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	Total	of which		Total	of which Loans	
										Loans	Bills			
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Commercial banks <sup>1</sup></b>														
<b>End of year or month *</b>														
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	
2023 Sep.	1,126,364	1,037,617	54	2,429	86,264	2,888	159,198	149,135	149,015	54	10,063	7,700	967,166	
Oct.	1,125,585	1,036,713	56	2,242	86,574	2,830	156,910	145,801	145,702	56	11,109	8,910	968,675	
Nov.	1,126,781	1,037,446	41	1,052	88,242	2,823	155,045	146,766	146,675	41	8,279	7,277	971,736	
Dec.	1,119,948	1,029,381	37	398	90,132	2,743	146,847	141,138	141,058	37	5,709	5,354	973,101	
<b>Changes *</b>														
2022	+ 76,493	+ 72,321	- 84	+ 1,763	+ 2,493	- 72	+ 30,963	+ 30,221	+ 30,306	- 84	+ 742	- 1,022	+ 45,530	
2023 Sep.	+ 3,826	+ 4,014	+ 4	+ 1,004	- 1,196	- 30	+ 5,242	+ 3,798	+ 3,764	+ 4	+ 1,444	+ 470	- 1,416	
Oct.	- 779	- 904	+ 2	- 187	+ 310	- 58	- 2,288	- 3,334	- 3,313	+ 2	+ 1,046	+ 1,210	+ 1,509	
Nov.	+ 1,301	+ 838	- 15	- 1,190	+ 1,668	- 7	- 1,515	+ 1,315	+ 1,323	- 15	- 2,830	- 1,633	+ 2,816	
Dec.	- 5,846	- 7,058	- 4	- 674	+ 1,890	- 80	- 7,213	- 5,658	- 5,627	- 4	- 1,555	- 908	+ 1,367	
<b>Big banks</b>														
<b>End of year or month *</b>														
2022	533,477	472,063	51	715	60,648	2,670	66,332	63,492	63,441	51	2,840	2,125	467,145	
2023 Sep.	539,359	474,303	33	921	64,102	2,479	68,248	63,609	63,576	33	4,639	3,718	471,111	
Oct.	536,916	471,385	36	1,245	64,250	2,425	66,716	61,154	61,118	36	5,562	4,317	470,200	
Nov.	537,575	471,259	20	761	65,535	2,417	66,954	63,095	63,075	20	3,859	3,098	470,621	
Dec.	534,761	467,047	17	280	67,417	2,342	63,518	61,731	61,714	17	1,787	1,507	471,243	
<b>Changes *</b>														
2022	+ 30,999	+ 19,800	- 2	+ 546	+ 10,655	+ 123	+ 9,761	+ 9,356	+ 9,358	- 2	+ 405	- 141	+ 21,238	
2023 Sep.	+ 3,058	+ 1,416	+ 4	+ 181	+ 1,457	- 27	+ 1,823	+ 1,278	+ 1,254	+ 4	+ 545	+ 384	+ 1,235	
Oct.	- 2,443	- 2,918	+ 3	+ 324	+ 148	- 54	- 1,532	- 2,455	- 2,458	+ 3	+ 923	+ 599	- 911	
Nov.	+ 659	- 126	- 16	- 484	+ 1,285	- 8	+ 238	+ 1,941	+ 1,957	- 16	- 1,703	- 1,219	+ 421	
Dec.	- 1,799	- 3,197	- 3	- 481	+ 1,882	- 75	- 2,421	- 1,364	- 1,361	- 3	- 1,057	- 576	+ 622	
<b>Regional banks and other commercial banks</b>														
<b>End of year or month *</b>														
2022	471,164	446,164	29	1,592	23,379	486	57,055	52,638	52,575	29	4,417	2,859	414,109	
2023 Sep.	472,844	453,780	21	1,503	17,540	405	54,986	49,911	49,829	21	5,075	3,633	417,858	
Oct.	475,056	456,371	20	997	17,668	402	55,406	50,208	50,145	20	5,198	4,244	419,650	
Nov.	475,508	457,171	21	291	18,025	403	52,784	48,694	48,623	21	4,090	3,849	422,724	
Dec.	473,103	454,944	20	118	18,021	398	49,297	45,702	45,639	20	3,595	3,520	423,806	
<b>Changes *</b>														
2022	+ 24,911	+ 31,537	- 10	+ 1,217	- 7,833	- 194	+ 11,915	+ 11,563	+ 11,574	- 10	+ 352	- 866	+ 12,996	
2023 Sep.	+ 152	+ 2,083	-	+ 823	- 2,754	- 3	+ 1,945	+ 1,015	+ 1,005	-	+ 930	+ 117	- 1,793	
Oct.	+ 2,212	+ 2,591	- 1	- 506	+ 128	- 3	+ 420	+ 297	+ 316	- 1	+ 123	+ 611	+ 1,792	
Nov.	+ 47	+ 395	+ 1	- 706	+ 357	+ 1	- 2,742	- 1,634	- 1,642	+ 1	- 1,108	- 395	+ 2,789	
Dec.	- 2,433	- 2,235	- 1	- 193	- 4	- 5	- 3,512	- 3,017	- 2,989	- 1	- 495	- 329	+ 1,079	
<b>Branches of foreign banks</b>														
<b>End of year or month *</b>														
2022	106,085	102,833	46	-	3,206	4	36,446	36,055	36,009	46	391	391	69,639	
2023 Sep.	114,161	109,534	-	5	4,622	4	35,964	35,615	35,610	-	349	349	78,197	
Oct.	113,613	108,957	-	-	4,656	3	34,788	34,439	34,439	-	349	349	78,825	
Nov.	113,698	109,016	-	-	4,682	3	35,307	34,977	34,977	-	330	330	78,391	
Dec.	112,084	107,390	-	-	4,694	3	34,032	33,705	33,705	-	327	327	78,052	
<b>Changes *</b>														
2022	+ 20,583	+ 20,984	- 72	-	- 329	- 1	+ 9,287	+ 9,302	+ 9,374	- 72	- 15	- 15	+ 11,296	
2023 Sep.	+ 616	+ 515	-	-	+ 101	-	+ 1,474	+ 1,505	+ 1,505	-	- 31	- 31	- 858	
Oct.	- 548	- 577	-	-	5	- 1	- 1,176	- 1,176	- 1,171	-	-	-	+ 628	
Nov.	+ 595	+ 569	-	-	+ 26	-	+ 989	+ 1,008	+ 1,008	-	- 19	- 19	- 394	
Dec.	- 1,614	- 1,626	-	-	+ 12	-	- 1,280	- 1,277	- 1,277	-	- 3	- 3	- 334	

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

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

## I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>Commercial banks <sup>1</sup></b>													
<b>End of year or month *</b>													
898,320	835,672	163,393	672,279	62,648	3,144	52,573	27,988	2,113	25,875	24,585	-	16	2022
913,157	851,541	170,402	681,139	61,616	2,872	54,009	29,361	2,448	26,913	24,648	-	16	2023 Sep.
913,896	852,219	171,525	680,694	61,677	2,818	54,779	29,882	2,584	27,298	24,897	-	12	Oct.
914,481	853,093	171,864	681,229	61,388	2,811	57,255	30,401	2,625	27,776	26,854	-	12	Nov.
914,581	851,638	172,095	679,543	62,943	2,731	58,520	31,331	2,850	28,481	27,189	-	12	Dec.
<b>Changes *</b>													
+ 55,993	+ 42,133	+ 10,046	+ 32,087	+ 13,860	- 67	- 10,463	+ 904	+ 146	+ 758	- 11,367	-	- 5	2022
- 761	- 419	- 271	- 148	- 342	- 30	- 655	+ 199	+ 182	+ 17	- 854	-	-	2023 Sep.
+ 739	+ 678	+ 1,123	- 445	+ 61	- 54	+ 770	+ 521	+ 136	+ 385	+ 249	-	- 4	Oct.
+ 340	+ 629	- 296	+ 925	- 289	- 7	+ 2,476	+ 519	+ 41	+ 478	+ 1,957	-	-	Nov.
+ 102	- 1,453	+ 236	- 1,689	+ 1,555	- 80	+ 1,265	+ 930	+ 225	+ 705	+ 335	-	-	Dec.
<b>Big banks</b>													
<b>End of year or month *</b>													
445,241	392,962	27,282	365,680	52,279	2,654	21,904	13,535	894	12,641	8,369	-	16	2022
448,116	391,932	26,859	365,073	56,184	2,463	22,995	15,077	1,134	13,943	7,918	-	16	2023 Sep.
446,727	390,611	26,758	363,853	56,116	2,413	23,473	15,339	1,269	14,070	8,134	-	12	Oct.
445,348	389,455	26,716	362,739	55,893	2,405	25,273	15,631	1,323	14,308	9,642	-	12	Nov.
444,878	387,704	26,599	361,105	57,174	2,330	26,365	16,122	1,410	14,712	10,243	-	12	Dec.
<b>Changes *</b>													
+ 26,573	+ 10,373	- 712	+ 11,085	+ 16,200	+ 128	- 5,335	+ 210	- 249	+ 459	- 5,545	-	- 5	2022
- 613	- 393	- 727	+ 334	- 220	- 27	+ 1,848	+ 171	+ 103	+ 68	+ 1,677	-	-	2023 Sep.
- 1,389	- 1,321	- 101	- 1,220	- 68	- 50	+ 478	+ 262	+ 135	+ 127	+ 216	-	- 4	Oct.
- 1,379	- 1,156	- 42	- 1,114	- 223	- 8	+ 1,800	+ 292	+ 54	+ 238	+ 1,508	-	-	Nov.
- 470	- 1,751	- 117	- 1,634	+ 1,281	- 75	+ 1,092	+ 491	+ 87	+ 404	+ 601	-	-	Dec.
<b>Regional banks and other commercial banks</b>													
<b>End of year or month *</b>													
386,666	376,524	102,477	274,047	10,142	486	27,443	14,206	1,006	13,200	13,237	-	-	2022
391,145	386,343	105,767	280,576	4,802	405	26,713	13,975	1,101	12,874	12,738	-	-	2023 Sep.
392,692	387,746	106,312	281,434	4,946	402	26,958	14,236	1,104	13,132	12,722	-	-	Oct.
395,100	390,251	107,314	282,937	4,849	403	27,624	14,448	1,079	13,369	13,176	-	-	Nov.
396,075	391,026	108,068	282,958	5,049	398	27,731	14,759	1,096	13,663	12,972	-	-	Dec.
<b>Changes *</b>													
+ 18,115	+ 20,327	+ 3,399	+ 16,928	- 2,212	- 194	- 5,119	+ 502	+ 203	+ 299	- 5,621	-	-	2022
+ 728	+ 929	+ 630	+ 299	- 201	- 3	- 2,521	+ 32	+ 79	- 47	- 2,553	-	-	2023 Sep.
+ 1,547	+ 1,403	+ 545	+ 858	+ 144	- 3	+ 245	+ 261	+ 3	+ 258	- 16	-	-	Oct.
+ 2,123	+ 2,220	+ 332	+ 1,888	- 97	+ 1	+ 666	+ 212	- 25	+ 237	+ 454	-	-	Nov.
+ 972	+ 772	+ 754	+ 18	+ 200	- 5	+ 107	+ 311	+ 17	+ 294	- 204	-	-	Dec.
<b>Branches of foreign banks</b>													
<b>End of year or month *</b>													
66,413	66,186	33,634	32,552	227	4	3,226	247	213	34	2,979	-	-	2022
73,896	73,266	37,776	35,490	630	4	4,301	309	213	96	3,992	-	-	2023 Sep.
74,477	73,862	38,455	35,407	615	3	4,348	307	211	96	4,041	-	-	Oct.
74,033	73,387	37,834	35,553	646	3	4,358	322	223	99	4,036	-	-	Nov.
73,628	72,908	37,428	35,480	720	3	4,424	450	344	106	3,974	-	-	Dec.
<b>Changes *</b>													
+ 11,305	+ 11,433	+ 7,359	+ 4,074	- 128	- 1	- 9	+ 192	+ 192	± 0	- 201	-	-	2022
- 876	- 955	- 174	- 781	+ 79	-	+ 18	- 4	-	- 4	+ 22	-	-	2023 Sep.
+ 581	+ 596	+ 679	- 83	- 15	- 1	+ 47	- 2	- 2	-	+ 49	-	-	Oct.
- 404	- 435	- 586	+ 151	+ 31	-	+ 10	+ 15	+ 12	+ 3	- 5	-	-	Nov.
- 400	- 474	- 401	- 73	+ 74	-	+ 66	+ 128	+ 121	+ 7	- 62	-	-	Dec.

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	of which						Total	to enterprises and households				to government		Total
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	Total	of which		Total	of which Loans	
										Loans	Bills			
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Landesbanken</b>													<b>End of year or month *</b>	
2022	275,103	262,266	10	310	12,517	7,737	29,739	26,605	26,338	10	3,134	3,081	245,364	
2023 Sep.	278,580	264,320	10	815	13,435	7,323	30,998	26,465	25,948	10	4,533	4,225	247,582	
Oct.	277,319	262,597	8	1,129	13,585	7,332	29,565	25,316	24,844	8	4,249	3,584	247,754	
Nov.	275,660	262,109	4	1,054	12,493	7,407	29,226	25,740	25,209	4	3,486	2,959	246,434	
Dec.	273,390	261,214	4	306	11,866	7,423	28,069	25,016	24,878	4	3,053	2,881	245,321	
<b>Changes *</b>														
2022	+ 827	+ 5,826	- 2	- 740	- 4,257	+ 307	+ 1,034	+ 1,952	+ 1,916	- 2	- 918	- 140	- 207	
2023 Sep.	- 1,738	+ 225	+ 1	- 43	- 1,921	+ 15	+ 1,306	+ 462	+ 590	+ 1	+ 844	+ 758	- 3,044	
Oct.	- 1,261	- 1,723	- 2	+ 314	+ 150	+ 9	- 1,433	- 1,149	- 1,104	- 2	- 284	- 641	+ 172	
Nov.	- 1,659	- 488	- 4	- 75	- 1,092	+ 75	- 339	+ 424	+ 365	- 4	- 763	- 625	- 1,320	
Dec.	- 2,215	- 840	-	- 748	- 627	+ 16	- 1,157	- 724	- 331	-	- 433	- 78	- 1,058	
<b>Savings banks</b>													<b>End of year or month *</b>	
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	
2023 Sep.	1,170,881	1,031,926	-	159	138,796	3,569	53,613	48,856	48,813	-	4,757	4,641	1,117,268	
Oct.	1,171,474	1,033,110	-	159	138,205	3,554	53,961	48,660	48,617	-	5,301	5,185	1,117,513	
Nov.	1,171,306	1,033,569	-	160	137,577	3,533	52,656	48,120	48,077	-	4,536	4,419	1,118,650	
Dec.	1,168,252	1,031,398	-	109	136,745	3,389	51,545	47,328	47,304	-	4,217	4,132	1,116,707	
<b>Changes *</b>														
2022	+ 50,966	+ 54,683	-	- 519	- 3,198	- 14	+ 4,321	+ 4,417	+ 4,422	-	- 96	+ 418	+ 46,645	
2023 Sep.	- 1,170	- 647	-	+ 19	- 542	- 123	+ 274	+ 18	- 1	-	+ 256	+ 256	- 1,444	
Oct.	+ 498	+ 1,089	-	-	- 591	- 15	+ 348	- 196	- 196	-	+ 544	+ 544	+ 150	
Nov.	- 168	+ 459	-	+ 1	- 628	- 21	- 1,305	- 540	- 540	-	- 765	- 766	+ 1,137	
Dec.	- 3,054	- 2,171	-	- 51	- 832	- 144	- 1,111	- 792	- 773	-	- 319	- 287	- 1,943	
<b>Credit cooperatives</b>													<b>End of year or month *</b>	
2022	832,248	742,125	23	27	90,073	3,348	32,824	32,585	32,552	23	239	222	799,424	
2023 Sep.	844,744	756,783	11	-	87,950	3,022	34,298	34,031	34,020	11	267	267	810,446	
Oct.	846,923	758,479	11	-	88,433	2,998	33,975	33,677	33,666	11	298	298	812,948	
Nov.	849,534	760,770	11	-	88,753	2,987	34,128	33,893	33,882	11	235	235	815,406	
Dec.	849,285	760,573	4	-	88,708	2,909	34,386	34,149	34,145	4	237	237	814,899	
<b>Changes *</b>														
2022	+ 49,414	+ 44,770	+ 5	- 188	+ 4,827	- 178	+ 3,157	+ 3,325	+ 3,325	+ 5	- 168	+ 15	+ 46,257	
2023 Sep.	+ 1,226	+ 913	+ 1	-	+ 312	- 75	+ 849	+ 817	+ 816	+ 1	+ 32	+ 32	+ 377	
Oct.	+ 2,179	+ 1,696	-	-	+ 483	- 24	- 323	- 354	- 354	-	+ 31	+ 31	+ 2,502	
Nov.	+ 2,611	+ 2,291	-	-	+ 320	- 11	+ 153	+ 216	+ 216	-	- 63	- 63	+ 2,458	
Dec.	- 249	- 197	- 7	-	- 45	- 78	+ 258	+ 256	+ 263	- 7	+ 2	+ 2	- 507	
<b>Mortgage banks</b>													<b>End of year or month *</b>	
2022	132,509	126,333	-	25	6,151	88	2,014	2,000	1,975	-	14	14	130,495	
2023 Sep.	135,194	127,783	-	-	7,411	6	2,255	2,248	2,248	-	7	7	132,939	
Oct.	135,274	127,852	-	-	7,422	6	2,262	2,255	2,255	-	7	7	133,012	
Nov.	135,109	127,795	-	-	7,314	6	2,293	2,279	2,279	-	14	14	132,816	
Dec.	135,054	127,738	-	-	7,316	6	2,199	2,185	2,185	-	14	14	132,855	
<b>Changes *</b>														
2022	+ 2,730	+ 3,254	-	- 75	- 449	+ 80	+ 304	+ 428	+ 403	-	- 124	- 24	+ 2,426	
2023 Sep.	+ 449	+ 288	-	-	+ 161	-	+ 76	+ 77	+ 77	-	- 1	- 1	+ 373	
Oct.	+ 80	+ 69	-	-	+ 11	-	+ 7	+ 7	+ 7	-	-	-	+ 73	
Nov.	- 165	- 57	-	-	- 108	-	+ 31	+ 24	+ 24	-	+ 7	+ 7	- 196	
Dec.	- 55	- 57	-	-	+ 2	-	- 94	- 94	- 94	-	-	-	+ 39	

\* For the corpus of reporting credit institutions, the categories of 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						Equalisa- tion claims		Memo item Fiduciary loans
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Memo item Fiduciary loans			
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>End of year or month *</b>													<b>Landesbanken</b>	
170,834	168,324	40,039	128,285	2,510	7,330	74,530	64,523	1,427	63,096	10,007	-	407	2022	
174,310	170,955	42,846	128,109	3,355	6,949	73,272	63,192	1,070	62,122	10,080	-	374	2023 Sep.	
174,076	170,833	42,593	128,240	3,243	6,958	73,678	63,336	1,207	62,129	10,342	-	374	Oct.	
173,278	170,763	42,270	128,493	2,515	7,030	73,156	63,178	1,216	61,962	9,978	-	377	Nov.	
171,972	170,013	41,928	128,085	1,959	7,055	73,349	63,442	1,316	62,126	9,907	-	368	Dec.	
<b>Changes *</b>														
+ 4,324	+ 5,851	+ 4,373	+ 1,478	- 1,527	+ 354	- 4,531	- 1,801	- 378	- 1,423	- 2,730	-	-	47	2022
- 882	- 1,253	- 678	- 575	+ 371	+ 15	- 2,162	+ 130	- 24	+ 154	- 2,292	-	-	-	2023 Sep.
- 174	- 62	- 253	+ 191	- 112	+ 9	+ 346	+ 84	+ 137	- 53	+ 262	-	-	-	Oct.
- 633	+ 95	- 323	+ 418	- 728	+ 72	- 687	- 323	+ 9	- 332	- 364	-	+ 3	-	Nov.
- 1,251	- 695	- 342	- 353	- 556	+ 25	+ 193	+ 264	+ 100	+ 164	- 71	-	-	9	Dec.
<b>End of year or month *</b>													<b>Savings banks</b>	
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	
1,053,323	949,367	60,996	888,371	103,956	3,521	63,945	29,105	2,380	26,725	34,840	-	48	2023 Sep.	
1,053,927	950,272	60,942	889,330	103,655	3,506	63,586	29,036	2,114	26,922	34,550	-	48	Oct.	
1,054,739	951,460	61,125	890,335	103,279	3,486	63,911	29,613	2,133	27,480	34,298	-	47	Nov.	
1,052,805	949,802	60,805	888,997	103,003	3,343	63,902	30,160	2,121	28,039	33,742	-	46	Dec.	
<b>Changes *</b>														
+ 47,446	+ 48,368	+ 3,374	+ 44,994	- 922	- 10	- 801	+ 1,475	+ 37	+ 1,438	- 2,276	-	-	4	2022
- 858	- 720	- 344	- 376	- 138	- 123	- 586	- 182	- 69	- 113	- 404	-	-	-	2023 Sep.
+ 509	+ 810	- 149	+ 959	- 301	- 15	- 359	- 69	- 266	+ 197	- 290	-	-	-	Oct.
+ 917	+ 1,293	+ 183	+ 1,110	- 376	- 20	+ 220	+ 472	+ 19	+ 453	- 252	-	-	1	Nov.
- 1,719	- 1,443	- 295	- 1,148	- 276	- 143	- 224	+ 332	- 37	+ 369	- 556	-	-	1	Dec.
<b>End of year or month *</b>													<b>Credit cooperatives</b>	
783,381	706,371	43,551	662,820	77,010	3,347	16,043	2,980	196	2,784	13,063	-	1	2022	
794,516	719,469	44,124	675,345	75,047	3,021	15,930	3,027	244	2,783	12,903	-	1	2023 Sep.	
797,429	721,493	44,141	677,352	75,936	2,997	15,519	3,022	243	2,779	12,497	-	1	Oct.	
799,842	723,569	44,255	679,314	76,273	2,986	15,564	3,084	239	2,845	12,480	-	1	Nov.	
799,492	723,086	43,880	679,206	76,406	2,908	15,407	3,105	242	2,863	12,302	-	1	Dec.	
<b>Changes *</b>														
+ 46,264	+ 41,348	+ 3,521	+ 37,827	+ 4,916	- 178	- 7	+ 82	+ 58	+ 24	- 89	-	-	-	2022
+ 410	+ 84	- 159	+ 243	+ 326	- 75	- 33	- 19	+ 10	- 29	- 14	-	-	-	2023 Sep.
+ 2,913	+ 2,024	+ 17	+ 2,007	+ 889	- 24	- 411	- 5	- 1	- 4	- 406	-	-	-	Oct.
+ 2,413	+ 2,076	+ 114	+ 1,962	+ 337	- 11	+ 45	+ 62	- 4	+ 66	- 17	-	-	-	Nov.
- 350	- 483	- 375	- 108	+ 133	- 78	- 157	+ 21	+ 3	+ 18	- 178	-	-	-	Dec.
<b>End of year or month *</b>													<b>Mortgage banks</b>	
112,443	112,267	13,406	98,861	176	88	18,052	12,077	295	11,782	5,975	-	-	2022	
114,096	113,923	15,269	98,654	173	6	18,843	11,605	324	11,281	7,238	-	-	2023 Sep.	
114,160	113,987	15,502	98,485	173	6	18,852	11,603	323	11,280	7,249	-	-	Oct.	
114,095	113,921	15,529	98,392	174	6	18,721	11,581	319	11,262	7,140	-	-	Nov.	
114,247	114,073	15,951	98,122	174	6	18,608	11,466	320	11,146	7,142	-	-	Dec.	
<b>Changes *</b>														
+ 3,533	+ 3,544	+ 722	+ 2,822	- 11	+ 80	- 1,107	- 669	+ 2	- 671	- 438	-	-	-	2022
+ 311	+ 311	+ 96	+ 215	-	-	+ 62	- 99	- 6	- 93	+ 161	-	-	-	2023 Sep.
+ 64	+ 64	+ 233	- 169	-	-	+ 9	- 2	- 1	- 1	+ 11	-	-	-	Oct.
- 65	- 66	+ 27	- 93	+ 1	-	- 131	- 22	- 4	- 18	- 109	-	-	-	Nov.
+ 152	+ 152	+ 422	- 270	-	-	- 113	- 115	+ 1	- 116	+ 2	-	-	-	Dec.

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	of which						Total	to enterprises and households				to government		Total
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	of which		Total	of which Loans		
									Loans	Bills			Loans	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Building and loan associations</b>													<b>End of year or month *</b>	
2022	200,451	185,218	.	-	15,233	8	1,283	1,283	1,283	.	-	-	199,168	
2023 Sep.	203,620	189,090	.	-	14,530	7	1,176	1,176	1,176	.	-	-	202,444	
Oct.	204,026	189,496	.	-	14,530	6	1,163	1,163	1,163	.	-	-	202,863	
Nov.	204,484	189,997	.	-	14,487	6	1,218	1,218	1,218	.	-	-	203,266	
Dec.	205,053	190,594	.	-	14,459	6	1,173	1,173	1,173	.	-	-	203,880	
<b>Changes *</b>														
2022	+ 7,410	+ 9,381	.	-	- 1,971	- 457	+ 333	+ 333	+ 333	.	± 0	± 0	+ 7,077	
2023 Sep.	+ 614	+ 684	.	-	- 70	-	- 48	- 47	- 47	.	- 1	- 1	+ 662	
Oct.	+ 410	+ 410	.	-	-	- 1	- 13	- 13	- 13	.	-	-	+ 423	
Nov.	+ 458	+ 501	.	-	- 43	-	- 55	- 55	- 55	.	-	-	+ 513	
Dec.	+ 569	+ 597	.	-	- 28	-	- 45	- 45	- 45	.	-	-	+ 614	
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>	
2022	299,648	255,370	-	- 84	44,362	7,241	19,985	18,513	18,513	-	1,472	1,556	279,663	
2023 Sep.	288,758	246,010	14	- 15	42,749	7,388	15,621	13,551	13,507	14	2,070	2,115	273,137	
Oct.	291,348	248,375	-	- 506	43,479	7,391	15,792	14,032	14,002	-	1,760	2,296	275,556	
Nov.	295,052	249,513	20	832	44,687	7,218	16,486	14,019	13,969	20	2,467	1,665	278,566	
Dec.	293,355	249,058	20	60	44,217	7,320	14,869	13,259	13,189	20	1,610	1,600	278,486	
<b>Changes *</b>														
2022	+ 28,897	+ 29,880	- 23	- 172	- 788	+ 210	+ 7,536	+ 7,828	+ 7,881	- 23	- 292	- 150	+ 21,361	
2023 Sep.	- 1,880	- 1,804	-	- 115	+ 39	+ 6	- 6	- 493	- 493	-	+ 487	+ 602	- 1,874	
Oct.	+ 2,590	+ 2,365	- 14	- 491	+ 730	+ 3	+ 171	+ 481	+ 495	- 14	- 310	+ 181	+ 2,419	
Nov.	+ 3,704	+ 1,138	+ 20	+ 1,338	+ 1,208	- 173	+ 694	- 13	- 33	+ 20	+ 707	- 631	+ 3,010	
Dec.	- 1,697	- 455	-	- 772	- 470	+ 102	- 1,617	- 760	- 780	-	- 857	- 65	- 80	
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>	
2022	432,769	399,888	.	.	31,571	432	75,210	71,326	71,257	60	3,884	2,643	357,559	
2023 Sep.	438,421	410,247	.	.	26,667	392	72,860	67,650	67,627	8	5,210	3,726	365,561	
Oct.	438,529	410,892	.	.	26,635	389	71,127	65,795	65,788	7	5,332	4,337	367,402	
Nov.	440,004	412,269	.	.	27,233	388	71,328	67,169	67,162	7	4,159	3,664	368,676	
Dec.	436,055	408,010	.	.	27,767	377	66,919	63,412	63,400	12	3,507	3,241	369,136	
<b>Changes *</b>														
2022	+ 38,954	+ 44,705	.	.	- 6,619	+ 11	+ 17,293	+ 16,332	+ 16,413	- 69	+ 961	+ 12	+ 21,661	
2023 Sep.	- 765	+ 617	.	.	- 2,124	- 13	+ 2,707	+ 1,609	+ 1,599	-	+ 1,098	+ 366	- 3,472	
Oct.	+ 108	+ 645	.	.	- 32	- 3	- 1,733	- 1,855	- 1,839	- 1	+ 122	+ 611	+ 1,841	
Nov.	+ 1,985	+ 1,887	.	.	+ 598	- 1	+ 671	+ 1,844	+ 1,844	-	- 1,173	- 673	+ 1,314	
Dec.	- 3,949	- 4,259	.	.	+ 534	- 11	- 4,414	- 3,762	- 3,767	+ 5	- 652	- 423	+ 465	

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



## I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of year or month *</b>													
<b>Building and loan associations</b>													
189,760	179,076	4,048	175,028	10,684	8	9,408	4,859	-	4,859	4,549	-	-	2022
194,163	183,553	3,750	179,803	10,610	7	8,281	4,361	-	4,361	3,920	-	-	2023 Sep.
194,594	183,984	3,732	180,252	10,610	6	8,269	4,349	-	4,349	3,920	-	-	Oct.
195,037	184,426	3,450	180,976	10,611	6	8,229	4,353	-	4,353	3,876	-	-	Nov.
195,681	185,069	3,411	181,658	10,612	6	8,199	4,352	-	4,352	3,847	-	-	Dec.
<b>Changes *</b>													
+ 8,212	+ 9,224	- 642	+ 9,866	- 1,012	- 457	- 1,135	- 176	-	- 176	- 959	-	-	2022
+ 743	+ 743	- 28	+ 771	-	-	- 81	- 11	-	- 11	- 70	-	-	2023 Sep.
+ 435	+ 435	- 18	+ 453	-	- 1	- 12	- 12	-	- 12	-	-	-	Oct.
+ 553	+ 552	- 42	+ 594	+ 1	-	- 40	+ 4	-	+ 4	- 44	-	-	Nov.
+ 644	+ 643	- 39	+ 682	+ 1	-	- 30	+ 1	-	- 1	- 29	-	-	Dec.
<b>End of year or month *</b>													
<b>Banks with special, development and other central support tasks</b>													
156,656	142,907	24,198	118,709	13,749	6,690	123,007	92,394	7,527	84,867	30,613	-	551	2022
152,279	138,014	22,111	115,903	14,265	6,832	120,858	92,374	7,185	85,189	28,484	-	556	2023 Sep.
152,964	138,458	22,303	116,155	14,506	6,832	122,592	93,619	7,356	86,263	28,973	-	559	Oct.
152,733	138,265	22,859	115,406	14,468	6,655	125,833	95,614	7,520	88,094	30,219	-	563	Nov.
152,385	138,026	22,890	115,136	14,359	6,749	126,101	96,243	7,292	88,951	29,858	-	571	Dec.
<b>Changes *</b>													
+ 19,019	+ 19,427	+ 12,076	+ 7,351	- 408	+ 200	+ 2,342	+ 2,722	- 599	+ 3,321	- 380	-	+ 10	2022
- 1,845	- 2,308	- 1,933	- 375	+ 463	+ 8	- 29	+ 395	- 255	+ 650	- 424	-	- 2	2023 Sep.
+ 685	+ 444	+ 192	+ 252	+ 241	-	+ 1,734	+ 1,245	+ 171	+ 1,074	+ 489	-	+ 3	Oct.
+ 229	+ 267	+ 556	- 289	- 38	- 177	+ 2,781	+ 1,535	+ 164	+ 1,371	+ 1,246	-	+ 4	Nov.
- 348	- 239	+ 31	- 270	- 109	+ 94	+ 268	+ 629	- 228	+ 857	- 361	-	+ 8	Dec.
<b>End of year or month *</b>													
<b>Memo item: Foreign banks</b>													
341,191	321,532	77,911	243,621	19,659	432	16,368	4,456	428	4,028	11,912	-	-	2022
348,411	333,322	82,767	250,555	15,089	392	17,150	5,572	554	5,018	11,578	-	-	2023 Sep.
350,220	335,070	83,982	251,088	15,150	389	17,182	5,697	602	5,095	11,485	-	-	Oct.
350,706	335,611	84,200	251,411	15,095	388	17,970	5,832	617	5,215	12,138	-	-	Nov.
351,215	335,291	84,286	251,005	15,924	377	17,921	6,078	760	5,318	11,843	-	-	Dec.
<b>Changes *</b>													
+ 29,933	+ 28,342	+ 10,637	+ 17,705	+ 1,591	+ 11	- 8,272	- 62	+ 188	- 250	- 8,210	-	-	2022
- 1,133	- 1,336	- 606	- 730	+ 203	- 13	- 2,339	- 12	+ 9	- 21	- 2,327	-	-	2023 Sep.
+ 1,809	+ 1,748	+ 1,215	+ 533	+ 61	- 3	+ 32	+ 125	+ 48	+ 77	- 93	-	-	Oct.
+ 526	+ 581	+ 253	+ 328	- 55	- 1	+ 788	+ 135	+ 15	+ 120	+ 653	-	-	Nov.
+ 514	- 315	+ 91	- 406	+ 829	- 11	- 49	+ 246	+ 143	+ 103	- 295	-	-	Dec.

## I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans \*  
(a) Total

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	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	
	<b>End of quarter *</b>												
2016 Q3	2,497,221	1,264,481	1,007,598	256,883	1,341,052	350,470	939,998	156,913	150,386	632,699	401,054	24,695	33,007
Q4	2,511,978	1,276,582	1,016,523	260,059	1,347,491	354,059	946,211	150,425	153,476	642,310	401,280	23,866	32,887
2017 Q1	2,533,783	1,283,244	1,022,397	260,847	1,364,355	356,637	960,597	156,789	154,056	649,752	403,758	24,537	32,744
Q2	2,559,681	1,297,771	1,033,704	264,067	1,377,841	360,866	969,661	158,754	155,897	655,010	408,180	24,532	32,839
Q3	2,589,491	1,315,658	1,046,906	268,752	1,392,692	366,501	982,317	159,884	157,293	665,140	410,375	23,661	32,926
Q4	2,610,127	1,326,573	1,052,952	273,621	1,403,094	368,520	991,900	157,555	160,409	673,936	411,194	23,266	32,660
2018 Q1	2,644,424	1,338,197	1,061,543	276,654	1,429,472	373,400	1,015,073	171,576	161,257	682,240	414,399	23,696	32,761
Q2	2,672,198	1,357,497	1,074,170	283,327	1,445,471	380,075	1,029,955	175,770	164,134	690,051	415,516	23,474	30,973
Q3	2,708,491	1,377,674	1,086,817	290,857	1,476,908	389,572	1,046,275	177,862	167,680	700,733	430,633	23,989	31,748
Q4	2,727,031	1,391,210	1,116,392	274,818	1,483,581	392,702	1,050,976	171,922	171,025	708,029	432,605	23,953	31,482
2019 Q1	2,765,718	1,404,905	1,152,325	252,580	1,513,458	398,394	1,077,171	185,737	174,313	717,121	436,287	24,351	31,678
Q2	2,809,526	1,427,776	1,182,833	244,943	1,539,725	405,183	1,098,628	192,757	180,390	725,481	441,097	24,552	32,197
Q3	2,839,566	1,450,388	1,197,033	253,355	1,551,724	411,586	1,106,991	189,271	183,369	734,351	444,733	24,322	32,016
Q4	2,864,845	1,470,358	1,212,956	257,402	1,560,544	416,097	1,113,081	182,298	187,544	743,239	447,463	23,854	31,908
2020 Q1	2,915,875	1,488,574	1,225,785	262,789	1,598,862	421,905	1,148,246	206,552	190,896	750,798	450,616	23,782	31,889
Q2	2,949,028	1,510,569	1,246,647	263,922	1,613,460	423,161	1,166,353	196,066	198,245	772,042	447,107	21,813	31,571
Q3	2,968,645	1,537,334	1,265,380	271,954	1,616,750	434,586	1,157,859	179,716	200,202	777,941	458,891	21,670	31,888
Q4	2,993,027	1,565,603	1,285,081	280,522	1,623,407	443,308	1,159,379	171,185	198,312	789,882	464,028	20,910	32,046
2021 Q1	3,038,422	1,587,902	1,302,473	285,429	1,657,238	451,187	1,189,507	186,867	204,907	797,733	467,731	20,539	31,472
Q2	3,056,782	1,619,529	1,316,740	302,789	1,654,295	461,432	1,180,737	174,933	201,545	804,259	473,558	20,992	31,298
Q3	3,093,749	1,648,877	1,337,443	311,434	1,666,920	467,940	1,188,591	173,179	202,161	813,251	478,329	20,529	31,096
Q4	3,147,522	1,678,184	1,373,030	305,154	1,701,525	477,185	1,217,699	183,021	209,420	825,258	483,826	19,702	30,045
2022 Q1	3,204,036	1,700,953	1,391,933	309,020	1,742,357	485,071	1,253,292	203,764	212,248	837,280	489,065	20,335	29,962
Q2	3,268,668	1,731,366	1,412,827	318,539	1,784,762	494,516	1,289,900	218,756	219,335	851,809	494,862	20,750	29,911
Q3	3,351,017	1,758,267	1,433,029	325,238	1,845,304	503,066	1,345,300	239,815	235,579	869,906	500,004	20,907	30,362
Q4	3,365,303	1,773,856	1,448,019	325,837	1,852,238	509,137	1,350,577	228,508	245,701	876,368	501,661	20,427	30,123
2023 Q1	3,385,937	1,778,989	1,457,278	321,711	1,872,406	512,871	1,368,986	232,628	253,175	883,183	503,420	20,989	30,291
Q2	3,397,019	1,787,637	1,471,355	316,282	1,879,403	517,741	1,375,147	227,906	258,371	888,870	504,256	20,993	30,935
Q3	3,401,637	1,797,123	1,505,662	291,461	1,878,221	522,291	1,373,205	223,793	258,039	891,373	505,016	20,571	31,111
Q4	3,395,715	1,801,682	1,512,008	289,674	1,872,842	525,708	1,367,985	213,246	259,948	894,791	504,857	20,684	31,212
	<b>Changes during quarter *</b>												
2016 Q3	+ 24,484	+ 16,019	+ 10,876	+ 5,143	+ 10,193	+ 4,196	+ 8,450	- 2,167	+ 2,350	+ 8,267	+ 1,743	- 776	+ 47
Q4	+ 14,357	+ 12,391	+ 8,385	+ 4,006	+ 6,029	+ 3,834	+ 5,868	- 5,788	+ 2,405	+ 9,251	+ 161	- 834	- 120
2017 Q1	+ 21,670	+ 6,592	+ 5,844	+ 748	+ 16,764	+ 2,563	+ 14,416	+ 6,289	+ 575	+ 7,552	+ 2,348	+ 671	- 143
Q2	+ 23,268	+ 13,787	+ 11,177	+ 2,610	+ 11,096	+ 4,064	+ 7,714	+ 2,345	+ 1,791	+ 3,578	+ 3,382	-	+ 95
Q3	+ 29,500	+ 17,807	+ 12,577	+ 5,230	+ 14,496	+ 5,735	+ 12,316	+ 1,110	+ 1,376	+ 9,830	+ 2,180	- 861	+ 87
Q4	+ 18,711	+ 12,705	+ 7,836	+ 4,869	+ 8,892	+ 4,079	+ 8,108	+ 2,254	+ 3,111	+ 7,251	+ 784	- 395	- 296
2018 Q1	+ 33,637	+ 11,104	+ 8,096	+ 3,008	+ 25,973	+ 4,810	+ 22,398	+ 14,016	+ 1,138	+ 7,244	+ 3,575	+ 430	+ 101
Q2	+ 37,019	+ 17,750	+ 11,762	+ 5,988	+ 23,079	+ 6,585	+ 19,292	+ 4,204	+ 6,897	+ 8,191	+ 3,787	+ 117	+ 437
Q3	+ 35,178	+ 19,442	+ 11,127	+ 8,315	+ 19,342	+ 6,032	+ 15,625	+ 2,197	+ 3,361	+ 10,067	+ 3,717	+ 185	+ 200
Q4	+ 18,540	+ 15,161	+ 8,940	+ 6,221	+ 6,753	+ 4,835	+ 4,651	- 6,120	+ 3,530	+ 7,241	+ 2,102	- 116	- 156
2019 Q1	+ 38,692	+ 13,527	+ 11,433	+ 2,094	+ 29,793	+ 5,478	+ 26,091	+ 13,848	+ 3,079	+ 9,164	+ 3,702	+ 407	+ 136
Q2	+ 43,758	+ 20,111	+ 13,453	+ 6,658	+ 26,787	+ 6,919	+ 22,457	+ 7,500	+ 5,927	+ 9,030	+ 4,330	+ 231	+ 444
Q3	+ 29,810	+ 22,417	+ 15,405	+ 7,012	+ 11,959	+ 6,113	+ 8,388	- 3,546	+ 3,209	+ 8,725	+ 3,571	- 235	- 121
Q4	+ 25,329	+ 20,010	+ 13,863	+ 6,147	+ 9,200	+ 4,571	+ 6,435	- 6,958	+ 4,195	+ 9,198	+ 2,765	- 498	- 108
2020 Q1	+ 50,955	+ 17,776	+ 12,399	+ 5,377	+ 38,163	+ 5,408	+ 35,135	+ 24,254	+ 3,402	+ 7,479	+ 3,028	- 72	- 144
Q2	+ 30,598	+ 20,970	+ 13,682	+ 7,288	+ 17,073	+ 5,156	+ 13,532	- 12,926	+ 7,519	+ 18,939	+ 3,541	- 2,019	- 108
Q3	+ 19,697	+ 26,470	+ 18,778	+ 7,692	- 1,855	+ 6,375	- 7,279	- 16,665	+ 2,097	+ 7,289	+ 5,424	- 3	+ 17
Q4	+ 23,948	+ 27,744	+ 19,321	+ 8,423	+ 6,143	+ 8,372	+ 1,751	- 8,492	- 1,756	+ 11,999	+ 4,392	- 760	+ 203
2021 Q1	+ 44,843	+ 22,219	+ 17,298	+ 4,921	+ 33,004	+ 7,581	+ 29,844	+ 15,741	+ 6,476	+ 7,627	+ 3,160	- 391	- 529
Q2	+ 17,940	+ 30,722	+ 21,042	+ 9,680	- 3,153	+ 9,595	- 8,935	- 12,034	- 3,382	+ 6,481	+ 5,782	+ 453	- 164
Q3	+ 37,075	+ 29,096	+ 19,702	+ 9,394	+ 12,728	+ 6,289	+ 8,497	- 841	+ 81	+ 9,257	+ 4,231	- 468	- 187
Q4	+ 54,123	+ 28,615	+ 18,878	+ 9,737	+ 34,906	+ 8,961	+ 29,704	+ 11,155	+ 8,377	+ 10,172	+ 5,202	- 632	- 369
2022 Q1	+ 57,864	+ 21,959	+ 16,618	+ 5,341	+ 41,972	+ 6,991	+ 36,943	+ 22,093	+ 2,828	+ 12,022	+ 5,029	+ 633	- 83
Q2	+ 65,002	+ 29,943	+ 20,539	+ 9,404	+ 42,710	+ 9,140	+ 36,913	+ 15,017	+ 7,382	+ 14,514	+ 5,797	+ 415	- 51
Q3	+ 78,980	+ 26,941	+ 20,542	+ 6,399	+ 58,457	+ 8,590	+ 54,113	+ 19,881	+ 16,021	+ 18,211	+ 4,344	- 95	+ 97
Q4	+ 16,536	+ 15,434	+ 14,835	+ 599	+ 8,851	+ 5,871	+ 6,759	- 10,669	+ 9,855	+ 7,573	+ 2,092	- 140	+ 106
2023 Q1	+ 20,434	+ 4,803	+ 8,569	- 3,766	+ 19,898	+ 3,464	+ 18,399	+ 4,220	+ 7,474	+ 6,705	+ 1,499	+ 452	+ 168
Q2	+ 12,378	+ 9,073	+ 11,487	- 2,414	+ 8,176	+ 5,295	+ 7,459	- 3,512	+ 5,155	+ 5,816	+ 717	- 135	+ 254
Q3	+ 4,668	+ 9,186	+ 11,187	- 2,001	- 1,392	+ 4,160	- 1,892	- 4,153	- 607	+ 2,868	+ 500	- 582	+ 151
Q4	- 4,860	+ 4,803	+ 7,015	- 2,212	- 4,547	+ 3,447	- 4,168	- 10,202	+ 1,629	+ 4,405	- 379	+ 103	+ 36

\* for the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Excluding mortgage loans and housing loans, even in the form of instalment credit.

## I Banks (MFIs) in Germany

Long-term lending	Lending to employees and other individuals							Lending to non-profits institutions					Period
	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
		Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts									
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of quarter *</b>													
343,352	1,141,970	910,480	162,262	9,837	31,615	77,074	1,033,281	14,199	3,531	544	516	13,139	2016 Q3
344,527	1,150,112	918,954	163,266	9,228	30,580	77,257	1,042,275	14,375	3,569	593	506	13,276	2016 Q4
346,477	1,154,835	922,907	165,531	9,212	29,845	77,060	1,047,930	14,593	3,700	643	518	13,432	2017 Q1
350,809	1,167,311	933,151	168,010	8,924	29,742	78,135	1,059,434	14,529	3,754	539	522	13,468	2017 Q2
353,788	1,182,157	945,425	170,399	8,909	29,448	78,886	1,073,823	14,642	3,732	517	529	13,596	2017 Q3
355,268	1,192,250	954,334	171,575	8,566	29,292	79,906	1,083,052	14,783	3,719	530	570	13,683	2017 Q4
357,942	1,200,037	961,075	173,296	8,394	29,027	80,682	1,090,328	14,915	3,722	635	546	13,734	2018 Q1
361,069	1,211,801	973,657	172,950	8,367	29,173	79,636	1,102,992	14,926	3,765	481	523	13,922	2018 Q2
374,896	1,216,562	984,367	172,153	8,438	29,229	80,122	1,107,211	15,021	3,735	498	513	14,010	2018 Q3
377,170	1,228,423	994,761	172,882	8,268	31,247	79,578	1,117,598	15,027	3,747	512	515	14,000	2018 Q4
380,258	1,237,159	1,002,719	173,735	8,048	29,791	80,129	1,127,239	15,101	3,792	541	499	14,061	2019 Q1
384,348	1,254,632	1,018,782	175,638	8,044	31,349	81,235	1,142,048	15,169	3,811	542	450	14,177	2019 Q2
388,395	1,272,475	1,035,011	176,389	8,494	31,507	81,283	1,159,685	15,367	3,791	544	453	14,370	2019 Q3
391,701	1,288,420	1,050,411	176,499	7,914	31,585	81,370	1,175,465	15,881	3,850	669	497	14,715	2019 Q4
394,945	1,300,993	1,062,783	177,994	7,945	30,025	81,214	1,189,754	16,020	3,886	743	526	14,751	2020 Q1
393,723	1,319,403	1,083,518	176,887	7,339	28,994	80,420	1,209,989	16,165	3,890	748	558	14,859	2020 Q2
405,333	1,335,850	1,098,812	178,342	7,477	29,256	80,590	1,226,004	16,045	3,936	629	466	14,950	2020 Q3
411,072	1,353,419	1,118,266	177,449	6,672	28,553	79,595	1,245,271	16,201	4,029	557	507	15,137	2020 Q4
415,720	1,364,812	1,132,613	175,380	6,623	27,913	77,598	1,259,301	16,372	4,102	660	546	15,166	2021 Q1
421,268	1,386,321	1,153,957	174,753	6,569	28,565	76,680	1,281,076	16,166	4,140	521	472	15,173	2021 Q2
426,704	1,410,525	1,176,634	176,441	7,049	29,580	76,254	1,304,691	16,304	4,303	474	555	15,275	2021 Q3
434,079	1,429,306	1,196,608	184,081	6,889	28,600	74,392	1,326,314	16,691	4,391	526	597	15,568	2021 Q4
438,768	1,444,914	1,211,448	184,448	7,078	29,206	73,420	1,342,288	16,765	4,434	661	500	15,604	2022 Q1
444,201	1,466,960	1,232,372	184,599	7,334	30,305	72,466	1,364,189	16,946	4,478	690	521	15,735	2022 Q2
448,735	1,488,595	1,250,617	187,322	7,474	30,810	73,030	1,384,755	17,118	4,584	637	549	15,932	2022 Q3
451,111	1,495,779	1,260,102	185,935	7,062	29,912	72,347	1,393,520	17,286	4,617	575	574	16,137	2022 Q4
452,140	1,496,150	1,261,435	185,523	7,340	30,223	70,791	1,395,136	17,381	4,683	575	543	16,263	2023 Q1
452,328	1,500,124	1,265,205	186,045	7,306	30,098	70,112	1,399,914	17,492	4,691	595	553	16,344	2023 Q2
453,334	1,505,885	1,270,143	186,883	7,329	29,888	69,739	1,406,258	17,531	4,689	563	611	16,357	2023 Q3
452,961	1,505,677	1,271,284	185,613	7,062	29,536	69,372	1,406,769	17,196	4,690	553	442	16,201	2023 Q4
<b>Changes during quarter *</b>													
+ 2,472	+ 14,117	+ 11,768	+ 2,433	+ 47	- 30	+ 849	+ 13,298	+ 174	+ 55	+ 66	- 77	+ 185	2016 Q3
+ 1,115	+ 8,152	+ 8,519	+ 1,089	- 604	- 1,070	+ 168	+ 9,054	+ 176	+ 38	+ 49	- 10	+ 137	2016 Q4
+ 1,820	+ 4,853	+ 4,063	+ 2,280	- 16	- 735	- 197	+ 5,785	+ 53	- 34	+ 50	+ 12	- 9	2017 Q1
+ 3,287	+ 12,233	+ 9,669	+ 2,799	- 288	- 103	+ 1,070	+ 11,269	- 64	+ 54	- 104	+ 4	+ 36	2017 Q2
+ 2,954	+ 14,861	+ 12,094	+ 2,529	- 15	- 299	+ 886	+ 14,274	+ 143	- 22	- 22	+ 7	+ 158	2017 Q3
+ 1,475	+ 9,753	+ 8,639	+ 1,056	- 343	- 156	+ 1,020	+ 8,889	+ 66	- 13	+ 13	+ 41	+ 12	2017 Q4
+ 3,044	+ 7,502	+ 6,291	+ 1,796	- 172	- 265	+ 776	+ 6,991	+ 162	+ 3	+ 105	- 24	+ 81	2018 Q1
+ 3,537	+ 13,969	+ 11,122	+ 3,184	- 27	+ 146	+ 1,554	+ 12,269	- 29	+ 43	- 154	- 23	+ 148	2018 Q2
+ 3,402	+ 15,741	+ 13,440	+ 2,273	+ 51	+ 501	+ 1,006	+ 14,234	+ 95	- 30	+ 17	- 10	+ 88	2018 Q3
+ 2,374	+ 11,716	+ 10,279	+ 959	- 170	+ 758	+ 526	+ 10,432	+ 71	+ 47	+ 14	+ 2	+ 55	2018 Q4
+ 3,159	+ 8,825	+ 8,004	+ 2,608	- 220	- 1,383	+ 546	+ 9,662	+ 74	+ 45	+ 29	- 16	+ 61	2019 Q1
+ 3,655	+ 16,903	+ 13,178	+ 2,893	- 4	+ 1,553	+ 1,106	+ 14,244	+ 68	+ 14	+ 1	- 49	+ 116	2019 Q2
+ 3,927	+ 17,908	+ 16,324	+ 1,236	+ 450	+ 148	+ 383	+ 17,377	- 57	+ 20	+ 2	- 2	- 57	2019 Q3
+ 3,371	+ 15,870	+ 15,455	+ 50	- 580	+ 328	+ 92	+ 15,450	+ 259	- 16	+ 125	+ 44	+ 90	2019 Q4
+ 3,244	+ 12,573	+ 12,327	+ 1,805	+ 31	- 1,560	- 156	+ 14,289	+ 219	+ 41	+ 74	+ 29	+ 116	2020 Q1
+ 5,668	+ 13,380	+ 15,810	- 1,007	- 606	- 1,031	- 1,264	+ 15,675	+ 145	+ 4	+ 5	+ 32	+ 108	2020 Q2
+ 5,410	+ 21,672	+ 20,049	+ 1,710	+ 138	+ 327	+ 255	+ 21,090	- 120	+ 46	- 119	- 92	+ 91	2020 Q3
+ 4,949	+ 17,649	+ 19,284	- 693	- 805	- 703	+ 645	+ 18,997	+ 156	+ 88	- 72	+ 41	+ 187	2020 Q4
+ 4,080	+ 11,613	+ 14,555	- 1,976	- 49	- 515	- 2,152	+ 14,280	+ 226	+ 83	+ 103	+ 39	+ 84	2021 Q1
+ 5,493	+ 21,309	+ 21,089	- 392	- 54	+ 637	- 928	+ 21,600	- 216	+ 38	- 139	- 74	- 3	2021 Q2
+ 4,886	+ 24,254	+ 22,664	+ 1,087	+ 480	+ 1,020	- 406	+ 23,640	+ 93	+ 143	- 47	+ 83	+ 57	2021 Q3
+ 6,203	+ 18,831	+ 19,567	- 115	- 160	- 263	- 1,278	+ 20,372	+ 386	+ 87	+ 52	+ 42	+ 292	2021 Q4
+ 4,479	+ 15,818	+ 14,925	+ 482	+ 189	+ 606	- 972	+ 16,184	+ 74	+ 43	+ 23	- 97	+ 36	2022 Q1
+ 5,433	+ 22,191	+ 20,759	+ 446	+ 256	+ 1,099	- 944	+ 22,036	+ 101	+ 44	+ 135	+ 21	+ 51	2022 Q2
+ 4,342	+ 20,351	+ 18,245	+ 1,450	+ 140	+ 489	- 88	+ 19,950	+ 172	+ 106	- 53	+ 28	+ 197	2022 Q3
+ 2,126	+ 7,517	+ 9,530	- 1,309	- 412	- 898	- 658	+ 9,073	+ 168	+ 33	- 62	+ 25	+ 205	2022 Q4
+ 879	+ 436	+ 1,273	- 772	+ 278	+ 61	- 1,556	+ 1,931	+ 100	+ 66	-	- 31	+ 131	2023 Q1
+ 598	+ 4,091	+ 3,770	+ 516	- 34	- 23	- 699	+ 4,813	+ 111	+ 8	+ 20	+ 10	+ 81	2023 Q2
+ 931	+ 6,021	+ 5,028	+ 753	+ 63	- 65	- 358	+ 6,444	+ 39	- 2	- 32	+ 58	+ 13	2023 Q3
- 518	- 28	+ 1,355	- 1,264	- 272	- 457	- 482	+ 911	- 285	+ 1	- 10	- 169	- 106	2023 Q4

## I Banks (MFIs) in Germany

### 7 Lending to domestic enterprises and households, housing loans \* (b) By category of banks

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	of which				Lending to enterprises and self-employed persons								
	Housing loans				Enterprises				Self-employed persons				
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which 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	
<b>Commercial banks <sup>3</sup></b>													
											<b>End of quarter *</b>		
2022 Q4	987,823	426,929	368,434	58,495	506,527	93,606	420,023	127,334	98,715	193,974	86,504	7,057	15,199
2023 Q1	1,000,295	427,064	369,962	57,102	518,219	93,273	431,476	131,672	101,139	198,665	86,743	7,221	15,432
Q2	1,000,704	427,590	371,107	56,483	518,478	93,625	431,485	128,277	104,646	198,562	86,993	7,138	15,807
Q3	1,000,610	429,451	396,657	32,794	515,819	94,328	428,805	124,510	106,376	197,919	87,014	6,830	16,076
Q4	992,731	430,056	397,120	32,936	508,753	95,617	422,174	116,849	107,443	197,882	86,579	6,758	16,250
											<b>Changes during quarter *</b>		
2022 Q4	+ 13,978	+ 3,434	+ 3,245	+ 189	+ 11,651	+ 850	+ 11,525	+ 4,851	+ 5,173	+ 1,501	+ 126	- 115	+ 193
2023 Q1	+ 12,112	+ 425	+ 1,528	- 1,103	+ 11,582	- 43	+ 11,453	+ 4,778	+ 2,424	+ 4,251	+ 129	+ 54	+ 233
Q2	+ 1,650	+ 526	+ 1,145	- 619	+ 1,383	+ 352	+ 1,252	- 2,165	+ 3,516	- 99	+ 131	- 202	+ 375
Q3	- 94	+ 1,571	+ 2,390	- 819	- 2,819	+ 413	- 2,680	- 3,767	+ 1,730	- 643	- 139	- 468	+ 269
Q4	- 7,782	+ 730	+ 1,168	- 438	- 7,004	+ 1,319	- 6,494	- 7,316	+ 857	- 35	- 510	- 72	+ 134
<b>Big banks</b>													
											<b>End of quarter *</b>		
2022 Q4	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
2023 Q1	460,913	268,213	229,079	39,134	215,091	50,287	167,528	59,721	22,033	85,774	47,563	3,056	1,172
Q2	458,308	267,700	229,135	38,565	213,312	50,206	166,181	59,722	21,920	84,539	47,131	2,864	1,133
Q3	455,541	268,154	253,422	14,732	210,161	50,263	163,566	57,051	22,283	84,232	46,595	2,393	1,095
Q4	449,435	268,023	252,964	15,059	205,638	51,218	159,629	55,162	22,205	82,262	46,009	2,408	1,063
											<b>Changes during quarter *</b>		
2022 Q4	- 2,321	+ 1,242	+ 1,571	- 329	- 2,751	+ 195	- 2,435	- 2,297	- 494	+ 356	- 316	- 207	- 29
2023 Q1	+ 4,459	- 72	+ 334	- 406	+ 4,806	- 81	+ 4,927	+ 3,643	- 72	+ 1,356	- 121	+ 21	- 21
Q2	- 2,605	- 513	+ 56	- 569	- 1,779	- 81	+ 1,347	+ 1	- 113	- 1,235	- 432	- 192	- 39
Q3	- 2,767	+ 454	+ 1,237	- 783	- 3,111	+ 57	- 2,615	- 2,671	+ 363	- 307	- 496	- 431	- 38
Q4	- 6,106	- 131	+ 342	- 473	- 4,523	+ 955	- 3,937	- 1,889	- 78	- 1,970	- 586	+ 15	- 32
<b>Regional banks and other commercial banks</b>													
											<b>End of quarter *</b>		
2022 Q4	429,128	154,851	137,314	17,537	215,937	42,506	182,254	41,018	51,220	90,016	33,683	3,043	11,920
2023 Q1	436,026	155,318	138,505	16,813	221,200	42,551	187,038	43,346	52,591	91,101	34,162	3,216	12,174
Q2	432,312	156,366	139,640	16,726	217,313	42,992	182,763	38,578	54,105	90,080	34,550	3,020	12,572
Q3	436,193	157,887	140,978	16,909	218,849	43,667	183,899	38,695	54,559	90,645	34,950	3,066	12,827
Q4	436,675	158,715	141,731	16,984	218,925	44,014	183,857	34,963	56,498	92,396	35,068	2,958	12,999
											<b>Changes during quarter *</b>		
2022 Q4	+ 11,291	+ 2,120	+ 1,682	+ 438	+ 9,796	+ 637	+ 9,440	+ 6,261	+ 2,263	+ 916	+ 356	- 15	+ 186
2023 Q1	+ 6,538	+ 467	+ 1,191	- 724	+ 5,153	+ 45	+ 4,784	+ 2,328	+ 1,371	+ 1,085	+ 369	+ 63	+ 254
Q2	+ 4,259	+ 1,050	+ 1,137	- 87	+ 3,306	+ 441	+ 2,728	- 379	+ 2,778	+ 329	+ 578	+ 8	+ 400
Q3	+ 3,881	+ 1,231	+ 1,228	+ 3	+ 1,536	+ 385	+ 1,136	+ 117	+ 454	+ 565	+ 400	+ 46	+ 255
Q4	+ 69	+ 823	+ 788	+ 35	- 372	+ 307	- 415	- 3,857	+ 1,694	+ 1,748	+ 43	- 108	+ 132
<b>Branches of foreign banks</b>													
											<b>End of quarter *</b>		
2022 Q4	102,241	3,793	2,375	1,418	80,305	732	75,168	30,238	25,390	19,540	5,137	979	2,086
2023 Q1	103,356	3,533	2,378	1,155	81,928	435	76,910	28,605	26,515	21,790	5,018	949	2,086
Q2	110,084	3,524	2,332	1,192	87,853	427	82,541	29,977	28,621	23,943	5,312	1,254	2,102
Q3	108,876	3,410	2,257	1,153	86,809	398	81,340	28,764	29,534	23,042	5,469	1,371	2,154
Q4	106,621	3,318	2,425	893	84,190	385	78,688	26,724	28,740	23,224	5,502	1,392	2,188
											<b>Changes during quarter *</b>		
2022 Q4	+ 5,008	+ 72	- 8	+ 80	+ 4,606	+ 18	+ 4,520	+ 887	+ 3,404	+ 229	+ 86	+ 107	+ 36
2023 Q1	+ 1,115	+ 30	+ 3	+ 27	+ 1,623	- 7	+ 1,742	- 1,193	+ 1,125	+ 1,810	- 119	- 30	- 14
Q2	- 4	- 11	- 48	+ 37	- 144	- 8	- 129	- 1,787	+ 851	+ 807	- 15	- 2	+ 400
Q3	- 1,208	- 114	- 75	- 39	- 1,244	- 29	- 1,201	- 1,213	+ 913	- 901	- 43	- 83	+ 52
Q4	- 1,745	+ 38	+ 38	-	- 2,109	+ 57	- 2,142	- 1,570	- 759	+ 187	+ 33	+ 21	+ 34

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

explanatory notes of the Statistical Series Banking Statistics. 1 Including sole proprietors 2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

## I Banks (MFIs) in Germany

Long-term lending	Lending to employees and other individuals							Lending to non-profits institutions					Period
	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
		Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts									
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of quarter *</b>													<b>Commercial banks <sup>3</sup></b>
64,248	479,512	332,863	122,859	2,774	17,517	49,330	412,665	1,784	460	243	149	1,392	2022 Q4
64,090	480,228	333,303	123,342	2,877	17,794	48,584	413,850	1,848	488	259	143	1,446	2023 Q1
64,048	480,351	333,470	123,846	2,841	17,483	47,842	415,026	1,875	495	253	142	1,480	Q2
64,108	482,908	334,623	125,136	2,725	17,484	47,805	417,619	1,883	500	245	145	1,493	Q3
63,571	482,117	333,953	124,692	2,611	17,276	48,244	416,597	1,861	486	210	157	1,494	Q4
<b>Changes during quarter *</b>													
+ 48	+ 2,300	+ 2,574	- 32	- 216	- 475	- 50	+ 2,825	+ 27	+ 10	- 4	- 3	+ 34	2022 Q4
- 158	+ 466	+ 440	+ 73	+ 103	+ 27	- 746	+ 1,185	+ 64	+ 28	+ 16	- 6	+ 54	2023 Q1
- 42	+ 240	+ 167	+ 503	- 36	- 194	- 742	+ 1,176	+ 27	+ 7	- 6	- 1	+ 34	Q2
+ 60	+ 2,717	+ 1,153	+ 1,195	- 76	+ 146	- 22	+ 2,593	+ 8	+ 5	- 8	+ 3	+ 13	Q3
- 572	- 756	- 575	- 499	- 119	- 213	+ 59	- 602	- 22	- 14	- 35	+ 12	+ 1	Q4
<b>End of quarter *</b>													<b>Big banks</b>
43,456	245,540	217,782	18,746	1,570	4,261	3,953	237,326	629	135	118	31	480	2022 Q4
43,335	245,191	217,779	18,665	1,628	4,178	3,676	237,337	631	147	122	29	480	2023 Q1
43,134	244,341	217,340	18,722	1,609	4,056	3,523	236,762	655	154	119	27	509	Q2
43,107	244,729	217,725	18,638	1,475	4,051	3,456	237,222	651	166	114	25	512	Q3
42,538	243,177	216,641	17,779	1,374	4,088	3,293	235,796	620	164	75	38	507	Q4
<b>Changes during quarter *</b>													
- 80	+ 450	+ 1,043	- 411	- 78	- 206	- 106	+ 762	- 20	+ 4	- 8	- 3	- 9	2022 Q4
- 121	- 349	- 3	- 81	+ 58	- 83	- 277	+ 11	+ 2	+ 12	+ 4	- 2	-	2023 Q1
- 201	- 850	- 439	+ 57	- 19	- 122	- 153	- 575	+ 24	+ 7	- 3	- 2	+ 29	Q2
- 27	+ 348	+ 385	- 84	- 94	- 45	- 67	+ 460	- 4	+ 12	- 5	- 2	+ 3	Q3
- 569	- 1,552	- 1,084	- 859	- 101	+ 37	- 163	- 1,426	- 31	- 2	- 39	+ 13	- 5	Q4
<b>End of quarter *</b>													<b>Regional banks and other commercial banks</b>
18,720	212,177	112,024	91,119	1,189	8,481	39,250	164,446	1,014	321	62	87	865	2022 Q4
18,772	213,762	112,430	92,297	1,235	8,838	38,908	166,016	1,064	337	64	83	917	2023 Q1
18,958	213,951	113,037	92,801	1,217	7,910	38,309	167,732	1,048	337	51	82	915	Q2
19,057	216,277	113,887	94,235	1,235	8,027	38,295	169,955	1,067	333	62	86	919	Q3
19,111	216,689	114,380	94,441	1,217	7,676	38,484	170,529	1,061	321	53	85	923	Q4
<b>Changes during quarter *</b>													
+ 185	+ 1,443	+ 1,477	+ 269	- 137	- 379	- 206	+ 2,028	+ 52	+ 6	+ 11	- 2	+ 43	2022 Q4
+ 52	+ 1,335	+ 406	+ 843	+ 46	+ 107	- 342	+ 1,570	+ 50	+ 16	+ 2	- 4	+ 52	2023 Q1
+ 186	+ 955	+ 609	+ 504	- 18	- 175	- 588	+ 1,718	- 2	-	- 2	- 1	+ 1	Q2
+ 99	+ 2,326	+ 850	+ 1,339	+ 18	+ 102	+ 1	+ 2,223	+ 19	- 4	+ 11	+ 4	+ 4	Q3
+ 19	+ 447	+ 528	+ 206	- 18	- 351	- 196	+ 994	- 6	- 12	- 9	- 1	+ 4	Q4
<b>End of quarter *</b>													<b>Branches of foreign banks</b>
2,072	21,795	3,057	12,994	15	4,775	6,127	10,893	141	4	63	31	47	2022 Q4
1,983	21,275	3,094	12,380	14	4,778	6,000	10,497	153	4	73	31	49	2023 Q1
1,956	22,059	3,093	12,323	15	5,517	6,010	10,532	172	4	83	33	56	Q2
1,944	21,902	3,011	12,263	15	5,406	6,054	10,442	165	1	69	34	62	Q3
1,922	22,251	2,932	12,472	20	5,512	6,467	10,272	180	1	82	34	64	Q4
<b>Changes during quarter *</b>													
- 57	+ 407	+ 54	+ 110	- 1	+ 110	+ 262	+ 35	- 5	-	- 7	+ 2	-	2022 Q4
- 89	- 520	+ 37	- 689	- 1	+ 3	- 127	- 396	+ 12	-	+ 10	-	+ 2	2023 Q1
- 27	+ 135	- 3	- 58	+ 1	+ 103	- 1	+ 33	+ 5	-	- 1	+ 2	+ 4	Q2
- 12	+ 43	- 82	- 60	-	+ 89	+ 44	- 90	- 7	-	3	- 14	+ 6	Q3
- 22	+ 349	- 19	+ 154	-	+ 101	+ 418	- 170	+ 15	-	+ 13	-	+ 2	Q4

<sup>3</sup> Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

## I Banks (MFIs) in Germany

### cont'd: 7 Lending to domestic enterprises and households, housing loans \* (b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)													
Period	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	Sort- 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	
<b>Landesbanken</b>													
											<b>End of quarter *</b>		
2022 Q4	194,672	33,617	25,060	8,557	178,972	20,232	172,383	25,450	38,640	108,293	6,589	361	611
2023 Q1	197,799	33,033	25,005	8,028	182,359	19,874	175,900	26,995	40,664	108,241	6,459	303	642
Q2	197,971	32,958	25,236	7,722	182,698	19,937	176,275	25,462	41,236	109,577	6,423	307	647
Q3	196,913	32,721	25,357	7,364	181,739	19,816	175,313	25,107	41,340	108,866	6,426	303	674
Q4	194,899	32,073	25,097	6,976	179,980	19,222	173,534	23,962	40,545	109,027	6,446	361	699
											<b>Changes during quarter *</b>		
2022 Q4	- 1,626	- 56	+ 53	- 109	- 1,440	+ 110	- 1,406	- 3,271	+ 1,331	+ 534	- 34	+ 39	- 18
2023 Q1	+ 3,627	- 239	- 5	- 234	+ 3,742	- 153	+ 3,847	+ 1,545	+ 2,024	+ 278	- 105	- 58	+ 31
Q2	+ 227	- 75	+ 231	- 306	+ 394	+ 63	+ 430	- 1,533	+ 587	+ 1,376	- 36	+ 4	+ 5
Q3	- 1,058	- 237	+ 121	- 358	- 959	- 121	- 962	- 355	+ 104	- 711	+ 3	- 4	+ 27
Q4	- 1,734	- 648	- 260	- 388	- 1,479	- 594	- 1,499	- 1,145	- 795	+ 441	+ 20	+ 58	+ 25
<b>Saving banks</b>													
											<b>End of quarter *</b>		
2022 Q4	987,846	580,207	379,413	200,794	549,374	188,921	347,475	33,753	45,581	268,141	201,899	6,328	6,429
2023 Q1	991,436	581,172	382,687	198,485	554,339	190,842	351,680	35,530	45,893	270,257	202,659	6,525	6,368
Q2	995,541	583,104	389,650	193,454	557,894	192,282	355,188	35,608	46,952	272,628	202,706	6,449	6,305
Q3	998,180	585,615	393,208	192,407	560,251	194,324	357,142	35,800	46,784	274,558	203,109	6,400	6,286
Q4	997,118	586,367	395,221	191,146	560,583	195,476	357,548	34,673	46,901	275,974	203,035	6,472	6,160
											<b>Changes during quarter *</b>		
2022 Q4	+ 6,094	+ 4,524	+ 3,713	+ 811	+ 4,571	+ 2,373	+ 3,574	- 1,354	+ 1,284	+ 3,644	+ 997	- 63	- 3
2023 Q1	+ 3,590	+ 1,060	+ 3,389	- 2,329	+ 4,790	+ 1,866	+ 4,205	+ 1,777	+ 312	+ 2,116	+ 585	+ 197	- 61
Q2	+ 4,105	+ 2,382	+ 4,363	- 1,981	+ 3,555	+ 1,890	+ 3,508	+ 78	+ 1,059	+ 2,371	+ 47	- 76	- 63
Q3	+ 2,664	+ 2,501	+ 3,593	- 1,092	+ 2,282	+ 1,942	+ 1,979	+ 192	- 168	+ 1,955	+ 303	- 49	- 19
Q4	- 837	+ 802	+ 1,953	- 1,151	+ 442	+ 1,152	+ 581	- 1,127	+ 47	+ 1,661	- 139	+ 72	- 126
<b>Credit cooperatives</b>													
											<b>End of quarter *</b>		
2022 Q4	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
2023 Q1	743,618	447,149	419,180	27,969	379,647	125,809	205,730	22,458	26,359	156,913	173,917	6,736	7,347
Q2	749,388	450,474	422,910	27,564	383,487	127,210	209,101	22,824	26,974	159,303	174,386	6,877	7,666
Q3	753,500	453,600	426,448	27,152	385,901	128,622	211,359	22,864	27,031	161,464	174,542	6,826	7,531
Q4	757,240	455,844	429,191	26,653	388,558	129,725	213,794	22,675	27,012	164,107	174,764	6,890	7,548
											<b>Changes during quarter *</b>		
2022 Q4	+ 7,756	+ 5,288	+ 5,785	- 497	+ 5,512	+ 2,267	+ 4,645	+ 627	+ 749	+ 3,269	+ 867	- 15	- 70
2023 Q1	+ 4,672	+ 2,036	+ 2,663	- 627	+ 4,440	+ 1,586	+ 3,666	+ 668	+ 561	+ 2,437	+ 774	+ 249	- 36
Q2	+ 5,770	+ 3,300	+ 3,740	- 440	+ 3,840	+ 1,376	+ 3,371	+ 346	+ 550	+ 2,475	+ 469	+ 121	- 71
Q3	+ 4,112	+ 3,126	+ 3,538	- 412	+ 2,414	+ 1,412	+ 2,258	+ 40	+ 57	+ 2,161	+ 156	- 51	- 135
Q4	+ 3,740	+ 2,244	+ 2,743	- 499	+ 2,657	+ 1,103	+ 2,435	- 189	- 19	+ 2,643	+ 222	+ 64	+ 17
<b>Mortgage banks</b>													
											<b>End of quarter *</b>		
2022 Q4	114,239	65,891	62,792	3,099	81,255	33,154	72,133	1,970	13,126	57,037	9,122	4	209
2023 Q1	114,516	66,139	62,774	3,365	81,299	33,161	72,157	2,088	13,478	56,591	9,142	3	214
Q2	116,043	67,456	63,769	3,687	82,647	34,314	73,482	2,092	14,444	56,946	9,165	13	231
Q3	116,169	67,709	63,871	3,838	82,446	34,240	73,252	2,235	14,933	56,084	9,194	12	264
Q4	116,258	67,578	63,571	4,007	82,685	34,174	73,455	2,177	15,617	55,661	9,230	8	312
											<b>Changes during quarter *</b>		
2022 Q4	+ 1,375	+ 231	+ 75	+ 156	+ 971	- 173	+ 926	+ 132	+ 489	+ 305	+ 45	+ 1	+ 27
2023 Q1	- 3	+ 248	- 18	+ 266	- 236	+ 7	- 256	- 162	+ 352	- 446	+ 20	- 1	+ 5
Q2	+ 1,527	+ 1,317	+ 995	+ 322	+ 1,348	+ 1,153	+ 1,325	+ 4	+ 966	+ 355	+ 23	+ 10	+ 17
Q3	+ 151	+ 253	+ 107	+ 146	- 176	- 74	- 205	+ 103	+ 214	- 522	+ 29	- 1	+ 8
Q4	+ 89	- 86	- 300	+ 214	+ 159	- 66	+ 203	- 58	+ 684	- 423	- 44	- 4	+ 3

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

explanatory notes of the Statistical Series Banking Statistics. 1 Including sole proprietors 2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

## I Banks (MFIs) in Germany

													Period
Lending to employees and other individuals								Lending to non-profits institutions					
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
		Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts									
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of quarter *</b>												<b>Landesbanken</b>	
5,617	14,835	13,064	384	175	527	637	13,671	865	321	10	151	704	2022 Q4
5,514	14,578	12,836	362	191	523	652	13,403	862	323	13	150	699	2023 Q1
5,469	14,401	12,698	363	171	514	650	13,237	872	323	13	148	711	Q2
5,449	14,300	12,581	368	197	536	652	13,112	874	324	12	180	682	Q3
5,386	14,197	12,519	365	197	553	674	12,970	722	332	8	14	700	Q4
<b>Changes during quarter *</b>													
- 55	- 165	- 145	- 1	+ 45	+ 2	+ 11	- 178	- 21	- 21	- 126	+ 104	+ 1	2022 Q4
- 78	- 117	- 88	- 22	+ 16	- 4	+ 15	- 128	+ 2	+ 2	+ 3	- 1	-	2023 Q1
- 45	- 177	- 138	+ 1	- 20	- 9	- 2	- 166	+ 10	-	-	- 2	+ 12	Q2
- 20	- 101	- 117	+ 5	+ 26	+ 22	+ 2	- 125	+ 2	+ 1	- 1	+ 32	- 29	Q3
- 63	- 103	- 62	- 3	-	+ 17	+ 22	- 142	- 152	+ 8	- 4	- 166	+ 18	Q4
<b>End of quarter *</b>												<b>Saving banks</b>	
189,142	431,732	389,707	28,995	2,671	6,315	7,940	417,477	6,740	1,579	183	158	6,399	2022 Q4
189,766	430,352	388,739	28,626	2,758	6,501	7,759	416,092	6,745	1,591	170	145	6,430	2023 Q1
189,952	430,841	389,210	28,602	2,771	6,494	7,786	416,561	6,806	1,612	180	159	6,467	Q2
190,423	431,185	389,694	28,524	2,849	6,443	7,766	416,976	6,744	1,597	170	160	6,414	Q3
190,403	429,964	389,293	28,260	2,784	5,975	7,602	416,387	6,571	1,598	197	146	6,228	Q4
<b>Changes during quarter *</b>													
+ 1,063	+ 1,429	+ 2,151	- 452	- 125	- 150	- 117	+ 1,696	+ 94	-	+ 28	- 28	+ 94	2022 Q4
+ 449	- 1,205	- 818	- 354	+ 87	+ 186	- 181	- 1,210	+ 5	+ 12	- 13	- 13	+ 31	2023 Q1
+ 186	+ 489	+ 471	- 24	+ 13	- 7	+ 27	+ 469	+ 61	+ 21	+ 10	+ 14	+ 37	Q2
+ 371	+ 444	+ 574	- 68	+ 78	- 51	- 20	+ 515	- 62	- 15	- 10	+ 1	- 53	Q3
- 85	- 1,156	- 351	- 259	- 65	- 468	- 164	- 524	- 123	+ 1	+ 27	- 14	- 136	Q4
<b>End of quarter *</b>												<b>Credit cooperatives</b>	
159,273	357,832	319,894	27,507	1,442	4,192	10,263	343,377	5,907	646	106	107	5,694	2022 Q4
159,834	358,033	320,673	27,120	1,514	4,120	9,792	344,121	5,938	667	98	101	5,739	2023 Q1
159,843	359,926	322,596	26,984	1,523	4,215	9,572	346,139	5,975	668	113	98	5,764	Q2
160,185	361,534	324,315	26,794	1,558	4,238	9,443	347,853	6,065	663	103	119	5,843	Q3
160,326	362,580	325,429	26,551	1,470	4,483	9,204	348,893	6,102	690	106	120	5,876	Q4
<b>Changes during quarter *</b>													
+ 952	+ 2,192	+ 3,008	- 620	- 116	- 294	- 276	+ 2,762	+ 52	+ 13	+ 10	- 11	+ 53	2022 Q4
+ 561	+ 201	+ 429	- 352	+ 72	- 72	- 471	+ 744	+ 31	+ 21	- 8	- 6	+ 45	2023 Q1
+ 419	+ 1,893	+ 1,923	- 141	+ 9	+ 80	- 240	+ 2,053	+ 37	+ 1	+ 15	- 3	+ 25	Q2
+ 342	+ 1,608	+ 1,719	- 190	+ 35	+ 23	- 129	+ 1,714	+ 90	- 5	- 10	+ 21	+ 79	Q3
+ 141	+ 1,046	+ 1,114	- 243	- 88	+ 245	- 239	+ 1,040	+ 37	+ 27	+ 3	+ 1	+ 33	Q4
<b>End of quarter *</b>												<b>Mortgage banks</b>	
8,909	32,877	32,677	23	-	1	71	32,805	107	60	-	-	107	2022 Q4
8,925	33,108	32,919	22	-	1	71	33,036	109	59	-	-	109	2023 Q1
8,921	33,289	33,083	21	-	1	93	33,195	107	59	-	-	105	Q2
8,918	33,614	33,411	21	-	1	72	33,541	109	58	-	-	109	Q3
8,910	33,462	33,346	20	-	1	22	33,439	111	58	-	-	111	Q4
<b>Changes during quarter *</b>													
+ 17	+ 405	+ 405	- 1	-	- 3	+ 27	+ 381	- 1	- 1	-	-	- 1	2022 Q4
+ 16	+ 231	+ 242	- 1	-	-	-	+ 231	+ 2	- 1	-	-	+ 2	2023 Q1
- 4	+ 181	+ 164	- 1	-	-	+ 22	+ 159	- 2	-	-	-	+ 4	Q2
+ 22	+ 325	+ 328	-	-	-	- 21	+ 346	+ 2	- 1	-	-	+ 4	Q3
- 43	- 72	- 20	- 1	-	-	- 5	- 67	+ 2	-	-	-	+ 2	Q4

## I Banks (MFIs) in Germany

### cont'd: 7 Lending to domestic enterprises and households, housing loans \* (b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)													
Period	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	
<b>Building and loan associations</b>													
	<b>End of quarter *</b>												
2022 Q4	180,361	176,987	153,978	23,009	20,898	18,442	2,924	113	38	2,773	17,974	142	245
2023 Q1	181,517	178,202	154,948	23,254	20,861	18,487	2,705	51	32	2,622	18,156	151	244
Q2	183,131	179,671	155,922	23,749	21,129	18,686	2,795	67	33	2,695	18,334	155	239
Q3	184,733	181,333	157,132	24,201	21,458	18,937	2,900	84	35	2,781	18,558	147	236
Q4	186,243	182,840	158,574	24,266	21,681	19,117	2,946	83	21	2,842	18,735	144	212
	<b>Changes during quarter *</b>												
2022 Q4	+ 1,812	+ 1,839	+ 1,801	+ 38	+ 244	+ 206	+ 7	- 14	+ 2	+ 19	+ 237	+ 11	- 16
2023 Q1	+ 1,156	+ 1,215	+ 970	+ 245	- 37	+ 45	- 219	- 62	- 6	- 151	+ 182	+ 9	- 1
Q2	+ 1,614	+ 1,469	+ 974	+ 495	+ 268	+ 199	+ 90	+ 16	+ 1	+ 73	+ 178	+ 4	- 5
Q3	+ 1,602	+ 1,662	+ 1,210	+ 452	+ 329	+ 251	+ 105	+ 17	+ 2	+ 86	+ 224	- 8	- 3
Q4	+ 1,510	+ 1,531	+ 1,466	+ 65	+ 223	+ 180	+ 46	- 1	- 14	+ 61	+ 177	- 13	- 4
<b>Banks with special, development and other central support tasks</b>													
	<b>End of quarter *</b>												
2022 Q4	161,416	46,172	42,680	3,492	140,005	31,269	133,575	18,098	23,803	91,674	6,430	48	47
2023 Q1	156,756	46,230	42,722	3,508	135,682	31,425	129,338	13,834	25,610	89,894	6,344	50	44
Q2	154,241	46,384	42,761	3,623	133,070	31,687	126,821	13,576	24,086	89,159	6,249	54	40
Q3	151,532	46,694	42,989	3,705	130,607	32,024	124,434	13,193	21,540	89,701	6,173	53	44
Q4	151,226	46,924	43,234	3,690	130,602	32,377	124,534	12,827	22,409	89,298	6,068	51	31
	<b>Changes during quarter *</b>												
2022 Q4	- 12,853	+ 174	+ 163	+ 11	- 12,658	+ 238	- 12,512	- 11,640	+ 827	- 1,699	- 146	+ 2	- 7
2023 Q1	- 4,720	+ 58	+ 42	+ 16	- 4,383	+ 156	- 4,297	- 4,324	+ 1,807	- 1,780	- 86	+ 2	- 3
Q2	- 2,515	+ 154	+ 39	+ 115	- 2,612	+ 262	- 2,517	- 258	- 1,524	- 735	- 95	+ 4	- 4
Q3	- 2,709	+ 310	+ 228	+ 82	- 2,463	+ 337	- 2,387	- 383	- 2,546	+ 542	- 76	- 1	+ 4
Q4	+ 154	+ 230	+ 245	- 15	+ 455	+ 353	+ 560	- 366	+ 869	+ 57	- 105	- 2	- 13
<b>Memo item: Foreign banks</b>													
	<b>End of quarter *</b>												
2022 Q4	392,849	135,929	126,944	8,985	201,338	25,050	171,547	57,714	53,047	60,786	29,791	2,726	5,316
2023 Q1	398,869	136,141	127,566	8,575	206,151	24,785	176,245	57,364	54,545	64,336	29,906	2,787	5,410
Q2	400,754	136,759	128,173	8,586	206,296	24,847	176,079	54,999	56,205	64,875	30,217	2,897	5,531
Q3	400,957	137,265	129,069	8,196	205,015	25,053	174,521	53,508	57,256	63,757	30,494	2,941	5,633
Q4	398,711	137,087	129,625	7,462	202,207	25,023	171,836	49,334	58,060	64,442	30,371	2,977	5,688
	<b>Changes during quarter *</b>												
2022 Q4	+ 6,085	+ 1,113	+ 1,069	+ 44	+ 4,703	+ 132	+ 4,364	- 1,141	+ 4,394	+ 1,111	+ 339	+ 120	+ 132
2023 Q1	+ 5,660	+ 502	+ 622	- 120	+ 4,703	+ 25	+ 4,698	+ 90	+ 1,498	+ 3,110	+ 5	- 49	+ 94
Q2	+ 3,239	+ 618	+ 607	+ 11	+ 1,355	+ 62	+ 1,093	- 1,106	+ 1,660	+ 539	+ 262	+ 61	+ 121
Q3	+ 203	+ 506	+ 896	- 390	- 1,481	+ 206	- 1,558	- 1,491	+ 1,051	- 1,118	+ 77	- 156	+ 102
Q4	- 1,736	- 48	+ 426	- 474	- 2,298	+ 40	- 2,175	- 3,704	+ 839	+ 690	- 123	+ 36	+ 55

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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.



## I Banks (MFIs) in Germany

													Period
	Lending to employees and other individuals							Lending to non-profits institutions					
		of which											
Long-term lending	Total	Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of quarter *</b>													<b>Building and loan associations</b>
17,587	159,291	158,376	339	-	1,028	3,768	154,495	172	169	-	-	172	2022 Q4
17,761	160,476	159,536	355	-	1,048	3,639	155,789	180	179	-	-	180	2023 Q1
17,940	161,816	160,800	346	-	1,128	3,575	157,113	186	185	-	-	186	2023 Q2
18,175	163,080	162,203	333	-	945	3,482	158,653	195	193	-	-	195	2023 Q3
18,379	164,358	163,521	239	-	947	3,179	160,232	204	202	-	-	204	2023 Q4
<b>Changes during quarter *</b>													
+ 242	+ 1,547	+ 1,613	- 23	-	- 50	- 186	+ 1,783	+ 21	+ 20	-	-	+ 21	2022 Q4
+ 174	+ 1,185	+ 1,160	+ 16	-	+ 20	- 129	+ 1,294	+ 8	+ 10	-	-	+ 8	2023 Q1
+ 179	+ 1,340	+ 1,264	- 9	-	+ 80	- 64	+ 1,324	+ 6	+ 6	-	-	+ 6	2023 Q2
+ 235	+ 1,264	+ 1,403	- 13	-	- 183	- 93	+ 1,540	+ 9	+ 8	-	-	+ 9	2023 Q3
+ 194	+ 1,278	+ 1,342	- 38	-	- 98	- 83	+ 1,459	+ 9	+ 9	-	-	+ 9	2023 Q4
<b>End of quarter *</b>													<b>Banks with special, development and other central support tasks</b>
6,335	19,700	13,521	5,828	-	332	338	19,030	1,711	1,382	.	.	1,669	2022 Q4
6,250	19,375	13,429	5,696	-	236	294	18,845	1,699	1,376	35	4	1,660	2023 Q1
6,155	19,500	13,348	5,883	-	263	594	18,643	1,671	1,349	34	6	1,631	2023 Q2
6,076	19,264	13,316	5,707	-	241	519	18,504	1,661	1,354	33	7	1,621	2023 Q3
5,986	18,999	13,223	5,486	-	301	447	18,251	1,625	1,324	32	5	1,588	2023 Q4
<b>Changes during quarter *</b>													
- 141	- 191	- 76	- 180	-	+ 72	- 67	- 196	- 4	+ 12	.	.	+ 3	2022 Q4
- 85	- 325	- 92	- 132	-	- 96	- 44	- 185	- 12	- 6	+ 2	- 5	- 9	2023 Q1
- 95	+ 125	- 81	+ 187	-	+ 27	+ 300	- 202	- 28	- 27	- 1	+ 2	- 29	2023 Q2
- 79	- 236	- 32	- 176	-	- 22	- 75	- 139	- 10	+ 5	- 1	+ 1	- 10	2023 Q3
- 90	- 265	- 93	- 221	-	+ 60	- 72	- 253	- 36	- 30	- 1	- 2	- 33	2023 Q4
<b>End of quarter *</b>													<b>Memo item: Foreign banks</b>
21,749	191,115	110,832	68,331	1,200	10,774	19,494	160,847	396	47	103	54	239	2022 Q4
21,709	192,321	111,311	69,039	1,219	11,121	19,394	161,806	397	45	109	56	232	2023 Q1
21,789	194,058	111,868	70,082	1,227	11,193	19,551	163,314	400	44	109	58	233	2023 Q2
21,920	195,541	112,169	71,257	1,220	11,085	19,816	164,640	401	43	101	62	238	2023 Q3
21,706	196,086	112,021	71,876	1,178	10,990	20,476	164,620	418	43	117	61	240	2023 Q4
<b>Changes during quarter *</b>													
+ 87	+ 1,391	+ 978	+ 596	- 91	- 374	+ 422	+ 1,343	- 9	+ 3	- 1	- 1	- 7	2022 Q4
- 40	+ 956	+ 479	+ 298	+ 19	+ 97	- 100	+ 959	+ 1	- 2	+ 6	+ 2	- 7	2023 Q1
+ 80	+ 1,881	+ 557	+ 1,042	+ 8	+ 216	+ 157	+ 1,508	+ 3	- 1	-	+ 2	+ 1	2023 Q2
+ 131	+ 1,683	+ 301	+ 1,175	- 7	+ 92	+ 265	+ 1,326	+ 1	- 1	- 8	+ 4	+ 5	2023 Q3
- 214	+ 545	- 88	+ 564	- 47	- 100	+ 665	- 20	+ 17	-	+ 16	- 1	+ 2	2023 Q4

## I Banks (MFIs) in Germany

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

## (a) Total

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)													
Period	Manufacturing											Electricity, gas and water supply; mining and quarrying	Construction
	Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper, products; printing and publishing; manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco			
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Total lending</b>													<b>End of quarter *</b>
2022 Q4	1,852,238	159,979	16,521	7,899	5,107	24,550	46,982	16,470	19,056	3,581	19,813	137,651	108,770
2023 Q1	1,872,406	162,773	17,909	7,695	5,271	24,579	47,261	16,980	19,378	3,485	20,215	138,087	110,889
Q2	1,879,403	162,632	17,485	7,459	5,127	24,773	48,009	17,200	19,452	3,417	19,710	137,704	112,530
Q3	1,878,221	160,044	16,767	7,199	4,915	24,598	47,491	16,683	19,701	3,296	19,394	134,692	113,314
Q4	1,872,842	154,584	15,121	7,067	4,817	23,647	46,484	16,288	19,068	3,206	18,867	136,137	113,252
<b>Short-term lending</b>													
2022 Q4	248,935	41,569	6,249	2,223	930	5,731	13,111	4,578	3,267	1,080	4,400	12,082	20,792
2023 Q1	253,617	43,402	6,183	2,046	1,021	5,796	13,788	5,184	3,611	1,105	4,668	8,103	21,867
Q2	248,899	42,298	5,128	1,875	1,036	5,944	14,298	5,185	3,700	1,036	4,096	7,669	22,642
Q3	244,364	40,368	3,943	1,756	877	6,066	14,673	4,586	3,741	978	3,748	5,623	22,639
Q4	233,930	37,236	3,083	1,853	765	5,349	13,834	4,532	3,316	894	3,604	5,059	22,225
<b>Medium-term lending</b>													
2022 Q4	275,824	31,238	3,600	1,148	1,125	3,452	12,998	3,388	2,611	539	2,377	6,533	22,213
2023 Q1	283,466	32,455	4,905	1,144	1,206	3,556	12,594	3,318	2,664	492	2,576	9,225	22,435
Q2	289,306	34,011	5,403	1,158	1,069	3,794	12,949	3,552	2,697	563	2,826	7,958	22,797
Q3	289,150	34,678	5,899	1,131	1,003	3,674	12,883	3,660	2,985	535	2,908	5,809	22,992
Q4	291,160	33,975	5,428	1,085	1,028	3,581	13,001	3,473	2,984	582	2,811	6,002	23,063
<b>Long-term lending</b>													
2022 Q4	1,327,479	87,172	6,672	4,528	3,052	15,367	20,873	8,504	13,178	1,962	13,036	119,036	65,765
2023 Q1	1,335,323	86,916	6,821	4,505	3,044	15,227	20,879	8,478	13,103	1,888	12,971	120,759	66,587
Q2	1,341,198	86,323	6,954	4,426	3,022	15,035	20,762	8,463	13,055	1,818	12,788	122,077	67,091
Q3	1,344,707	84,998	6,925	4,312	3,035	14,858	19,935	8,437	12,975	1,783	12,738	123,260	67,683
Q4	1,347,752	83,373	6,610	4,129	3,024	14,717	19,649	8,283	12,768	1,730	12,452	125,076	67,964
<b>Total lending</b>													<b>Changes during quarter *</b>
2022 Q4	+ 8,851	- 3,204	- 1,248	- 562	- 27	- 591	+ 375	- 620	- 251	- 76	- 204	- 9,908	+ 1,446
2023 Q1	+ 19,898	+ 2,794	+ 1,388	- 204	+ 164	+ 29	+ 279	+ 510	+ 322	- 96	+ 402	+ 436	+ 2,119
Q2	+ 8,176	- 101	- 424	- 236	- 144	+ 214	+ 748	+ 220	+ 74	- 68	- 485	- 418	+ 1,641
Q3	- 1,392	- 2,548	- 758	- 260	- 212	- 175	- 518	- 477	+ 289	- 121	- 316	- 2,882	+ 779
Q4	- 4,547	- 5,460	- 1,646	- 132	- 98	- 951	- 1,007	- 395	- 633	- 90	- 527	+ 1,320	+ 93
<b>Short-term lending</b>													
2022 Q4	- 10,809	- 4,264	- 968	- 524	+ 63	- 534	- 721	- 837	- 359	- 82	- 302	- 12,308	- 306
2023 Q1	+ 4,672	+ 1,833	- 66	- 177	+ 91	+ 65	+ 677	+ 606	+ 344	+ 25	+ 268	- 3,979	+ 1,075
Q2	- 3,647	- 1,104	- 1,055	- 171	+ 15	+ 148	+ 510	+ 1	+ 89	- 69	- 572	- 484	+ 775
Q3	- 4,735	- 1,890	- 1,185	- 119	- 159	+ 122	+ 375	- 559	+ 41	- 58	- 348	- 2,061	- 3
Q4	- 10,099	- 3,132	- 860	+ 97	- 112	- 717	- 839	- 54	- 425	- 84	- 144	- 684	- 414
<b>Medium-term lending</b>													
2022 Q4	+ 9,961	+ 717	- 215	+ 26	- 66	+ 31	+ 631	+ 149	+ 4	+ 60	+ 97	+ 514	+ 656
2023 Q1	+ 7,642	+ 1,217	+ 1,305	- 4	+ 81	+ 104	- 404	- 70	+ 53	- 47	+ 199	+ 2,692	+ 222
Q2	+ 5,409	+ 1,556	+ 498	+ 14	- 137	+ 238	+ 355	+ 234	+ 33	+ 71	+ 250	- 1,252	+ 362
Q3	- 456	+ 667	+ 456	- 27	- 66	- 120	- 66	+ 108	+ 328	- 28	+ 82	- 2,149	+ 195
Q4	+ 1,665	- 703	- 471	- 46	+ 25	- 93	+ 118	- 187	- 1	+ 47	- 97	+ 193	+ 36
<b>Long-term lending</b>													
2022 Q4	+ 9,699	+ 343	- 65	- 64	- 24	- 88	+ 465	+ 68	+ 104	- 54	+ 1	+ 1,886	+ 1,096
2023 Q1	+ 7,584	- 256	+ 149	- 23	- 8	- 140	+ 6	- 26	- 75	- 74	- 65	+ 1,723	+ 822
Q2	+ 6,414	- 553	+ 133	- 79	- 22	- 172	- 117	- 15	- 48	- 70	- 163	+ 1,318	+ 504
Q3	+ 3,799	- 1,325	- 29	- 114	+ 13	- 177	- 827	- 26	- 80	- 35	- 50	+ 1,328	+ 587
Q4	+ 3,887	- 1,625	- 315	- 183	- 11	- 141	- 286	- 154	- 207	- 53	- 286	+ 1,811	+ 471

\* For the corpus of reporting credit institutions, the categories of 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).

## I Banks (MFIs) in Germany

	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	Services sector (including the professions)								Letting of movables	Other services	Period
					Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development <sup>1</sup>	Health, veterinary and social work (enterprises and professions)				
					14	15	16	17	18	19	20	21			
<b>End of quarter *</b>													<b>Total lending</b>		
155,089	56,270	65,203	211,869	957,407	333,998	79,851	218,223	29,818	151,690	91,598	10,426	41,803	2022 Q4		
157,471	56,107	63,066	222,795	961,218	336,293	78,626	220,367	29,794	152,859	91,376	10,439	41,464	2023 Q1		
159,172	56,316	61,890	221,464	967,695	340,380	78,077	220,794	29,599	154,384	91,752	11,015	41,694	Q2		
159,489	56,433	61,257	222,952	970,040	343,991	76,297	222,463	29,475	153,719	91,688	11,388	41,019	Q3		
160,197	55,958	61,553	218,117	973,044	346,803	75,769	223,656	29,394	153,847	91,805	11,263	40,503	Q4		
													<b>Short-term lending</b>		
44,663	3,267	3,839	49,757	72,966	16,051	15,572	10,837	1,190	19,489	4,273	1,964	3,590	2022 Q4		
46,543	3,444	3,725	53,997	72,536	16,453	14,862	11,583	1,201	18,933	4,223	1,683	3,598	2023 Q1		
46,786	3,755	3,590	50,412	71,747	16,492	14,189	11,026	1,137	18,947	4,403	1,937	3,616	Q2		
47,216	3,762	3,789	51,311	69,656	16,235	13,226	11,553	1,052	17,768	4,437	2,130	3,255	Q3		
46,809	3,526	4,510	47,175	67,390	15,988	12,632	11,307	1,131	17,113	4,449	1,700	3,075	Q4		
													<b>Medium-term lending</b>		
24,293	4,147	22,962	56,232	108,206	25,367	20,108	28,362	2,141	19,026	4,932	3,046	5,224	2022 Q4		
24,787	4,078	20,953	59,252	110,281	25,255	21,408	29,037	2,169	19,147	4,921	3,319	5,025	2023 Q1		
26,864	4,065	19,125	61,349	113,137	25,925	22,027	29,464	2,056	19,627	5,321	3,622	5,095	Q2		
26,924	4,123	18,245	62,495	113,884	26,506	20,819	30,885	2,034	19,577	5,278	3,795	4,990	Q3		
28,195	4,154	18,576	61,276	115,919	26,004	21,376	32,233	2,063	20,255	5,238	3,072	4,680	Q4		
													<b>Long-term lending</b>		
86,133	48,856	38,402	105,880	776,235	292,580	44,171	179,024	26,487	113,175	82,393	5,416	32,989	2022 Q4		
86,141	48,585	38,388	109,546	778,401	294,585	42,356	179,747	26,424	114,779	82,232	5,437	32,841	2023 Q1		
85,522	48,496	39,175	109,703	782,811	297,963	41,861	180,304	26,406	115,810	82,028	5,456	32,983	Q2		
85,349	48,548	39,223	109,146	786,500	301,250	42,252	180,025	26,389	116,374	81,973	5,463	32,774	Q3		
85,193	48,278	38,467	109,666	789,735	304,811	41,761	180,116	26,200	116,479	82,118	5,491	32,748	Q4		
<b>Changes during quarter *</b>													<b>Total lending</b>		
- 2,725	- 554	+ 267	+ 10,201	+ 13,328	+ 4,920	+ 3,514	+ 2,395	+ 205	+ 2,127	+ 1,211	- 149	- 895	2022 Q4		
+ 2,142	- 163	- 2,137	+ 10,586	+ 4,121	+ 2,495	- 1,370	+ 2,174	- 24	+ 1,249	- 22	+ 13	- 394	2023 Q1		
+ 1,714	+ 209	- 881	- 216	+ 6,228	+ 4,087	- 644	+ 402	- 200	+ 1,255	+ 516	+ 576	+ 236	Q2		
+ 317	+ 122	- 633	+ 1,343	+ 2,110	+ 3,526	- 1,790	+ 1,749	- 124	+ 885	- 64	+ 373	- 675	Q3		
+ 733	- 485	+ 746	- 4,866	+ 3,372	+ 2,702	- 393	+ 1,273	- 81	+ 416	+ 127	- 125	- 551	Q4		
													<b>Short-term lending</b>		
- 528	- 305	- 322	+ 7,806	- 582	+ 221	+ 695	- 344	+ 210	+ 46	- 265	+ 30	- 1,175	2022 Q4		
+ 1,870	+ 177	- 114	+ 3,900	- 90	+ 402	- 710	+ 746	+ 11	- 216	- 50	- 281	+ 8	2023 Q1		
+ 243	+ 311	- 40	- 2,385	- 963	+ 24	- 768	- 567	- 69	- 25	+ 170	+ 254	+ 18	Q2		
+ 430	+ 7	+ 199	+ 889	- 2,306	- 257	- 963	+ 497	- 85	- 1,364	+ 34	+ 193	- 361	Q3		
- 227	- 246	+ 721	- 4,124	- 1,993	- 247	- 609	- 246	+ 79	- 367	+ 12	- 430	- 180	Q4		
													<b>Medium-term lending</b>		
+ 889	- 102	+ 792	+ 1,903	+ 4,592	+ 119	+ 2,362	+ 822	+ 12	+ 748	+ 262	+ 19	+ 248	2022 Q4		
+ 494	- 69	- 2,009	+ 3,020	+ 2,075	- 112	+ 1,300	+ 675	+ 28	+ 121	- 11	+ 273	- 199	2023 Q1		
+ 2,000	- 13	- 1,628	+ 2,102	+ 2,282	+ 670	+ 619	+ 382	- 113	+ 249	+ 100	+ 303	+ 72	Q2		
+ 60	+ 58	- 880	+ 1,101	+ 492	+ 581	- 1,208	+ 1,166	- 22	- 50	- 43	+ 173	- 105	Q3		
+ 1,041	+ 31	+ 351	- 1,314	+ 2,030	- 502	+ 557	+ 1,343	+ 29	+ 678	- 40	+ 277	- 310	Q4		
													<b>Long-term lending</b>		
- 3,086	- 147	- 203	+ 492	+ 9,318	+ 4,580	+ 457	+ 1,917	- 17	+ 1,333	+ 1,214	- 198	+ 32	2022 Q4		
- 222	- 271	- 14	+ 3,666	+ 2,136	+ 2,205	- 1,960	+ 753	- 63	+ 1,344	+ 39	+ 21	- 203	2023 Q1		
- 529	- 89	+ 787	+ 67	+ 4,909	+ 3,393	- 495	+ 587	- 18	+ 1,031	+ 246	+ 19	+ 146	Q2		
- 173	+ 57	+ 48	- 647	+ 3,924	+ 3,202	+ 381	+ 86	- 17	+ 529	- 55	+ 7	- 209	Q3		
- 81	- 270	- 326	+ 572	+ 3,335	+ 3,451	- 341	+ 176	- 189	+ 105	+ 155	+ 28	- 61	Q4		

## I Banks (MFIs) in Germany

8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity \*  
(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)													
Period	Manufacturing											Construction	
	Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper, products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco	Electricity, gas and water supply; mining and quarrying		
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Commercial banks <sup>2</sup></b>													
												<b>End of quarter *</b>	
2022 Q4	506,527	66,651	9,370	2,476	1,806	8,157	23,271	8,330	5,537	1,431	6,273	42,680	15,609
2023 Q1	518,219	69,128	10,529	2,550	1,853	8,116	23,782	8,695	5,578	1,420	6,605	44,349	15,636
Q2	518,478	68,709	9,922	2,358	1,842	8,265	24,149	8,821	5,638	1,367	6,347	44,362	15,888
Q3	515,819	67,623	9,464	2,223	1,788	8,234	24,028	8,444	5,895	1,339	6,208	44,085	16,050
Q4	508,753	63,742	7,843	2,054	1,694	7,791	23,139	8,305	5,698	1,210	6,006	44,272	15,839
												<b>Changes during quarter *</b>	
2023 Q1	+ 11,582	+ 2,477	+ 1,159	+ 74	+ 47	- 41	+ 511	+ 365	+ 41	- 11	+ 332	+ 1,669	+ 27
Q2	+ 1,383	- 419	- 607	- 192	- 11	+ 149	+ 367	+ 126	+ 60	- 53	- 258	- 37	+ 252
Q3	- 2,819	- 1,046	- 498	- 135	- 54	- 31	- 121	- 337	+ 297	- 28	- 139	- 292	+ 162
Q4	- 7,004	- 3,881	- 1,621	- 169	- 94	- 443	- 889	- 139	- 197	- 129	- 202	+ 32	- 251
<b>Big banks</b>													
												<b>End of quarter *</b>	
2022 Q4	210,285	34,624	3,922	1,511	963	4,481	10,713	5,358	2,954	928	3,794	11,242	4,881
2023 Q1	215,091	35,975	4,387	1,504	989	4,471	11,213	5,627	2,972	965	3,847	12,389	4,936
Q2	213,312	35,650	3,793	1,445	989	4,582	11,670	5,700	2,935	864	3,672	12,606	5,025
Q3	210,161	33,956	3,416	1,353	921	4,580	11,229	5,122	2,968	859	3,508	12,463	4,931
Q4	205,638	32,826	3,419	1,234	850	4,354	10,711	5,248	2,785	750	3,475	11,654	4,680
												<b>Changes during quarter *</b>	
2023 Q1	+ 4,806	+ 1,351	+ 465	- 7	+ 26	- 10	+ 500	+ 269	+ 18	+ 37	+ 53	+ 1,147	+ 55
Q2	- 1,779	- 325	- 594	- 59	-	+ 111	+ 457	+ 73	- 37	- 101	- 175	+ 217	+ 89
Q3	- 3,111	- 1,654	- 377	- 92	- 68	- 2	- 441	- 538	+ 33	- 5	- 164	- 143	- 94
Q4	- 4,523	- 1,130	+ 3	- 119	- 71	- 226	- 518	+ 126	- 183	- 109	- 33	- 809	- 251
<b>Regional banks and other commercial banks</b>													
												<b>End of quarter *</b>	
2022 Q4	215,937	14,380	1,858	561	395	2,295	3,950	1,827	1,730	220	1,544	27,366	8,862
2023 Q1	221,200	14,889	1,884	569	384	2,290	4,034	2,008	1,798	217	1,705	28,157	8,881
Q2	217,313	13,526	1,517	489	372	2,153	3,658	1,772	1,753	195	1,617	28,183	8,955
Q3	218,849	13,768	1,470	497	381	2,115	3,684	1,829	1,988	176	1,628	28,559	8,975
Q4	218,925	13,375	1,531	477	391	2,110	3,612	1,633	1,925	152	1,544	29,660	9,013
												<b>Changes during quarter *</b>	
2023 Q1	+ 5,153	+ 509	+ 26	+ 8	- 11	- 5	+ 84	+ 181	+ 68	- 3	+ 161	+ 791	+ 19
Q2	+ 3,306	+ 255	+ 112	- 80	- 12	+ 83	+ 168	+ 4	+ 90	- 22	- 88	+ 106	+ 74
Q3	+ 1,536	+ 242	- 87	+ 8	+ 9	- 38	+ 26	+ 57	+ 275	- 19	+ 11	+ 376	+ 20
Q4	- 372	- 393	+ 61	- 20	+ 10	- 5	- 72	- 196	- 63	- 24	- 84	+ 946	- 2
<b>Branches of foreign banks</b>													
												<b>End of quarter *</b>	
2022 Q4	80,305	17,647	3,590	404	448	1,381	8,608	1,145	853	283	935	4,072	1,866
2023 Q1	81,928	18,264	4,258	477	480	1,355	8,535	1,060	808	238	1,053	3,803	1,819
Q2	87,853	19,533	4,612	424	481	1,530	8,821	1,349	950	308	1,058	3,573	1,908
Q3	86,809	19,899	4,578	373	486	1,539	9,115	1,493	939	304	1,072	3,063	2,144
Q4	84,190	17,541	2,893	343	453	1,327	8,816	1,424	988	308	987	2,958	2,146
												<b>Changes during quarter *</b>	
2023 Q1	+ 1,623	+ 617	+ 668	+ 73	+ 32	- 26	- 73	- 85	- 45	- 45	+ 118	- 269	- 47
Q2	- 144	- 349	- 125	- 53	+ 1	- 45	- 258	+ 49	+ 7	+ 70	+ 5	- 360	+ 89
Q3	- 1,244	+ 366	- 34	- 51	+ 5	+ 9	+ 294	+ 144	- 11	- 4	+ 14	- 525	+ 236
Q4	- 2,109	- 2,358	- 1,685	- 30	- 33	- 212	- 299	- 69	+ 49	+ 4	- 85	- 105	+ 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** Plus other

business activities (except holding companies). **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

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	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development <sup>1</sup>	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
<b>Commercial banks <sup>2</sup></b>													
57,390	10,576	15,871	81,676	216,074	56,597	33,374	40,267	5,640	47,998	16,056	4,160	11,982	2022 Q4
58,897	10,464	15,835	85,969	217,941	57,160	34,050	41,000	5,489	48,082	16,061	4,103	11,996	2023 Q1
60,554	10,553	15,706	83,228	219,478	57,168	34,252	40,825	5,391	49,065	16,080	4,506	12,191	Q2
59,973	10,644	16,042	83,318	218,084	57,916	32,374	41,130	5,361	48,740	16,089	4,804	11,670	Q3
61,307	10,590	16,898	80,276	215,829	57,866	32,137	40,632	5,324	48,205	15,734	4,674	11,257	Q4
<b>Changes during quarter *</b>													
+ 1,497	- 112	- 36	+ 4,293	+ 1,767	+ 563	+ 571	+ 733	- 151	+ 89	+ 5	- 57	+ 14	2023 Q1
+ 1,670	+ 89	+ 166	- 1,521	+ 1,183	- 7	+ 107	- 185	- 103	+ 758	+ 9	+ 403	+ 201	Q2
- 581	+ 91	+ 336	+ 90	- 1,579	+ 698	- 1,878	+ 355	- 30	- 510	+ 9	+ 298	- 521	Q3
+ 1,269	- 54	+ 856	- 3,033	- 1,942	- 50	- 252	- 458	- 37	- 247	- 355	- 130	- 413	Q4
<b>Big banks</b>													
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	2022 Q4
22,015	1,295	6,440	30,270	101,771	17,893	13,359	28,828	2,453	24,842	8,399	1,488	4,509	2023 Q1
21,104	1,252	6,478	29,877	101,320	17,769	13,079	28,799	2,335	24,764	8,353	1,605	4,616	Q2
21,255	1,306	6,570	28,794	100,886	17,888	12,388	29,291	2,265	24,619	8,318	1,586	4,531	Q3
20,614	1,227	6,820	29,503	98,314	17,978	11,587	28,959	2,230	23,752	7,957	1,476	4,376	Q4
<b>Changes during quarter *</b>													
- 603	- 24	- 253	+ 2,659	+ 474	+ 186	+ 258	+ 717	- 172	- 421	+ 29	- 5	- 118	2023 Q1
- 911	- 43	+ 133	- 393	- 546	- 124	- 375	- 29	- 118	- 78	- 46	+ 117	+ 107	Q2
+ 151	+ 54	+ 92	- 1,083	- 434	+ 119	- 691	+ 492	- 70	- 145	- 35	- 19	- 85	Q3
- 641	- 79	+ 250	+ 709	- 2,572	+ 90	- 801	- 332	- 35	- 867	- 361	- 110	- 155	Q4
<b>Regional banks and other commercial banks</b>													
25,123	5,446	7,183	38,583	88,994	33,977	9,337	10,761	2,614	18,372	6,953	1,678	5,302	2022 Q4
26,470	5,395	7,325	40,435	89,648	33,966	9,923	10,703	2,659	18,352	6,885	1,605	5,555	2023 Q1
28,917	5,449	7,245	36,828	88,210	34,046	9,416	10,484	2,652	17,730	6,882	1,641	5,359	Q2
28,928	5,413	7,430	37,536	88,240	34,381	8,846	10,391	2,677	18,038	6,922	1,873	5,112	Q3
31,654	5,363	7,401	34,159	88,300	34,308	9,004	10,252	2,680	18,430	6,939	1,827	4,858	Q4
<b>Changes during quarter *</b>													
+ 1,337	- 51	+ 142	+ 1,852	+ 554	- 11	+ 586	- 58	+ 45	- 120	- 68	- 73	+ 253	2023 Q1
+ 2,920	+ 54	+ 115	- 1,588	+ 1,370	+ 160	+ 1,057	- 107	- 2	+ 399	+ 7	+ 36	- 180	Q2
+ 11	- 36	+ 185	+ 708	+ 30	+ 285	- 570	- 43	+ 25	+ 308	+ 40	+ 232	- 247	Q3
+ 2,441	- 50	- 29	- 3,368	+ 83	- 73	+ 143	- 99	+ 3	+ 390	+ 17	- 46	- 254	Q4
<b>Branches of foreign banks</b>													
9,649	3,811	1,995	15,482	25,783	4,913	10,936	1,395	401	4,363	733	989	2,053	2022 Q4
10,412	3,774	2,070	15,264	26,522	5,301	10,768	1,469	377	4,888	777	1,010	1,932	2023 Q1
10,533	3,852	1,983	16,523	29,948	5,353	11,757	1,542	404	6,571	845	1,260	2,216	Q2
9,790	3,925	2,042	16,988	28,958	5,647	11,140	1,448	419	6,083	849	1,345	2,027	Q3
9,039	4,000	2,677	16,614	29,215	5,580	11,546	1,421	414	6,023	838	1,371	2,023	Q4
<b>Changes during quarter *</b>													
+ 763	- 37	+ 75	- 218	+ 739	+ 388	- 273	+ 74	- 24	+ 630	+ 44	+ 21	- 121	2023 Q1
- 339	+ 78	- 82	+ 460	+ 359	- 43	- 575	- 49	+ 17	+ 437	+ 48	+ 250	+ 274	Q2
- 743	+ 73	+ 59	+ 465	- 1,175	+ 294	- 617	- 94	+ 15	- 673	+ 4	+ 85	- 189	Q3
- 531	+ 75	+ 635	- 374	+ 547	- 67	+ 406	- 27	- 5	+ 230	- 11	+ 26	- 4	Q4

## I Banks (MFIs) in Germany

### cont'd: 8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity \* (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)													
Period	Manufacturing											Electricity, gas and water supply; mining and quarrying	Construction
	Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper, products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco			
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													<b>End of quarter *</b>
2022 Q4	178,972	18,412	1,830	1,190	814	1,809	6,253	1,492	1,874	246	2,904	24,043	3,222
2023 Q1	182,359	18,019	2,140	879	780	1,779	5,997	1,445	1,913	222	2,864	24,228	3,538
Q2	182,698	18,143	2,322	848	641	1,676	5,951	1,512	1,983	202	3,008	24,516	3,578
Q3	181,739	17,757	2,185	854	535	1,670	5,969	1,453	2,046	172	2,873	23,991	3,250
Q4	179,980	18,020	2,381	1,086	533	1,587	5,993	1,443	2,034	192	2,772	23,902	3,232
<b>Changes during quarter *</b>													
2023 Q1	+ 3,742	- 393	+ 310	- 311	- 34	- 30	- 256	- 47	+ 39	- 24	- 40	+ 185	+ 316
Q2	+ 394	+ 164	+ 182	- 31	- 139	- 83	- 46	+ 67	+ 70	- 20	+ 164	+ 303	+ 40
Q3	- 959	- 386	- 137	+ 6	- 106	- 6	+ 18	- 59	+ 63	- 30	- 135	- 525	- 328
Q4	- 1,479	+ 263	+ 196	+ 232	- 2	- 83	+ 24	- 10	- 12	+ 20	- 101	- 89	- 18
<b>Saving banks</b>													<b>End of quarter *</b>
2022 Q4	549,374	39,961	2,696	2,502	1,316	8,026	8,739	3,792	6,402	986	5,502	28,600	39,171
2023 Q1	554,339	40,100	2,658	2,488	1,346	8,110	8,653	3,828	6,532	971	5,514	29,427	39,950
Q2	557,894	40,053	2,594	2,488	1,344	8,039	8,719	3,912	6,611	950	5,396	29,508	40,332
Q3	560,251	39,542	2,585	2,413	1,302	8,002	8,484	3,919	6,552	884	5,401	29,604	40,643
Q4	560,583	38,659	2,523	2,303	1,327	7,786	8,432	3,744	6,316	909	5,319	30,044	40,771
<b>Changes during quarter *</b>													
2023 Q1	+ 4,790	+ 139	- 38	- 14	+ 30	+ 84	- 86	+ 36	+ 130	- 15	+ 12	+ 827	+ 779
Q2	+ 3,555	- 47	- 64	-	- 2	- 71	+ 66	+ 84	+ 79	- 21	- 118	+ 81	+ 382
Q3	+ 2,282	- 511	- 9	- 75	- 42	- 37	- 235	+ 7	- 59	- 66	+ 5	+ 96	+ 306
Q4	+ 442	- 883	- 62	- 110	+ 25	- 216	- 52	- 175	- 236	+ 25	- 82	+ 505	+ 133
<b>Credit cooperatives</b>													<b>End of quarter *</b>
2022 Q4	375,207	22,536	932	1,309	870	5,095	4,082	1,820	4,044	680	3,704	16,717	39,935
2023 Q1	379,647	22,645	914	1,329	907	5,093	4,110	1,837	4,078	674	3,703	16,860	40,845
Q2	383,487	22,538	889	1,315	904	5,075	4,135	1,804	4,069	709	3,638	16,958	41,595
Q3	385,901	22,267	871	1,305	891	5,036	4,059	1,764	4,024	702	3,615	17,022	42,097
Q4	388,558	21,923	841	1,249	900	4,960	3,966	1,732	3,956	707	3,599	17,481	42,075
<b>Changes during quarter *</b>													
2023 Q1	+ 4,440	+ 109	- 18	+ 20	+ 37	- 2	+ 28	+ 17	+ 34	- 6	- 1	+ 143	+ 910
Q2	+ 3,840	- 107	- 25	- 14	- 3	- 18	+ 25	- 33	- 9	+ 35	- 65	+ 98	+ 750
Q3	+ 2,414	- 271	- 18	- 10	- 13	- 39	- 76	- 40	- 45	- 7	- 23	+ 64	+ 502
Q4	+ 2,657	- 344	- 30	- 56	+ 9	- 76	- 93	- 32	- 68	+ 5	- 16	+ 459	+ 168
<b>Mortgage banks</b>													<b>End of quarter *</b>
2022 Q4	81,255	277	3	6	12	41	52	24	74	17	48	1,802	1,728
2023 Q1	81,299	274	3	5	13	41	52	23	73	17	47	1,789	1,755
Q2	82,647	272	3	5	13	40	52	23	74	16	46	1,760	1,876
Q3	82,446	271	4	5	13	40	51	22	74	16	46	1,713	1,900
Q4	82,685	268	5	6	13	39	50	22	72	16	47	1,687	1,883
<b>Changes during quarter *</b>													
2023 Q1	- 236	- 3	-	- 1	+ 1	-	-	- 1	- 1	-	- 1	- 13	+ 27
Q2	+ 1,348	- 2	-	-	-	- 1	-	-	+ 1	- 1	-	- 29	+ 121
Q3	- 176	- 1	+ 1	-	-	-	- 1	- 1	-	-	-	- 47	+ 24
Q4	+ 159	- 3	+ 1	+ 1	-	- 1	- 1	-	- 2	-	+ 1	- 61	- 17

\* For the corpus of reporting credit institutions, the categories of 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).

## I Banks (MFIs) in Germany

	14	15	16	17	Services sector (including the professions)								25	26	Period	
					Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development <sup>1</sup>	Health, veterinary and social work (enterprises and professions)	Letting of movables				Other services
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																
	14	15	16	17	18	19	20	21	22	23	24	25	26			
<b>End of quarter *</b>																
	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	2022 Q4		
	8,504	1,994	9,199	35,035	81,842	23,319	9,719	28,847	395	13,111	3,645	1,092	1,714	2023 Q1		
	8,715	1,993	9,141	34,953	81,659	23,066	9,629	28,939	366	12,993	3,774	1,153	1,739	Q2		
	9,245	1,993	8,932	35,873	80,698	23,161	9,194	28,898	370	12,396	3,879	1,162	1,638	Q3		
	9,144	1,986	9,349	33,235	81,112	23,659	9,057	28,577	355	12,797	3,886	1,127	1,652	Q4		
<b>Changes during quarter *</b>																
	+ 77	- 51	- 79	+ 2,505	+ 1,182	- 309	+ 1,089	+ 469	- 13	+ 156	- 30	- 114	- 66	2023 Q1		
	+ 301	- 1	- 58	- 172	- 183	- 253	- 90	+ 92	- 29	+ 118	+ 129	+ 61	+ 25	Q2		
	+ 530	-	- 209	+ 920	- 961	+ 95	- 435	- 41	+ 4	- 597	+ 105	+ 9	- 101	Q3		
	- 101	- 7	+ 477	- 2,583	+ 579	+ 498	- 137	- 156	- 15	+ 401	+ 7	- 35	+ 14	Q4		
<b>End of quarter *</b>																
	41,294	12,127	13,006	48,381	326,834	111,584	20,072	86,716	12,996	52,494	26,429	3,026	13,517	2022 Q4		
	41,357	12,072	13,096	48,695	329,642	112,232	20,675	87,455	13,122	52,988	26,526	3,139	13,505	2023 Q1		
	41,268	12,057	13,098	49,589	331,989	113,415	20,737	87,920	13,098	53,268	26,760	3,203	13,588	Q2		
	41,105	12,058	13,095	49,914	334,290	114,474	20,864	88,536	13,060	53,503	26,944	3,205	13,704	Q3		
	40,599	11,875	12,507	49,931	336,197	115,119	20,688	89,901	13,050	53,303	27,239	3,217	13,681	Q4		
<b>Changes during quarter *</b>																
	+ 63	- 55	+ 90	+ 314	+ 2,633	+ 618	+ 563	+ 699	+ 126	+ 484	+ 97	+ 113	- 67	2023 Q1		
	- 89	- 15	+ 2	+ 879	+ 2,362	+ 1,198	+ 62	+ 465	- 24	+ 280	+ 234	+ 64	+ 83	Q2		
	- 163	+ 6	- 3	+ 325	+ 2,226	+ 1,024	+ 117	+ 621	- 38	+ 200	+ 184	+ 2	+ 116	Q3		
	- 506	- 183	- 398	- 78	+ 1,852	+ 650	- 206	+ 1,360	- 10	- 200	+ 305	+ 12	- 58	Q4		
<b>End of quarter *</b>																
	30,126	28,463	6,237	16,095	215,098	86,201	4,322	29,472	9,323	30,640	40,672	1,679	12,789	2022 Q4		
	30,564	28,470	6,286	16,580	217,397	87,959	4,433	29,667	9,381	31,054	40,569	1,702	12,632	2023 Q1		
	30,372	28,657	6,343	16,723	220,301	90,084	4,598	29,825	9,342	31,504	40,527	1,757	12,664	Q2		
	30,414	28,653	6,440	16,880	222,128	91,648	4,684	30,133	9,308	31,775	40,250	1,769	12,561	Q3		
	30,458	28,427	6,436	17,124	224,634	93,296	4,784	30,563	9,340	31,931	40,409	1,778	12,532	Q4		
<b>Changes during quarter *</b>																
	+ 208	+ 7	+ 49	+ 485	+ 2,529	+ 1,758	+ 111	+ 195	+ 58	+ 499	+ 42	+ 23	- 157	2023 Q1		
	- 282	+ 187	+ 57	+ 143	+ 2,994	+ 2,125	+ 165	+ 143	- 39	+ 405	+ 108	+ 55	+ 32	Q2		
	+ 42	- 4	+ 97	+ 157	+ 1,827	+ 1,564	+ 86	+ 308	- 34	+ 271	- 277	+ 12	- 103	Q3		
	+ 44	- 226	- 4	+ 244	+ 2,316	+ 1,533	+ 100	+ 355	+ 32	+ 156	+ 159	+ 9	- 29	Q4		
<b>End of quarter *</b>																
	404	424	111	14,171	62,338	27,553	505	30,216	283	2,601	639	13	528	2022 Q4		
	403	426	112	14,453	62,087	27,200	511	30,232	282	2,691	633	13	525	2023 Q1		
	396	417	110	15,063	62,753	28,051	501	30,052	317	2,693	616	13	510	Q2		
	399	417	109	14,930	62,707	27,863	553	30,248	318	2,599	619	14	493	Q3		
	395	415	110	15,141	62,786	27,725	553	30,442	317	2,644	612	13	477	Q4		
<b>Changes during quarter *</b>																
	- 1	+ 2	+ 1	+ 2	- 251	- 353	+ 6	+ 16	- 1	+ 90	- 6	-	- 3	2023 Q1		
	- 7	- 9	- 2	+ 610	+ 666	+ 851	- 10	- 180	+ 35	+ 2	- 17	-	- 15	Q2		
	+ 3	-	- 1	- 133	- 21	- 188	+ 52	+ 221	+ 1	- 94	+ 3	+ 1	- 17	Q3		
	- 4	- 2	+ 1	+ 211	+ 34	- 138	-	+ 149	- 1	+ 45	- 7	- 1	- 16	Q4		

## I Banks (MFIs) in Germany

### cont'd: 8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity \* (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)													
Period	Manufacturing											Electricity, gas and water supply; mining and quarrying	Construction
	Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper, products; printing and publishing; manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco			
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Building and loan associations</b>													<b>End of quarter *</b>
2022 Q4	20,898	-	-	-	-	-	-	-	-	-	-	-	7,042
2023 Q1	20,861	-	-	-	-	-	-	-	-	-	-	-	7,112
Q2	21,129	-	-	-	-	-	-	-	-	-	-	-	7,199
Q3	21,458	-	-	-	-	-	-	-	-	-	-	-	7,310
Q4	21,681	-	-	-	-	-	-	-	-	-	-	-	7,389
<b>Changes during quarter *</b>													
2023 Q1	- 37	-	-	-	-	-	-	-	-	-	-	-	+ 70
Q2	+ 268	-	-	-	-	-	-	-	-	-	-	-	+ 87
Q3	+ 329	-	-	-	-	-	-	-	-	-	-	-	+ 111
Q4	+ 223	-	-	-	-	-	-	-	-	-	-	-	+ 79
<b>Banks with special, development and other central support tasks</b>													<b>End of quarter *</b>
2022 Q4	140,005	12,142	1,690	416	289	1,422	4,585	1,012	1,125	221	1,382	23,809	2,063
2023 Q1	135,682	12,607	1,665	444	372	1,440	4,667	1,152	1,204	181	1,482	21,434	2,053
Q2	133,070	12,917	1,755	445	383	1,678	5,003	1,128	1,077	173	1,275	20,600	2,062
Q3	130,607	12,584	1,658	399	386	1,616	4,900	1,081	1,110	183	1,251	18,277	2,064
Q4	130,602	11,972	1,528	369	350	1,484	4,904	1,042	992	172	1,124	18,751	2,063
<b>Changes during quarter *</b>													
2023 Q1	- 4,383	+ 465	- 25	+ 28	+ 83	+ 18	+ 82	+ 140	+ 79	- 40	+ 100	- 2,375	- 10
Q2	- 2,612	+ 310	+ 90	+ 1	+ 11	+ 238	+ 336	- 24	- 127	- 8	- 207	- 834	+ 9
Q3	- 2,463	- 333	- 97	- 46	+ 3	- 62	- 103	- 47	+ 33	+ 10	- 24	- 2,178	+ 2
Q4	+ 455	- 612	- 130	- 30	- 36	- 132	+ 4	- 39	- 118	- 11	- 127	+ 474	- 1
<b>Memo item: Foreign banks</b>													<b>End of quarter *</b>
2022 Q4	201,338	32,699	5,834	1,227	793	3,129	13,491	3,178	2,382	569	2,096	8,920	3,875
2023 Q1	206,151	33,600	6,531	1,321	799	3,115	13,215	3,265	2,380	592	2,382	8,830	3,834
Q2	206,296	33,816	6,270	1,135	769	3,291	13,604	3,432	2,432	593	2,290	8,570	4,167
Q3	205,015	33,830	6,095	1,023	775	3,206	13,607	3,623	2,630	582	2,289	8,002	4,384
Q4	202,207	30,827	4,407	919	775	2,893	13,097	3,533	2,536	502	2,163	8,119	4,177
<b>Changes during quarter *</b>													
2023 Q1	+ 4,703	+ 901	+ 697	+ 94	+ 6	- 14	- 276	+ 87	- 2	+ 23	+ 286	- 90	- 41
Q2	+ 1,355	+ 216	- 261	- 186	- 30	+ 116	+ 289	+ 277	+ 2	+ 101	- 92	- 310	+ 333
Q3	- 1,481	+ 14	- 175	- 112	+ 6	- 85	+ 3	+ 191	+ 198	- 11	- 1	- 583	+ 217
Q4	- 2,298	- 3,003	- 1,688	- 104	-	- 313	- 510	- 90	- 94	- 80	- 126	+ 117	- 207

\* For the corpus of reporting credit institutions, the categories of 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).



## I Banks (MFIs) in Germany

	14	15	16	17	Services sector (including the professions)								26	Period		
					18	19	20	21	22	23	24	25				
	Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development <sup>1</sup>	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services			
<b>End of quarter *</b>																
	11,068	2,010	-	778	-	-	-	-	-	-	-	-	-	2022 Q4		
	11,179	2,033	-	537	-	-	-	-	-	-	-	-	-	2023 Q1		
	11,320	2,057	-	553	-	-	-	-	-	-	-	-	-	Q2		
	11,490	2,088	-	570	-	-	-	-	-	-	-	-	-	Q3		
	11,608	2,110	-	574	-	-	-	-	-	-	-	-	-	Q4		
<b>Changes during quarter *</b>																
	+ 111	+ 23	-	- 241	-	-	-	-	-	-	-	-	-	2023 Q1		
	+ 141	+ 24	-	+ 16	-	-	-	-	-	-	-	-	-	Q2		
	+ 170	+ 31	-	+ 17	-	-	-	-	-	-	-	-	-	Q3		
	+ 128	+ 12	-	+ 4	-	-	-	-	-	-	-	-	-	Q4		
<b>End of quarter *</b>																
	6,380	625	20,700	18,238	56,048	28,205	12,948	3,104	1,168	5,002	4,072	342	1,207	2022 Q4		
	6,567	648	18,538	21,526	52,309	28,423	9,238	3,166	1,125	4,933	3,942	390	1,092	2023 Q1		
	6,547	582	17,492	21,355	51,515	28,596	8,360	3,233	1,085	4,861	3,995	383	1,002	Q2		
	6,863	580	16,639	21,467	52,133	28,929	8,628	3,518	1,058	4,706	3,907	434	953	Q3		
	6,686	555	16,253	21,836	52,486	29,138	8,550	3,541	1,008	4,967	3,925	454	904	Q4		
<b>Changes during quarter *</b>																
	+ 187	+ 23	- 2,162	+ 3,228	- 3,739	+ 218	- 3,710	+ 62	- 43	- 69	- 130	+ 48	- 115	2023 Q1		
	- 20	- 66	- 1,046	- 171	- 794	+ 173	- 878	+ 67	- 40	- 72	+ 53	- 7	- 90	Q2		
	+ 316	- 2	- 853	- 33	+ 618	+ 333	+ 268	+ 285	- 27	- 155	- 88	+ 51	- 49	Q3		
	- 97	- 25	- 186	+ 369	+ 533	+ 209	+ 102	+ 23	- 50	+ 261	+ 18	+ 20	- 49	Q4		
<b>End of quarter *</b>																
	24,784	5,067	6,559	31,225	88,209	16,819	23,263	15,897	1,268	20,168	4,755	1,919	4,120	2022 Q4		
	26,138	5,004	6,662	32,068	90,015	17,429	24,007	16,145	1,102	20,615	4,804	1,971	3,942	2023 Q1		
	26,448	5,059	6,706	30,608	90,922	17,155	24,012	16,173	1,092	21,190	4,886	2,245	4,169	Q2		
	25,607	5,106	6,873	31,252	89,961	17,728	23,163	16,046	1,110	20,720	4,805	2,428	3,961	Q3		
	25,126	5,145	7,940	30,503	90,370	17,791	23,480	16,129	1,099	20,604	4,745	2,496	4,026	Q4		
<b>Changes during quarter *</b>																
	+ 1,344	- 63	+ 103	+ 843	+ 1,706	+ 610	+ 639	+ 248	- 166	+ 452	+ 49	+ 52	- 178	2023 Q1		
	+ 323	+ 55	+ 244	- 240	+ 734	- 274	+ 5	+ 28	- 10	+ 400	+ 82	+ 274	+ 229	Q2		
	- 841	+ 47	+ 167	+ 644	- 1,146	+ 573	- 849	- 127	+ 18	- 655	- 81	+ 183	- 208	Q3		
	- 261	+ 39	+ 1,067	- 749	+ 699	+ 63	+ 317	+ 83	- 11	+ 174	- 60	+ 68	+ 65	Q4		

## I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government 1		Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims)								
	Total	of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds 2				State go-
			Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
1	2	3	4	5	6	7	8	9	10	11	
											<b>End of year or month *</b>
2020	412,475	160,168	252,307	18,026	15,663	218,618	14,446	1,020	4,342	9,084	93,036
2021	391,280	146,138	245,142	15,226	14,330	215,586	14,551	336	4,318	9,897	87,031
2022	375,921	127,945	247,976	14,323	14,101	219,552	15,294	317	4,375	10,602	82,677
2023 May	370,069	120,300	249,769	17,361	13,609	218,799	16,720	1,277	4,558	10,885	81,093
June	372,934	124,242	248,692	17,759	13,360	217,573	16,647	1,278	4,374	10,995	79,390
July	375,712	123,659	252,053	19,647	13,529	218,877	17,050	1,733	4,497	10,820	79,676
Aug.	377,258	127,807	249,451	16,839	13,813	218,799	16,936	1,414	4,640	10,882	79,764
Sep.	376,835	124,855	251,980	18,955	13,651	219,374	17,205	1,666	4,395	11,144	81,060
Oct.	379,999	124,872	255,127	20,280	13,827	221,020	18,266	2,602	4,494	11,170	81,063
Nov.	381,686	127,293	254,393	16,569	14,052	223,772	17,945	1,401	4,613	11,931	80,283
Dec.	378,926	124,609	254,317	14,218	14,141	225,958	16,906	448	4,317	12,141	80,011
											<b>Changes *</b>
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
2023 May	- 4,728	- 3,508	- 1,220	- 836	- 338	- 46	+ 1,037	+ 868	+ 133	+ 36	- 425
June	+ 2,865	+ 3,942	- 1,077	+ 398	- 249	- 1,226	+ 73	+ 1	- 184	+ 110	- 1,703
July	+ 2,778	- 583	+ 3,361	+ 1,888	+ 169	+ 1,304	+ 403	+ 455	+ 123	- 175	+ 286
Aug.	+ 1,546	+ 4,148	- 2,602	- 2,808	+ 284	- 78	- 114	+ 319	+ 143	+ 62	+ 88
Sep.	- 423	- 2,952	+ 2,529	+ 2,116	- 162	+ 575	+ 269	+ 252	- 245	+ 262	+ 1,296
Oct.	+ 3,104	+ 17	+ 3,087	+ 1,325	+ 176	+ 1,586	+ 1,061	+ 936	+ 99	+ 26	+ 3
Nov.	+ 957	+ 2,421	- 1,464	- 3,711	+ 225	+ 2,022	- 321	+ 1,201	+ 119	+ 761	+ 1,085
Dec.	- 1,960	- 2,684	+ 724	- 1,336	+ 64	+ 1,996	- 24	+ 62	- 296	+ 210	- 277

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)										
	Government			Local government and local government association 3				Social security funds			
	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
12	13	14	15	16	17	18	19	20	21	22	
											<b>End of year or month *</b>
2020	2,761	2,332	87,943	144,345	14,076	8,789	121,480	480	169	200	111
2021	2,583	1,901	82,547	143,255	12,224	8,006	123,025	305	83	105	117
2022	2,345	1,726	78,606	149,300	11,524	7,510	130,266	705	137	490	78
2023 May	3,693	1,429	75,971	151,284	12,291	7,398	131,595	672	100	224	348
June	2,922	1,319	75,149	151,969	13,436	7,448	131,085	686	123	219	344
July	2,969	1,380	75,327	154,620	14,814	7,432	132,374	707	131	220	356
Aug.	3,121	1,515	75,128	152,060	12,184	7,432	132,444	691	120	226	345
Sep.	4,080	1,753	75,227	153,021	13,092	7,277	132,652	694	117	226	351
Oct.	4,311	1,426	75,326	155,099	13,239	7,681	134,179	699	128	226	345
Nov.	3,443	1,417	75,423	155,440	11,596	7,785	136,059	725	129	237	359
Dec.	2,772	1,495	75,744	156,413	10,816	7,968	137,629	987	182	361	444
											<b>Changes *</b>
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
2023 May	+ 101	- 161	- 365	- 1,806	- 1,753	- 43	- 10	- 26	- 52	- 267	+ 293
June	- 771	- 110	- 822	+ 685	+ 1,145	+ 50	- 510	+ 14	+ 23	- 5	- 4
July	+ 47	+ 61	+ 178	+ 2,651	+ 1,378	- 16	+ 1,289	+ 21	+ 8	+ 1	+ 12
Aug.	+ 152	+ 135	- 199	- 2,560	- 2,630	-	+ 70	- 16	- 11	+ 6	- 11
Sep.	+ 959	+ 238	+ 99	+ 961	+ 908	- 155	+ 208	+ 3	- 3	-	+ 6
Oct.	+ 231	- 327	+ 99	+ 2,018	+ 147	+ 404	+ 1,467	+ 5	+ 11	-	+ 6
Nov.	+ 868	- 9	- 208	- 84	- 1,643	+ 104	+ 1,455	+ 26	+ 1	+ 11	+ 14
Dec.	- 671	+ 78	+ 316	+ 763	- 780	+ 158	+ 1,385	+ 262	+ 53	+ 124	+ 85

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

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

## I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup>													
Period	Domestic government total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Commercial banks <sup>4</sup></b>													
												<b>End of year or month * </b>	
2022	33,363	5,375	2,113	25,875	584	247	12	325	8,937	7,441	23,512	18,097	330
2023 Sep.	37,061	7,700	2,448	26,913	1,409	1,124	15	270	10,781	7,816	24,524	18,812	347
Oct.	38,792	8,910	2,584	27,298	2,143	1,859	15	269	10,902	7,892	25,389	19,123	358
Nov.	37,678	7,277	2,625	27,776	1,450	1,166	17	267	10,371	7,892	25,495	19,603	362
Dec.	36,685	5,354	2,850	28,481	380	97	17	266	9,756	7,973	26,012	20,228	537
												<b>Changes * </b>	
2022	- 118	- 1,022	+ 146	+ 758	+ 252	+ 78	+ 1	+ 173	- 471	- 720	- 97	+ 1,332	+ 198
2023 Sep.	+ 669	+ 470	+ 182	+ 17	- 172	- 168	- 1	- 3	+ 684	+ 4	+ 161	+ 16	- 4
Oct.	+ 1,731	+ 1,210	+ 136	+ 385	+ 734	+ 735	-	- 1	+ 121	+ 76	+ 865	+ 311	+ 11
Nov.	- 1,114	- 1,633	+ 41	+ 478	- 693	- 693	+ 2	- 2	+ 531	-	+ 106	+ 480	+ 4
Dec.	+ 22	- 908	+ 225	+ 705	- 55	- 54	-	- 1	- 620	+ 76	+ 522	+ 630	+ 175
<b>Big banks</b>													
												<b>End of year or month * </b>	
2022	15,660	2,125	894	12,641	329	59	-	270	5,377	4,792	9,942	7,569	12
2023 Sep.	18,795	3,718	1,134	13,943	1,327	1,079	-	248	7,008	5,351	10,444	8,332	16
Oct.	19,656	4,317	1,269	14,070	1,902	1,655	-	247	7,002	5,339	10,728	8,473	24
Nov.	18,729	3,098	1,323	14,308	1,325	1,079	-	246	6,586	5,335	10,802	8,716	16
Dec.	17,629	1,507	1,410	14,712	324	79	-	245	6,012	5,401	11,258	9,055	35
												<b>Changes * </b>	
2022	+ 69	- 141	- 249	+ 459	+ 92	- 54	-	+ 146	- 562	- 609	+ 567	+ 951	- 28
2023 Sep.	+ 555	+ 384	+ 103	+ 68	- 196	- 194	-	- 2	+ 480	- 1	+ 276	+ 71	- 5
Oct.	+ 861	+ 599	+ 135	+ 127	+ 575	+ 576	-	- 1	- 6	- 12	+ 284	+ 141	+ 8
Nov.	- 927	- 1,219	+ 54	+ 238	- 577	- 576	-	- 1	- 416	- 4	+ 74	+ 243	- 8
Dec.	- 85	- 576	+ 87	+ 404	+ 14	+ 15	-	- 1	- 574	+ 66	+ 456	+ 339	+ 19
<b>Regional banks and other commercial banks</b>													
												<b>End of year or month * </b>	
2022	17,065	2,859	1,006	13,200	225	161	9	55	3,228	2,648	13,495	10,495	117
2023 Sep.	17,608	3,633	1,101	12,874	51	18	11	22	3,385	2,401	14,042	10,448	130
Oct.	18,480	4,244	1,104	13,132	213	179	12	22	3,511	2,489	14,623	10,618	133
Nov.	18,297	3,849	1,079	13,369	119	85	13	21	3,384	2,490	14,650	10,855	144
Dec.	18,279	3,520	1,096	13,663	51	17	13	21	3,334	2,493	14,716	11,146	178
												<b>Changes * </b>	
2022	- 364	- 866	+ 203	+ 299	+ 177	+ 149	+ 1	+ 27	+ 95	- 107	- 669	+ 377	+ 33
2023 Sep.	+ 149	+ 117	+ 79	- 47	- 1	+ 1	- 1	- 1	+ 206	+ 9	- 57	- 55	+ 1
Oct.	+ 872	+ 611	+ 3	+ 258	+ 162	+ 161	+ 1	-	+ 126	+ 88	+ 581	+ 170	+ 3
Nov.	- 183	- 395	- 25	+ 237	- 94	- 94	+ 1	- 1	- 127	+ 1	+ 27	+ 237	+ 11
Dec.	- 18	- 329	+ 17	+ 294	- 68	- 68	-	-	- 50	+ 3	+ 66	+ 291	+ 34
<b>Branches of foreign banks</b>													
												<b>End of year or month * </b>	
2022	638	391	213	34	30	27	3	-	332	1	75	33	201
2023 Sep.	658	349	213	96	31	27	4	-	388	64	38	32	201
Oct.	656	349	211	96	28	25	3	-	389	64	38	32	201
Nov.	652	330	223	99	6	2	4	-	401	67	43	32	202
Dec.	777	327	344	106	5	1	4	-	410	79	38	27	324
												<b>Changes * </b>	
2022	+ 177	- 15	+ 192	± 0	- 17	- 17	± 0	-	- 4	- 4	+ 5	+ 4	+ 193
2023 Sep.	- 35	- 31	-	- 4	+ 25	+ 25	-	-	- 2	- 4	- 58	-	-
Oct.	- 2	-	- 2	-	- 3	- 2	- 1	-	+ 1	-	-	-	-
Nov.	- 4	- 19	+ 12	+ 3	- 22	- 23	+ 1	-	+ 12	+ 3	+ 5	-	+ 1
Dec.	+ 125	- 3	+ 121	+ 7	- 1	- 1	-	-	+ 4	+ 7	-	-	+ 122

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

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

## I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) <sup>1</sup>													
Period	Domestic government total				Federal Government and its special funds <sup>2</sup>				State government		Local government and local government association <sup>3</sup>		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													
<b>End of year or month *</b>													
2022	67,604	3,081	1,427	63,096	312	-	7	305	26,729	26,046	40,207	36,687	356
2023 Sep.	67,417	4,225	1,070	62,122	233	2	7	224	24,948	24,242	41,912	37,334	324
Oct.	66,920	3,584	1,207	62,129	238	1	7	230	24,850	24,105	41,512	37,476	320
Nov.	66,137	2,959	1,216	61,962	224	1	7	216	24,403	23,830	41,175	37,584	335
Dec.	66,323	2,881	1,316	62,126	221	1	8	212	24,664	23,897	41,019	37,603	419
<b>Changes *</b>													
2022	- 1,941	- 140	- 378	- 1,423	- 114	- 21	+ 7	- 100	- 2,971	- 2,524	+ 939	+ 1,212	+ 205
2023 Sep.	+ 888	+ 758	- 24	+ 154	- 8	-	-	8	+ 123	- 17	+ 767	+ 173	+ 6
Oct.	- 557	- 641	+ 137	- 53	+ 5	- 1	-	6	- 98	- 137	- 460	+ 82	- 4
Nov.	- 948	- 625	+ 9	- 332	- 14	-	-	14	- 447	- 275	- 502	- 57	+ 15
Dec.	+ 186	- 78	+ 100	+ 164	- 3	-	+ 1	-	+ 261	+ 67	- 156	+ 19	+ 84
<b>Savings banks</b>													
<b>End of year or month *</b>													
2022	32,907	4,075	2,543	26,289	139	2	-	137	5,131	4,193	27,618	21,951	19
2023 Sep.	33,746	4,641	2,380	26,725	148	17	18	113	4,906	3,916	28,669	22,682	23
Oct.	34,221	5,185	2,114	26,922	136	6	18	112	4,778	3,911	29,286	22,886	21
Nov.	34,032	4,419	2,133	27,480	137	3	18	116	4,541	3,836	29,326	23,515	28
Dec.	34,292	4,132	2,121	28,039	124	7	9	108	4,521	3,785	29,616	24,130	31
<b>Changes *</b>													
2022	+ 1,893	+ 418	+ 37	+ 1,438	- 125	- 89	- 4	- 32	- 283	- 306	+ 2,304	+ 1,777	- 3
2023 Sep.	+ 74	+ 256	- 69	- 113	+ 1	+ 2	-	1	+ 42	- 118	+ 29	+ 6	+ 2
Oct.	+ 475	+ 544	- 266	+ 197	- 12	- 11	-	1	- 128	- 5	+ 617	+ 204	- 2
Nov.	- 294	- 766	+ 19	+ 453	+ 1	- 3	-	4	- 237	- 75	- 65	+ 524	+ 7
Dec.	+ 45	- 287	- 37	+ 369	- 13	+ 4	- 9	- 8	- 20	- 51	+ 75	+ 425	+ 3
<b>Credit cooperatives</b>													
<b>End of year or month *</b>													
2022	3,202	222	196	2,784	112	11	20	81	325	317	2,765	2,386	-
2023 Sep.	3,294	267	244	2,783	169	21	20	128	278	272	2,847	2,383	-
Oct.	3,320	298	243	2,779	177	30	19	128	261	254	2,882	2,397	-
Nov.	3,319	235	239	2,845	183	38	19	126	261	254	2,875	2,465	-
Dec.	3,342	237	242	2,863	162	20	19	123	263	251	2,917	2,489	-
<b>Changes *</b>													
2022	+ 97	+ 15	+ 58	+ 24	+ 32	+ 6	+ 13	+ 13	+ 6	± 0	+ 59	+ 11	± 0
2023 Sep.	+ 13	+ 32	+ 10	- 29	+ 7	+ 8	-	- 1	- 4	- 4	+ 11	- 24	- 1
Oct.	+ 26	+ 31	- 1	- 4	+ 8	+ 9	- 1	-	- 17	- 18	+ 35	+ 14	-
Nov.	- 1	- 63	- 4	+ 66	+ 6	+ 8	-	- 2	-	-	- 7	+ 68	-
Dec.	+ 23	+ 2	+ 3	+ 18	- 21	- 18	-	- 3	+ 2	- 3	+ 42	+ 24	-
<b>Mortgage banks</b>													
<b>End of year or month *</b>													
2022	12,091	14	295	11,782	232	-	5	227	4,462	4,460	7,397	7,095	-
2023 Sep.	11,612	7	324	11,281	222	-	4	218	4,282	4,280	7,108	6,783	-
Oct.	11,610	7	323	11,280	222	-	4	218	4,277	4,275	7,111	6,787	-
Nov.	11,595	14	319	11,262	213	-	4	209	4,276	4,274	7,106	6,779	-
Dec.	11,480	14	320	11,146	206	-	3	203	4,254	4,252	7,020	6,691	-
<b>Changes *</b>													
2022	- 693	- 24	+ 2	- 671	- 13	-	-	- 13	- 361	- 363	- 319	- 295	-
2023 Sep.	- 100	- 1	- 6	- 93	- 2	-	-	- 2	-	-	- 98	- 91	-
Oct.	- 2	-	- 1	- 1	-	-	-	-	- 5	- 5	+ 3	+ 4	-
Nov.	- 15	+ 7	- 4	- 18	- 9	-	-	- 9	- 1	- 1	- 5	- 8	-
Dec.	- 115	-	+ 1	- 116	- 7	-	- 1	- 6	- 22	- 22	- 86	- 88	-

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

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

## I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1													
Domestic government total				Federal Government and its special funds 2				State government		Local government and local government association 3		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
Period	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Building an loan associations</b>												<b>End of year or month *</b>	
2022	4,859	–	–	4,859	25	–	–	25	4,121	4,121	713	713	–
2023 Sep.	4,361	–	–	4,361	25	–	–	25	3,641	3,641	695	695	–
Oct.	4,349	–	–	4,349	25	–	–	25	3,603	3,603	721	721	–
Nov.	4,353	–	–	4,353	25	–	–	25	3,603	3,603	725	725	–
Dec.	4,352	–	–	4,352	25	–	–	25	3,588	3,588	739	739	–
												<b>Changes *</b>	
2022	– 176	± 0	–	– 176	–	–	–	–	– 180	– 180	+ 4	+ 4	–
2023 Sep.	– 12	– 1	–	– 11	–	–	–	–	– 30	– 30	+ 18	+ 19	–
Oct.	– 12	–	–	– 12	–	–	–	–	– 38	– 38	+ 26	+ 26	–
Nov.	+ 4	–	–	+ 4	–	–	–	–	–	–	+ 4	+ 4	–
Dec.	– 1	–	–	– 1	–	–	–	–	– 15	– 15	+ 14	+ 14	–
<b>Banks with special, development and other central support tasks</b>												<b>End of year or month *</b>	
2022	93,950	1,556	7,527	84,867	13,890	57	4,331	9,502	32,972	32,028	47,088	43,337	–
2023 Sep.	94,489	2,115	7,185	85,189	14,999	502	4,331	10,166	32,224	31,060	47,266	43,963	–
Oct.	95,915	2,296	7,356	86,263	15,325	706	4,431	10,188	32,392	31,286	48,198	44,789	–
Nov.	97,279	1,665	7,520	88,094	15,713	193	4,548	10,972	32,828	31,734	48,738	45,388	–
Dec.	97,843	1,600	7,292	88,951	15,788	323	4,261	11,204	32,965	31,998	49,090	45,749	–
												<b>Changes *</b>	
2022	+ 2,572	– 150	– 599	+ 3,321	+ 636	+ 7	+ 40	+ 589	– 1,239	– 488	+ 3,175	+ 3,220	± 0
2023 Sep.	+ 997	+ 602	– 255	+ 650	+ 443	+ 410	– 244	+ 277	+ 481	+ 264	+ 73	+ 109	–
Oct.	+ 1,426	+ 181	+ 171	+ 1,074	+ 326	+ 204	+ 100	+ 22	+ 168	+ 226	+ 932	+ 826	–
Nov.	+ 904	– 631	+ 164	+ 1,371	+ 388	– 513	+ 117	+ 784	+ 131	+ 143	+ 385	+ 444	–
Dec.	+ 564	– 65	– 228	+ 857	+ 75	+ 130	– 287	+ 232	+ 137	+ 264	+ 352	+ 361	–
<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>	
2022	7,099	2,643	428	4,028	246	171	4	71	2,517	1,830	4,110	2,126	226
2023 Sep.	9,298	3,726	554	5,018	88	41	6	41	4,021	2,847	4,978	2,127	211
Oct.	10,034	4,337	602	5,095	237	191	5	41	4,124	2,911	5,462	2,140	211
Nov.	9,496	3,664	617	5,215	128	79	8	41	3,872	2,913	5,284	2,258	212
Dec.	9,319	3,241	760	5,318	82	33	8	41	3,642	2,965	5,207	2,310	388
												<b>Changes *</b>	
2022	– 50	+ 12	+ 188	– 250	+ 151	+ 123	± 0	+ 28	+ 231	+ 233	– 644	– 512	+ 212
2023 Sep.	+ 354	+ 366	+ 9	– 21	+ 34	+ 35	–	– 1	+ 249	– 2	+ 71	– 18	–
Oct.	+ 736	+ 611	+ 48	+ 77	+ 149	+ 150	– 1	–	+ 103	+ 64	+ 484	+ 13	–
Nov.	– 538	– 673	+ 15	+ 120	– 109	– 112	+ 3	–	– 252	+ 2	– 178	+ 118	+ 1
Dec.	– 177	– 423	+ 143	+ 103	– 46	– 46	–	–	– 235	+ 47	– 72	+ 57	+ 176

\* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes 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						
	Bonds and debt securities 2					Shares, mutual fund shares and other securities	Bank debt securities 7				Public debt securities 9		Corporate debt securities (non-MFIs) 11
	Total	Total	of which				Total	Total	with an maturity of		Total	of which issued by the Federal Government and its special funds 9,10	
			Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6				up to and including 2 years 8	more than 2 years			
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2020	1,170,436	966,267	146,563	54,760	97,188	204,169	645,141	247,267	2,739	244,528	156,559	4,038	60,105
2021	1,161,886	933,438	144,483	53,317	112,064	228,448	648,100	245,156	2,996	242,160	143,852	6,828	60,374
2022	1,149,803	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 Aug.	1,186,971	963,582	134,602	59,969	138,087	223,389	645,318	250,920	6,206	244,714	126,010	8,509	71,755
Sep.	1,181,884	956,067	133,323	58,166	138,513	225,817	638,935	247,639	5,840	241,799	122,113	3,941	72,272
Oct.	1,179,626	953,091	133,931	57,923	140,694	226,535	640,242	247,825	5,044	242,781	122,428	4,134	72,228
Nov.	1,189,227	962,150	135,075	58,205	140,337	227,077	646,212	252,483	4,827	247,656	124,845	7,983	71,731
Dec.	1,194,056	960,470	132,354	56,107	139,877	233,586	644,066	250,434	4,390	246,044	123,987	7,467	71,445
	<b>Changes *</b>												
2021	- 9,803	- 33,826	- 2,154	- 1,397	+ 13,645	+ 24,023	+ 4,589	- 1,931	+ 732	- 2,663	- 11,257	+ 3,935	+ 269
2022	- 10,407	- 5,315	- 13,379	+ 5,821	+ 18,814	- 5,092	- 3,671	- 376	+ 3,136	- 3,512	- 18,239	- 3,334	+ 12,771
2023 Aug.	+ 954	+ 1,715	- 2,647	+ 599	- 5,418	- 761	+ 3,464	+ 730	- 5	+ 735	+ 4,629	+ 4,411	- 2,998
Sep.	- 6,101	- 8,425	- 1,279	- 1,803	+ 359	+ 2,324	- 6,508	- 3,281	- 366	- 2,915	- 3,897	- 4,568	+ 517
Oct.	- 2,050	- 2,776	+ 608	+ 243	+ 2,197	+ 726	+ 1,307	+ 186	- 796	+ 982	+ 315	+ 193	- 44
Nov.	+ 10,676	+ 10,043	+ 1,144	+ 282	- 284	+ 633	+ 5,970	+ 4,658	- 217	+ 4,875	+ 2,417	+ 3,849	- 497
Dec.	+ 5,143	- 1,378	- 2,721	- 2,098	- 426	+ 6,521	- 2,146	- 2,049	- 437	- 1,612	- 858	- 516	- 286

Period	Domestic securities (cont'd)				Foreign securities				Participating interests				
	Shares (including participating certificates)		Mutual fund shares, other securities		Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
	Total	of which issued by banks (MFIs)	Total	of which issued by banks (MFIs)									
18	19	20	21	22	23	24	25	26					
	<b>End of year or month *</b>												
2020	13,615	143	167,595	42	525,295	235,934	266,402	22,959	95,607	15,988	62,262	9,115	8,053
2021	15,427	142	183,291	8	513,786	221,105	262,951	29,730	95,949	17,304	61,852	9,734	6,869
2022	13,908	190	186,983	8	505,572	221,589	261,368	22,615	96,221	17,187	63,130	8,919	6,795
2023 Aug.	14,299	153	182,334	18	541,653	232,352	282,545	26,756	96,555	15,882	64,368	9,030	7,089
Sep.	14,254	155	182,657	6	542,949	231,395	282,648	28,906	96,684	16,001	64,391	9,030	7,079
Oct.	14,165	158	183,596	31	539,384	230,933	279,677	28,774	97,042	15,991	64,288	9,030	7,549
Nov.	13,628	155	183,525	21	543,015	229,947	283,144	29,924	97,157	15,966	64,595	8,881	7,533
Dec.	14,757	159	183,443	30	549,990	226,667	287,937	35,386	97,142	15,950	64,269	9,172	7,566
	<b>Changes *</b>												
2021	+ 1,812	- 1	+ 15,696	- 34	- 14,392	- 16,696	- 4,211	+ 6,515	+ 813	+ 1,526	- 558	+ 609	- 1,415
2022	- 1,519	+ 48	+ 3,692	± 0	- 6,736	+ 284	+ 245	- 7,265	+ 678	+ 399	+ 1,283	- 697	- 307
2023 Aug.	+ 872	+ 48	+ 231	+ 11	- 2,510	- 444	- 202	- 1,864	- 804	- 38	- 755	+ 1	- 15
Sep.	- 45	+ 2	+ 198	- 12	+ 407	- 1,056	- 708	+ 2,171	+ 96	+ 119	+ 23	+ 1	- 44
Oct.	- 89	+ 3	+ 939	+ 25	- 3,357	- 407	- 2,826	- 124	+ 360	- 10	- 103	- 1	+ 473
Nov.	- 537	- 3	- 71	+ 10	+ 4,706	- 868	+ 4,333	+ 1,241	+ 153	- 25	+ 307	- 149	+ 22
Dec.	+ 1,129	+ 4	- 82	+ 9	+ 7,289	- 3,252	+ 5,067	+ 5,474	- 6	- 16	- 326	+ 288	+ 45

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Domestic securities <sup>2</sup>								Foreign securities				
	Securities portfolios, total <sup>1</sup>	Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Commercial banks <sup>6</sup></b>													<b>End of year or month *</b>
2022	297,761	118,439	31,083	24,585	58,619	1,852	2,104	196	179,322	44,843	119,533	14,197	749
2023 Sep.	336,491	118,980	32,619	24,648	57,477	1,991	2,018	227	217,511	52,360	143,126	21,038	987
Oct.	334,133	118,887	32,198	24,897	57,378	2,108	2,033	273	215,246	52,376	140,779	20,967	1,124
Nov.	341,277	121,930	33,571	26,854	57,350	1,791	2,086	278	219,347	51,495	144,535	22,346	971
Dec.	351,270	122,830	32,554	27,189	57,304	3,510	1,983	290	228,440	49,021	150,363	27,881	1,175
<b>Changes *</b>													
2022	+ 4,346	+ 1,836	- 767	- 11,367	+ 14,355	- 301	- 123	+ 39	+ 2,510	- 1,833	+ 9,018	- 4,460	- 215
2023 Sep.	- 2,836	- 3,327	- 2,121	- 854	- 26	- 341	+ 33	- 18	+ 491	- 837	- 868	+ 2,198	- 2
Oct.	- 2,256	- 93	- 421	+ 249	- 99	+ 117	+ 15	+ 46	- 2,163	+ 21	- 2,258	- 65	+ 139
Nov.	+ 7,966	+ 3,043	+ 1,373	+ 1,957	- 28	- 317	+ 53	+ 5	+ 4,923	- 773	+ 4,383	+ 1,463	- 150
Dec.	+ 10,211	+ 900	- 1,017	+ 335	- 46	+ 1,719	- 103	+ 12	+ 9,311	- 2,464	+ 6,026	+ 5,544	+ 205
<b>Big banks</b>													<b>End of year or month *</b>
2022	150,342	71,790	11,114	8,369	50,679	1,255	343	30	78,552	16,982	54,342	6,887	341
2023 Sep.	165,117	76,266	12,099	7,918	54,426	1,492	304	27	88,851	20,275	61,111	7,120	345
Oct.	163,938	76,098	11,789	8,134	54,409	1,419	319	28	87,840	21,355	59,680	6,459	346
Nov.	170,692	78,281	12,691	9,642	54,319	1,228	373	28	92,411	20,554	64,708	6,800	349
Dec.	181,678	79,908	12,417	10,243	54,291	2,609	322	26	101,770	20,429	72,277	8,714	350
<b>Changes *</b>													
2022	+ 21,514	+ 8,818	- 1,867	- 5,545	+ 16,458	- 41	- 178	- 9	+ 12,696	+ 95	+ 15,295	- 2,694	± 0
2023 Sep.	+ 803	+ 785	- 681	+ 1,677	- 57	- 148	+ 5	- 11	+ 18	- 882	+ 277	+ 627	- 4
Oct.	- 1,088	- 168	- 310	+ 216	- 17	- 73	+ 15	+ 1	- 920	+ 1,084	- 1,362	- 645	+ 3
Nov.	+ 7,237	+ 2,183	+ 902	+ 1,508	- 90	- 191	+ 54	-	+ 5,054	- 717	+ 5,404	+ 361	+ 6
Dec.	+ 11,135	+ 1,627	- 274	+ 601	- 28	+ 1,381	- 51	- 2	+ 9,508	- 123	+ 7,711	+ 1,918	+ 2
<b>Regional banks and other commercial banks</b>													<b>End of year or month *</b>
2022	139,705	42,514	19,040	13,237	7,738	597	1,736	166	97,191	27,430	62,045	7,308	408
2023 Sep.	158,805	35,684	18,132	12,738	2,908	89	1,618	199	123,121	31,136	77,656	13,687	642
Oct.	157,564	35,670	17,988	12,722	2,842	292	1,619	207	121,894	30,075	76,741	14,314	764
Nov.	158,055	36,512	18,465	13,176	2,913	137	1,617	204	121,543	30,042	75,528	15,367	606
Dec.	156,891	35,806	17,769	12,972	2,895	405	1,563	202	121,085	27,692	73,619	18,972	802
<b>Changes *</b>													
2022	- 16,426	- 6,606	+ 1,147	- 5,621	- 1,986	- 260	+ 66	+ 48	- 9,820	- 1,772	- 6,067	- 1,766	- 215
2023 Sep.	- 3,884	- 4,157	- 1,385	- 2,553	+ 29	- 270	+ 29	- 7	+ 273	+ 35	- 1,328	+ 1,564	+ 2
Oct.	- 1,234	- 14	- 144	- 16	- 66	+ 203	+ 1	+ 8	- 1,220	- 1,061	- 898	+ 617	+ 122
Nov.	+ 785	+ 842	+ 477	+ 454	+ 71	- 155	- 2	- 3	- 57	- 15	- 999	+ 1,115	- 158
Dec.	- 1,113	- 706	- 696	- 204	- 18	+ 268	- 54	- 2	- 407	- 2,345	- 1,867	+ 3,609	+ 196
<b>Branches of foreign banks</b>													<b>End of year or month *</b>
2022	7,714	4,135	929	2,979	202	-	25	-	3,579	431	3,146	2	-
2023 Sep.	12,569	7,030	2,388	3,992	143	410	96	1	5,539	949	4,359	231	-
Oct.	12,631	7,119	2,421	4,041	127	397	95	38	5,512	946	4,358	194	14
Nov.	12,530	7,137	2,415	4,036	118	426	96	46	5,393	899	4,299	179	16
Dec.	12,701	7,116	2,368	3,974	118	496	98	62	5,585	900	4,467	195	23
<b>Changes *</b>													
2022	- 742	- 376	- 47	- 201	- 117	-	- 11	-	- 366	- 156	- 210	± 0	± 0
2023 Sep.	+ 245	+ 45	- 55	+ 22	+ 2	+ 77	- 1	-	+ 200	+ 10	+ 183	+ 7	-
Oct.	+ 66	+ 89	+ 33	+ 49	- 16	- 13	- 1	+ 37	- 23	- 2	+ 2	- 37	+ 14
Nov.	- 56	+ 18	- 6	- 5	- 9	+ 29	+ 1	+ 8	- 74	- 41	- 22	- 13	+ 2
Dec.	+ 189	- 21	- 47	- 62	-	+ 70	+ 2	+ 16	+ 210	+ 4	+ 182	+ 17	+ 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** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier

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

## I Banks (MFIs) in Germany

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

€ million

Period	Domestic securities <sup>2</sup>							Foreign securities					
	Securities portfolios, total <sup>1</sup>	Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken</b>													
	<b>End of year or month *</b>												
2022	84,287	22,469	9,912	10,007	584	996	805	165	61,818	39,495	21,349	971	3
2023 Sep.	88,838	25,334	11,871	10,080	1,068	1,383	766	166	63,504	40,636	22,091	777	-
Oct.	88,495	25,739	12,114	10,342	1,076	1,248	792	167	62,756	40,258	21,839	659	-
Nov.	88,268	25,263	12,741	9,978	1,071	984	319	170	63,005	40,461	21,940	604	-
Dec.	87,121	24,857	12,974	9,907	1,040	461	303	172	62,264	40,439	21,424	401	-
	<b>Changes *</b>												
2022	- 3,130	- 5,208	- 901	- 2,730	- 13	- 932	- 635	+ 3	+ 2,078	+ 3,930	- 734	- 1,119	+ 1
2023 Sep.	- 1,939	- 2,146	- 223	- 2,292	+ 39	+ 356	- 28	+ 2	+ 207	+ 172	+ 94	- 59	-
Oct.	- 325	+ 405	+ 243	+ 262	+ 8	- 135	+ 26	+ 1	- 730	- 375	- 237	- 118	-
Nov.	- 106	- 476	+ 627	- 364	- 5	- 264	- 473	+ 3	+ 370	+ 233	+ 189	- 52	-
Dec.	- 1,101	- 406	+ 233	- 71	- 31	- 523	- 16	+ 2	- 695	- 11	+ 482	- 202	-
<b>Savings banks</b>													
	<b>End of year or month *</b>												
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
2023 Sep.	284,115	227,591	88,795	34,840	5,692	255	80,401	17,608	56,524	28,094	25,292	2,976	162
Oct.	283,237	227,042	88,837	34,550	5,581	254	80,226	17,594	56,195	28,144	24,916	2,974	161
Nov.	282,962	227,103	89,526	34,298	5,283	258	80,454	17,284	55,859	28,062	24,650	3,001	146
Dec.	281,177	225,799	89,054	33,742	5,244	247	80,332	17,180	55,378	27,857	24,343	3,033	145
	<b>Changes *</b>												
2022	+ 47	+ 687	+ 3,887	- 2,276	- 803	- 68	+ 378	- 431	- 640	- 6	- 631	+ 3	- 6
2023 Sep.	- 1,138	- 994	- 452	- 404	+ 21	+ 1	- 125	- 35	- 144	- 219	+ 77	- 9	+ 7
Oct.	- 878	- 549	+ 42	- 290	- 111	- 1	- 175	- 14	- 329	+ 50	- 376	- 2	- 1
Nov.	- 268	+ 61	+ 689	- 252	- 298	+ 4	+ 228	- 310	- 329	- 82	- 259	+ 27	- 15
Dec.	- 1,782	- 1,304	- 472	- 556	- 39	- 11	- 122	- 104	- 478	- 205	- 304	+ 32	- 1
<b>Credit cooperatives</b>													
	<b>End of year or month *</b>												
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
2023 Sep.	227,385	157,244	69,288	12,903	4,369	67	63,101	7,516	70,141	39,428	27,949	2,727	37
Oct.	226,610	157,446	69,007	12,497	4,220	66	64,161	7,495	69,164	39,056	27,415	2,656	37
Nov.	226,492	158,290	69,536	12,480	4,129	66	64,736	7,343	68,202	38,696	26,845	2,625	36
Dec.	224,577	157,288	68,579	12,302	4,022	59	65,046	7,280	67,289	38,299	26,430	2,525	35
	<b>Changes *</b>												
2022	+ 555	+ 4,316	- 507	- 89	- 551	+ 8	+ 6,003	- 548	- 3,761	- 895	- 1,476	- 1,384	- 6
2023 Sep.	- 437	+ 61	- 251	- 14	- 43	-	+ 376	- 7	- 498	- 80	- 432	+ 14	-
Oct.	- 775	+ 202	- 281	- 406	- 149	- 1	+ 1,060	- 21	- 977	- 372	- 534	- 71	-
Nov.	- 117	+ 844	+ 529	- 17	- 91	-	+ 575	- 152	- 961	- 360	- 569	- 31	- 1
Dec.	- 1,915	- 1,002	- 957	- 178	- 107	- 7	+ 310	- 63	- 913	- 397	- 415	- 100	- 1
<b>Mortgage banks</b>													
	<b>End of year or month *</b>												
2022	20,950	9,722	3,571	5,975	31	-	145	-	11,228	2,814	8,412	2	-
2023 Sep.	21,313	11,161	3,750	7,238	26	-	147	-	10,152	2,879	7,271	2	-
Oct.	21,003	11,172	3,750	7,249	26	-	147	-	9,831	2,809	7,020	2	-
Nov.	20,860	11,071	3,757	7,140	27	-	147	-	9,789	2,818	6,969	2	-
Dec.	20,930	11,078	3,762	7,142	27	-	147	-	9,852	2,858	6,992	2	-
	<b>Changes *</b>												
2022	- 3,538	- 454	- 5	- 438	- 9	-	- 2	-	- 3,084	- 842	- 2,242	-	-
2023 Sep.	+ 7	+ 84	- 77	+ 161	-	-	-	-	- 77	- 65	- 12	-	-
Oct.	- 303	+ 11	-	+ 11	-	-	-	-	- 314	- 69	- 245	-	-
Nov.	- 132	- 101	+ 7	- 109	+ 1	-	-	-	- 31	+ 8	- 39	-	-
Dec.	+ 70	+ 7	+ 5	+ 2	-	-	-	-	+ 63	+ 40	+ 23	-	-

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

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



## I Banks (MFIs) in Germany

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

€ million

Period	Domestic securities <sup>2</sup>							Foreign securities					
	Securities portfolios, total <sup>1</sup>	Total	Bank debt securities <sup>3</sup>	Public sector bonds <sup>4</sup>	Corporate bonds (non-MFIs) <sup>5</sup>	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Building and loan associations</b>													<b>End of year or month *</b>
2022	38,325	24,312	9,079	4,549	225	-	10,459	-	14,013	6,326	7,687	-	-
2023 Sep.	37,993	23,626	9,096	3,920	214	-	10,396	-	14,367	6,742	7,625	-	-
Oct.	37,752	23,584	9,054	3,920	214	-	10,396	-	14,168	6,728	7,440	-	-
Nov.	37,576	23,465	8,978	3,876	215	-	10,396	-	14,111	6,719	7,392	-	-
Dec.	37,752	23,643	9,184	3,847	215	-	10,397	-	14,109	6,722	7,387	-	-
<b>Changes *</b>													
2022	- 3,866	- 1,531	+ 440	- 959	- 9	-	- 1,003	-	- 2,335	- 695	- 1,640	-	-
2023 Sep.	- 42	- 54	+ 16	- 70	-	-	-	-	+ 12	+ 17	- 5	-	-
Oct.	- 241	- 42	- 42	-	-	-	-	-	- 199	- 14	- 185	-	-
Nov.	- 176	- 119	- 76	- 44	+ 1	-	-	-	- 57	- 9	- 48	-	-
Dec.	+ 176	+ 178	+ 206	- 29	-	-	+ 1	-	- 2	+ 3	- 5	-	-
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2022	179,244	74,781	30,390	30,613	2,888	10,581	281	28	104,463	58,422	45,829	211	1
2023 Sep.	185,749	74,999	32,220	28,484	3,426	10,558	283	28	110,750	61,256	49,294	199	1
Oct.	188,396	76,372	32,865	28,973	3,733	10,489	284	28	112,024	61,562	50,268	193	1
Nov.	191,792	79,090	34,374	30,219	3,656	10,529	284	28	112,702	61,696	50,813	192	1
Dec.	191,229	78,571	34,327	29,858	3,593	10,480	285	28	112,658	61,471	50,998	188	1
<b>Changes *</b>													
2022	- 4,821	- 3,317	- 2,523	- 380	- 199	- 226	+ 11	-	- 1,504	+ 625	- 2,050	- 80	+ 1
2023 Sep.	+ 284	- 132	- 173	- 424	+ 526	- 61	-	-	+ 416	- 44	+ 438	+ 22	-
Oct.	+ 2,728	+ 1,373	+ 645	+ 489	+ 307	- 69	+ 1	-	+ 1,355	+ 352	+ 1,009	- 6	-
Nov.	+ 3,509	+ 2,718	+ 1,509	+ 1,246	- 77	+ 40	-	-	+ 791	+ 115	+ 676	-	-
Dec.	- 516	- 519	- 47	- 361	- 63	- 49	+ 1	-	+ 3	- 218	+ 224	- 3	-
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2022	130,916	42,481	10,877	11,912	17,550	1,665	448	29	88,435	19,100	57,060	11,870	405
2023 Sep.	156,746	39,885	13,135	11,578	13,036	1,727	388	21	116,861	21,542	75,945	18,794	580
Oct.	157,225	40,637	13,901	11,485	12,984	1,795	406	66	116,588	20,369	76,605	18,898	716
Nov.	158,270	41,780	14,444	12,138	12,995	1,671	458	74	116,490	20,000	75,428	20,501	561
Dec.	160,294	41,628	13,730	11,843	12,976	2,582	409	88	118,666	17,951	74,552	25,403	760
<b>Changes *</b>													
2022	- 11,216	- 7,173	- 576	- 8,210	+ 1,863	+ 29	- 267	- 12	- 4,043	- 3,358	+ 1,985	- 2,464	- 206
2023 Sep.	- 1,591	- 3,198	- 1,074	- 2,327	- 6	+ 215	+ 2	- 8	+ 1,607	+ 164	- 661	+ 2,103	+ 1
Oct.	+ 512	+ 752	+ 766	- 93	- 52	+ 68	+ 18	+ 45	- 240	- 1,172	+ 689	+ 107	+ 136
Nov.	+ 1,407	+ 1,143	+ 543	+ 653	+ 11	- 124	+ 52	+ 8	+ 264	- 329	- 934	+ 1,682	- 155
Dec.	+ 2,113	- 152	- 714	- 295	- 19	+ 911	- 49	+ 14	+ 2,265	- 2,034	- 809	+ 4,909	+ 199

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1				Memo item			
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Time deposits		Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
	<b>End of year or month *</b>											
2015	1,677,553	454,489	1,223,013	51	1,003,739	130,491	153,706	719,499	43	61,882	133,942	6,155
2016	1,729,021	503,973	1,224,984	64	961,069	127,818	114,797	718,404	50	71,851	88,718	5,658
2017	1,707,149	500,323	1,206,809	17	944,615	109,135	108,140	727,337	3	103,567	93,696	5,162
2018	1,663,959	476,102	1,187,839	18	928,918	104,528	124,263	700,119	8	91,954	100,631	4,750
2019	1,690,817	446,583	1,244,175	59	931,100	107,210	112,879	711,002	9	79,092	122,739	4,407
2020	1,997,904	553,774	1,444,090	40	894,728	124,840	52,703	717,183	2	341,925	134,227	13,069
2021	2,253,058	573,121	1,679,898	39	914,498	117,122	47,983	749,387	6	423,936	205,266	16,362
2022	2,230,058	616,926	1,613,099	33	989,086	134,213	82,448	772,423	2	242,532	232,850	15,700
2022 May	2,521,270	783,171	1,738,064	35	963,766	135,894	59,863	768,007	2	429,963	267,086	17,070
June	2,484,942	772,585	1,712,323	34	971,406	140,198	65,796	765,411	1	413,296	257,924	16,896
July	2,490,677	743,080	1,747,563	34	978,491	134,018	72,451	772,021	1	404,779	266,654	16,572
Aug.	2,523,923	746,901	1,776,989	33	998,683	135,807	90,158	772,718	-	404,828	279,920	16,515
Sep.	2,585,273	788,168	1,797,072	33	1,006,657	142,513	97,559	766,583	2	409,008	281,630	16,658
Oct.	2,607,902	795,691	1,812,176	35	1,010,691	130,936	107,983	771,768	4	408,310	286,940	16,138
Nov.	2,495,807	747,502	1,748,271	34	1,018,760	128,876	112,554	777,327	3	326,275	302,002	16,083
Dec.	2,230,058	616,926	1,613,099	33	989,086	134,213	82,448	772,423	2	242,532	232,850	15,700
2023 Jan.	2,320,699	743,737	1,576,926	36	998,317	136,071	85,248	776,993	5	232,902	271,608	15,605
Feb.	2,312,882	740,819	1,572,027	36	1,006,642	136,624	88,272	781,741	5	219,364	269,349	15,558
Mar.	2,270,410	712,962	1,557,412	36	998,822	130,387	87,916	780,514	5	211,575	264,000	15,179
Apr.	2,270,305	681,374	1,588,896	35	1,013,074	133,289	93,040	786,741	4	214,615	261,308	15,153
May	2,288,854	733,932	1,554,889	33	1,017,851	130,556	96,571	790,722	2	211,916	256,708	15,099
June	2,175,433	699,013	1,476,386	34	1,000,433	126,196	87,394	786,840	3	149,185	251,007	14,600
July	2,212,291	717,141	1,495,116	34	1,012,019	128,301	91,400	792,315	3	147,812	268,736	14,565
Aug.	2,184,014	704,965	1,479,014	35	1,015,080	130,200	87,375	797,501	4	147,065	259,390	14,506
Sep.	2,118,762	674,257	1,444,473	32	1,008,376	130,500	84,879	792,994	3	104,355	253,643	14,084
Oct.	2,153,852	695,576	1,458,246	30	1,025,172	129,112	100,377	795,682	1	106,895	285,663	13,992
Nov.	2,140,314	677,944	1,462,338	32	1,031,590	132,968	96,110	802,509	3	105,035	281,542	13,963
Dec.	2,022,235	605,937	1,416,267	31	1,019,334	131,038	84,921	803,373	2	78,679	225,592	13,450
	<b>Changes *</b>											
2016	+ 81,058	+ 51,257	+ 29,788	+ 13	- 11,750	- 868	- 21,244	+ 10,355	+ 7	+ 10,069	- 31,641	- 497
2017	- 4,514	+ 6,881	- 11,348	- 47	- 20,709	- 18,248	- 4,677	+ 2,263	- 47	+ 31,716	+ 5,606	- 496
2018	- 48,875	- 26,534	- 22,342	+ 1	- 13,902	- 2,972	+ 16,093	- 27,028	+ 5	- 11,083	+ 6,280	- 427
2019	- 18,070	- 47,760	+ 29,649	+ 41	+ 4,570	+ 2,510	- 8,704	+ 10,763	+ 1	- 13,132	- 12,318	- 343
2020	+ 397,143	+ 111,049	+ 286,113	- 19	+ 50,551	+ 23,062	- 16,834	+ 44,330	- 7	+ 262,833	+ 12,968	+ 8,152
2021	+ 241,793	+ 12,396	+ 229,398	- 1	+ 23,146	- 7,284	- 1,623	+ 32,049	+ 4	+ 82,011	+ 67,620	+ 3,293
2022	- 18,778	+ 37,998	- 56,770	- 6	+ 76,827	+ 6,207	+ 44,585	+ 26,039	- 4	- 181,404	+ 26,824	- 652
2022 May	+ 28,146	+ 44,722	- 16,575	- 1	+ 8,409	+ 1,270	+ 441	+ 6,699	- 1	+ 1,000	- 3,119	+ 345
June	- 30,249	- 1,454	- 28,794	- 1	+ 7,640	+ 4,304	+ 5,933	- 2,596	- 1	- 16,667	- 9,828	- 174
July	- 1,409	- 32,351	+ 30,942	-	+ 7,372	- 5,740	+ 6,635	+ 6,477	-	- 8,517	+ 7,920	- 314
Aug.	+ 33,070	+ 2,082	+ 30,989	- 1	+ 23,298	+ 1,874	+ 17,767	+ 3,658	- 1	+ 49	+ 13,041	- 57
Sep.	+ 54,760	+ 38,548	+ 16,212	-	+ 8,052	+ 6,704	+ 7,481	- 6,135	+ 2	+ 4,180	+ 1,317	+ 143
Oct.	+ 26,117	+ 9,510	+ 16,605	+ 2	+ 4,182	- 11,429	+ 10,424	+ 5,185	+ 2	- 698	+ 5,370	- 520
Nov.	- 97,997	- 43,897	- 54,099	- 1	+ 8,139	- 1,990	+ 4,571	+ 5,559	- 1	- 82,035	+ 16,374	- 55
Dec.	- 258,260	- 136,861	- 121,398	- 1	- 29,499	- 4,663	- 20,106	- 4,729	- 1	- 83,743	- 68,120	- 383
2023 Jan.	+ 93,556	+ 128,058	- 34,505	+ 3	+ 9,341	+ 1,968	+ 2,800	+ 4,570	+ 3	- 9,630	+ 39,058	- 95
Feb.	- 12,166	- 5,341	- 6,825	-	+ 8,325	+ 553	+ 3,024	+ 4,748	-	- 13,538	- 2,815	- 47
Mar.	- 36,940	- 25,170	- 11,770	-	- 7,400	- 6,237	- 356	- 807	-	- 7,789	- 4,684	- 379
Apr.	+ 2,008	- 30,503	+ 32,512	- 1	+ 14,252	+ 2,902	+ 5,124	+ 6,227	- 1	+ 3,040	- 2,449	- 26
May	+ 12,149	+ 49,593	- 37,442	- 2	+ 4,777	- 2,733	+ 3,531	+ 3,981	- 2	- 2,699	- 5,521	- 54
June	- 106,085	- 29,732	- 76,354	+ 1	- 16,949	- 4,235	- 9,174	- 3,541	+ 1	- 62,731	- 5,326	- 499
July	+ 37,575	+ 18,070	+ 19,505	-	+ 11,606	+ 2,110	+ 4,021	+ 5,475	-	- 1,373	+ 18,024	- 35
Aug.	- 29,529	- 12,581	- 16,949	+ 1	+ 3,811	+ 2,129	- 4,025	+ 5,706	+ 1	- 747	- 9,653	- 59
Sep.	- 70,369	- 33,398	- 36,968	- 3	- 6,704	+ 300	- 2,496	- 4,507	- 1	- 42,710	- 6,297	- 422
Oct.	+ 36,856	+ 22,063	+ 14,795	- 2	+ 17,341	- 1,388	+ 15,498	+ 3,233	- 2	+ 2,540	+ 32,209	- 92
Nov.	- 8,262	- 15,119	+ 6,855	+ 2	+ 6,498	+ 3,856	- 4,267	+ 6,907	+ 2	- 1,860	- 3,598	- 29
Dec.	- 124,367	- 79,104	- 45,262	- 1	- 20,918	- 10,452	- 11,329	+ 864	- 1	- 26,356	- 55,646	- 513

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>					Memo item		
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Commercial banks <sup>4</sup></b>												<b>End of year or month *</b>
2022	1,151,956	461,629	690,294	33	152,297	24,011	18,102	110,182	2	102,464	215,246	2,768
2023 Sep.	1,111,306	515,544	595,730	32	168,225	31,124	19,241	117,857	3	41,515	217,434	2,526
Oct.	1,139,282	542,623	596,629	30	174,606	29,575	26,781	118,249	1	41,480	240,339	2,513
Nov.	1,122,303	522,094	600,177	32	176,977	30,586	26,110	120,278	3	41,682	237,654	2,518
Dec.	1,053,131	461,717	591,383	31	173,083	30,104	22,010	120,967	2	39,314	198,972	2,432
<b>Changes *</b>												
2022	+ 9,195	+ 45,044	- 35,843	- 6	+ 13,032	+ 8,192	+ 3,788	+ 1,056	- 4	- 79,684	+ 27,784	+ 140
2023 Sep.	- 39,787	- 30,302	- 9,482	- 3	- 3,431	+ 85	- 3,598	+ 83	- 1	- 22,793	- 8,515	- 71
Oct.	+ 29,562	+ 27,784	+ 1,780	- 2	+ 6,851	- 1,549	+ 7,540	+ 862	- 2	- 35	+ 23,093	- 13
Nov.	- 12,333	- 18,117	+ 5,782	+ 2	+ 2,451	+ 1,011	- 671	+ 2,109	+ 2	+ 202	- 2,164	+ 5
Dec.	- 75,702	- 67,520	- 8,181	- 1	- 12,556	- 9,004	- 4,240	+ 689	- 1	- 2,368	- 38,376	- 86
<b>Big banks</b>												<b>End of year or month *</b>
2022	422,253	156,178	266,075	-	77,000	16,118	9,067	51,815	-	55,496	76,048	2,543
2023 Sep.	416,475	182,021	234,454	-	85,297	22,412	6,552	56,333	-	21,869	97,706	2,319
Oct.	423,650	181,483	242,167	-	90,624	21,369	12,637	56,618	-	21,919	113,265	2,311
Nov.	422,128	181,785	240,343	-	90,831	21,320	11,852	57,659	-	21,870	113,443	2,305
Dec.	410,931	149,458	261,473	-	88,080	18,185	12,465	57,430	-	21,391	100,483	2,233
<b>Changes *</b>												
2022	- 47,378	- 2,970	- 44,408	-	+ 9,588	+ 5,663	+ 4,790	- 865	-	- 48,655	+ 13,156	+ 165
2023 Sep.	- 5,902	+ 899	- 6,801	-	- 3,184	- 131	- 3,275	+ 222	-	- 7,117	- 2,122	- 67
Oct.	+ 7,711	- 204	+ 7,915	-	+ 5,327	- 1,043	+ 6,085	+ 285	-	+ 50	+ 15,660	- 8
Nov.	+ 1,160	+ 1,761	- 601	-	+ 207	- 49	- 785	+ 1,041	-	- 49	+ 357	- 6
Dec.	- 14,401	- 35,986	+ 21,585	-	- 7,001	- 7,295	+ 523	- 229	-	- 479	- 12,797	- 72
<b>Regional banks and other commercial banks</b>												<b>End of year or month *</b>
2022	451,486	158,905	292,548	33	62,296	5,687	7,289	49,318	2	41,994	139,198	221
2023 Sep.	439,830	204,805	235,022	3	70,020	6,352	11,580	52,085	3	16,461	119,639	203
Oct.	466,006	234,006	231,999	1	70,677	6,167	11,733	52,776	1	16,370	125,436	199
Nov.	448,891	218,180	230,708	3	72,965	7,178	11,699	54,085	3	16,041	122,573	210
Dec.	392,444	177,885	214,557	2	72,513	9,453	8,388	54,670	2	14,866	98,401	196
<b>Changes *</b>												
2022	+ 32,551	+ 52,253	- 19,696	- 6	+ 2,756	+ 2,599	- 1,640	+ 1,801	- 4	- 32,958	+ 14,628	- 24
2023 Sep.	- 12,625	- 7,403	- 5,221	- 1	+ 908	+ 226	+ 934	- 251	- 1	- 14,381	- 4,844	- 4
Oct.	+ 26,672	+ 29,559	- 2,885	- 2	+ 657	- 185	+ 153	+ 691	- 2	- 91	+ 5,884	- 4
Nov.	- 15,488	- 14,919	- 571	+ 2	+ 2,368	+ 1,011	- 34	+ 1,389	+ 2	- 329	- 2,521	+ 11
Dec.	- 59,858	- 43,860	- 15,997	- 1	- 4,864	- 2,087	- 3,361	+ 585	- 1	- 1,175	- 24,029	- 14
<b>Branches of foreign banks</b>												<b>End of year or month *</b>
2022	278,217	146,546	131,671	-	13,001	2,206	1,746	9,049	-	4,974	-	4
2023 Sep.	255,001	128,718	126,254	29	12,908	2,360	1,109	9,439	-	3,185	89	4
Oct.	249,626	127,134	122,463	29	13,305	2,039	2,411	8,855	-	3,191	1,638	3
Nov.	251,284	122,129	129,126	29	13,181	2,088	2,559	8,534	-	3,771	1,638	3
Dec.	249,756	134,374	115,353	29	12,490	2,466	1,157	8,867	-	3,057	88	3
<b>Changes *</b>												
2022	+ 24,022	- 4,239	+ 28,261	-	+ 688	- 70	+ 638	+ 120	-	+ 1,929	-	- 1
2023 Sep.	- 21,260	- 23,798	+ 2,540	- 2	- 1,155	- 10	- 1,257	+ 112	-	- 1,295	- 1,549	-
Oct.	+ 4,821	- 1,571	- 3,250	-	+ 867	- 321	+ 1,302	- 114	-	+ 6	+ 1,549	- 1
Nov.	+ 1,995	- 4,959	+ 6,954	-	- 124	+ 49	+ 148	- 321	-	+ 580	-	-
Dec.	- 1,443	+ 12,326	- 13,769	-	- 691	+ 378	- 1,402	+ 333	-	- 714	- 1,550	-

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>				Memo item			
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Landesbanken</b>												
	<b>End of year or month *</b>											
2022	250,148	29,619	220,529	–	172,897	21,644	16,978	134,275	–	42,185	8,218	2,396
2023 Sep.	220,860	37,752	183,108	–	167,883	21,659	14,994	131,230	–	14,486	12,042	2,250
Oct.	224,582	37,531	187,051	–	170,175	21,588	17,843	130,744	–	17,664	14,611	2,228
Nov.	226,398	40,236	186,162	–	170,267	22,565	16,217	131,485	–	17,594	14,251	2,242
Dec.	207,129	33,134	173,995	–	164,953	21,256	12,172	131,525	–	14,486	5,765	2,151
	<b>Changes *</b>											
2022	– 6,194	– 12,835	+ 6,641	–	+ 13,110	+ 684	+ 8,551	+ 3,875	–	– 12,482	– 1,548	– 51
2023 Sep.	– 30,045	– 12,891	– 17,154	–	– 6,168	– 854	– 2,605	– 2,709	–	– 9,000	– 4,123	– 53
Oct.	+ 3,776	– 197	+ 3,973	–	+ 2,292	– 71	+ 2,849	– 486	–	+ 3,178	+ 2,570	– 22
Nov.	+ 2,116	+ 2,754	– 638	–	+ 92	+ 977	– 1,626	+ 741	–	– 70	– 358	+ 14
Dec.	– 19,116	– 7,042	– 12,074	–	– 5,314	– 1,309	– 4,045	+ 40	–	– 3,108	– 8,486	– 91
<b>Savings banks</b>												
	<b>End of year or month *</b>											
2022	177,293	3,151	174,142	–	140,403	3,123	11,210	126,070	–	36,750	28	3,935
2023 Sep.	170,986	5,329	165,657	–	150,855	4,547	15,259	131,049	–	19,956	1,501	3,495
Oct.	171,959	5,314	166,645	–	151,213	4,012	14,848	132,353	–	20,598	1,502	3,480
Nov.	171,131	4,745	166,386	–	151,406	4,115	13,866	133,425	–	19,586	1,451	3,461
Dec.	160,452	3,588	156,864	–	148,021	3,542	12,068	132,411	–	12,319	1	3,312
	<b>Changes *</b>											
2022	– 22,444	+ 399	– 22,843	–	+ 12,414	+ 460	+ 5,554	+ 6,400	–	– 34,837	+ 22	– 12
2023 Sep.	– 5,241	+ 490	– 5,731	–	+ 343	+ 788	+ 369	– 814	–	– 5,590	– 59	– 121
Oct.	+ 973	– 15	+ 988	–	+ 358	– 535	– 411	+ 1,304	–	+ 642	+ 1	– 15
Nov.	– 827	– 568	– 259	–	+ 193	+ 103	– 982	+ 1,072	–	– 1,012	– 51	– 19
Dec.	– 10,679	– 1,157	– 9,522	–	– 3,385	– 573	– 1,798	– 1,014	–	– 7,267	– 1,450	– 149
<b>Credit cooperatives</b>												
	<b>End of year or month *</b>											
2022	165,257	3,282	161,975	–	140,685	3,231	4,620	132,834	–	24,055	180	3,132
2023 Sep.	161,286	4,360	156,926	–	151,943	4,291	5,279	142,373	–	8,874	484	2,819
Oct.	161,423	3,825	157,598	–	152,506	3,716	5,143	143,647	–	8,460	571	2,796
Nov.	161,754	3,609	158,145	–	152,685	3,246	4,527	144,912	–	8,343	821	2,786
Dec.	159,141	2,581	156,560	–	151,594	2,095	4,244	145,255	–	6,666	943	2,713
	<b>Changes *</b>											
2022	– 3,081	+ 2,279	– 5,360	–	+ 15,040	+ 2,300	+ 2,029	+ 10,711	–	– 18,114	– 76	– 175
2023 Sep.	– 2,877	+ 758	– 3,635	–	+ 379	+ 801	– 118	– 304	–	– 3,255	+ 138	– 72
Oct.	+ 136	– 535	+ 671	–	+ 563	– 575	– 136	+ 1,274	–	– 414	+ 87	– 23
Nov.	+ 334	– 216	+ 550	–	+ 179	– 470	– 616	+ 1,265	–	– 117	+ 250	– 10
Dec.	– 2,620	– 1,029	– 1,591	–	– 1,091	– 1,151	– 283	+ 343	–	– 1,677	+ 120	– 73
<b>Mortgage banks</b>												
	<b>End of year or month *</b>											
2022	51,206	3,769	47,437	–	40,757	3,329	8,173	29,255	–	7,442	6,196	88
2023 Sep.	41,582	3,654	37,928	–	37,175	3,281	5,056	28,838	–	1,900	3,467	6
Oct.	44,585	3,639	40,946	–	39,534	3,277	6,508	29,749	–	1,900	5,564	6
Nov.	45,481	3,353	42,128	–	40,434	2,996	7,457	29,981	–	1,900	5,797	6
Dec.	44,285	3,053	41,232	–	40,317	2,733	7,672	29,912	–	900	5,836	6
	<b>Changes *</b>											
2022	– 11,500	– 62	– 11,438	–	+ 4,144	– 101	+ 3,585	+ 660	–	– 16,750	+ 4,295	+ 80
2023 Sep.	– 169	+ 142	– 311	–	– 426	+ 134	– 422	– 138	–	–	+ 96	–
Oct.	+ 3,005	– 15	+ 3,020	–	+ 2,359	– 4	+ 1,452	+ 911	–	–	+ 2,097	–
Nov.	+ 894	– 286	+ 1,180	–	+ 900	– 281	+ 949	+ 232	–	–	+ 233	–
Dec.	– 1,196	– 300	– 896	–	– 117	– 263	+ 215	+ 69	–	– 1,000	+ 39	–

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) <sup>1</sup>				Deposits and borrowing from domestic banks (excluding the Bundesbank) <sup>1</sup>				Memo item			
	Total	Sight deposits <sup>2</sup>	Time deposits <sup>2</sup>	Bills redis-counted <sup>3</sup>	Total	Sight deposits	Time deposits		Bills redis-counted <sup>3</sup>	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Building and loan associations</b>												<b>End of year or month *</b>
2022	38,649	2,672	35,977	.	37,419	2,670	4,989	29,760	.	1,110	479	-
2023 Sep.	37,102	3,735	33,367	.	36,544	3,732	4,758	28,054	.	500	748	-
Oct.	37,301	3,056	34,245	.	36,505	3,055	5,608	27,842	.	740	874	-
Nov.	37,424	3,422	34,002	.	36,868	3,421	5,580	27,867	.	500	685	-
Dec.	37,938	2,703	35,235	.	37,318	2,703	6,582	28,033	.	550	860	-
<b>Changes *</b>												
2022	+ 5,546	+ 952	+ 4,594	.	+ 4,636	+ 954	+ 946	+ 2,736	.	+ 880	- 2,916	- 454
2023 Sep.	- 426	- 93	- 333	.	- 427	- 94	- 17	- 316	.	-	+ 1	-
Oct.	+ 274	- 679	+ 953	.	+ 36	- 677	+ 850	- 137	.	+ 240	+ 126	-
Nov.	+ 123	+ 366	- 243	.	+ 363	+ 366	- 28	+ 25	.	- 240	- 189	-
Dec.	+ 514	- 719	+ 1,233	.	+ 450	- 718	+ 1,002	+ 166	.	+ 50	+ 175	-
<b>Banks with special, development and other support tasks</b>												<b>End of year or month *</b>
2022	395,549	112,804	282,745	-	304,628	76,205	18,376	210,047	-	28,526	2,503	3,381
2023 Sep.	375,640	103,883	271,757	-	295,751	61,866	20,292	213,593	-	17,124	17,967	2,988
Oct.	374,720	99,588	275,132	-	300,633	63,889	23,646	213,098	-	16,053	22,202	2,969
Nov.	375,823	100,485	275,338	-	302,953	66,039	22,353	214,561	-	15,430	20,883	2,950
Dec.	360,159	99,161	260,998	-	304,048	68,605	20,173	215,270	-	4,444	13,215	2,836
<b>Changes *</b>												
2022	+ 9,700	+ 2,221	+ 7,479	-	+ 14,451	- 6,282	+ 20,132	+ 601	-	- 20,417	- 737	- 180
2023 Sep.	+ 8,176	+ 8,498	- 322	-	+ 3,026	- 560	+ 3,895	- 309	-	- 2,072	+ 6,165	- 105
Oct.	- 870	- 4,280	+ 3,410	-	+ 4,882	+ 2,023	+ 3,354	- 495	-	- 1,071	+ 4,235	- 19
Nov.	+ 1,431	+ 948	+ 483	-	+ 2,320	+ 2,150	- 1,293	+ 1,463	-	- 623	- 1,319	- 19
Dec.	- 15,568	- 1,337	- 14,231	-	+ 1,095	+ 2,566	- 2,180	+ 709	-	- 10,986	- 7,668	- 114
<b>Memo item: Foreign banks</b>												<b>End of year or month *</b>
2022	699,185	304,919	394,235	31	53,484	9,647	7,195	36,642	-	34,706	139,973	432
2023 Sep.	658,825	333,113	325,683	29	50,599	9,740	6,552	34,307	-	11,925	118,928	392
Oct.	677,493	361,817	315,647	29	49,298	8,731	6,687	33,880	-	11,952	123,200	389
Nov.	659,935	341,456	318,450	29	48,780	9,233	6,021	33,526	-	12,492	119,630	388
Dec.	602,940	312,286	290,625	29	51,137	13,243	4,218	33,676	-	9,583	97,152	377
<b>Changes *</b>												
2022	+ 88,826	+ 42,389	+ 46,439	- 2	+ 3,501	+ 3,245	- 885	+ 1,141	-	- 14,565	+ 13,046	+ 11
2023 Sep.	- 23,664	- 32,759	+ 9,097	- 2	- 1,908	- 1,119	+ 692	- 1,481	-	- 4,551	- 4,349	- 12
Oct.	+ 19,716	+ 29,070	- 9,354	-	- 831	- 1,009	+ 135	+ 43	-	+ 27	+ 4,361	- 3
Nov.	- 15,655	- 19,422	+ 3,767	-	- 518	+ 502	- 666	- 354	-	+ 540	- 3,210	- 1
Dec.	- 60,341	- 32,692	- 27,649	-	- 2,093	- 390	- 1,853	+ 150	-	- 2,909	- 22,329	- 11

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

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

## I Banks (MFIs) in Germany

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

## (a) Total

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1												
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Fiduciary loans	Memo item			
			Total	for up to and including 1 year	for more than 1 year					Total	Included in time deposits		Loans and advances to financial vehicle corporations
					Total	for up to and including 2 years					for 2 years and more 2	Liabilities arising from Repos	
1	2	3	4	5	6	7	8	9	10	11	12	13	
	<b>End of year or month *</b>												
2015	3,425,860	1,776,341	979,278	284,879	694,399	40,964	653,435	605,370	64,871	30,051	29,105	14,409	72,032
2016	3,532,947	1,898,442	978,830	280,532	698,298	52,021	646,277	596,537	59,138	29,546	41,908	22,901	76,808
2017	3,662,085	2,050,361	969,423	269,118	700,305	62,000	638,305	590,331	51,970	30,303	46,002	22,557	84,234
2018	3,769,144	2,190,314	952,013	260,834	691,179	60,181	630,998	585,612	41,205	34,009	38,772	15,299	77,809
2019	3,890,732	2,348,686	924,422	257,212	667,210	55,823	611,387	581,761	35,863	32,593	29,209	6,320	79,717
2020	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2021	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2022	4,532,227	2,916,580	1,042,278	394,367	647,911	56,938	590,973	538,482	34,887	36,047	48,605	2,211	99,057
2022 May	4,438,736	2,941,375	911,118	263,070	648,048	54,589	593,459	562,272	23,971	33,812	62,520	5,109	95,706
June	4,439,387	2,937,117	917,881	272,049	645,832	54,774	591,058	560,432	23,957	33,690	62,808	4,100	94,867
July	4,476,608	2,950,572	943,226	296,026	647,200	57,358	589,842	558,578	24,232	33,217	65,644	3,634	93,763
Aug.	4,534,747	2,998,093	955,419	309,098	646,321	56,989	589,332	556,118	25,117	33,218	70,205	4,030	93,839
Sep.	4,559,005	2,987,057	995,162	354,481	640,681	52,318	588,363	550,714	26,072	33,418	63,971	3,221	94,351
Oct.	4,570,205	2,968,742	1,025,590	385,108	640,482	52,341	588,141	547,586	28,287	33,752	64,293	4,910	97,650
Nov.	4,619,644	3,003,018	1,042,703	395,922	646,781	53,108	593,673	542,231	31,692	34,970	68,368	5,046	100,059
Dec.	4,532,227	2,916,580	1,042,278	394,367	647,911	56,938	590,973	538,482	34,887	36,047	48,605	2,211	99,057
2023 Jan.	4,604,729	2,936,322	1,099,629	448,367	651,262	58,535	592,727	527,857	40,921	37,039	71,725	5,771	97,830
Feb.	4,615,542	2,906,127	1,142,533	486,691	655,842	60,894	594,948	521,075	45,807	37,453	78,519	5,684	97,155
Mar.	4,579,847	2,856,566	1,158,968	496,562	662,406	62,509	599,897	512,253	52,060	36,767	76,816	7,007	103,802
Apr.	4,590,600	2,840,706	1,187,660	520,774	666,886	66,140	600,746	503,545	58,689	36,808	82,439	7,075	103,900
May	4,608,866	2,843,216	1,204,315	531,491	672,824	66,917	605,907	495,463	65,872	36,868	86,588	7,376	104,774
June	4,587,789	2,806,494	1,220,605	548,193	672,412	68,157	604,255	488,091	72,599	36,842	73,779	8,502	103,990
July	4,591,203	2,786,205	1,244,582	571,965	672,617	69,223	603,394	480,715	79,701	36,996	81,214	8,464	104,124
Aug.	4,596,151	2,766,935	1,265,611	597,808	667,803	71,004	596,799	472,215	91,390	37,224	78,930	7,750	98,984
Sep.	4,593,236	2,764,281	1,264,687	593,572	671,115	75,491	595,624	466,499	97,769	37,416	80,752	7,891	98,367
Oct.	4,621,238	2,751,564	1,297,179	623,975	673,204	79,147	594,057	460,075	112,420	37,638	88,202	7,337	98,774
Nov.	4,629,833	2,759,202	1,286,336	609,671	676,665	81,150	595,515	452,946	131,349	37,845	84,747	7,339	99,773
Dec.	4,611,601	2,719,018	1,298,899	615,271	683,628	85,099	598,529	450,481	143,203	51,235	66,016	4,814	99,191
	<b>Changes *</b>												
2016	+ 108,286	+ 121,426	+ 686	- 2,504	+ 3,190	+ 11,584	- 8,394	- 8,833	- 4,993	- 505	+ 13,107	+ 8,958	+ 4,852
2017	+ 134,859	+ 153,862	- 5,629	- 8,713	+ 3,084	+ 10,009	- 6,925	- 6,206	- 7,168	+ 27	+ 5,441	- 294	+ 7,191
2018	+ 105,727	+ 139,083	- 19,497	- 8,860	- 10,637	- 1,466	- 9,171	- 4,719	- 9,140	+ 3,731	- 7,915	- 7,235	- 6,426
2019	+ 121,753	+ 157,879	- 27,008	- 2,382	- 24,626	- 4,407	- 20,219	- 3,851	- 5,267	- 1,416	- 5,416	- 4,209	+ 1,527
2020	+ 245,146	+ 287,478	- 21,790	- 7,686	- 14,104	- 4,236	- 9,868	- 14,847	- 5,695	+ 1,959	+ 519	- 2,346	+ 5,675
2021	+ 117,963	+ 150,775	- 27,870	- 26,980	- 890	+ 1,232	- 2,122	+ 284	- 5,226	- 238	- 1,984	- 812	+ 11,006
2022	+ 259,948	+ 114,818	+ 163,059	+ 66,885	+ 3,826	+ 4,004	+ 7,830	- 28,136	+ 10,207	+ 1,733	+ 16,021	+ 718	+ 1,266
2022 May	+ 9,032	+ 35,128	- 24,741	- 23,367	- 1,374	+ 1,258	- 2,632	- 1,385	+ 30	- 74	+ 361	+ 662	- 435
June	- 1,465	- 5,159	+ 5,543	+ 7,951	- 2,408	+ 166	- 2,574	- 1,835	- 14	- 122	- 260	- 968	- 848
July	+ 33,557	+ 12,127	+ 23,009	+ 22,573	+ 436	+ 2,142	- 1,706	- 1,854	+ 275	- 473	+ 2,410	- 556	- 2,314
Aug.	+ 57,032	+ 46,883	+ 11,724	+ 12,467	- 743	- 359	- 384	- 2,460	+ 885	+ 1	+ 4,240	+ 483	+ 73
Sep.	+ 22,442	- 12,016	+ 38,907	+ 44,606	- 5,699	- 4,772	- 927	- 5,404	+ 955	+ 200	- 6,606	- 718	+ 508
Oct.	+ 11,491	- 18,844	+ 31,248	+ 31,235	+ 13	+ 156	- 143	- 3,128	+ 2,215	+ 334	+ 514	+ 1,606	+ 1,331
Nov.	+ 50,555	+ 34,006	+ 18,499	+ 11,367	+ 7,132	+ 944	+ 6,188	- 5,355	+ 3,405	+ 1,218	+ 4,884	+ 149	+ 2,638
Dec.	- 84,122	- 84,339	+ 771	- 921	+ 1,692	+ 3,885	- 2,193	- 3,749	+ 3,195	+ 1,077	- 19,305	- 2,784	- 996
2023 Jan.	+ 73,472	+ 15,142	+ 57,901	+ 54,374	+ 3,527	+ 1,692	+ 1,835	- 5,605	+ 6,034	+ 992	+ 23,233	+ 3,546	- 135
Feb.	+ 9,129	+ 30,930	+ 41,955	+ 37,555	+ 4,400	+ 2,284	+ 2,116	- 6,782	+ 4,886	+ 414	+ 6,452	- 95	- 679
Mar.	- 33,496	- 48,102	+ 17,175	+ 10,302	+ 6,873	+ 1,706	+ 5,167	- 8,822	+ 6,253	+ 39	+ 1,267	+ 1,327	+ 6,651
Apr.	+ 11,563	- 15,527	+ 29,169	+ 24,540	+ 4,629	+ 3,667	+ 962	- 8,708	+ 6,629	+ 41	+ 5,793	+ 72	+ 98
May	+ 14,843	+ 1,597	+ 14,145	+ 9,382	+ 4,763	+ 674	+ 4,089	- 8,082	+ 7,183	+ 60	+ 3,559	+ 257	- 40
June	- 20,719	- 36,149	+ 16,075	+ 16,701	- 626	+ 923	- 1,549	- 7,372	+ 6,727	- 26	- 12,473	+ 1,111	- 784
July	+ 4,213	- 19,992	+ 24,479	+ 24,265	+ 214	+ 1,117	- 903	- 7,376	+ 7,102	+ 154	+ 7,651	- 40	+ 134
Aug.	+ 3,855	- 19,092	+ 22,863	+ 24,895	- 2,032	+ 2,114	- 4,146	- 8,500	+ 8,584	+ 228	+ 2,572	- 714	+ 5,139
Sep.	- 4,830	- 3,410	- 2,083	- 4,758	+ 2,675	+ 4,213	- 1,538	- 5,716	+ 6,379	+ 192	+ 1,399	+ 167	- 618
Oct.	+ 28,356	- 12,536	+ 32,665	+ 30,529	+ 2,136	+ 3,658	- 1,522	- 6,424	+ 14,651	+ 222	+ 7,531	- 521	+ 407
Nov.	+ 10,689	+ 9,127	+ 10,238	- 13,867	+ 3,629	+ 2,215	+ 1,414	- 7,129	+ 18,929	+ 207	- 2,881	- 27	+ 1,000
Dec.	- 8,885	- 30,405	+ 12,131	+ 5,929	+ 6,202	+ 4,122	+ 2,080	- 2,465	+ 11,854	+ 1,141	- 18,488	- 2,506	- 582

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

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

## I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks 1											Period	
Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item			24
		Total	for up to and including 1 year	for more than 1 year		Fiduciary loans			Liabilities arising from repos	23		
				Total	for up to and including 2 years							
14	15	16	17	18	19	20	21	22	23	24		
<b>End of year or month *</b>												
3,224,719	1,673,705	898,434	243,048	655,386	37,280	618,106	596,450	56,130	29,304	541	2015	
3,326,746	1,798,172	889,649	232,350	657,299	47,231	610,068	588,509	50,416	28,818	860	2016	
3,420,874	1,940,989	853,247	207,649	645,598	57,299	588,299	582,896	43,742	29,990	1,610	2017	
3,537,616	2,080,120	841,549	203,370	638,179	56,806	581,373	578,629	37,318	33,872	460	2018	
3,660,981	2,236,342	816,227	202,682	613,545	52,712	560,833	575,179	33,233	32,470	182	2019	
3,885,189	2,513,033	783,293	188,883	594,410	47,894	546,516	560,578	28,285	34,415	84	2020	
3,976,296	2,654,567	735,950	161,012	574,938	49,690	525,248	561,241	24,538	34,200	1,278	2021	
4,161,974	2,720,584	873,542	314,820	558,722	50,526	508,196	533,199	34,649	35,924	3,887	2022	
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	June	
4,086,436	2,728,964	780,418	213,726	566,692	50,873	515,819	552,968	24,086	32,966	1,239	July	
4,134,320	2,766,826	791,961	226,814	565,147	50,425	514,722	550,566	24,967	33,002	1,400	Aug.	
4,149,884	2,755,635	823,101	263,786	559,315	45,526	513,789	545,236	25,912	33,198	1,041	Sep.	
4,168,365	2,748,745	849,340	290,086	559,254	45,554	513,700	542,172	28,108	33,594	1,574	Oct.	
4,205,588	2,767,931	869,279	309,595	559,684	46,809	512,875	536,892	31,486	34,846	4,441	Nov.	
4,161,974	2,720,584	873,542	314,820	558,722	50,526	508,196	533,199	34,649	35,924	3,887	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.	
4,197,138	2,687,737	947,949	381,504	566,445	54,186	512,259	515,964	45,488	37,232	2,921	Feb.	
4,167,378	2,639,815	968,642	402,353	566,289	55,687	510,602	507,217	51,704	36,448	3,257	Mar.	
4,167,288	2,631,950	978,451	408,742	569,709	59,389	510,320	498,601	58,286	36,492	3,043	Apr.	
4,172,888	2,623,917	992,973	419,341	573,632	61,701	511,931	490,584	65,414	36,578	4,111	May	
4,176,317	2,600,938	1,020,022	445,383	574,639	64,410	510,229	483,279	72,078	36,490	2,797	June	
4,180,214	2,582,224	1,042,933	468,503	574,430	65,800	508,630	475,942	79,115	36,662	3,478	July	
4,188,416	2,568,439	1,061,747	490,167	571,580	67,320	504,260	467,487	90,743	36,897	4,657	Aug.	
4,189,303	2,557,961	1,072,493	497,733	574,760	71,482	503,278	461,810	97,039	37,056	6,462	Sep.	
4,198,022	2,544,541	1,086,457	510,894	575,563	74,560	501,003	455,419	111,605	37,328	6,262	Oct.	
4,217,295	2,552,943	1,085,551	506,931	578,620	76,686	501,934	448,349	130,452	37,578	6,438	Nov.	
4,230,964	2,542,781	1,100,071	514,654	585,417	80,490	504,927	445,895	142,217	50,141	2,925	Dec.	
<b>Changes *</b>												
+ 104,737	+ 124,537	- 6,885	- 8,903	+ 2,018	+ 10,206	- 8,188	- 7,941	- 4,974	- 486	+ 319	2016	
+ 103,088	+ 142,847	- 27,472	- 24,701	- 2,771	+ 10,068	- 12,839	- 5,613	- 6,674	+ 442	+ 750	2017	
+ 117,672	+ 139,271	- 10,783	- 3,469	- 7,314	- 113	- 7,201	- 4,267	- 6,549	+ 3,932	+ 1,150	2018	
+ 122,516	+ 155,750	- 25,699	- 844	- 24,855	- 4,129	- 20,726	- 3,450	- 4,085	- 1,402	- 278	2019	
+ 221,550	+ 273,713	- 32,684	- 14,957	- 17,727	- 4,798	- 12,929	- 14,531	- 4,948	+ 1,945	- 98	2020	
+ 95,262	+ 144,333	- 46,232	- 27,297	- 18,935	+ 1,542	- 20,477	+ 668	- 3,507	- 215	+ 1,194	2021	
+ 191,784	+ 65,836	+ 143,359	+ 152,498	- 9,139	+ 578	- 9,717	- 27,537	+ 10,126	+ 1,724	+ 2,609	2022	
+ 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	June	
+ 33,471	+ 14,299	+ 20,721	+ 18,497	+ 2,224	+ 1,638	+ 586	- 1,824	+ 275	- 471	+ 530	July	
+ 48,094	+ 37,777	+ 11,838	+ 13,088	- 1,250	- 363	- 887	- 2,402	+ 881	+ 36	+ 161	Aug.	
+ 15,564	- 11,361	+ 31,310	+ 36,987	- 5,677	- 4,899	- 778	- 5,330	+ 945	+ 196	- 359	Sep.	
+ 17,366	- 8,005	+ 26,239	+ 26,300	- 61	+ 28	- 89	- 3,064	+ 2,196	+ 396	+ 533	Oct.	
+ 45,293	+ 20,886	+ 26,309	+ 18,654	+ 7,655	+ 1,255	+ 6,400	- 5,280	+ 3,378	+ 1,252	+ 2,867	Nov.	
- 43,434	- 47,117	+ 4,213	+ 5,200	- 987	+ 3,723	- 4,710	- 3,693	+ 3,163	+ 1,078	- 554	Dec.	
+ 37,566	- 2,930	+ 39,991	+ 36,350	+ 3,641	+ 1,626	+ 2,015	- 5,487	+ 5,992	+ 954	- 1,765	2023 Jan.	
- 2,512	- 35,047	+ 34,416	+ 30,294	+ 4,122	+ 2,074	+ 2,048	- 6,728	+ 4,847	+ 354	+ 799	Feb.	
- 29,625	- 47,292	+ 20,198	+ 20,269	- 71	+ 1,501	- 1,572	- 8,747	+ 6,216	- 59	+ 336	Mar.	
- 90	- 7,865	+ 9,809	+ 6,389	+ 3,420	+ 3,702	- 282	- 8,616	+ 6,582	+ 44	- 214	Apr.	
+ 5,616	- 7,949	+ 14,454	+ 10,526	+ 3,928	+ 2,312	+ 1,616	- 8,017	+ 7,128	+ 86	+ 1,068	May	
+ 2,335	- 23,031	+ 26,007	+ 25,353	+ 654	+ 2,356	- 1,702	- 7,305	+ 6,664	- 88	- 1,314	June	
+ 3,837	- 18,669	+ 22,806	+ 23,100	- 294	+ 1,425	- 1,719	- 7,337	+ 7,037	+ 172	+ 681	July	
+ 8,202	- 13,160	+ 21,294	+ 21,274	+ 20	+ 1,865	- 1,845	- 8,455	+ 8,523	+ 235	+ 1,179	Aug.	
+ 887	- 10,478	+ 10,746	+ 8,041	+ 2,705	+ 3,912	- 1,207	- 5,677	+ 6,296	+ 159	+ 1,805	Sep.	
+ 8,739	- 13,420	+ 13,984	+ 13,161	+ 823	+ 3,078	- 2,255	- 6,391	+ 14,566	+ 272	- 200	Oct.	
+ 19,273	+ 8,502	- 1,006	+ 4,063	+ 3,057	+ 2,126	+ 931	- 7,070	+ 18,847	+ 250	+ 176	Nov.	
+ 22,366	- 660	+ 13,715	+ 7,708	+ 6,007	+ 3,964	+ 2,043	- 2,454	+ 11,765	+ 1,167	- 3,513	Dec.	

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

5 Within the meaning of § 1 section 31 KWG.

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which									
				for up to and including 1 year									for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													
<b>End of year or month *</b>													
2022	1,786,926	1,216,764	465,129	230,485	195,969	93,291	11,742	7,330	1,496,076	1,074,463	318,737	102,876	7,255
2023 June	1,833,744	1,194,250	535,116	288,785	205,492	84,428	19,950	8,803	1,512,356	1,044,841	365,140	102,375	8,504
July	1,847,302	1,192,610	548,736	302,767	205,491	84,676	21,280	8,893	1,519,376	1,042,169	373,285	103,922	8,612
Aug.	1,851,399	1,186,108	554,925	315,674	198,364	84,526	25,840	9,234	1,527,291	1,040,244	378,727	108,320	8,956
Sep.	1,868,690	1,203,123	553,508	312,547	198,155	85,220	26,839	9,622	1,536,628	1,045,575	381,047	110,006	9,311
Oct.	1,894,589	1,199,482	575,866	333,348	198,061	85,826	33,415	10,019	1,548,169	1,042,595	388,412	117,162	9,758
Nov.	1,898,739	1,205,140	564,920	321,687	199,273	85,849	42,830	10,444	1,562,041	1,048,610	386,849	126,582	10,225
Dec.	1,873,938	1,175,826	563,379	318,477	200,229	86,218	48,515	23,054	1,566,465	1,044,354	389,514	132,597	22,009
<b>Changes *</b>													
2022	+ 120,844	+ 52,191	+ 75,787	+ 81,184	- 11,088	- 8,419	+ 1,285	+ 131	+ 69,740	+ 17,553	+ 59,036	- 6,849	+ 121
2023 June	- 13,684	- 16,780	+ 2,142	+ 3,849	- 1,115	- 98	+ 1,052	+ 183	+ 5,960	- 6,242	+ 11,234	+ 968	+ 121
July	+ 14,200	- 1,400	+ 14,022	+ 14,389	- 57	+ 248	+ 1,330	+ 90	+ 6,960	- 2,677	+ 8,090	+ 1,547	+ 108
Aug.	+ 3,207	- 6,263	+ 8,165	+ 12,088	- 4,665	- 150	+ 1,455	+ 341	+ 7,915	- 1,300	+ 7,922	+ 1,293	+ 344
Sep.	+ 15,745	+ 16,347	- 2,295	- 3,339	- 602	+ 694	+ 999	+ 388	+ 9,337	+ 5,331	+ 2,320	+ 1,686	+ 355
Oct.	+ 26,173	- 3,500	+ 22,491	+ 20,910	- 72	+ 606	+ 6,576	+ 397	+ 11,541	- 2,980	+ 7,365	+ 7,156	+ 447
Nov.	+ 5,961	+ 7,057	- 10,534	- 11,386	+ 1,138	+ 23	+ 9,415	+ 425	+ 13,872	+ 6,115	- 1,663	+ 9,420	+ 467
Dec.	- 15,507	- 19,539	- 2,022	- 2,923	+ 15	+ 369	+ 5,685	+ 361	+ 13,121	+ 5,246	+ 1,860	+ 6,015	+ 388
<b>Big banks</b>													
<b>End of year or month *</b>													
2022	850,247	562,694	207,116	131,016	62,333	79,359	1,078	2,551	757,786	511,837	167,471	78,478	2,503
2023 June	852,321	528,498	249,250	172,832	60,771	73,501	1,072	2,882	751,112	479,574	198,763	72,775	2,834
July	861,095	529,571	256,292	180,101	61,033	74,161	1,071	2,897	756,303	478,978	203,908	73,417	2,849
Aug.	858,582	522,537	257,440	184,535	58,220	74,414	4,191	2,933	756,038	473,970	205,288	76,780	2,885
Sep.	864,838	525,368	259,949	186,456	58,132	75,446	4,075	2,979	761,324	476,825	206,809	77,690	2,928
Oct.	882,480	532,509	269,541	196,231	57,896	76,355	4,075	2,986	765,775	478,641	208,550	78,584	2,935
Nov.	881,406	538,067	262,627	190,155	57,816	76,672	4,040	3,091	769,196	483,625	206,704	78,867	3,040
Dec.	866,631	527,000	258,484	185,779	57,626	77,162	3,985	3,285	770,213	485,178	205,754	79,281	3,232
<b>Changes *</b>													
2022	+ 65,521	+ 13,101	+ 59,362	+ 62,378	- 5,688	- 6,834	- 108	+ 665	+ 50,911	+ 6,009	+ 51,580	- 6,678	+ 658
2023 June	- 2,270	- 8,050	+ 5,389	+ 6,146	- 724	+ 391	-	+ 37	+ 3,867	- 2,215	+ 5,679	+ 403	+ 37
July	+ 9,068	+ 1,169	+ 7,240	+ 7,464	+ 264	+ 660	- 1	+ 15	+ 5,171	- 601	+ 5,130	+ 642	+ 15
Aug.	- 2,905	- 7,169	+ 3,996	+ 4,345	- 290	+ 253	+ 15	+ 36	- 265	- 5,008	+ 4,485	+ 258	+ 36
Sep.	+ 5,602	+ 2,621	+ 2,065	+ 1,480	- 88	+ 1,032	- 116	+ 46	+ 5,286	+ 2,855	+ 1,521	+ 910	+ 43
Oct.	+ 17,792	+ 7,204	+ 9,679	+ 9,851	- 225	+ 909	-	+ 7	+ 4,451	+ 1,816	+ 1,741	+ 894	+ 7
Nov.	- 281	+ 5,796	- 6,359	- 5,525	- 81	+ 317	- 35	+ 105	+ 3,421	+ 4,984	- 1,846	+ 283	+ 105
Dec.	- 10,233	- 6,798	- 3,870	- 4,108	- 187	+ 490	- 55	+ 194	+ 5,267	+ 5,713	- 860	+ 414	+ 192
<b>Regional banks and other commercial banks</b>													
<b>End of year or month *</b>													
2022	762,787	530,856	207,702	71,500	117,906	13,640	10,589	4,779	591,816	450,723	117,049	24,044	4,752
2023 June	774,567	521,253	223,846	74,628	128,895	10,659	18,809	5,921	582,827	433,158	120,392	29,277	5,670
July	780,208	519,389	230,432	81,134	128,684	10,245	20,142	5,996	586,056	432,619	123,253	30,184	5,763
Aug.	786,729	522,490	232,809	87,053	124,361	9,846	21,584	6,301	592,997	437,155	124,617	31,225	6,071
Sep.	798,884	537,217	229,452	82,946	124,112	9,517	22,698	6,643	598,348	441,726	124,614	32,008	6,383
Oct.	801,633	524,588	238,543	90,465	124,281	9,226	29,276	7,033	601,128	435,162	127,685	38,281	6,823
Nov.	800,817	519,457	233,696	84,416	125,492	8,938	38,726	7,353	605,872	431,339	127,108	47,425	7,185
Dec.	787,557	500,526	233,746	84,340	125,340	8,818	44,467	19,769	604,290	423,241	128,021	53,028	18,777
<b>Changes *</b>													
2022	+ 52,918	+ 36,555	+ 16,429	+ 18,180	- 4,156	- 1,480	+ 1,414	- 534	+ 15,450	+ 4,440	+ 11,061	- 51	- 537
2023 June	- 10,316	- 4,361	- 6,520	- 6,569	- 237	- 487	+ 1,052	+ 146	+ 2,791	- 236	+ 2,460	+ 567	+ 84
July	+ 5,931	- 1,732	+ 6,744	+ 6,676	- 269	- 414	+ 1,333	+ 75	+ 3,189	- 539	+ 2,821	+ 907	+ 93
Aug.	+ 6,089	+ 3,493	+ 1,553	+ 5,237	- 4,384	- 399	+ 1,442	+ 305	+ 6,941	+ 5,161	+ 739	+ 1,041	+ 308
Sep.	+ 11,362	+ 14,300	- 3,723	- 4,341	- 362	- 329	+ 1,114	+ 342	+ 5,351	+ 4,571	- 3	+ 783	+ 312
Oct.	+ 2,857	- 12,561	+ 9,131	+ 7,546	+ 180	- 291	+ 6,578	+ 390	+ 2,780	- 6,564	+ 3,071	+ 6,273	+ 440
Nov.	+ 64	- 4,001	- 5,097	- 6,431	+ 1,138	- 288	+ 9,450	+ 320	+ 4,744	- 3,723	- 677	+ 9,144	+ 362
Dec.	- 8,538	- 14,528	+ 369	+ 76	+ 4	- 120	+ 5,741	+ 167	+ 2,865	- 3,811	+ 1,073	+ 5,603	+ 196

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

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



## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1						
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans		
			Total	of which										
				for up to and including 1 year									for more than 2 years 2	
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Branches of foreign banks</b>													<b>End of year or month *</b>	
2022	173,892	123,214	50,311	27,969	15,730	292	75	-	146,474	111,903	34,217	354	-	
2023 June	206,856	144,499	62,020	41,325	15,826	268	69	-	178,417	132,109	45,985	323	-	
July	205,999	143,650	62,012	41,532	15,774	270	67	-	177,017	130,572	46,124	321	-	
Aug.	206,088	141,081	64,676	44,086	15,783	266	65	-	178,256	129,119	48,822	315	-	
Sep.	204,968	140,538	64,107	43,145	15,911	257	66	-	176,956	127,024	49,624	308	-	
Oct.	210,476	142,385	67,782	46,652	15,884	245	64	-	181,266	128,792	52,177	297	-	
Nov.	216,516	147,616	68,597	47,116	15,965	239	64	-	186,973	133,646	53,037	290	-	
Dec.	219,750	148,300	71,149	48,358	17,263	238	63	-	191,962	135,935	55,739	288	-	
<b>Changes *</b>														
2022	+ 2,405	+ 2,535	- 4	+ 626	- 1,244	- 105	- 21	-	+ 3,379	+ 7,104	- 3,605	- 120	-	
2023 June	- 1,098	- 4,369	+ 3,273	+ 4,272	- 154	- 2	-	-	- 698	- 3,791	+ 3,095	- 2	-	
July	- 799	- 837	+ 38	+ 249	- 52	+ 2	- 2	-	- 1,400	- 1,537	+ 139	- 2	-	
Aug.	+ 23	- 2,587	+ 2,616	+ 2,506	+ 9	- 4	- 2	-	+ 1,239	- 1,453	+ 2,698	- 6	-	
Sep.	- 1,219	- 574	- 637	- 478	- 152	- 9	+ 1	-	- 1,300	- 2,095	+ 802	- 7	-	
Oct.	+ 5,524	+ 1,857	+ 3,681	+ 3,513	- 27	- 12	- 2	-	+ 4,310	+ 1,768	+ 2,553	- 11	-	
Nov.	+ 6,178	+ 5,262	+ 922	+ 570	+ 81	- 6	-	-	+ 5,707	+ 4,854	+ 860	- 7	-	
Dec.	+ 3,264	+ 1,787	+ 1,479	+ 1,109	+ 198	- 1	- 1	-	+ 4,989	+ 3,344	+ 1,647	- 2	-	
<b>Landesbanken</b>													<b>End of year or month *</b>	
2022	263,943	137,283	121,101	51,359	64,457	5,278	281	8,410	235,678	119,822	110,362	5,494	8,410	
2023 June	294,564	145,168	144,031	72,342	64,028	4,819	546	7,777	262,700	124,845	132,554	5,301	7,777	
July	295,512	144,562	145,651	74,554	63,620	4,732	567	7,832	263,220	123,633	134,351	5,236	7,832	
Aug.	294,155	144,686	144,229	73,090	63,711	4,648	592	7,881	261,500	124,103	132,218	5,179	7,881	
Sep.	298,316	149,423	143,531	71,242	63,762	4,580	782	7,892	266,849	129,616	131,936	5,297	7,892	
Oct.	302,568	145,404	151,295	79,609	63,132	4,505	1,364	7,940	266,612	124,689	136,123	5,800	7,940	
Nov.	295,727	146,352	143,174	72,174	62,603	4,459	1,742	7,988	262,157	128,074	127,952	6,131	7,988	
Dec.	279,712	136,165	137,241	65,550	62,112	4,459	1,847	8,253	252,788	122,909	123,644	6,235	8,253	
<b>Changes *</b>														
2022	+ 25,137	- 2,176	+ 27,577	+ 28,548	- 2,828	- 534	+ 270	+ 488	+ 19,105	- 5,424	+ 24,784	- 255	+ 488	
2023 June	- 5,566	- 1,644	- 3,859	- 3,845	- 229	- 68	+ 5	+ 44	+ 1,042	- 58	+ 1,162	- 62	+ 44	
July	+ 1,017	- 583	+ 1,666	+ 2,246	- 396	- 87	+ 21	+ 55	+ 520	- 1,212	+ 1,797	- 65	+ 55	
Aug.	- 1,456	+ 79	- 1,476	- 1,506	+ 79	- 84	+ 25	+ 49	- 1,720	+ 470	- 2,133	- 57	+ 49	
Sep.	+ 3,955	+ 4,664	- 831	- 1,958	+ 29	- 68	+ 190	+ 11	+ 5,349	+ 5,513	- 282	+ 118	+ 11	
Oct.	+ 4,306	- 3,985	+ 7,784	+ 8,385	- 628	- 75	+ 582	+ 48	- 237	+ 4,927	+ 4,187	+ 503	+ 48	
Nov.	- 6,589	+ 1,028	- 7,949	- 7,289	- 504	- 46	+ 378	+ 48	- 4,455	+ 3,385	- 8,171	+ 331	+ 48	
Dec.	- 15,927	- 10,160	- 5,872	- 6,572	- 482	-	+ 105	+ 265	- 9,369	- 5,165	- 4,308	+ 104	+ 265	
<b>Savings banks</b>													<b>End of year or month *</b>	
2022	1,185,297	865,755	37,268	23,099	12,386	265,714	16,560	88	1,174,166	857,050	36,839	280,277	88	
2023 June	1,163,005	806,025	75,573	60,455	12,754	242,549	38,858	84	1,150,625	797,667	73,582	279,376	84	
July	1,161,293	799,683	80,148	64,730	12,776	238,304	43,158	83	1,149,350	791,487	78,435	279,428	83	
Aug.	1,163,881	794,444	87,273	71,605	12,837	233,657	48,507	82	1,152,000	786,258	85,623	280,119	82	
Sep.	1,155,530	781,639	91,491	75,413	13,028	229,857	52,543	80	1,143,887	773,613	89,958	280,316	80	
Oct.	1,154,831	776,541	94,001	77,424	13,218	225,525	58,764	80	1,143,624	768,646	92,807	282,171	80	
Nov.	1,165,367	780,468	97,586	80,327	13,388	220,933	66,380	78	1,154,061	772,340	96,545	285,176	78	
Dec.	1,175,877	783,063	103,024	84,960	13,726	218,650	71,140	83	1,164,796	775,249	101,924	287,623	83	
<b>Changes *</b>														
2022	+ 31,163	+ 21,401	+ 14,985	+ 14,082	+ 338	- 11,658	+ 6,435	- 2	+ 31,206	+ 21,414	+ 14,877	- 5,085	- 2	
2023 June	- 5,253	- 13,660	+ 8,091	+ 8,020	- 75	- 4,092	+ 4,408	- 2	- 6,489	- 13,607	+ 6,830	+ 288	- 2	
July	- 1,709	- 6,341	+ 4,577	+ 4,277	+ 22	- 4,245	+ 4,300	- 1	- 1,275	- 6,180	+ 4,853	+ 52	- 1	
Aug.	+ 2,585	- 5,241	+ 7,124	+ 6,873	+ 62	- 4,647	+ 5,349	- 1	+ 2,650	- 5,229	+ 7,188	+ 691	- 1	
Sep.	- 8,359	- 12,809	+ 4,214	+ 3,804	+ 191	- 3,800	+ 4,036	- 2	- 8,113	- 12,645	+ 4,335	+ 197	- 2	
Oct.	- 697	- 5,097	+ 2,511	+ 2,011	+ 191	- 4,332	+ 6,221	-	- 263	- 4,967	+ 2,849	+ 1,855	-	
Nov.	+ 10,546	+ 3,391	+ 3,591	+ 2,908	+ 171	- 4,592	+ 7,616	+ 2	+ 10,437	+ 3,694	+ 3,738	+ 3,005	- 2	
Dec.	+ 10,509	+ 2,596	+ 4,536	+ 4,634	+ 335	- 2,283	+ 4,760	+ 5	+ 10,735	+ 2,909	+ 5,379	+ 2,447	+ 5	

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2			Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which										
				for up to and including 1 year	for more than 2 years 2									
1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Credit cooperatives</b>													<b>End of year or month *</b>	
2022	861,028	625,359	56,025	36,520	12,703	173,739	5,905	214	853,820	619,781	55,695	178,344	178	
2023 June	846,099	576,758	100,725	74,397	14,615	155,859	12,757	203	838,940	571,488	100,069	167,383	168	
July	846,262	570,212	109,266	81,393	14,998	152,570	14,214	202	839,118	564,980	108,580	165,558	167	
Aug.	847,152	563,384	118,841	89,312	15,427	148,958	15,969	203	839,903	558,114	118,084	163,705	168	
Sep.	845,276	555,253	126,424	95,410	15,815	146,420	17,179	200	838,022	550,070	125,569	162,383	165	
Oct.	848,625	552,519	133,865	100,908	16,200	143,804	18,437	199	841,352	547,389	132,926	161,037	164	
Nov.	854,554	550,442	142,861	107,028	16,903	141,294	19,957	198	847,331	545,421	141,848	160,062	164	
Dec.	859,555	548,136	149,415	111,505	17,598	140,742	21,262	194	852,267	543,147	148,313	160,807	160	
<b>Changes *</b>														
2022	+ 27,614	+ 19,811	+ 13,281	+ 9,817	+ 1,324	- 7,522	+ 2,044	- 6	+ 27,376	+ 19,639	+ 13,130	- 5,393	- 4	
2023 June	- 1,391	- 7,795	+ 8,251	+ 7,067	+ 273	- 3,107	+ 1,260	- 3	- 1,370	- 7,705	+ 8,165	- 1,830	- 3	
July	+ 165	- 6,494	+ 8,491	+ 6,946	+ 383	- 3,289	+ 1,457	- 1	+ 178	- 6,458	+ 8,461	- 1,825	- 1	
Aug.	+ 888	- 6,830	+ 9,575	+ 7,919	+ 429	- 3,612	+ 1,755	+ 1	+ 785	- 6,866	+ 9,504	- 1,853	+ 1	
Sep.	- 1,881	- 8,136	+ 7,583	+ 6,098	+ 388	- 2,538	+ 1,210	- 3	- 1,881	- 8,044	+ 7,485	- 1,322	- 3	
Oct.	+ 3,350	- 2,733	+ 7,441	+ 5,498	+ 385	- 2,616	+ 1,258	- 1	+ 3,330	- 2,681	+ 7,357	- 1,346	- 1	
Nov.	+ 5,934	- 2,072	+ 8,996	+ 6,120	+ 703	- 2,510	+ 1,520	- 1	+ 5,979	- 1,968	+ 8,922	- 975	- 1	
Dec.	+ 5,003	- 2,304	+ 6,554	+ 4,477	+ 695	- 552	+ 1,305	- 4	+ 4,936	- 2,274	+ 6,465	+ 745	- 4	
<b>Mortgage banks</b>													<b>End of year or month *</b>	
2022	53,081	2,286	50,795	4,961	43,869	-	-	-	52,530	2,084	50,446	-	-	
2023 June	56,299	2,930	53,369	6,923	43,690	-	-	-	55,393	2,686	52,707	-	-	
July	55,700	2,843	52,857	6,642	43,565	-	-	-	55,116	2,651	52,465	-	-	
Aug.	56,335	2,777	53,558	7,090	43,846	-	-	-	55,365	2,589	52,776	-	-	
Sep.	56,228	2,489	53,739	7,237	43,858	-	-	-	55,531	2,246	53,285	-	-	
Oct.	54,537	2,483	52,054	6,295	43,111	-	-	-	53,859	2,258	51,601	-	-	
Nov.	54,210	2,614	51,596	5,715	43,261	-	-	-	53,571	2,428	51,143	-	-	
Dec.	54,000	1,903	52,097	5,805	43,662	-	-	-	53,164	1,675	51,489	-	-	
<b>Changes *</b>														
2022	+ 91	+ 454	- 363	+ 1,220	- 1,974	-	-	-	+ 128	+ 427	- 299	-	-	
2023 June	- 388	- 345	- 42	+ 92	- 319	-	-	-	- 608	- 396	- 211	- 1	-	
July	- 599	- 87	- 512	- 281	- 125	-	-	-	- 277	- 35	- 242	-	-	
Aug.	+ 635	- 66	+ 701	+ 448	+ 281	-	-	-	+ 249	- 62	+ 311	-	-	
Sep.	- 107	- 288	+ 181	+ 147	+ 12	-	-	-	+ 166	- 343	+ 509	-	-	
Oct.	- 1,691	- 6	- 1,685	- 942	- 747	-	-	-	- 1,672	+ 12	- 1,684	-	-	
Nov.	- 327	+ 131	- 458	- 580	+ 150	-	-	-	- 288	+ 170	- 458	-	-	
Dec.	- 210	- 711	+ 501	+ 90	+ 401	-	-	-	- 407	- 753	+ 346	-	-	
<b>Building and loan associations</b>													<b>End of year or month *</b>	
2022	194,636	3,824	190,277	1,437	188,386	460	75	8	192,929	3,804	188,592	533	8	
2023 June	194,776	3,932	190,246	2,093	187,541	436	162	7	193,088	3,914	188,578	596	7	
July	194,199	3,790	189,813	2,021	186,969	433	163	7	192,541	3,773	188,174	594	7	
Aug.	193,713	3,590	189,535	2,043	186,639	426	162	7	192,066	3,573	187,906	587	7	
Sep.	193,591	3,659	189,409	2,206	186,270	422	101	7	191,954	3,642	187,790	522	7	
Oct.	193,168	3,449	189,200	2,342	185,892	415	104	6	191,539	3,433	187,588	518	6	
Nov.	192,938	3,546	188,877	2,421	185,419	411	104	6	191,310	3,530	187,266	514	6	
Dec.	193,910	3,618	189,777	2,385	186,253	412	103	6	192,280	3,602	188,164	514	6	
<b>Changes *</b>														
2022	+ 1,033	+ 122	+ 901	- 118	+ 964	- 3	+ 13	- 4	+ 1,033	+ 122	+ 900	+ 11	- 4	
2023 June	- 466	- 56	- 406	- 51	- 383	- 7	+ 3	-	- 446	- 56	- 386	- 4	-	
July	- 577	- 142	- 433	- 72	- 572	- 3	+ 1	-	- 547	- 141	- 404	- 2	-	
Aug.	- 486	- 200	- 278	+ 22	- 330	- 7	- 1	-	- 475	- 200	- 268	- 7	-	
Sep.	- 122	+ 69	- 126	+ 108	- 314	- 4	- 61	-	- 112	+ 69	- 116	- 65	-	
Oct.	- 403	- 210	- 189	+ 136	- 358	- 7	+ 3	- 1	- 395	- 209	- 182	- 4	- 1	
Nov.	- 230	+ 97	- 323	+ 79	- 473	- 4	-	-	- 229	+ 97	- 322	- 4	-	
Dec.	+ 972	+ 72	+ 900	- 36	+ 834	+ 1	- 1	-	+ 970	+ 72	+ 898	- 4	-	

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1							Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which									
				for up to and including 1 year									for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Banks with special, development and other central support tasks</b>													
												<b>End of year or month *</b>	
2022	187,316	65,309	121,683	46,506	73,203	-	19,997	156,775	43,580	112,871	324	19,985	
2023 June	199,302	77,431	121,545	43,198	76,135	-	19,968	163,215	55,497	107,392	326	19,950	
July	190,935	72,505	118,111	39,858	75,975	-	19,979	161,493	53,531	107,643	319	19,961	
Aug.	189,516	71,946	117,250	38,994	75,975	-	19,817	160,291	53,558	106,413	320	19,803	
Sep.	175,605	68,695	106,585	29,517	74,736	-	19,615	156,432	53,199	102,908	325	19,601	
Oct.	172,920	71,686	100,898	24,049	74,443	-	19,394	152,867	55,531	97,000	336	19,380	
Nov.	168,298	70,640	97,322	20,319	74,668	-	19,131	146,824	52,540	93,948	336	19,117	
Dec.	174,609	70,307	103,966	26,589	74,949	-	19,645	149,204	51,845	97,023	336	19,630	
												<b>Changes *</b>	
2022	+ 54,066	+ 23,015	+ 30,891	+ 32,152	+ 5,434	-	+ 1,126	+ 43,196	+ 12,105	+ 30,931	+ 160	+ 1,125	
2023 June	+ 6,029	+ 4,131	+ 1,898	+ 1,569	+ 299	-	- 248	+ 4,246	+ 5,033	- 787	-	- 248	
July	- 8,284	- 4,945	- 3,332	- 3,240	- 158	-	+ 11	- 1,722	- 1,966	+ 251	- 7	+ 11	
Aug.	- 1,518	- 571	- 948	- 949	- 2	-	- 162	- 1,202	+ 27	- 1,230	+ 1	- 158	
Sep.	- 14,061	- 3,257	- 10,809	- 9,618	- 1,242	-	- 202	- 3,859	- 359	- 3,505	+ 5	- 202	
Oct.	- 2,682	+ 2,995	- 5,688	- 5,469	- 293	-	- 221	- 3,565	+ 2,332	- 5,908	+ 11	- 221	
Nov.	- 4,606	- 1,045	- 3,561	- 3,719	+ 229	-	- 263	- 6,043	- 2,991	- 3,052	-	- 263	
Dec.	+ 6,275	- 359	+ 6,634	+ 6,259	+ 282	-	+ 514	+ 2,380	- 695	+ 3,075	-	+ 513	
<b>Memo item: Foreign banks</b>													
												<b>End of year or month *</b>	
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
2023 June	764,653	519,880	223,772	121,381	89,526	11,453	9,548	228	601,685	437,562	143,375	20,748	7
July	761,651	511,645	228,493	126,336	89,008	11,015	10,498	212	595,571	429,014	145,299	21,258	7
Aug.	759,082	501,128	235,994	134,481	87,910	10,664	11,296	209	593,733	421,844	150,180	21,709	7
Sep.	766,923	508,518	235,952	132,929	88,345	10,344	12,109	238	594,314	416,801	155,309	22,204	7
Oct.	768,718	495,818	245,414	141,565	88,325	10,028	17,458	188	597,449	411,845	158,370	27,234	6
Nov.	774,325	503,152	238,965	133,745	89,484	9,731	22,477	147	605,790	416,339	157,503	31,948	6
Dec.	764,063	489,448	240,315	133,074	90,982	9,221	25,079	119	611,113	414,390	162,685	34,038	6
												<b>Changes *</b>	
2022	+ 80,168	+ 42,863	+ 40,231	+ 39,885	- 893	- 4,654	+ 1,728	+ 3	+ 37,705	+ 14,514	+ 26,048	- 2,857	- 4
2023 June	- 11,999	- 8,180	- 3,949	- 2,546	- 737	- 438	+ 568	+ 61	+ 126	- 5,834	+ 5,822	+ 138	-
July	- 2,615	- 8,044	+ 4,917	+ 5,089	- 470	- 438	+ 950	- 16	- 6,114	- 8,548	+ 1,924	+ 510	-
Aug.	- 2,993	- 10,739	+ 7,299	+ 8,000	- 1,145	- 351	+ 798	- 3	- 1,838	- 7,170	+ 4,881	+ 451	-
Sep.	+ 7,104	+ 6,987	- 376	- 1,251	+ 68	- 320	+ 813	+ 29	+ 581	- 5,043	+ 5,129	+ 495	-
Oct.	+ 1,908	- 12,622	+ 9,497	+ 8,662	- 12	- 316	+ 5,349	- 50	+ 3,135	- 4,956	+ 3,061	+ 5,030	- 1
Nov.	+ 6,445	+ 8,417	- 6,694	- 8,166	+ 1,257	- 297	+ 5,019	- 41	+ 8,341	+ 4,594	- 967	+ 4,714	-
Dec.	- 5,574	- 8,215	+ 549	- 687	+ 544	- 510	+ 2,602	- 28	+ 9,773	+ 3,396	+ 4,287	+ 2,090	-

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years				for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	
<b>Domestic enterprises and households</b>										
<b>End of year or month *</b>										
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
2023 Mar.	3,858,455	2,547,261	757,647	278,437	479,210	32,264	446,946	505,661	47,886	9,693
Apr.	3,872,218	2,546,517	774,091	292,473	481,618	34,702	446,916	497,147	54,463	9,715
May	3,872,752	2,531,759	790,236	304,338	485,898	37,413	448,485	489,239	61,518	9,755
June	3,868,208	2,505,001	813,066	326,146	486,920	40,208	446,712	482,041	68,100	9,871
July	3,881,922	2,496,494	835,439	347,439	488,000	42,752	445,248	474,863	75,126	9,994
Aug.	3,882,813	2,473,365	856,395	370,883	485,512	44,547	440,965	466,458	86,595	10,328
Sep.	3,884,376	2,463,760	866,855	378,269	488,586	47,534	441,052	460,897	92,864	10,690
Oct.	3,907,057	2,452,197	892,944	402,940	490,004	51,028	438,976	454,529	107,387	11,165
Nov.	3,932,059	2,460,477	898,007	403,196	494,811	54,542	440,269	447,482	126,093	11,618
Dec.	3,944,041	2,451,563	909,579	409,056	500,523	57,186	443,337	445,036	137,863	23,505
<b>Changes *</b>										
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
2023 Mar.	- 20,687	- 38,518	+ 20,268	+ 19,706	+ 562	+ 1,971	- 1,409	- 8,604	+ 6,167	- 52
Apr.	+ 14,038	- 744	+ 16,669	+ 14,261	+ 2,408	+ 2,438	- 30	- 8,514	+ 6,627	+ 22
May	+ 630	- 14,594	+ 16,077	+ 11,792	+ 4,285	+ 2,711	+ 1,574	- 7,908	+ 7,055	+ 40
June	- 5,638	- 26,810	+ 21,788	+ 21,119	+ 669	+ 2,442	- 7,198	+ 7,198	+ 6,582	+ 116
July	+ 13,654	- 8,472	+ 22,278	+ 21,283	+ 995	+ 2,579	- 1,584	- 7,178	+ 7,026	+ 123
Aug.	+ 891	- 22,504	+ 23,436	+ 23,054	+ 382	+ 2,140	- 1,758	- 8,405	+ 8,364	+ 334
Sep.	+ 1,563	- 9,605	+ 10,460	+ 7,861	+ 2,599	+ 2,737	- 138	- 5,561	+ 6,269	+ 362
Oct.	+ 22,721	- 11,563	+ 26,134	+ 24,671	+ 1,463	+ 3,494	- 2,031	- 6,368	+ 14,518	+ 475
Nov.	+ 25,122	+ 8,280	+ 5,183	+ 376	+ 4,807	+ 3,514	+ 1,293	- 7,047	+ 18,706	+ 453
Dec.	+ 20,699	+ 608	+ 10,767	+ 5,850	+ 4,917	+ 2,799	+ 2,118	- 2,446	+ 11,770	+ 491
<b>Domestic government</b>										
<b>End of year or month *</b>										
2020	229,537	80,085	143,014	59,557	83,457	20,875	62,582	2,723	3,715	25,441
2021	210,084	82,390	121,856	41,965	79,891	23,812	56,079	2,522	3,316	25,816
2022	279,785	82,531	191,639	106,786	84,853	23,131	61,722	1,955	3,660	27,300
2023 Mar.	308,923	92,554	210,995	123,916	87,079	23,423	63,656	1,556	3,818	26,755
Apr.	295,070	85,433	204,360	116,269	88,091	24,687	63,404	1,454	3,823	26,777
May	300,136	92,158	202,737	115,003	87,734	24,288	63,446	1,345	3,896	26,823
June	308,109	95,937	206,956	119,237	87,719	24,202	63,517	1,238	3,978	26,619
July	298,292	85,730	207,494	121,064	86,430	23,048	63,382	1,079	3,989	26,668
Aug.	305,603	95,074	205,352	119,284	86,068	22,773	63,295	1,029	4,148	26,569
Sep.	304,927	94,201	205,638	119,464	86,174	23,948	62,226	913	4,175	26,366
Oct.	290,965	92,344	193,513	107,954	85,559	23,532	62,027	890	4,218	26,163
Nov.	285,236	92,466	187,544	103,735	83,809	22,144	61,665	867	4,359	25,960
Dec.	286,923	91,218	190,492	105,598	84,894	23,304	61,590	859	4,354	26,636
<b>Changes *</b>										
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
2023 Mar.	- 8,938	- 8,774	- 70	+ 563	- 633	- 470	- 163	- 143	+ 49	- 7
Apr.	- 14,128	- 7,121	- 6,860	- 7,872	+ 1,012	+ 1,264	- 252	- 102	- 45	+ 22
May	+ 4,986	+ 6,645	- 1,623	- 1,266	- 357	- 399	+ 42	- 109	+ 73	+ 46
June	+ 7,973	+ 3,779	+ 4,219	+ 4,234	- 15	- 86	+ 71	- 107	+ 82	- 204
July	- 9,817	- 10,197	+ 528	- 1,817	- 1,289	- 1,154	- 135	- 159	+ 11	+ 49
Aug.	+ 7,311	+ 9,344	- 2,142	- 1,780	- 362	- 275	- 87	- 50	+ 159	- 99
Sep.	- 676	- 873	+ 286	+ 180	+ 106	+ 1,175	- 1,069	- 116	+ 27	- 203
Oct.	- 13,982	- 1,857	- 12,150	- 11,510	- 640	- 416	- 224	- 23	+ 48	- 203
Nov.	- 5,849	+ 222	- 6,189	- 4,439	- 1,750	- 1,388	- 362	- 23	+ 141	- 203
Dec.	+ 1,667	- 1,268	+ 2,948	+ 1,858	+ 1,090	+ 1,165	- 75	- 8	+ 5	+ 676

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

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which		Savings deposits and bank savings bonds 3, 4	
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													<b>End of year or month *</b>
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
2023 Sep.	1,469,092	1,027,901	332,012	196,896	104,904	109,179	67,536	17,674	49,035	34,263	5,962	827	9,311
Oct.	1,483,927	1,024,609	342,976	206,888	104,226	116,342	64,242	17,986	45,436	31,308	5,878	820	9,758
Nov.	1,498,176	1,030,759	341,649	203,895	104,839	125,768	63,865	17,851	45,200	32,479	5,817	814	10,225
Dec.	1,507,660	1,028,387	347,467	207,586	105,991	131,806	58,805	15,967	42,047	29,817	5,744	791	22,009
<b>Changes *</b>													
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
2023 Sep.	+ 7,689	+ 3,187	+ 2,788	+ 1,554	- 218	+ 1,714	+ 1,648	+ 2,144	- 468	- 342	- 61	- 28	+ 355
Oct.	+ 14,835	- 3,292	+ 10,964	+ 9,992	- 678	+ 7,163	- 3,294	+ 312	- 3,599	- 2,955	- 84	- 7	+ 447
Nov.	+ 14,249	+ 6,150	- 1,327	- 2,993	+ 613	+ 9,426	- 377	- 35	- 336	+ 1,071	- 61	- 6	+ 467
Dec.	+ 18,181	+ 7,130	+ 5,013	+ 3,681	+ 202	+ 6,038	- 5,060	- 1,884	- 3,153	- 2,667	- 73	- 23	+ 388
<b>Big banks</b>													<b>End of year or month *</b>
2022	714,043	502,356	133,451	68,396	57,443	78,236	43,743	9,481	34,020	24,953	3,143	242	2,503
2023 Sep.	716,674	465,120	173,937	109,596	53,838	77,617	44,650	11,705	32,872	25,453	2,887	73	2,928
Oct.	723,169	466,249	178,409	114,120	53,597	78,511	42,606	12,392	30,141	22,837	2,896	73	2,935
Nov.	726,239	471,542	175,901	111,668	53,494	78,796	42,957	12,083	30,803	24,291	2,914	71	3,040
Dec.	731,264	474,863	177,191	112,754	53,352	79,210	38,949	10,315	28,563	22,043	2,909	71	3,232
<b>Changes *</b>													
2022	+ 43,604	+ 11,148	+ 38,972	+ 42,362	- 4,811	- 6,516	+ 7,307	- 5,139	+ 12,608	+ 12,237	- 1,006	- 162	+ 658
2023 Sep.	+ 4,045	+ 2,082	+ 1,051	+ 813	- 77	+ 912	+ 1,241	+ 773	+ 470	+ 180	+ 8	- 2	+ 43
Oct.	+ 6,495	+ 1,129	+ 4,472	+ 4,524	- 241	+ 894	- 2,044	+ 687	- 2,731	- 2,616	+ 9	-	+ 7
Nov.	+ 3,070	+ 5,293	- 2,508	- 2,452	- 103	+ 285	+ 351	- 309	+ 662	+ 1,454	+ 18	- 2	+ 105
Dec.	+ 9,275	+ 7,481	+ 1,380	+ 1,176	- 142	+ 414	- 4,008	- 1,768	- 2,240	- 2,248	- 5	-	+ 192
<b>Regional banks and other commercial banks</b>													<b>End of year or month *</b>
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
2023 Sep.	579,041	437,756	110,031	52,666	42,113	31,254	19,307	3,970	14,583	8,225	2,275	754	6,383
Oct.	582,776	431,282	113,960	55,731	41,717	37,534	18,352	3,880	13,725	7,907	2,161	747	6,823
Nov.	588,403	427,487	114,234	54,699	42,301	46,682	17,469	3,852	12,874	7,599	2,145	743	7,185
Dec.	587,674	419,282	116,084	56,129	42,257	52,308	16,616	3,959	11,937	6,996	2,107	720	18,777
<b>Changes *</b>													
2022	+ 11,295	+ 3,934	+ 7,023	+ 11,685	- 4,566	+ 338	+ 4,155	+ 506	+ 4,038	+ 4,517	- 1,895	- 389	- 537
2023 Sep.	+ 6,097	+ 4,553	+ 735	- 366	+ 7	+ 809	- 746	+ 18	- 738	- 373	- 58	- 26	+ 312
Oct.	+ 3,735	- 6,474	+ 3,929	+ 3,065	- 396	+ 6,280	- 955	- 90	- 858	- 318	- 114	- 7	+ 440
Nov.	+ 5,627	- 3,795	+ 274	- 1,032	+ 584	+ 9,148	- 883	+ 72	- 951	- 408	- 16	- 4	+ 362
Dec.	+ 3,718	- 3,918	+ 2,010	+ 1,480	+ 66	+ 5,626	- 853	+ 107	- 937	- 603	- 38	- 23	+ 196
<b>Branches of foreign banks</b>													<b>End of year or month *</b>
2022	144,935	111,814	32,767	21,106	8,514	354	1,539	89	1,450	292	823	-	-
2023 Sep.	173,377	125,025	48,044	34,634	8,953	308	3,579	1,999	1,580	585	800	-	-
Oct.	177,982	127,078	50,607	37,037	8,912	297	3,284	1,714	1,570	564	821	-	-
Nov.	183,534	131,730	51,514	37,528	9,044	290	3,439	1,916	1,523	589	758	-	-
Dec.	188,722	134,242	54,192	38,703	10,382	288	3,240	1,693	1,547	778	728	-	-
<b>Changes *</b>													
2022	+ 4,014	+ 7,173	- 3,042	- 495	- 631	- 117	- 635	- 69	- 563	+ 49	- 285	- 3	-
2023 Sep.	+ 173,377	+ 125,025	+ 48,044	+ 34,634	+ 8,953	+ 308	+ 3,579	+ 1,999	+ 1,580	+ 585	+ 800	-	-
Oct.	+ 177,982	+ 127,078	+ 50,607	+ 37,037	+ 8,912	+ 297	+ 3,284	+ 1,714	+ 1,570	+ 564	+ 821	-	-
Nov.	+ 183,534	+ 131,730	+ 51,514	+ 37,528	+ 9,044	+ 290	+ 3,439	+ 1,916	+ 1,523	+ 589	+ 758	-	-
Dec.	+ 188,722	+ 134,242	+ 54,192	+ 38,703	+ 10,382	+ 288	+ 3,240	+ 1,693	+ 1,547	+ 778	+ 728	-	-

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	
<b>Landesbanken</b>													<b>End of year or month *</b>
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
2023 Sep.	201,158	108,237	87,657	32,866	53,527	5,264	65,691	21,379	44,279	28,739	8,391	33	7,892
Oct.	204,420	106,415	92,237	37,875	53,029	5,768	62,192	18,274	43,886	28,535	8,252	32	7,940
Nov.	204,607	110,416	88,093	33,926	52,828	6,098	57,550	17,658	39,859	24,919	8,041	33	7,988
Dec.	195,775	106,307	83,266	29,364	52,549	6,202	57,013	16,602	40,378	24,431	7,841	33	8,253
<b>Changes *</b>													
2022	+ 4,788	- 2,983	+ 8,028	+ 11,336	- 3,582	- 257	+ 14,317	- 2,441	+ 16,756	+ 14,001	+ 752	+ 2	+ 488
2023 Sep.	+ 1,365	+ 4,044	- 2,798	- 2,917	- 40	+ 119	+ 3,984	+ 1,469	+ 2,516	+ 1,549	+ 62	- 1	+ 11
Oct.	+ 3,262	- 1,822	+ 4,580	+ 5,009	- 498	+ 504	- 3,499	- 3,105	- 393	- 204	- 139	- 1	+ 48
Nov.	+ 187	+ 4,001	- 4,144	- 3,949	- 201	+ 330	- 4,642	- 616	- 4,027	- 3,616	- 211	+ 1	+ 48
Dec.	- 8,832	- 4,109	- 4,827	- 4,562	- 279	+ 104	- 537	- 1,056	+ 519	- 488	- 200	-	+ 265
<b>Savings banks</b>													<b>End of year or month *</b>
2022	1,122,670	818,028	27,565	16,558	10,523	277,077	51,496	39,022	9,274	6,287	1,689	3,200	88
2023 Sep.	1,092,300	742,874	72,607	60,013	11,128	276,819	51,587	30,739	17,351	14,048	1,736	3,497	80
Oct.	1,093,307	738,032	76,628	63,597	11,287	278,647	50,317	30,614	16,179	12,812	1,770	3,524	80
Nov.	1,100,620	739,067	80,021	66,399	11,437	281,532	53,441	33,273	16,524	13,071	1,789	3,644	78
Dec.	1,106,764	739,532	83,254	69,151	11,684	283,978	58,032	35,717	18,670	14,916	1,875	3,645	83
<b>Changes *</b>													
2022	+ 26,738	+ 21,277	+ 10,947	+ 10,903	- 119	- 5,486	+ 4,468	+ 137	+ 3,930	+ 3,069	+ 458	+ 401	- 2
2023 Sep.	- 5,109	- 9,262	+ 3,916	+ 3,639	+ 170	+ 237	- 3,004	- 3,383	+ 419	+ 288	+ 20	- 40	- 2
Oct.	+ 1,007	- 4,842	+ 4,021	+ 3,584	+ 159	+ 1,828	- 1,270	- 125	- 1,172	- 1,236	+ 34	+ 27	-
Nov.	+ 7,313	+ 1,035	+ 3,393	+ 2,802	+ 150	+ 2,885	+ 3,124	+ 2,659	+ 345	+ 259	+ 19	+ 120	- 2
Dec.	+ 6,164	+ 485	+ 3,233	+ 2,752	+ 247	+ 2,446	+ 4,571	+ 2,424	+ 2,146	+ 1,845	+ 86	+ 101	+ 5
<b>Credit cooperatives</b>													<b>End of year or month *</b>
2022	826,340	610,706	38,127	24,349	10,142	177,507	27,480	9,075	17,568	11,881	2,532	837	178
2023 Sep.	804,690	540,718	102,303	78,165	12,666	161,669	33,332	9,352	23,266	16,505	3,104	714	165
Oct.	808,434	538,180	109,927	83,951	13,022	160,327	32,918	9,209	22,999	16,150	3,128	710	164
Nov.	812,550	535,084	118,117	89,468	13,724	159,349	34,781	10,337	23,731	16,699	3,124	713	164
Dec.	817,754	533,090	124,579	94,027	14,375	160,085	34,513	10,057	23,734	16,539	3,167	722	160
<b>Changes *</b>													
2022	+ 24,565	+ 19,876	+ 10,014	+ 7,635	+ 1,047	- 5,325	+ 2,811	- 237	+ 3,116	+ 2,036	+ 278	- 68	- 4
2023 Sep.	- 2,452	- 7,619	+ 6,469	+ 5,258	+ 341	- 1,302	+ 571	- 425	+ 1,016	+ 749	+ 47	- 20	- 3
Oct.	+ 3,764	- 2,538	+ 7,649	+ 5,786	+ 381	- 1,347	- 434	- 143	- 292	- 355	- 1	+ 1	- 1
Nov.	+ 4,236	- 3,096	+ 8,310	+ 5,637	+ 702	- 978	+ 1,743	+ 1,128	+ 612	+ 429	- 4	+ 3	-
Dec.	+ 5,204	- 1,994	+ 6,462	+ 4,559	+ 651	+ 736	- 268	- 280	+ 3	- 160	+ 43	+ 9	- 4
<b>Mortgage banks</b>													<b>End of year or month *</b>
2022	46,894	2,083	44,811	2,215	41,668	-	5,636	1	5,635	2,707	1,892	-	-
2023 Sep.	48,143	1,901	46,242	2,819	41,726	-	7,388	345	7,043	4,284	1,823	-	-
Oct.	47,113	1,928	45,185	2,528	40,975	-	6,746	330	6,416	3,633	1,827	-	-
Nov.	46,945	1,856	45,089	2,249	41,126	-	6,626	572	6,054	3,332	1,826	-	-
Dec.	47,197	1,673	45,524	2,219	41,528	-	5,967	2	5,965	3,297	1,825	-	-
<b>Changes *</b>													
2022	- 675	+ 433	- 1,108	+ 787	- 1,899	-	+ 803	- 6	+ 809	+ 496	- 73	-	-
2023 Sep.	+ 247	- 129	+ 376	+ 326	+ 32	-	- 81	- 214	+ 133	+ 151	- 22	-	-
Oct.	- 1,030	+ 27	- 1,057	- 291	- 751	-	- 642	- 15	- 627	- 651	+ 4	-	-
Nov.	- 168	- 72	- 96	- 279	+ 151	-	- 120	+ 242	- 362	- 301	- 1	-	-
Dec.	+ 252	- 183	+ 435	- 30	+ 402	-	- 659	- 570	- 89	- 35	- 1	-	-

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Building and loan associations</b>													<b>End of year or month *</b>
2022	191,348	3,797	187,018	1,229	185,453	533	1,581	7	1,574	177	1,280	-	8
2023 Sep.	190,414	3,642	186,250	1,963	183,452	522	1,540	-	1,540	197	1,247	-	7
Oct.	190,020	3,433	186,069	2,104	183,097	518	1,519	-	1,519	190	1,233	-	6
Nov.	189,813	3,530	185,769	2,194	182,636	514	1,497	-	1,497	176	1,225	-	6
Dec.	190,830	3,602	186,714	2,206	183,468	514	1,450	-	1,450	130	1,223	-	6
<b>Changes *</b>													
2022	+ 1,160	+ 119	+ 1,026	+ 96	+ 909	+ 15	- 127	+ 3	- 126	- 229	+ 70	- 4	- 4
2023 Sep.	- 203	+ 69	- 207	+ 14	- 301	- 65	+ 91	-	+ 91	+ 94	- 3	-	-
Oct.	- 374	- 209	- 161	+ 141	- 335	- 4	- 21	-	- 21	- 7	- 14	-	- 1
Nov.	- 207	+ 97	- 300	+ 90	- 461	- 4	- 22	-	- 22	- 14	- 8	-	-
Dec.	+ 1,017	+ 72	+ 945	+ 12	+ 832	-	- 47	-	- 47	- 46	- 2	-	-
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2022	71,175	30,970	39,893	6,841	32,690	312	85,600	12,610	72,978	32,165	39,231	12	19,985
2023 Sep.	78,579	38,487	39,784	5,547	33,649	308	77,853	14,712	63,124	21,428	39,963	17	19,601
Oct.	79,836	39,600	39,922	5,997	33,340	314	73,031	15,931	57,078	15,326	39,939	22	19,380
Nov.	79,348	39,765	39,269	5,065	33,679	314	67,476	12,775	54,679	13,059	39,843	22	19,117
Dec.	78,061	38,972	38,775	4,503	33,742	314	71,143	12,873	58,248	16,468	39,915	22	19,630
<b>Changes *</b>													
2022	+ 7,169	+ 4,663	+ 2,346	+ 3,538	- 1,418	+ 160	+ 36,027	+ 7,442	+ 28,585	+ 28,475	+ 7,054	± 0	+ 1,125
2023 Sep.	- 4,152	- 7,147	+ 2,498	+ 1,748	+ 83	+ 497	+ 4,733	+ 2,104	+ 2,631	+ 2,491	- 13	- 2	-
Oct.	+ 7,206	- 4,377	+ 6,553	+ 5,852	+ 59	+ 5,030	- 4,071	- 579	- 3,492	- 3,387	- 11	-	-
Nov.	+ 9,231	+ 4,142	+ 372	- 1,181	+ 1,009	+ 4,717	- 890	+ 452	- 1,339	- 939	- 49	- 3	-
Dec.	+ 9,869	+ 3,720	+ 4,058	+ 2,364	+ 822	+ 2,091	- 96	- 324	+ 229	+ 558	- 50	- 1	-
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2022	561,185	435,777	105,439	60,147	39,478	19,969	25,436	5,954	19,273	13,230	2,720	209	-
2023 Sep.	566,096	408,163	135,788	87,581	37,333	22,145	28,218	8,638	19,521	14,438	2,457	59	1
Oct.	573,302	403,786	142,341	93,433	37,392	27,175	24,147	8,059	16,029	11,051	2,446	59	1
Nov.	582,533	407,928	142,713	92,252	38,401	31,892	23,257	8,411	14,790	10,212	2,397	56	1
Dec.	587,952	406,303	147,666	94,716	40,173	33,983	23,161	8,087	15,019	10,775	2,347	55	1
<b>Changes *</b>													
2022	+ 32,817	+ 15,565	+ 19,954	+ 25,378	- 3,879	- 2,702	+ 4,888	- 1,051	+ 6,094	+ 8,407	- 1,720	- 155	-
2023 Sep.	- 4,152	- 7,147	+ 2,498	+ 1,748	+ 83	+ 497	+ 4,733	+ 2,104	+ 2,631	+ 2,491	- 13	- 2	-
Oct.	+ 7,206	- 4,377	+ 6,553	+ 5,852	+ 59	+ 5,030	- 4,071	- 579	- 3,492	- 3,387	- 11	-	-
Nov.	+ 9,231	+ 4,142	+ 372	- 1,181	+ 1,009	+ 4,717	- 890	+ 452	- 1,339	- 939	- 49	- 3	-
Dec.	+ 9,869	+ 3,720	+ 4,058	+ 2,364	+ 822	+ 2,091	- 96	- 324	+ 229	+ 558	- 50	- 1	-

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

## I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years				for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	
<b>Domestic enterprises (non-MFIs) 5</b>										<b>End of year or month *</b>
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
2023 Feb.	1,199,183	761,480	424,354	166,796	257,558	16,998	240,560	4,276	9,073	1,968
Mar.	1,192,427	749,307	429,693	174,147	255,546	16,759	238,787	4,131	9,296	1,931
Apr.	1,190,591	743,066	433,918	177,987	255,931	17,376	238,555	4,017	9,590	1,969
May	1,189,269	742,498	433,192	175,665	257,527	17,886	239,641	3,906	9,673	2,019
June	1,181,836	726,718	441,383	185,144	256,239	18,321	237,918	3,816	9,919	2,038
July	1,189,076	727,292	447,913	192,651	255,262	18,611	236,651	3,722	10,149	2,087
Aug.	1,189,161	719,870	452,023	202,145	249,878	17,951	231,927	3,664	13,604	2,161
Sep.	1,187,813	719,142	451,516	200,920	250,596	18,677	231,919	3,558	13,597	2,211
Oct.	1,209,616	727,638	464,494	215,830	248,664	19,194	229,470	3,505	13,979	2,304
Nov.	1,213,891	738,855	457,422	208,549	248,873	19,031	229,842	3,450	14,164	2,341
Dec.	1,196,487	724,942	453,913	204,349	249,564	18,958	230,606	3,273	14,359	2,491
										<b>Changes *</b>
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
2023 Feb.	- 20,969	- 30,962	+ 9,671	+ 10,041	- 370	- 97	- 273	- 43	+ 365	- 13
Mar.	- 6,586	- 11,768	+ 5,104	+ 6,946	- 1,842	- 209	- 1,633	- 145	+ 223	- 37
Apr.	- 1,561	- 6,241	+ 4,450	+ 4,065	+ 385	+ 617	- 232	- 114	+ 344	+ 38
May	- 1,226	- 450	- 748	- 2,349	+ 1,601	+ 510	+ 1,091	- 111	+ 83	+ 50
June	- 8,527	- 15,942	+ 7,259	+ 8,900	- 1,641	+ 82	- 1,723	- 90	+ 246	+ 19
July	+ 7,180	+ 589	+ 6,455	+ 7,517	- 1,062	+ 325	- 1,387	- 94	+ 230	+ 49
Aug.	+ 85	+ 6,797	+ 6,590	+ 9,104	- 2,514	- 315	- 2,199	- 58	+ 350	+ 74
Sep.	- 1,348	- 728	- 507	- 695	+ 188	+ 476	- 288	- 106	- 7	+ 50
Oct.	+ 21,843	+ 8,496	+ 13,023	+ 14,910	- 1,887	+ 517	- 2,404	- 53	+ 377	+ 93
Nov.	+ 4,380	+ 11,217	- 6,952	- 7,161	+ 209	- 163	+ 372	- 70	+ 185	+ 37
Dec.	- 8,687	- 4,431	- 4,274	- 4,160	- 114	+ 27	- 141	- 177	+ 195	+ 150
<b>Domestic self-employed persons 6</b>										<b>End of year or month *</b>
2020	311,258	291,087	19,327	6,029	13,298	667	12,631	.	844	193
2021	327,645	308,647	18,212	4,668	13,544	627	12,917	.	786	197
2022	340,145	307,251	31,178	17,103	14,075	916	13,159	.	1,716	206
2023 Feb.	340,662	300,019	38,143	23,621	14,522	1,242	13,280	.	2,500	225
Mar.	335,167	289,998	42,242	27,407	14,835	1,534	13,301	.	2,927	225
Apr.	340,367	291,716	45,229	30,128	15,101	1,743	13,358	.	3,422	223
May	342,748	289,958	48,716	33,334	15,382	1,987	13,395	.	4,074	219
June	339,138	282,384	52,094	36,511	15,583	2,207	13,376	.	4,660	222
July	347,135	285,816	56,060	40,183	15,877	2,484	13,393	.	5,259	227
Aug.	348,984	283,538	59,507	43,321	16,186	2,738	13,448	.	5,939	229
Sep.	343,527	275,841	61,188	44,736	16,452	2,974	13,478	.	6,498	233
Oct.	347,689	276,409	63,510	46,717	16,793	3,248	13,545	.	7,770	235
Nov.	347,725	273,342	64,908	47,565	17,343	3,679	13,664	.	9,475	244
Dec.	349,031	270,902	67,555	49,750	17,805	3,934	13,871	.	10,574	.
										<b>Changes *</b>
2021	+ 16,108	+ 17,287	- 1,121	- 1,364	+ 243	- 40	+ 283	.	- 58	+ 4
2022	+ 12,372	- 1,491	+ 12,933	+ 12,415	+ 518	+ 289	+ 229	.	+ 930	+ 9
2023 Feb.	- 1,355	- 5,284	+ 3,594	+ 3,379	+ 215	+ 166	+ 49	.	+ 335	+ 2
Mar.	- 5,940	- 10,366	+ 3,999	+ 3,686	+ 313	+ 292	+ 21	.	+ 427	-
Apr.	+ 5,110	+ 1,628	+ 2,987	+ 2,721	+ 266	+ 209	+ 57	.	+ 495	- 2
May	+ 2,383	+ 1,756	+ 3,487	+ 3,206	+ 281	+ 244	+ 37	.	+ 652	- 4
June	- 3,660	- 7,574	+ 3,328	+ 3,127	+ 201	+ 220	- 19	.	+ 586	+ 3
July	+ 7,947	+ 3,392	+ 3,956	+ 3,662	+ 294	+ 277	+ 17	.	+ 599	+ 5
Aug.	+ 1,849	+ 2,278	+ 3,447	+ 3,138	+ 309	+ 254	+ 55	.	+ 680	+ 2
Sep.	- 5,457	- 7,697	+ 1,681	+ 1,415	+ 266	+ 236	+ 30	.	+ 559	+ 4
Oct.	+ 4,122	+ 558	+ 2,292	+ 1,951	+ 341	+ 274	+ 67	.	+ 1,272	+ 2
Nov.	+ 131	+ 2,972	+ 1,398	+ 848	+ 550	+ 431	+ 119	.	+ 1,705	+ 9
Dec.	+ 1,306	- 2,400	+ 2,607	+ 2,185	+ 422	+ 255	+ 167	.	+ 1,099	.

\* For the corpus of reporting credit institutions, the categories of 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										Memo item Fiduciary loans
	Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	9	
			Total	for up to and including 1 year	for more than 1 year						
					Total	for up to and including 2 years	for more than 2 years 2				
1	2	3	4	5	6	7	8	9	10		
<b>Domestic employees</b>											<b>End of year or month *</b>
2022	2,082,030	1,342,526	200,484	36,159	164,325	6,736	157,589	521,752	17,268	2,360	
2023 June	2,080,630	1,302,580	256,768	82,508	174,260	15,187	159,073	474,008	47,274	2,931	
July	2,080,478	1,293,229	267,209	91,360	175,849	16,901	158,948	467,114	52,926	2,978	
Aug.	2,079,681	1,282,282	278,843	100,714	178,129	18,874	159,255	458,898	59,658	3,092	
Sep.	2,086,118	1,280,773	286,881	106,988	179,893	20,597	159,296	453,524	64,940	3,206	
Oct.	2,084,048	1,262,964	296,909	114,347	182,562	22,941	159,621	447,312	76,863	3,287	
Nov.	2,104,805	1,264,499	307,352	121,173	186,179	25,813	160,366	440,514	92,440	3,448	
Dec.	2,128,741	1,271,015	317,291	127,380	189,911	27,877	162,034	438,353	102,082	.	
<b>Changes *</b>											
2022	+ 53,738	+ 54,059	+ 17,200	+ 17,247	- 47	+ 140	- 187	- 24,979	+ 7,458	+ 669	
2023 June	+ 6,130	- 2,215	+ 10,060	+ 8,244	+ 1,816	+ 1,830	- 14	- 6,971	+ 5,256	+ 67	
July	- 112	- 9,301	+ 10,431	+ 8,842	+ 1,589	+ 1,714	- 125	- 6,894	+ 5,652	+ 47	
Aug.	- 852	- 11,002	+ 11,634	+ 9,354	+ 2,280	+ 1,973	+ 307	- 8,216	+ 6,732	+ 114	
Sep.	+ 6,397	- 1,549	+ 8,038	+ 6,239	+ 1,799	+ 1,723	+ 76	- 5,374	+ 5,282	+ 114	
Oct.	- 2,030	- 17,799	+ 10,058	+ 7,389	+ 2,669	+ 2,344	+ 325	- 6,212	+ 11,923	+ 81	
Nov.	+ 20,662	+ 1,440	+ 10,443	+ 6,826	+ 3,617	+ 2,872	+ 745	- 6,798	+ 15,577	+ 161	
Dec.	+ 23,936	+ 6,506	+ 9,949	+ 6,157	+ 3,792	+ 2,119	+ 1,673	- 2,161	+ 9,642	.	
<b>Other domestic individuals</b>											<b>End of year or month *</b>
2022	198,787	160,092	37,071	5,770	31,301	1,339	29,962	.	1,624	4,190	
2023 June	198,171	151,062	43,073	10,247	32,826	2,651	30,175	.	4,036	4,680	
July	197,544	149,125	43,925	10,928	32,997	2,881	30,116	.	4,494	4,702	
Aug.	197,047	146,913	45,113	11,822	33,291	3,113	30,178	.	5,021	4,846	
Sep.	198,467	147,069	45,979	12,385	33,594	3,420	30,174	.	5,419	5,040	
Oct.	197,808	144,546	47,001	13,052	33,949	3,737	30,212	.	6,261	5,339	
Nov.	198,535	143,297	47,831	13,346	34,485	4,149	30,336	.	7,407	5,585	
Dec.	200,654	143,373	49,171	13,876	35,295	4,550	30,745	.	8,110	.	
<b>Changes *</b>											
2022	- 2,852	- 4,739	+ 1,243	+ 2,097	- 854	- 116	- 738	.	+ 644	+ 23	
2023 June	+ 1,053	- 629	+ 1,273	+ 973	+ 300	+ 299	+ 1	.	+ 409	+ 27	
July	- 617	- 1,927	+ 852	+ 681	+ 171	+ 230	- 59	.	+ 458	+ 22	
Aug.	- 442	- 2,157	+ 1,188	+ 894	+ 294	+ 232	+ 62	.	+ 527	+ 144	
Sep.	+ 1,460	+ 196	+ 866	+ 543	+ 323	+ 307	+ 16	.	+ 398	+ 194	
Oct.	- 659	- 2,523	+ 1,022	+ 667	+ 355	+ 317	+ 38	.	+ 842	+ 299	
Nov.	+ 727	- 1,249	+ 830	+ 294	+ 536	+ 412	+ 124	.	+ 1,146	+ 246	
Dec.	+ 2,119	+ 81	+ 1,335	+ 530	+ 805	+ 401	+ 404	.	+ 703	.	
<b>Domestic non-profit institutions</b>											<b>End of year or month *</b>
2022	67,713	44,803	16,024	8,201	7,823	1,594	6,229	5,094	1,792	-	
2023 June	68,433	42,257	19,748	11,736	8,012	1,842	6,170	4,217	2,211	-	
July	67,689	41,032	20,332	12,317	8,015	1,875	6,140	4,027	2,298	-	
Aug.	67,940	40,762	20,909	12,881	8,028	1,871	6,157	3,896	2,373	-	
Sep.	68,451	40,935	21,291	13,240	8,051	1,866	6,185	3,815	2,410	-	
Oct.	67,896	40,640	21,030	12,994	8,036	1,908	6,128	3,712	2,514	-	
Nov.	67,103	40,484	20,494	12,563	7,931	1,870	6,061	3,518	2,607	-	
Dec.	69,128	41,331	21,649	13,701	7,948	1,867	6,081	3,410	2,738	-	
<b>Changes *</b>											
2022	+ 3,205	+ 127	+ 4,029	+ 3,945	+ 84	+ 163	- 79	- 1,071	+ 120	-	
2023 June	- 634	- 450	- 132	- 125	- 7	+ 11	- 18	- 137	+ 85	-	
July	- 744	- 1,225	+ 584	+ 581	+ 3	+ 33	- 30	- 190	+ 87	-	
Aug.	+ 251	+ 270	+ 577	+ 564	+ 13	- 4	+ 17	- 131	+ 75	-	
Sep.	+ 511	+ 173	+ 382	+ 359	+ 23	- 5	+ 28	- 81	+ 37	-	
Oct.	- 555	- 295	- 261	- 246	- 15	+ 42	- 57	- 103	+ 104	-	
Nov.	- 778	- 156	- 536	- 431	- 105	- 38	- 67	- 179	+ 93	-	
Dec.	+ 2,025	+ 852	+ 1,150	+ 1,138	+ 12	- 3	+ 15	- 108	+ 131	-	

\* For the corpus of reporting credit institutions, the categories of 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	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			
<b>Commercial banks 5</b>													<b>End of month *</b>		
2023 Oct.	568,086	341,981	226,105	123,799	88,070	811	126,690	101,572	25,118	22,163	1,049	585,007	512,253		
Nov.	572,560	349,440	223,120	120,850	88,348	862	126,197	101,293	24,904	21,714	1,092	586,991	512,136		
Dec.	564,369	340,967	223,402	120,500	89,178	913	126,742	100,868	25,874	22,502	1,172	596,064	518,068		
<b>Big banks</b>															
2023 Oct.	321,613	190,619	130,994	72,207	52,199	2	65,910	50,403	15,507	14,724	47	222,277	197,435		
Nov.	320,155	192,062	128,093	69,586	52,119	2	66,189	51,084	15,105	14,264	49	225,791	199,967		
Dec.	318,219	191,395	126,824	68,375	51,989	2	66,313	50,461	15,852	14,974	48	230,642	203,789		
<b>Regional banks and other commercial banks</b>															
2023 Oct.	142,401	80,419	61,982	24,427	31,148	809	48,555	42,121	6,434	4,924	676	310,301	273,940		
Nov.	144,177	82,315	61,862	24,063	31,487	860	47,747	41,188	6,559	4,919	702	307,364	270,530		
Dec.	135,513	73,816	61,697	23,979	31,548	911	47,949	41,201	6,748	5,055	706	309,467	271,279		
<b>Branches of foreign banks</b>															
2023 Oct.	104,072	70,943	33,129	27,165	4,723	-	12,225	9,048	3,177	2,515	326	52,429	40,878		
Nov.	108,228	75,063	33,165	27,201	4,742	-	12,261	9,021	3,240	2,531	341	53,836	41,639		
Dec.	110,637	75,756	34,881	28,146	5,641	-	12,480	9,206	3,274	2,473	418	55,955	43,000		
<b>Landesbanken</b>															
2023 Oct.	166,693	83,475	83,218	30,787	51,297	245	6,878	4,490	2,388	2,329	4	17,449	14,494		
Nov.	166,681	87,732	78,949	26,716	51,100	240	6,880	4,404	2,476	2,414	4	17,567	14,535		
Dec.	157,754	83,418	74,336	22,356	50,839	264	7,061	4,558	2,503	2,442	4	17,663	14,718		
<b>Savings banks</b>															
2023 Oct.	188,966	150,667	38,299	27,010	10,772	76	98,826	87,219	11,607	11,336	81	457,761	435,311		
Nov.	190,140	151,615	38,525	27,160	10,774	74	97,981	85,965	12,016	11,706	91	461,779	436,794		
Dec.	190,866	151,756	39,110	27,603	10,889	79	97,983	85,307	12,676	12,352	98	464,358	437,666		
<b>Commercial banks 5</b>													<b>Changes *</b>		
2023 Oct.	+ 12,496	+ 5,507	+ 6,989	+ 7,456	- 823	+ 66	+ 117	- 701	+ 818	+ 651	+ 33	- 4,013	- 6,880		
Nov.	+ 4,474	+ 7,459	- 2,985	- 2,949	+ 278	+ 51	- 398	- 184	- 214	- 449	+ 43	+ 1,889	- 212		
Dec.	+ 506	+ 989	- 483	- 310	- 75	+ 51	+ 545	- 385	+ 930	+ 788	+ 40	+ 9,073	+ 5,922		
<b>Big banks</b>															
2023 Oct.	+ 6	+ 3	+ 4	+ 4	- 0	-	+ 0	- 0	+ 0	+ 0	+ 0	- 0	- 1		
Nov.	+ 1	+ 1	- 3	- 3	- 0	-	+ 0	+ 1	- 0	- 0	+ 0	+ 4	+ 3		
Dec.	+ 2	+ 3	- 1	- 1	- 0	-	+ 0	- 1	+ 1	+ 1	- 0	+ 5	+ 4		
<b>Regional banks and other commercial banks</b>															
2023 Oct.	+ 2,024	+ 698	+ 1,326	+ 1,468	- 528	+ 66	- 315	- 652	+ 337	+ 220	+ 33	- 3,746	- 5,614		
Nov.	+ 1,776	+ 1,896	- 120	- 364	+ 339	+ 51	- 713	- 838	+ 125	- 5	+ 26	- 3,032	- 3,505		
Dec.	- 4,217	- 4,102	- 115	- 34	+ 61	+ 51	+ 202	+ 13	+ 189	+ 136	+ 4	+ 2,103	+ 639		
<b>Branches of foreign banks</b>															
2023 Oct.	+ 4,125	+ 2,052	+ 2,073	+ 2,102	- 39	-	+ 150	+ 44	+ 106	+ 87	- 1	+ 217	- 98		
Nov.	+ 4,156	+ 4,120	+ 36	+ 36	+ 19	-	+ 36	- 27	+ 63	+ 16	+ 15	+ 1,407	+ 761		
Dec.	+ 2,409	+ 1,598	+ 811	+ 845	- 6	-	+ 219	+ 225	- 6	- 58	+ 37	+ 2,119	+ 1,461		
<b>Landesbanken</b>															
2023 Oct.	+ 3	- 1	+ 5	+ 5	- 0	+ 0	+ 0	+ 0	+ 0	+ 0	-	- 0	- 0		
Nov.	- 0	+ 4	- 4	- 4	- 0	- 0	+ 0	- 0	+ 0	+ 0	-	+ 0	+ 0		
Dec.	- 9	- 4	- 5	- 4	- 0	+ 0	+ 0	+ 0	+ 0	+ 0	-	+ 0	+ 0		
<b>Savings banks</b>															
2023 Oct.	+ 2,683	+ 1,681	+ 1,002	+ 919	+ 80	-	+ 862	+ 285	+ 577	+ 555	+ 9	- 3,886	- 6,061		
Nov.	+ 1,174	+ 948	+ 226	+ 150	+ 2	- 2	- 845	- 1,254	+ 409	+ 370	+ 10	+ 4,018	+ 1,483		
Dec.	+ 746	+ 161	+ 585	+ 443	+ 115	+ 5	+ 2	- 658	+ 660	+ 646	+ 7	+ 2,579	+ 872		

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

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

## I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits <sup>2</sup>			Time deposits <sup>2</sup>										
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	for up to and including 1 year	for more than 2 years <sup>2</sup>				for up to and including 1 year	for more than 2 years <sup>2</sup>				for up to and including 1 year	for more than 2 years <sup>2</sup>	
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of month *</b>													
													<b>Commercial banks <sup>5</sup></b>
72,754	49,025	10,928	72,121	60,125	11,996	6,633	3,006	15,681	8,678	7,003	5,268	1,173	2023 Oct.
74,855	49,885	11,111	71,050	58,958	12,092	6,391	3,182	15,610	8,932	6,678	5,055	1,106	Nov.
77,996	52,073	11,203	71,532	58,849	12,683	6,598	3,338	17,147	9,635	7,512	5,913	1,100	Dec.
													<b>Big banks</b>
24,842	21,419	634	23,923	21,823	2,100	1,854	45	10,935	5,969	4,966	3,916	672	2023 Oct.
25,824	22,179	647	24,379	22,244	2,135	1,875	45	10,929	6,185	4,744	3,764	634	Nov.
26,853	22,986	646	24,745	22,549	2,196	1,923	45	12,135	6,669	5,466	4,496	624	Dec.
													<b>Regional banks and other commercial banks</b>
36,361	21,967	7,051	40,756	32,775	7,981	3,695	2,520	3,229	2,027	1,202	718	322	2023 Oct.
36,834	21,752	7,130	39,311	31,413	7,898	3,325	2,685	3,122	2,041	1,081	640	297	Nov.
38,188	22,928	6,900	39,167	30,869	8,298	3,442	2,805	3,270	2,117	1,153	725	298	Dec.
													<b>Branches of foreign banks</b>
11,551	5,639	3,243	7,442	5,527	1,915	1,084	441	1,517	682	835	634	179	2023 Oct.
12,197	5,954	3,334	7,360	5,301	2,059	1,191	452	1,559	706	853	651	175	Nov.
12,955	6,159	3,657	7,620	5,431	2,189	1,233	488	1,742	849	893	692	178	Dec.
													<b>Landesbanken</b>
2,955	2,857	2	2,455	2,083	372	366	-	5,177	1,873	3,304	1,536	1,726	2023 Oct.
3,032	2,930	2	2,296	1,963	333	327	-	5,085	1,782	3,303	1,539	1,722	Nov.
2,945	2,838	2	2,248	1,913	335	328	-	4,847	1,700	3,147	1,400	1,704	Dec.
													<b>Savings banks</b>
22,450	21,323	259	50,449	48,543	1,906	1,809	27	18,658	16,292	2,366	2,119	148	2023 Oct.
24,985	23,426	381	50,855	48,704	2,151	2,012	40	18,333	15,989	2,344	2,095	151	Nov.
26,692	24,851	487	51,194	48,907	2,287	2,115	54	18,385	15,896	2,489	2,230	156	Dec.
<b>Changes *</b>													
													<b>Commercial banks <sup>5</sup></b>
+ 2,867	+ 1,869	+ 4	- 774	- 1,223	+ 449	+ 189	+ 107	- 154	+ 5	- 159	- 173	+ 1	2023 Oct.
+ 2,101	+ 860	+ 183	- 1,071	- 1,167	+ 96	- 242	+ 176	- 71	+ 254	- 325	- 213	- 67	Nov.
+ 3,151	+ 2,138	+ 97	+ 482	- 104	+ 586	+ 207	+ 151	+ 1,537	+ 708	+ 829	+ 858	- 11	Dec.
													<b>Big banks</b>
+ 684	+ 512	+ 10	- 378	- 423	+ 45	+ 41	-	- 166	+ 56	- 222	- 259	+ 4	2023 Oct.
+ 982	+ 760	+ 13	+ 456	+ 421	+ 35	+ 21	-	- 6	+ 216	- 222	- 152	- 38	Nov.
+ 1,029	+ 807	- 1	+ 366	+ 305	+ 61	+ 48	-	+ 1,206	+ 484	+ 722	+ 732	- 10	Dec.
													<b>Regional banks and other commercial banks</b>
+ 1,868	+ 1,184	-	- 545	- 911	+ 366	+ 136	+ 103	+ 37	+ 5	+ 32	+ 57	- 4	2023 Oct.
+ 473	- 215	+ 79	- 1,445	- 1,362	- 83	- 370	+ 165	- 107	+ 14	- 121	- 78	- 25	Nov.
+ 1,464	+ 1,176	- 120	- 144	- 544	+ 400	+ 117	+ 120	+ 148	+ 76	+ 72	+ 85	+ 1	Dec.
													<b>Branches of foreign banks</b>
+ 315	+ 173	- 6	+ 149	+ 111	+ 38	+ 12	+ 4	- 25	- 56	+ 31	+ 29	+ 1	2023 Oct.
+ 646	+ 315	+ 91	- 82	- 226	+ 144	+ 107	+ 11	+ 42	+ 24	+ 18	+ 17	- 4	Nov.
+ 658	+ 155	+ 218	+ 260	+ 135	+ 125	+ 42	+ 31	+ 183	+ 148	+ 35	+ 41	- 2	Dec.
													<b>Landesbanken</b>
+ 103	+ 99	-	- 57	- 70	+ 13	+ 11	-	- 203	- 122	- 81	- 82	- 5	2023 Oct.
+ 77	+ 73	-	- 159	- 120	- 39	- 39	-	- 92	- 91	- 1	+ 3	- 4	Nov.
- 87	- 92	-	- 48	- 50	+ 2	+ 1	-	- 238	- 82	- 156	- 139	- 18	Dec.
													<b>Savings banks</b>
+ 2,175	+ 1,888	+ 61	- 519	- 714	+ 195	+ 161	+ 9	+ 39	- 33	+ 72	+ 61	-	2023 Oct.
+ 2,535	+ 2,103	+ 122	+ 406	+ 161	+ 245	+ 203	+ 13	- 325	- 303	- 22	- 24	+ 3	Nov.
+ 1,707	+ 1,425	+ 106	+ 339	+ 203	+ 136	+ 103	+ 14	+ 52	- 93	+ 145	+ 135	+ 5	Dec.

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

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

## I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Period	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits
			Total	of which					Total	of which			
				for up to and including 1 year	for more than 2 years 2						for up to and including 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Credit cooperatives</b>													
												<b>End of month *</b>	
2023 Oct.	145,553	110,670	34,883	26,599	5,933	33	95,107	82,869	12,238	10,726	460	349,044	297,690
Nov.	145,015	109,175	35,840	27,379	5,963	33	94,787	81,437	13,350	11,559	537	354,674	297,658
Dec.	145,498	108,828	36,670	28,070	6,044	31	94,201	79,928	14,273	12,278	604	358,232	297,174
<b>Mortgage banks</b>													
2023 Oct.	39,955	999	38,956	1,282	37,421	-	41	10	31	.	.	5,177	877
Nov.	39,571	944	38,627	1,045	37,338	-	39	7	32	.	.	5,333	863
Dec.	39,357	750	38,607	1,039	37,296	-	48	15	33	.	.	5,625	868
<b>Building and loan associations</b>													
2023 Oct.	4,295	534	3,761	448	3,155	6	12,355	228	12,127	158	11,929	145,378	2,282
Nov.	4,233	475	3,758	443	3,157	6	12,348	219	12,129	167	11,917	145,453	2,459
Dec.	4,241	538	3,703	400	3,144	6	12,402	207	12,195	171	11,969	146,318	2,475
<b>Banks with special, development and other central support tasks</b>													
2023 Oct.	78,584	39,312	39,272	5,905	32,822	1,133	22	21	1	1	-	57	57
Nov.	78,077	39,474	38,603	4,956	33,162	1,126	18	17	1	1	-	54	54
Dec.	76,770	38,685	38,085	4,381	33,216	1,198	20	19	1	1	-	46	46
<b>Memo item: Foreign banks</b>													
2023 Oct.	222,531	137,555	84,976	53,877	28,706	-	45,209	33,353	11,856	10,351	631	241,176	204,931
Nov.	230,563	146,355	84,208	52,471	29,476	-	44,622	32,758	11,864	10,266	663	239,610	202,076
Dec.	229,889	143,250	86,639	53,609	30,750	-	44,694	32,418	12,276	10,532	760	243,162	203,974
<b>Credit cooperatives</b>													
												<b>Changes *</b>	
2023 Oct.	+ 2,941	+ 1,552	+ 1,389	+ 1,241	+ 6	- 1	+ 1,813	+ 949	+ 864	+ 723	+ 29	+ 472	- 4,460
Nov.	- 418	- 1,495	+ 1,077	+ 900	+ 30	-	- 320	- 1,432	+ 1,112	+ 833	+ 77	+ 5,630	- 32
Dec.	+ 483	- 347	+ 830	+ 691	+ 81	- 2	- 586	- 1,509	+ 923	+ 719	+ 67	+ 3,558	- 484
<b>Mortgage banks</b>													
2023 Oct.	- 1,121	+ 45	- 1,166	- 261	- 880	-	- 1	- 3	+ 2	.	.	+ 80	- 14
Nov.	- 384	- 55	- 329	- 237	- 83	-	- 2	- 3	+ 1	.	.	+ 156	- 14
Dec.	- 214	- 194	- 20	- 6	- 42	-	+ 9	+ 8	+ 1	.	.	+ 292	+ 5
<b>Building and loan associations</b>													
2023 Oct.	- 19	- 127	+ 108	+ 98	+ 10	- 1	- 4	- 1	- 3	-	- 5	- 184	- 71
Nov.	- 62	- 59	- 3	- 5	+ 2	-	- 7	- 9	+ 2	+ 9	- 12	+ 75	+ 177
Dec.	+ 8	+ 63	- 55	- 43	- 13	-	+ 54	- 12	+ 66	+ 4	+ 52	+ 865	+ 16
<b>Banks with special, development and other central support tasks</b>													
2023 Oct.	+ 1,361	+ 1,171	+ 190	+ 497	- 304	+ 10	+ 8	+ 8	-	-	-	+ 5	+ 5
Nov.	- 507	+ 162	- 669	- 949	+ 340	- 7	- 4	- 4	-	-	-	- 3	- 3
Dec.	- 1,307	- 789	- 518	- 575	+ 54	+ 72	+ 2	+ 2	-	-	-	- 8	- 8
<b>Memo item: Foreign banks</b>													
2023 Oct.	+ 7,435	+ 2,875	+ 4,560	+ 4,653	- 95	-	- 411	- 715	+ 304	+ 219	+ 27	- 4,198	- 5,603
Nov.	+ 8,032	+ 8,800	- 768	- 1,406	+ 770	-	- 587	- 595	+ 8	- 85	+ 32	- 1,566	- 2,855
Dec.	+ 3,776	+ 2,200	+ 1,576	+ 1,088	+ 369	-	+ 72	- 300	+ 372	+ 266	+ 57	+ 3,552	+ 1,888

\* For the corpus of reporting credit institutions, the categories of 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		Total	Sight deposits	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				for up to and including 1 year	for more than 2 years 2			
14	15	16	17	18	19	20	21	22	23	24	25	26	Period		
<b>End of month *</b>															
<b>Credit Cooperatives</b>															
51,354	39,206	4,524	38,192	33,343	4,849	3,453	609	20,211	13,608	6,603	3,967	1,496	2023 Oct.		
57,016	42,940	5,027	38,740	33,233	5,507	3,836	696	19,985	13,581	6,404	3,754	1,501	Nov.		
61,058	45,597	5,468	39,118	33,263	5,855	4,047	726	20,620	13,897	6,723	4,035	1,533	Dec.		
<b>Mortgage banks</b>															
4,300	977	2,191	1,169	42	1,127	254	602	771	-	771	11	739	2023 Oct.		
4,470	953	2,356	1,236	42	1,194	236	675	766	-	766	11	734	Nov.		
4,757	931	2,653	1,411	40	1,371	244	821	756	-	756	1	734	Dec.		
<b>Building and loan associations</b>															
143,096	959	141,717	27,135	388	26,747	533	25,968	339	1	338	6	328	2023 Oct.		
142,994	1,039	141,489	26,926	376	26,550	540	25,743	339	1	338	5	330	Nov.		
143,843	1,090	142,221	27,017	381	26,636	540	25,806	338	1	337	5	328	Dec.		
<b>Banks with special, development and other central support tasks</b>															
-	-	-	26	22	4	4	-	833	188	645	87	518	2023 Oct.		
-	-	-	25	21	4	4	-	860	199	661	104	517	Nov.		
-	-	-	24	20	4	4	-	887	202	685	117	526	Dec.		
<b>Memo item: Foreign banks</b>															
36,245	23,411	6,136	33,261	26,120	7,141	4,293	1,384	3,950	1,827	2,123	1,501	535	2023 Oct.		
37,534	24,009	6,326	31,971	24,873	7,098	4,075	1,444	3,875	1,866	2,009	1,431	492	Nov.		
39,188	24,856	6,644	32,056	24,617	7,439	4,172	1,529	4,168	2,044	2,124	1,547	490	Dec.		
<b>Changes *</b>															
<b>Credit Cooperatives</b>															
+ 4,932	+ 3,524	+ 314	- 35	- 506	+ 471	+ 302	+ 46	- 80	- 73	- 7	- 4	- 14	2023 Oct.		
+ 5,662	+ 3,734	+ 503	+ 548	- 110	+ 658	+ 383	+ 87	- 226	- 27	- 199	- 213	+ 5	Nov.		
+ 4,042	+ 2,657	+ 441	+ 378	+ 30	+ 348	+ 211	+ 30	+ 635	+ 316	+ 319	+ 281	+ 32	Dec.		
<b>Mortgage banks</b>															
+ 94	- 30	+ 119	+ 46	- 1	+ 47	-	+ 42	- 34	-	- 34	- 1	- 33	2023 Oct.		
+ 170	- 24	+ 165	+ 67	-	+ 67	- 18	+ 73	- 5	-	- 5	-	- 5	Nov.		
+ 287	- 22	+ 297	+ 175	- 2	+ 177	+ 8	+ 146	- 10	-	- 10	- 10	-	Dec.		
<b>Building and loan associations</b>															
- 113	+ 39	- 173	- 163	- 10	- 153	+ 4	- 166	-	-	-	-	- 1	2023 Oct.		
- 102	+ 80	- 228	- 209	- 12	- 197	+ 7	- 225	-	-	-	- 1	+ 2	Nov.		
+ 849	+ 51	+ 732	+ 91	+ 5	+ 86	-	+ 63	- 1	-	- 1	-	- 2	Dec.		
<b>Banks with special, development and other central support tasks</b>															
-	-	-	+ 1	+ 1	-	-	-	- 124	- 72	- 52	- 47	- 5	2023 Oct.		
-	-	-	- 1	- 1	-	-	-	+ 27	+ 11	+ 16	+ 17	- 1	Nov.		
-	-	-	- 1	- 1	-	-	-	+ 27	+ 3	+ 24	+ 13	+ 9	Dec.		
<b>Memo item: Foreign banks</b>															
+ 1,405	+ 851	+ 91	- 552	- 830	+ 278	+ 128	+ 36	- 98	- 104	+ 6	+ 1	- 43	2023 Oct.		
+ 1,289	+ 598	+ 190	- 1,290	- 1,247	- 43	- 218	+ 60	- 75	+ 39	- 114	- 70	- 43	Nov.		
+ 1,664	+ 797	+ 323	+ 85	- 251	+ 336	+ 97	+ 80	+ 293	+ 183	+ 110	+ 116	- 7	Dec.		

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

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

#### All categories of banks

End of month \*

2023 Oct.	290,965	59,669	14,588	9,956	35,083	42	11,139	62,545	20,837	30,683	10,640	385	15,021
Nov.	285,236	55,110	12,711	7,425	34,928	46	11,278	51,159	18,744	21,606	10,415	394	14,679
Dec.	286,923	52,028	9,817	6,662	35,502	47	11,556	51,939	19,748	21,912	9,927	352	15,077

#### Commercial banks <sup>6</sup>

2023 Oct.	64,242	6,605	3,415	2,990	186	14	57	10,458	3,413	6,066	923	56	62
Nov.	63,865	4,712	3,302	1,210	186	14	56	8,843	3,224	4,739	824	56	61
Dec.	58,805	3,017	2,108	691	204	14	55	9,362	3,292	5,167	866	37	61

#### Big banks

2023 Oct.	42,606	4,830	2,077	2,720	20	13	57	7,723	2,117	5,169	430	7	62
Nov.	42,957	3,155	2,146	976	20	13	56	6,260	1,934	3,908	411	7	61
Dec.	38,949	1,279	802	434	30	13	55	7,099	1,960	4,727	405	7	61

#### Regional banks and other commercial banks

2023 Oct.	18,352	732	321	262	148	1	-	2,482	1,125	888	420	49	-
Nov.	17,469	525	150	226	148	1	-	2,440	1,177	822	392	49	-
Dec.	16,616	575	172	249	153	1	-	2,105	1,255	431	389	30	-

#### Branches of foreign banks

2023 Oct.	3,284	1,043	1,017	8	18	-	-	253	171	9	73	-	-
Nov.	3,439	1,032	1,006	8	18	-	-	143	113	9	21	-	-
Dec.	3,240	1,163	1,134	8	21	-	-	158	77	9	72	-	-

#### Landesbanken

2023 Oct.	62,192	1,394	888	301	205	-	-	20,889	6,914	10,654	3,296	25	7,695
Nov.	57,550	1,276	825	285	166	-	-	16,209	7,354	5,747	3,083	25	7,748
Dec.	57,013	1,036	586	290	160	-	-	14,906	7,116	4,751	3,014	25	7,989

#### All categories of banks

Changes \*

2023 Oct.	- 13,982	- 324	+ 3,497	- 3,784	- 37	-	- 7	- 9,416	- 4,177	- 5,290	+ 84	- 33	- 196
Nov.	- 5,849	- 4,559	- 1,877	- 2,531	- 155	+ 4	+ 139	- 11,506	- 1,993	- 9,297	- 225	+ 9	- 342
Dec.	+ 1,667	- 3,082	- 2,894	- 763	+ 574	+ 1	+ 278	+ 830	+ 1,104	+ 306	- 538	- 42	+ 398

#### Commercial banks <sup>6</sup>

2023 Oct.	- 3,294	- 66	+ 914	- 1,000	+ 20	-	- 5	- 435	- 308	- 145	+ 19	- 1	- 1
Nov.	- 377	- 1,893	- 113	- 1,780	-	-	- 1	- 1,615	- 89	- 1,427	- 99	-	- 1
Dec.	- 5,060	- 1,695	- 1,194	- 519	+ 18	-	- 1	+ 469	+ 68	+ 428	- 8	- 19	-

#### Big banks

2023 Oct.	- 2,044	+ 261	+ 1,259	- 998	-	-	- 5	- 272	- 217	- 33	- 22	-	- 1
Nov.	+ 351	- 1,675	+ 69	- 1,744	-	-	- 1	- 1,463	- 183	- 1,261	- 19	-	- 1
Dec.	- 4,008	- 1,876	- 1,344	- 542	+ 10	-	- 1	+ 839	+ 26	+ 819	- 6	-	-

#### Regional banks and other commercial banks

2023 Oct.	- 955	+ 113	+ 102	- 9	+ 20	-	-	- 296	- 210	- 77	- 8	- 1	-
Nov.	- 883	- 207	- 171	- 36	-	-	-	- 42	+ 152	- 166	- 28	-	-
Dec.	- 853	+ 50	+ 22	+ 23	+ 5	-	-	- 335	+ 78	- 391	- 3	- 19	-

#### Branches of foreign banks

2023 Oct.	- 295	- 440	- 447	+ 7	-	-	-	+ 133	+ 119	- 35	+ 49	-	-
Nov.	+ 155	- 11	- 11	-	-	-	-	- 110	- 58	-	- 52	-	-
Dec.	- 199	+ 131	+ 128	-	+ 3	-	-	- 35	- 36	-	+ 1	-	-

#### Landesbanken

2023 Oct.	- 3,499	- 15	+ 4	- 25	+ 6	-	-	- 3,836	- 3,393	- 486	+ 43	-	+ 29
Nov.	- 4,642	- 118	- 63	- 16	- 39	-	-	- 4,680	+ 440	- 4,907	- 213	-	+ 53
Dec.	- 537	- 240	- 239	+ 5	- 6	-	-	- 1,303	- 238	- 996	- 69	-	+ 241

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

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

## I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of month *</b>												<b>All categories of banks</b>
72,817	35,881	19,155	14,025	3,756	3	95,934	21,038	48,160	25,811	925	-	2023 Oct.
79,476	42,138	19,464	14,081	3,793	3	99,491	18,873	55,240	24,385	993	-	Nov.
83,332	45,560	19,817	14,143	3,812	3	99,624	16,093	57,207	25,322	1,002	-	Dec.
<b>Commercial banks 6</b>												<b>Commercial banks 6</b>
9,409	2,979	2,790	3,097	543	-	37,770	8,179	19,462	9,922	207	-	2023 Oct.
10,432	3,658	3,177	3,053	544	-	39,878	7,667	23,353	8,658	200	-	Nov.
10,396	3,670	3,268	2,919	539	-	36,030	6,897	20,691	8,241	201	-	Dec.
<b>Big banks</b>												<b>Big banks</b>
4,251	958	2,010	1,235	48	-	25,802	7,240	12,938	5,619	5	-	2023 Oct.
4,991	1,310	2,373	1,262	46	-	28,551	6,693	17,034	4,819	5	-	Nov.
5,030	1,351	2,401	1,232	46	-	25,541	6,202	14,481	4,853	5	-	Dec.
<b>Regional banks and other commercial banks</b>												<b>Regional banks and other commercial banks</b>
4,461	1,991	619	1,356	495	-	10,677	443	6,138	3,894	202	-	2023 Oct.
4,686	2,266	632	1,290	498	-	9,818	259	5,919	3,445	195	-	Nov.
4,709	2,257	696	1,263	493	-	9,227	275	5,620	3,136	196	-	Dec.
<b>Branches of foreign banks</b>												<b>Branches of foreign banks</b>
697	30	161	506	-	-	1,291	496	386	409	-	-	2023 Oct.
755	82	172	501	-	-	1,509	715	400	394	-	-	Nov.
657	62	171	424	-	-	1,262	420	590	252	-	-	Dec.
<b>Landesbanken</b>												<b>Landesbanken</b>
8,758	3,207	2,126	3,418	7	.	31,151	7,265	15,454	8,432	-	-	2023 Oct.
8,977	3,843	1,790	3,336	8	.	31,088	5,636	17,097	8,355	-	-	Nov.
9,145	4,179	1,650	3,308	8	.	31,926	4,721	17,740	9,465	-	-	Dec.
<b>Changes *</b>												<b>All categories of banks</b>
- 2,225	- 1,508	- 559	- 172	+ 14	-	- 2,017	+ 331	- 1,877	- 515	+ 44	-	2023 Oct.
+ 6,659	+ 6,257	+ 309	+ 56	+ 37	-	+ 3,557	- 2,165	+ 7,080	- 1,426	+ 68	-	Nov.
+ 3,786	+ 3,302	+ 348	+ 117	+ 19	-	+ 133	- 2,780	+ 1,967	+ 937	+ 9	-	Dec.
<b>Commercial banks 6</b>												<b>Commercial banks 6</b>
- 469	- 316	- 84	- 58	- 11	-	- 2,324	+ 22	- 1,726	- 625	+ 5	-	2023 Oct.
+ 1,023	+ 679	+ 387	- 44	+ 1	-	+ 2,108	- 512	+ 3,891	- 1,264	- 7	-	Nov.
+ 14	+ 12	+ 86	- 79	- 5	-	- 3,848	- 770	- 2,662	- 417	+ 1	-	Dec.
<b>Big banks</b>												<b>Big banks</b>
- 222	- 106	- 97	- 19	-	-	- 1,811	- 249	- 1,488	- 74	-	-	2023 Oct.
+ 740	+ 352	+ 363	+ 27	- 2	-	+ 2,749	- 547	+ 4,096	- 800	-	-	Nov.
+ 39	+ 41	+ 28	- 30	-	-	- 3,010	- 491	- 2,553	+ 34	-	-	Dec.
<b>Regional banks and other commercial banks</b>												<b>Regional banks and other commercial banks</b>
- 0	- 0	+ 0	- 0	- 0	-	- 1	+ 0	- 0	- 1	+ 0	-	2023 Oct.
+ 0	+ 0	+ 0	- 0	+ 0	-	- 1	- 0	- 0	- 0	- 0	-	Nov.
+ 0	- 0	+ 0	- 0	- 0	-	- 1	+ 0	- 0	- 0	+ 0	-	Dec.
<b>Branches of foreign banks</b>												<b>Branches of foreign banks</b>
- 8	- 4	- 1	- 3	-	-	+ 20	+ 47	+ 8	- 35	-	-	2023 Oct.
+ 58	+ 52	+ 11	- 5	-	-	+ 218	+ 219	+ 14	- 15	-	-	Nov.
- 48	- 20	- 6	- 22	-	-	- 247	- 295	+ 190	- 142	-	-	Dec.
<b>Landesbanken</b>												<b>Landesbanken</b>
- 338	- 34	- 226	- 77	- 1	.	+ 690	+ 318	+ 533	- 161	-	-	2023 Oct.
+ 219	+ 636	- 336	- 82	+ 1	.	- 63	- 1,629	+ 1,643	- 77	-	-	Nov.
+ 168	+ 336	- 140	- 28	-	.	+ 838	- 915	+ 643	+ 1,110	-	-	Dec.

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

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

## I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing from domestic government 1												
Period	Federal Government and its special funds 2						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Savings banks</b>												
<b>End of month *</b>												
2023 Oct.	50,317	300	211	.	-	4	6,917	3,240	2,606	772	299	-
Nov.	53,441	379	164	.	-	4	6,541	2,905	2,497	836	303	-
Dec.	58,032	488	261	.	-	4	6,862	2,931	2,827	824	280	-
<b>Credit cooperatives</b>												
2023 Oct.	32,918	1,762	423	1,027	284	28	124	7,075	1,475	4,467	1,128	5
Nov.	34,781	1,902	467	1,118	285	32	124	6,721	1,343	4,239	1,129	10
Dec.	34,513	1,931	455	1,132	311	33	122	5,939	994	3,784	1,151	10
<b>Mortgage banks</b>												
2023 Oct.	6,746	152	-	-	152	-	-	1,176	51	940	185	-
Nov.	6,626	153	-	1	152	-	-	966	101	680	185	-
Dec.	5,967	156	-	4	152	-	-	557	2	370	185	-
<b>Building and loan associations</b>												
2023 Oct.	1,519	.	-	-	18	-	284	.	.	173	.	-
Nov.	1,497	.	-	-	18	-	271	.	.	160	.	-
Dec.	1,450	.	-	-	19	-	221	.	.	110	.	-
<b>Banks with special, development and other central support tasks</b>												
2023 Oct.	73,031	49,438	9,651	5,549	34,238	-	10,954	15,746	5,744	5,777	4,225	-
Nov.	67,476	46,670	7,953	4,596	34,121	-	11,094	11,608	3,817	3,544	4,247	-
Dec.	71,143	45,381	6,407	4,318	34,656	-	11,375	14,092	5,413	4,903	3,776	-
<b>Savings banks</b>												
<b>Changes *</b>												
2023 Oct.	- 1,270	- 1	+ 10	.	-	.	+ 112	+ 777	- 631	- 3	- 31	-
Nov.	+ 3,124	+ 79	- 47	.	-	.	- 376	- 335	- 109	+ 64	+ 4	-
Dec.	+ 4,571	+ 109	+ 97	.	-	.	+ 321	+ 26	+ 330	+ 12	- 23	-
<b>Credit cooperatives</b>												
2023 Oct.	- 434	+ 17	- 21	+ 61	- 23	-	- 500	- 102	- 402	+ 5	- 1	-
Nov.	+ 1,743	+ 140	+ 44	+ 91	+ 1	+ 4	- 474	- 132	- 348	+ 1	+ 5	-
Dec.	- 268	+ 29	- 12	+ 14	+ 26	+ 1	- 682	- 249	- 455	+ 22	-	-
<b>Mortgage banks</b>												
2023 Oct.	- 642	- 1	-	- 3	+ 2	-	- 573	- 25	- 550	+ 2	-	-
Nov.	- 120	+ 1	-	+ 1	-	-	- 210	+ 50	- 260	-	-	-
Dec.	- 659	+ 3	-	+ 3	-	-	- 409	- 99	- 310	-	-	-
<b>Building and loan associations</b>												
2023 Oct.	- 21	.	-	-	-	.	-	-	-	.	-	-
Nov.	- 22	.	-	-	-	.	- 13	.	- 13	.	-	-
Dec.	- 47	.	-	-	+ 1	.	- 50	.	- 50	.	-	-
<b>Banks with special, development and other central support tasks</b>												
2023 Oct.	- 4,822	- 258	+ 2,590	- 2,806	- 42	-	- 2	- 4,184	- 1,126	- 3,076	+ 18	-
Nov.	- 5,555	- 2,768	- 1,698	- 953	- 117	-	+ 140	- 4,138	- 1,927	- 2,233	+ 22	-
Dec.	+ 3,667	- 1,289	- 1,546	- 278	+ 535	-	+ 281	+ 2,484	+ 1,596	+ 1,359	- 471	+ 157

\* For the corpus of reporting credit institutions, the categories of 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 <sup>3, 5</sup>	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds <sup>3</sup>	Memo item Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year <sup>4</sup>					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
<b>End of month *</b>												
												<b>Savings banks</b>
35,592	23,779	7,729	1,528	2,556	-	7,508	3,384	2,388	1,067	669	-	2023 Oct.
38,905	27,139	7,563	1,605	2,598	-	7,616	3,065	2,796	1,012	743	-	Nov.
42,462	30,233	7,853	1,763	2,613	-	8,220	2,292	4,009	1,167	752	-	Dec.
												<b>Credit cooperatives</b>
14,443	5,401	5,608	2,801	633	-	9,638	1,910	5,048	2,636	44	-	2023 Oct.
16,068	6,437	6,085	2,920	626	-	10,090	2,090	5,257	2,698	45	-	Nov.
16,455	6,755	6,091	2,974	635	-	10,188	1,853	5,532	2,759	44	-	Dec.
												<b>Mortgage banks</b>
2,017	227	745	1,045	-	-	3,401	52	1,948	1,401	-	-	2023 Oct.
2,246	414	788	1,044	-	-	3,261	57	1,863	1,341	-	-	Nov.
1,948	-	900	1,048	-	-	3,306	-	2,023	1,283	-	-	Dec.
												<b>Building and loan associations</b>
1,167	-	17	1,150	-	-	50	-	-	50	-	-	2023 Oct.
1,158	-	16	1,142	-	-	50	-	-	50	-	-	Nov.
1,160	-	20	1,140	-	-	50	-	-	50	-	-	Dec.
												<b>Banks with special, development and other central support tasks</b>
1,431	288	140	986	17	3	6,416	248	3,860	2,303	5	-	2023 Oct.
1,690	647	45	981	17	3	7,508	358	4,874	2,271	5	-	Nov.
1,766	723	35	991	17	3	9,904	330	7,212	2,357	5	-	Dec.
<b>Changes *</b>												
												<b>Savings banks</b>
- 904	- 875	- 83	+ 35	+ 19	-	- 477	- 37	- 511	+ 32	+ 39	-	2023 Oct.
+ 3,313	+ 3,360	- 166	+ 77	+ 42	-	+ 108	- 319	+ 408	- 55	+ 74	-	Nov.
+ 3,537	+ 3,074	+ 290	+ 158	+ 15	-	+ 604	- 773	+ 1,213	+ 155	+ 9	-	Dec.
												<b>Credit cooperatives</b>
- 375	- 214	- 108	- 55	+ 2	-	+ 424	+ 194	+ 94	+ 136	-	-	2023 Oct.
+ 1,625	+ 1,036	+ 477	+ 119	- 7	-	+ 452	+ 180	+ 209	+ 62	+ 1	-	Nov.
+ 287	+ 218	+ 6	+ 54	+ 9	-	+ 98	- 237	+ 275	+ 61	- 1	-	Dec.
												<b>Mortgage banks</b>
- 34	+ 5	- 36	- 3	-	-	- 34	+ 5	- 62	+ 23	-	-	2023 Oct.
+ 229	+ 187	+ 43	- 1	-	-	- 140	+ 5	- 85	- 60	-	-	Nov.
- 298	- 414	+ 112	+ 4	-	-	+ 45	- 57	+ 160	- 58	-	-	Dec.
												<b>Building and loan associations</b>
- 21	-	7	- 14	-	-	-	-	-	-	-	-	2023 Oct.
- 9	-	1	- 8	-	-	-	-	-	-	-	-	Nov.
+ 2	-	4	- 2	-	-	-	-	-	-	-	-	Dec.
												<b>Banks with special, development and other central support tasks</b>
- 84	- 74	- 15	-	+ 5	-	- 296	- 171	- 205	+ 80	-	-	2023 Oct.
+ 259	+ 359	- 95	- 5	-	-	+ 1,092	+ 110	+ 1,014	- 32	-	-	Nov.
+ 76	+ 76	- 10	+ 10	-	-	+ 2,396	- 28	+ 2,338	+ 86	-	-	Dec.

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

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

## I Banks (MFIs) in Germany

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

€ million

Savings deposits <sup>1</sup>												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households <sup>2</sup>			Domestic non-profit institutions		Domestic enterprises (non-MFIs) <sup>3</sup>		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
<b>All categories of banks</b>												
												<b>End of year or month *</b>
2022	538,482	515,106	23,376	521,752	499,713	22,039	5,094	4,570	4,398	4,177	1,955	1,825
2023 June	488,091	454,478	33,613	474,008	441,807	32,201	4,217	3,716	3,816	3,613	1,238	1,103
July	480,715	444,080	36,635	467,114	431,935	35,179	4,027	3,528	3,722	3,518	1,079	946
Aug.	472,215	432,823	39,392	458,898	420,992	37,906	3,896	3,403	3,664	3,466	1,029	896
Sep.	466,499	424,160	42,339	453,524	412,696	40,828	3,815	3,325	3,558	3,368	913	779
Oct.	460,075	414,703	45,372	447,312	403,470	43,842	3,712	3,240	3,505	3,324	890	756
Nov.	452,946	404,115	48,831	440,514	393,246	47,268	3,518	3,050	3,450	3,270	867	727
Dec.	450,481	399,082	51,399	438,353	388,570	49,783	3,410	2,939	3,273	3,083	859	722
												<b>Changes *</b>
2022	- 28,136	- 26,939	- 1,197	- 24,979	- 24,138	- 841	- 1,071	- 860	- 920	- 837	- 567	- 523
2023 June	- 7,372	- 10,046	+ 2,674	- 6,971	- 9,611	+ 2,640	- 137	- 139	- 90	- 89	- 107	- 106
July	- 7,376	- 10,398	+ 3,022	- 6,894	- 9,872	+ 2,978	- 190	- 188	- 94	- 95	- 159	- 157
Aug.	- 8,500	- 11,257	+ 2,757	- 8,216	- 10,943	+ 2,727	- 131	- 125	- 58	- 52	- 50	- 50
Sep.	- 5,716	- 8,663	+ 2,947	- 5,374	- 8,296	+ 2,922	- 81	- 78	- 106	- 98	- 116	- 117
Oct.	- 6,424	- 9,457	+ 3,033	- 6,212	- 9,226	+ 3,014	- 103	- 85	- 53	- 44	- 23	- 23
Nov.	- 7,129	- 10,588	+ 3,459	- 6,798	- 10,224	+ 3,426	- 179	- 175	- 70	- 69	- 23	- 29
Dec.	- 2,465	- 5,033	+ 2,568	- 2,161	- 4,676	+ 2,515	- 108	- 111	- 177	- 187	- 8	- 5
<b>Big banks</b>												
												<b>End of year or month *</b>
2022	79,359	76,537	2,822	76,574	74,071	2,503	407	362	177	177	242	242
2023 June	73,501	64,132	9,369	71,260	62,314	8,946	236	201	122	122	85	85
July	74,161	62,385	11,776	71,977	60,669	11,308	211	177	86	86	72	72
Aug.	74,414	60,528	13,886	72,228	58,846	13,382	205	172	86	86	70	70
Sep.	75,446	58,927	16,519	73,278	57,301	15,977	198	165	71	71	68	67
Oct.	76,355	57,376	18,979	74,189	55,791	18,398	189	158	63	63	68	67
Nov.	76,672	55,643	21,029	74,524	54,107	20,417	176	145	61	61	66	65
Dec.	77,162	54,464	22,698	75,002	52,953	22,049	169	139	59	59	66	65
												<b>Changes *</b>
2022	- 6,834	- 6,641	- 193	- 6,192	- 6,013	- 179	- 103	- 91	- 113	- 113	- 162	- 160
2023 June	+ 391	- 1,656	+ 2,047	+ 418	- 1,597	+ 2,015	- 7	- 6	- 4	- 4	- 4	- 4
July	+ 660	- 1,747	+ 2,407	+ 717	- 1,645	+ 2,362	- 25	- 24	- 36	- 36	- 13	- 13
Aug.	+ 253	- 1,857	+ 2,110	+ 251	- 1,823	+ 2,074	- 6	- 5	-	-	- 2	- 2
Sep.	+ 1,032	- 1,601	+ 2,633	+ 1,050	- 1,545	+ 2,595	- 7	- 7	- 15	- 15	- 2	- 3
Oct.	+ 909	- 1,551	+ 2,460	+ 911	- 1,510	+ 2,421	- 9	- 7	- 8	- 8	-	-
Nov.	+ 317	- 1,733	+ 2,050	+ 335	- 1,684	+ 2,019	- 13	- 13	- 2	- 2	- 2	- 2
Dec.	+ 490	- 1,179	+ 1,669	+ 478	- 1,154	+ 1,632	- 7	- 6	- 2	- 2	-	-
<b>Regional banks and other commercial banks</b>												
												<b>End of year or month *</b>
2022	13,640	12,961	679	13,270	12,596	674	56	55	131	131	47	47
2023 June	10,659	9,880	779	10,384	9,611	773	34	33	109	108	27	27
July	10,245	9,446	799	9,974	9,180	794	33	32	105	104	27	27
Aug.	9,846	9,021	825	9,580	8,761	819	35	34	101	100	27	27
Sep.	9,517	8,676	841	9,280	8,444	836	34	33	80	79	27	27
Oct.	9,226	8,367	859	8,996	8,142	854	33	32	77	76	27	27
Nov.	8,938	8,062	876	8,720	7,850	870	33	32	76	75	17	17
Dec.	8,818	7,890	928	8,609	7,688	921	31	30	68	67	18	18
												<b>Changes *</b>
2022	- 1,480	- 1,460	- 20	- 1,286	- 1,267	- 19	- 18	- 18	- 132	- 131	- 21	- 21
2023 June	- 487	- 519	+ 32	- 452	- 484	+ 32	- 4	- 4	- 7	- 7	- 18	- 18
July	- 414	- 434	+ 20	- 410	- 431	+ 21	- 1	- 1	- 4	- 4	-	-
Aug.	- 399	- 425	+ 26	- 394	- 419	+ 25	+ 2	+ 2	- 4	- 4	-	-
Sep.	- 329	- 345	+ 16	- 300	- 317	+ 17	- 1	- 1	- 21	- 21	-	-
Oct.	- 291	- 309	+ 18	- 284	- 302	+ 18	- 1	- 1	- 3	- 3	-	-
Nov.	- 288	- 305	+ 17	- 276	- 292	+ 16	-	-	- 1	- 1	- 10	- 10
Dec.	- 120	- 172	+ 52	- 111	- 162	+ 51	- 2	- 2	- 8	- 8	+ 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. <sup>1</sup> For "All

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

## I Banks (MFIs) in Germany

Bank savings bonds <sup>5</sup>													Period
Memo item Special savings facilities of domestic non-banks <sup>4</sup>				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 <sup>2</sup> )	Enterprises <sup>3</sup>	Government	Non- residents		
13	14	15	16	17	18	19	20	21	22	23	24		
<b>End of year or month <sup>*</sup></b>													<b>All categories of banks</b>
5,283	4,821	268,464	254,245	48,381	13,332	34,649	20,780	22,400	8,589	3,660	400	2022	
4,812	4,239	231,140	206,027	87,709	14,998	72,078	25,364	58,181	9,919	3,978	633	2023 June	
4,773	4,153	230,882	202,711	95,139	15,326	79,115	26,132	64,977	10,149	3,989	698	July	
4,728	4,066	229,181	198,239	106,978	15,476	90,743	29,638	72,991	13,604	4,148	759	Aug.	
4,689	3,992	229,129	195,212	113,465	15,584	97,039	30,258	79,267	13,597	4,175	842	Sep.	
4,656	3,913	228,576	191,559	127,831	15,299	111,605	31,661	93,408	13,979	4,218	927	Oct.	
4,597	3,822	229,353	188,820	146,848	15,387	130,452	33,781	111,929	14,164	4,359	1,009	Nov.	
4,586	3,768	230,183	187,144	158,874	15,561	142,217	35,539	123,504	14,359	4,354	1,096	Dec.	
<b>Changes <sup>*</sup></b>													
- 599	- 581	- 15,158	- 14,606	+ 13,433	+ 3,183	+ 10,126	+ 1,288	+ 9,152	+ 630	+ 344	+ 124	2022	
- 67	- 101	- 1,208	- 4,020	+ 7,338	+ 611	+ 6,664	+ 824	+ 6,336	+ 246	+ 82	+ 63	2023 June	
- 39	- 86	- 258	- 3,316	+ 7,430	+ 328	+ 7,037	+ 768	+ 6,796	+ 230	+ 11	+ 65	July	
- 45	- 87	- 1,701	- 4,472	+ 8,734	+ 150	+ 8,523	+ 981	+ 8,014	+ 350	+ 159	+ 61	Aug.	
- 39	- 74	- 52	- 3,027	+ 6,487	+ 108	+ 6,296	+ 620	+ 6,276	- 7	+ 27	+ 83	Sep.	
- 33	- 79	- 553	- 3,653	+ 14,836	+ 185	+ 14,566	+ 1,403	+ 14,141	+ 377	+ 48	+ 85	Oct.	
- 59	- 91	+ 777	- 2,739	+ 19,017	+ 88	+ 18,847	+ 2,120	+ 18,521	+ 185	+ 141	+ 82	Nov.	
- 11	- 54	+ 830	- 1,676	+ 12,026	+ 174	+ 11,765	+ 1,763	+ 11,575	+ 195	- 5	+ 87	Dec.	
<b>End of year or month <sup>*</sup></b>													<b>Big banks</b>
1,959	1,685	46,353	43,821	1,078	-	1,078	1,078	6	1,072	-	-	2022	
1,798	1,410	23,817	14,849	1,073	1	1,072	1,072	5	1,067	-	-	2023 June	
1,815	1,381	25,670	14,340	1,071	-	1,071	1,071	4	1,067	-	-	July	
1,825	1,354	27,235	13,831	4,191	-	4,191	3,608	4	4,182	5	-	Aug.	
1,831	1,323	29,374	13,376	4,076	1	4,075	3,593	4	4,066	5	-	Sep.	
1,846	1,297	31,384	12,966	4,075	-	4,075	3,593	4	4,066	5	-	Oct.	
1,845	1,265	32,928	12,490	4,040	-	4,040	3,590	3	4,032	5	-	Nov.	
1,866	1,248	33,862	11,793	3,985	-	3,985	3,590	3	3,977	5	-	Dec.	
<b>Changes <sup>*</sup></b>													
- 264	- 264	- 56	+ 135	- 108	-	- 108	- 108	- 4	- 104	-	-	2022	
- 12	- 45	+ 1,543	- 471	-	-	-	-	-	-	-	-	2023 June	
+ 17	- 29	+ 1,853	- 509	- 2	- 1	- 1	- 1	1	-	-	-	July	
+ 10	- 27	+ 1,565	- 509	+ 15	-	+ 15	+ 12	-	+ 10	+ 5	-	Aug.	
+ 6	- 31	+ 2,139	- 455	- 115	+ 1	- 116	- 15	-	- 116	-	-	Sep.	
+ 15	- 26	+ 2,010	- 410	- 1	- 1	-	-	-	-	-	-	Oct.	
- 1	- 32	+ 1,544	- 476	- 35	-	- 35	- 3	- 1	- 34	-	-	Nov.	
+ 21	- 17	+ 934	- 697	- 55	-	- 55	-	-	- 55	-	-	Dec.	
<b>End of year or month <sup>*</sup></b>													<b>Regional banks and other commercial banks</b>
136	132	4,503	4,288	10,914	265	10,540	5,018	7,945	1,338	1,257	109	2022	
105	101	3,702	3,337	18,869	-	18,723	5,764	16,818	978	927	146	2023 June	
106	103	3,576	3,194	20,202	-	20,045	5,820	18,312	891	842	157	July	
103	99	3,458	3,059	21,644	-	21,482	5,927	19,901	828	753	162	Aug.	
96	93	3,368	2,961	22,758	-	22,587	5,989	21,063	797	727	171	Sep.	
93	90	3,354	2,933	29,347	11	29,148	6,164	27,664	764	720	188	Oct.	
92	88	3,284	2,850	38,797	11	38,579	6,454	37,078	775	726	207	Nov.	
92	87	3,285	2,815	44,538	11	44,302	6,777	42,863	737	702	225	Dec.	
<b>Changes <sup>*</sup></b>													
- 23	- 23	- 376	- 372	+ 875	- 539	+ 1,406	- 285	+ 2,088	- 314	- 368	+ 8	2022	
- 6	- 6	- 150	- 175	+ 1,052	-	+ 1,048	+ 100	+ 1,150	- 61	- 41	+ 4	2023 June	
+ 1	+ 2	- 126	- 143	+ 1,333	-	+ 1,322	+ 56	+ 1,494	- 87	- 85	+ 11	July	
- 3	- 4	- 118	- 135	+ 1,442	-	+ 1,437	+ 107	+ 1,589	- 63	- 89	+ 5	Aug.	
- 7	- 6	- 90	- 98	+ 1,114	-	+ 1,105	+ 62	+ 1,162	- 31	- 26	+ 9	Sep.	
- 3	- 3	- 14	- 28	+ 6,589	+ 11	+ 6,561	+ 175	+ 6,601	- 33	- 7	+ 17	Oct.	
- 1	- 2	- 70	- 83	+ 9,450	-	+ 9,431	+ 290	+ 9,414	+ 11	+ 6	+ 19	Nov.	
-	- 1	+ 1	- 35	+ 5,741	-	+ 5,723	+ 323	+ 5,785	- 38	- 24	+ 18	Dec.	

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

## I Banks (MFIs) in Germany

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

€ million

Savings deposits <sup>1</sup>												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households <sup>2</sup>			Domestic non-profit institutions		Domestic enterprises (non-MFIs) <sup>3</sup>		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Savings banks</b>												
											<b>End of year or month *</b>	
2022	265,714	250,011	15,703	259,301	244,086	15,215	2,170	1,982	1,075	1,016	1,296	1,199
2023 June	242,549	225,806	16,743	237,250	220,971	16,279	1,834	1,663	881	829	883	779
July	238,304	221,393	16,911	233,270	216,820	16,450	1,764	1,595	851	799	760	657
Aug.	233,657	216,523	17,134	228,806	212,122	16,684	1,709	1,545	802	757	712	609
Sep.	229,857	212,624	17,233	225,164	208,374	16,790	1,673	1,512	774	730	642	539
Oct.	225,525	208,058	17,467	220,941	203,902	17,039	1,627	1,480	748	704	628	529
Nov.	220,933	202,710	18,223	216,512	198,722	17,790	1,516	1,368	731	687	627	522
Dec.	218,650	200,121	18,529	214,356	196,258	18,098	1,461	1,312	699	654	616	516
											<b>Changes *</b>	
2022	- 11,658	- 11,021	- 637	- 10,681	- 10,176	- 505	- 270	- 213	- 201	- 180	- 306	- 268
2023 June	- 4,092	- 4,301	+ 209	- 3,935	- 4,143	+ 208	- 36	- 37	- 34	- 35	- 61	- 60
July	- 4,245	- 4,413	+ 168	- 3,980	- 4,151	+ 171	- 70	- 68	- 30	- 30	- 123	- 122
Aug.	- 4,647	- 4,870	+ 223	- 4,464	- 4,698	+ 234	- 55	- 50	- 49	- 42	- 48	- 48
Sep.	- 3,800	- 3,899	+ 99	- 3,642	- 3,748	+ 106	- 36	- 33	- 28	- 27	- 70	- 70
Oct.	- 4,332	- 4,566	+ 234	- 4,223	- 4,472	+ 249	- 46	- 32	- 26	- 26	- 14	- 10
Nov.	- 4,592	- 5,348	+ 756	- 4,429	- 5,180	+ 751	- 96	- 97	- 32	- 32	- 1	- 7
Dec.	- 2,283	- 2,589	+ 306	- 2,156	- 2,464	+ 308	- 55	- 56	- 32	- 33	- 11	- 6
<b>Credit cooperatives</b>												
											<b>End of year or month *</b>	
2022	173,739	169,624	4,115	166,783	163,187	3,596	2,397	2,109	2,965	2,807	354	321
2023 June	155,859	149,173	6,686	149,772	143,603	6,169	2,052	1,760	2,669	2,519	229	198
July	152,570	145,456	7,114	146,633	140,039	6,594	1,963	1,670	2,647	2,496	206	176
Aug.	148,958	141,445	7,513	143,114	136,125	6,989	1,892	1,599	2,643	2,491	206	176
Sep.	146,420	138,707	7,713	140,707	133,513	7,194	1,856	1,563	2,603	2,458	163	133
Oct.	143,804	135,770	8,034	138,178	130,658	7,520	1,812	1,521	2,588	2,452	154	120
Nov.	141,294	132,623	8,671	135,802	127,641	8,161	1,744	1,458	2,555	2,420	143	109
Dec.	140,742	131,529	9,213	135,429	126,743	8,686	1,701	1,412	2,420	2,276	145	109
											<b>Changes *</b>	
2022	- 7,522	- 7,172	- 350	- 6,266	- 6,128	- 138	- 640	- 498	- 451	- 386	- 69	- 65
2023 June	- 3,107	- 3,493	+ 386	- 2,928	- 3,313	+ 385	- 88	- 90	- 45	- 43	- 24	- 24
July	- 3,289	- 3,717	+ 428	- 3,139	- 3,564	+ 425	- 89	- 90	- 22	- 23	- 23	- 22
Aug.	- 3,612	- 4,011	+ 399	- 3,519	- 3,914	+ 395	- 71	- 71	- 4	- 5	-	-
Sep.	- 2,538	- 2,738	+ 200	- 2,407	- 2,612	+ 205	- 36	- 36	- 40	- 33	- 43	- 43
Oct.	- 2,616	- 2,937	+ 321	- 2,529	- 2,855	+ 326	- 44	- 42	- 15	- 6	- 9	- 13
Nov.	- 2,510	- 3,147	+ 637	- 2,376	- 3,017	+ 641	- 68	- 63	- 33	- 32	- 11	- 11
Dec.	- 552	- 1,094	+ 542	- 373	- 898	+ 525	- 43	- 46	- 135	- 144	+ 2	-
<b>All remaining banks <sup>6</sup></b>												
											<b>End of year or month *</b>	
2022	6,030	5,973	57	5,824	5,773	51	64	62	50	46	16	16
2023 June	5,523	5,487	36	5,342	5,308	34	61	59	35	35	14	14
July	5,435	5,400	35	5,260	5,227	33	56	54	33	33	14	14
Aug.	5,340	5,306	34	5,170	5,138	32	55	53	32	32	14	14
Sep.	5,259	5,226	33	5,095	5,064	31	54	52	30	30	13	13
Oct.	5,165	5,132	33	5,008	4,977	31	51	49	29	29	13	13
Nov.	5,109	5,077	32	4,956	4,926	30	49	47	27	27	14	14
Dec.	5,109	5,078	31	4,957	4,928	29	48	46	27	27	14	14
											<b>Changes *</b>	
2022	- 642	- 645	+ 3	- 554	- 554	± 0	- 40	- 40	- 23	- 27	- 9	- 9
2023 June	- 77	- 77	-	- 74	- 74	-	- 2	- 2	-	-	-	-
July	- 88	- 87	- 1	- 82	- 81	- 1	- 5	- 5	- 2	- 2	-	-
Aug.	- 95	- 94	- 1	- 90	- 89	- 1	- 1	- 1	- 1	- 1	-	-
Sep.	- 81	- 80	- 1	- 75	- 74	- 1	- 1	- 1	- 2	- 2	- 1	- 1
Oct.	- 94	- 94	-	- 87	- 87	-	- 3	- 3	- 1	- 1	-	-
Nov.	- 56	- 55	- 1	- 52	- 51	- 1	- 2	- 2	- 2	- 2	+ 1	+ 1
Dec.	-	+ 1	- 1	+ 1	+ 2	- 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. <sup>1</sup> For "All

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

## I Banks (MFIs) in Germany

												Bank savings bonds <sup>5</sup>												
				Memo item Special savings facilities of domestic non-banks <sup>4</sup>				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 <sup>2</sup> )	Enterprises <sup>3</sup>	Government	Non- residents													
13	14	15	16	17	18	19	20	21	22	23	24	Period												
<b>End of year or month *</b>												<b>Savings banks</b>												
1,872	1,728	130,493	120,938	27,185	10,623	16,435	9,891	10,053	4,478	1,904	127	2022												
1,701	1,564	123,280	112,341	51,404	12,544	38,528	12,617	30,247	5,797	2,484	332	2023 June												
1,659	1,522	122,657	111,490	56,011	12,851	42,783	13,155	34,171	6,054	2,558	377	July												
1,628	1,490	120,871	109,448	61,486	12,977	48,090	13,790	38,904	6,361	2,825	419	Aug.												
1,604	1,469	119,760	108,191	65,575	13,030	52,063	14,212	42,745	6,463	2,855	482	Sep.												
1,581	1,443	117,998	106,126	71,950	13,184	58,227	15,157	48,588	6,743	2,896	539	Oct.												
1,547	1,411	117,737	105,054	79,639	13,257	65,790	16,623	55,877	6,896	3,017	592	Nov.												
1,518	1,381	117,095	104,131	84,507	13,367	70,491	17,711	60,378	7,084	3,029	649	Dec.												
<b>Changes *</b>																								
- 200	- 184	- 9,697	- 9,302	+ 8,564	+ 2,133	+ 6,373	+ 841	+ 4,987	+ 679	+ 707	+ 58	2022												
- 26	- 26	- 1,453	- 1,796	+ 5,042	+ 634	+ 4,354	+ 556	+ 3,973	+ 266	+ 115	+ 54	2023 June												
- 42	- 42	- 623	- 851	+ 4,607	+ 307	+ 4,255	+ 538	+ 3,924	+ 257	+ 74	+ 45	July												
- 31	- 32	- 1,786	- 2,042	+ 5,475	+ 126	+ 5,307	+ 635	+ 4,733	+ 307	+ 267	+ 42	Aug.												
- 24	- 21	- 1,111	- 1,257	+ 4,089	+ 53	+ 3,973	+ 422	+ 3,841	+ 102	+ 30	+ 63	Sep.												
- 23	- 26	- 1,762	- 2,065	+ 6,375	+ 154	+ 6,164	+ 945	+ 5,843	+ 280	+ 41	+ 57	Oct.												
- 34	- 32	- 261	- 1,072	+ 7,689	+ 73	+ 7,563	+ 1,466	+ 7,289	+ 153	+ 121	+ 53	Nov.												
- 29	- 30	- 642	- 923	+ 4,868	+ 110	+ 4,701	+ 1,088	+ 4,501	+ 188	+ 12	+ 57	Dec.												
<b>End of year or month *</b>												<b>Credit cooperatives</b>												
1,240	1,200	84,164	82,251	7,835	1,880	5,845	4,302	3,997	1,365	483	110	2022												
1,137	1,093	77,426	72,585	14,703	1,896	12,661	5,336	10,461	1,665	535	146	2023 June												
1,121	1,075	76,080	70,788	16,186	1,922	14,109	5,512	11,820	1,732	557	155	July												
1,103	1,054	74,731	69,015	17,971	1,952	15,850	5,732	13,491	1,831	528	169	Aug.												
1,091	1,040	73,758	67,815	19,217	1,988	17,054	5,936	14,597	1,906	551	175	Sep.												
1,072	1,019	72,983	66,678	20,500	2,013	18,305	6,192	15,770	1,979	556	182	Oct.												
1,050	995	72,535	65,558	22,035	2,028	19,818	6,548	17,228	2,020	570	189	Nov.												
1,047	989	73,041	65,506	23,404	2,092	21,112	6,876	18,417	2,118	577	200	Dec.												
<b>Changes *</b>																								
- 96	- 95	- 4,795	- 4,836	+ 3,260	+ 1,166	+ 2,033	+ 658	+ 1,855	+ 177	+ 1	+ 61	2022												
- 22	- 23	- 1,141	- 1,571	+ 1,247	- 13	+ 1,255	+ 166	+ 1,207	+ 40	+ 8	+ 5	2023 June												
- 16	- 18	- 1,346	- 1,797	+ 1,483	+ 26	+ 1,448	+ 176	+ 1,359	+ 67	+ 22	+ 9	July												
- 18	- 21	- 1,349	- 1,773	+ 1,785	+ 30	+ 1,741	+ 220	+ 1,671	+ 99	- 29	+ 14	Aug.												
- 12	- 14	- 973	- 1,200	+ 1,246	+ 36	+ 1,204	+ 204	+ 1,106	+ 75	+ 23	+ 6	Sep.												
- 19	- 21	- 775	- 1,137	+ 1,283	+ 25	+ 1,251	+ 256	+ 1,173	+ 68	+ 10	+ 7	Oct.												
- 22	- 24	- 448	- 1,120	+ 1,535	+ 15	+ 1,513	+ 356	+ 1,458	+ 41	+ 14	+ 7	Nov.												
- 3	- 6	+ 506	- 52	+ 1,369	+ 64	+ 1,294	+ 328	+ 1,189	+ 98	+ 7	+ 11	Dec.												
<b>End of year or month *</b>												<b>All remaining banks <sup>6</sup></b>												
76	76	2,951	2,947	1,369	564	751	491	399	336	16	54	2022												
71	71	2,915	2,915	1,660	557	1,094	575	650	412	32	9	2023 June												
72	72	2,899	2,899	1,669	553	1,107	574	670	405	32	9	July												
69	69	2,886	2,886	1,686	547	1,130	581	691	402	37	9	Aug.												
67	67	2,869	2,869	1,839	565	1,260	528	858	365	37	14	Sep.												
64	64	2,857	2,856	1,959	91	1,850	555	1,382	427	41	18	Oct.												
63	63	2,869	2,868	2,337	91	2,225	566	1,743	441	41	21	Nov.												
63	63	2,900	2,899	2,440	91	2,327	585	1,843	443	41	22	Dec.												
<b>Changes *</b>																								
- 16	- 15	- 234	- 231	+ 842	+ 423	+ 422	+ 182	+ 226	+ 192	+ 4	- 3	2022												
- 1	- 1	- 7	- 7	- 3	- 10	+ 7	+ 2	+ 6	+ 1	-	-	2023 June												
+ 1	+ 1	- 16	- 16	+ 9	- 4	+ 13	- 1	+ 20	- 7	-	-	July												
- 3	- 3	- 13	- 13	+ 17	- 6	+ 23	+ 7	+ 21	- 3	+ 5	-	Aug.												
- 2	- 2	- 17	- 17	+ 153	+ 18	+ 130	- 53	+ 167	- 37	-	+ 5	Sep.												
- 3	- 3	- 12	- 13	+ 590	- 4	+ 590	+ 27	+ 524	+ 62	+ 4	+ 4	Oct.												
- 1	- 1	+ 12	+ 12	+ 378	-	+ 375	+ 11	+ 361	+ 14	-	+ 3	Nov.												
-	-	+ 31	+ 31	+ 103	-	+ 102	+ 24	+ 100	+ 2	-	+ 1	Dec.												

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

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

## I Banks (MFIs) in Germany

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

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1								
Period	of which				Maturity of the bearer debt securities 5			
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year		
						Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
<b>All categories of banks 6</b>								
								<b>End of year or month *</b>
2022	1,269,368	92,807	14,994	307,835	98,556	1,170,812	26,583	1,144,229
2023 Sep.	1,351,548	82,694	14,447	310,484	113,987	1,237,561	39,461	1,198,100
Oct.	1,351,657	83,418	16,217	303,953	104,092	1,247,565	43,771	1,203,794
Nov.	1,359,830	88,443	16,041	312,590	114,233	1,245,597	42,884	1,202,713
Dec.	1,365,036	85,765	15,651	312,646	122,925	1,242,111	43,688	1,198,423
								<b>Changes *</b>
2022	+ 62,618	- 12,745	+ 1,098	- 23,636	- 8,280	+ 70,898	+ 8,507	+ 62,391
2023 Sep.	+ 4,899	+ 116	- 962	+ 12,167	- 7,451	+ 12,350	+ 2,081	+ 10,269
Oct.	- 361	+ 724	+ 1,300	- 7,001	- 9,895	+ 9,534	+ 4,310	+ 5,224
Nov.	+ 8,173	+ 5,025	- 176	+ 8,637	+ 10,141	- 1,968	- 887	- 1,081
Dec.	+ 5,206	- 2,678	- 390	+ 56	+ 8,692	- 3,486	+ 804	- 4,290
<b>Commercial banks 7</b>								
								<b>End of year or month *</b>
2022	191,270	21,884	7,385	20,388	5,238	186,032	3,809	182,223
2023 Sep.	204,723	18,727	5,485	23,802	6,699	198,024	5,558	192,466
Oct.	204,479	19,059	6,486	25,130	7,133	197,346	5,779	191,567
Nov.	205,130	22,734	6,687	29,568	7,565	197,565	5,450	192,115
Dec.	206,821	19,169	6,569	25,448	6,923	199,898	6,683	193,215
								<b>Changes *</b>
2022	+ 23,002	- 3,583	+ 1,508	+ 2,994	+ 1,389	+ 21,613	+ 836	+ 20,777
2023 Sep.	- 466	+ 1,140	- 453	+ 394	+ 96	- 562	+ 262	- 824
Oct.	- 714	+ 332	+ 531	+ 858	+ 434	- 1,148	+ 221	- 1,369
Nov.	+ 651	+ 3,675	+ 201	+ 4,438	+ 432	+ 219	- 329	+ 548
Dec.	+ 1,691	- 3,565	- 118	- 4,120	- 642	+ 2,333	+ 1,233	+ 1,100
<b>Landesbanken</b>								
								<b>End of year or month *</b>
2022	188,958	25,798	4,612	4,828	5,429	183,529	8,932	174,597
2023 Sep.	212,284	22,172	5,588	5,148	15,508	196,776	14,655	182,121
Oct.	215,234	21,249	6,315	5,402	17,680	197,554	14,068	183,486
Nov.	215,810	21,156	6,038	5,306	18,128	197,682	13,895	183,787
Dec.	211,791	21,448	5,783	5,239	13,883	197,908	14,427	183,481
								<b>Changes *</b>
2022	+ 8,502	- 981	+ 817	- 984	- 79	+ 8,581	+ 3,859	+ 4,722
2023 Sep.	+ 3,481	- 667	- 566	- 796	- 917	+ 4,398	+ 1,379	+ 3,019
Oct.	+ 2,950	- 923	+ 727	+ 254	+ 2,172	+ 778	- 587	+ 1,365
Nov.	+ 576	- 93	- 277	- 96	+ 448	+ 128	- 173	+ 301
Dec.	- 4,019	+ 292	- 255	- 67	- 4,245	+ 226	+ 532	- 306
<b>Savings banks</b>								
								<b>End of year or month *</b>
2022	16,731	3,268	61	-	115	16,616	484	16,132
2023 Sep.	20,552	3,357	55	-	179	20,373	1,886	18,487
Oct.	21,348	3,285	54	-	209	21,139	1,960	19,179
Nov.	21,437	3,003	54	-	182	21,255	2,023	19,232
Dec.	21,558	3,003	53	-	138	21,420	2,033	19,387
								<b>Changes *</b>
2022	+ 551	- 177	- 21	-	- 68	+ 619	+ 478	+ 141
2023 Sep.	+ 465	- 7	-	-	- 5	+ 470	+ 186	+ 284
Oct.	+ 796	- 72	- 1	-	+ 30	+ 766	+ 74	+ 692
Nov.	+ 89	- 282	-	-	- 27	+ 116	+ 63	+ 53
Dec.	+ 121	-	- 1	-	- 44	+ 165	+ 10	+ 155

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

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

## I Banks (MFIs) in Germany

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

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1									
Period	of which				Maturity of the bearer debt securities 5				
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year			
						Total	Up to and including 2 years	More than 2 years	
1	2	3	4	5	6	7	8		
<b>Credit cooperatives</b>									
									<b>End of year or month *</b>
2022	8,599	1,811	–	–	6	8,593	14	8,579	
2023 Sep.	8,046	1,737	–	–	64	7,982	115	7,867	
Oct.	8,053	1,759	–	–	86	7,967	127	7,840	
Nov.	8,720	2,420	–	–	96	8,624	135	8,489	
Dec.	9,060	2,832	–	–	102	8,958	135	8,823	
									<b>Changes *</b>
2022	–	997	–	361	–	–	995	14	–
2023 Sep.	+	27	–	2	–	+	12	6	+
Oct.	+	7	+	22	–	+	15	12	–
Nov.	+	667	+	661	–	+	657	8	+
Dec.	+	340	+	412	–	+	334	–	+
<b>Mortgage banks</b>									
									<b>End of year or month *</b>
2022	102,932	4,156	1,020	11,694	990	101,942	1,365	100,577	
2023 Sep.	107,070	3,414	939	11,181	1,498	105,572	1,740	103,832	
Oct.	107,550	3,874	988	11,324	2,313	105,237	2,332	102,905	
Nov.	109,525	3,881	936	11,419	2,261	107,264	2,316	104,948	
Dec.	109,308	3,774	904	11,977	2,229	107,079	2,311	104,768	
									<b>Changes *</b>
2022	+	5,355	–	638	–	1,219	+	6,574	+
2023 Sep.	–	650	–	501	–	51	–	599	–
Oct.	+	480	+	460	+	815	–	335	+
Nov.	+	1,975	+	7	–	52	+	2,027	–
Dec.	–	217	–	107	+	32	–	185	–
<b>Banks with special, development and other central support tasks</b>									
									<b>End of year or month *</b>
2022	755,719	35,849	1,916	270,925	86,778	668,941	11,979	656,962	
2023 Sep.	792,793	33,247	2,380	270,353	90,039	702,754	15,507	687,247	
Oct.	788,913	34,152	2,374	262,097	76,671	712,242	19,505	692,737	
Nov.	792,648	35,229	2,326	266,297	86,001	706,647	19,065	687,582	
Dec.	799,948	35,519	2,342	269,982	99,650	700,298	18,099	682,199	
									<b>Changes *</b>
2022	+	25,288	–	7,026	+	5	–	25,467	–
2023 Sep.	+	2,042	+	153	+	107	+	12,999	–
Oct.	–	3,880	+	905	–	6	–	8,256	–
Nov.	+	3,735	+	1,077	–	48	+	4,200	+
Dec.	+	7,300	+	290	+	16	+	3,685	+

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

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

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

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

€ million

end of reporting period	Assets vis-à-vis residents						Liabilities vis-à-vis residents					
	Total	of which:					Total	of which:				
		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies
1	2	3	4	5	6	7	8	9	10	11	12	
<b>All categories of banks vis-à-vis residents, total</b>												
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	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 Aug.	63,185	38,606	2,439	6,300	10,838	5,002	105,248	75,749	2,514	6,459	8,216	12,310
Sep.	72,414	48,045	2,136	6,102	11,101	5,030	105,936	76,391	2,823	5,868	8,604	12,250
Oct.	69,999	46,511	2,447	5,633	10,913	4,495	105,878	77,017	2,463	5,823	8,827	11,748
Nov.	67,110	42,989	2,249	5,783	11,229	4,860	102,324	73,519	2,304	5,610	8,786	12,105
Dec.	65,784	41,244	2,167	5,914	11,144	5,315	100,574	71,794	2,399	5,873	8,394	12,114
<b>of which: vis-à-vis domestic non-banks (non-MFIs)</b>												
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	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 Aug.	24,317	14,074	1,699	3,581	3,066	1,897	81,803	58,114	2,258	4,297	6,299	10,835
Sep.	31,958	22,266	1,370	3,525	3,098	1,699	81,843	58,432	2,526	3,882	6,408	10,595
Oct.	31,986	22,185	1,564	3,505	3,134	1,598	82,359	59,237	2,178	3,934	6,699	10,311
Nov.	29,129	19,023	1,467	3,632	3,243	1,764	78,769	55,651	1,971	3,785	6,766	10,596
Dec.	27,606	17,282	1,405	3,611	3,329	1,979	78,098	54,857	2,104	3,972	6,661	10,504
<b>Big banks</b>												
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	8,837	5,441	65	792	1,716	823	35,288	24,995	513	1,270	4,397	4,113
2023 Aug.	12,092	6,323	487	1,201	2,563	1,518	32,247	23,338	568	1,845	1,906	4,590
Sep.	12,060	7,149	181	785	2,512	1,433	33,068	24,806	846	1,225	2,000	4,191
Oct.	11,655	6,563	447	748	2,445	1,452	32,573	24,673	755	1,248	1,908	3,989
Nov.	11,502	6,370	293	793	2,448	1,598	30,748	22,731	646	1,227	2,029	4,115
Dec.	11,534	6,306	198	726	2,440	1,864	29,964	21,523	905	1,245	1,926	4,365
<b>Regional banks and other commercial banks</b>												
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	6,342	4,848	52	308	636	498	28,318	20,608	489	1,234	3,184	2,803
2023 Aug.	6,149	4,801	67	398	299	584	17,725	12,408	231	952	2,127	2,007
Sep.	14,037	12,619	65	358	458	537	17,549	12,228	230	825	2,211	2,055
Oct.	12,993	11,910	192	255	270	366	17,484	12,236	228	933	2,247	1,840
Nov.	11,150	9,892	101	344	392	421	16,986	11,740	262	766	2,291	1,927
Dec.	9,402	8,124	42	305	495	436	16,638	11,500	212	873	2,050	2,003
<b>Landesbanken</b>												
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	8,526	3,922	899	1,674	1,606	425	14,849	10,308	368	909	1,265	1,999
2023 Aug.	8,694	4,414	799	1,571	1,487	423	14,389	9,761	541	1,032	1,041	2,014
Sep.	9,257	4,680	800	1,694	1,685	398	14,149	9,581	506	910	1,106	2,046
Oct.	8,929	4,515	786	1,529	1,709	390	13,668	9,242	402	821	1,152	2,051
Nov.	8,817	4,272	796	1,535	1,821	393	12,955	8,572	396	810	1,061	2,116
Dec.	8,429	3,975	802	1,555	1,672	425	12,780	8,652	365	765	1,051	1,947
<b>All other categories of banks <sup>1</sup></b>												
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	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 Aug.	36,250	23,068	1,086	3,130	6,489	2,477	40,887	30,242	1,174	2,630	3,142	3,699
Sep.	37,060	23,597	1,090	3,265	6,446	2,662	41,170	29,776	1,241	2,908	3,287	3,958
Oct.	36,422	23,523	1,022	3,101	6,489	2,287	42,153	30,866	1,078	2,821	3,520	3,868
Nov.	35,641	22,455	1,059	3,111	6,568	2,448	41,635	30,476	1,000	2,807	3,405	3,947
Dec.	36,419	22,839	1,125	3,328	6,537	2,590	41,192	30,119	917	2,990	3,367	3,799

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

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



## I Banks (MFIs) in Germany

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

€ million

End of year or month	All categories of banks	Commercial banks			Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	Memo item Foreign banks	
		Total	Big banks 1	Regional banks and other commercial banks 2								Branches of foreign banks
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Interest rate swaps</b>												
2017	16,796,691	11,263,316	10,711,797	525,999	25,520	3,242,317	214,510	78,194	322,764	35,509	1,640,081	1,331,342
2018	22,544,341	16,397,306	15,858,201	510,693	28,412	3,598,798	294,240	78,470	327,016	35,750	1,812,761	1,574,764
2019	32,864,683	26,260,674	25,690,006	533,562	37,106	3,967,395	288,447	80,972	350,802	36,583	1,879,810	2,392,517
2020	35,107,143	28,430,683	27,080,429	1,308,134	42,120	3,924,735	266,630	86,752	334,674	40,130	2,023,539	3,331,937
2021	48,978,856	41,814,564	31,082,209	10,695,310	37,045	4,211,166	263,822	87,110	316,605	34,872	2,250,717	12,722,141
2022	54,081,622	46,186,861	31,716,260	14,413,248	57,353	4,602,459	303,338	114,611	353,989	72,216	2,448,148	18,991,151
2022 Dec.	54,081,622	46,186,861	31,716,260	14,413,248	57,353	4,602,459	303,338	114,611	353,989	72,216	2,448,148	18,991,151
2023 Jan.	55,276,233	47,469,268	32,500,689	14,907,325	61,254	4,489,371	306,708	115,044	362,076	74,111	2,459,655	19,572,062
Feb.	57,738,802	49,843,015	33,019,973	16,762,188	60,854	4,554,577	307,333	116,964	363,250	77,745	2,475,918	21,521,221
Mar.	57,449,370	49,449,782	32,414,140	16,973,476	62,166	4,624,953	311,294	119,135	363,667	73,070	2,507,469	21,747,036
Apr.	59,110,907	51,019,932	33,176,516	17,783,030	60,386	4,695,590	311,803	119,864	366,756	73,275	2,523,687	22,585,203
May	62,192,165	54,028,136	34,968,286	19,003,080	56,770	4,657,226	318,817	120,139	371,079	73,189	2,623,579	23,893,864
June	60,903,876	52,641,449	33,767,913	18,809,732	63,804	4,795,729	316,713	122,417	367,381	76,068	2,584,119	23,687,705
July	62,279,347	54,110,001	34,108,576	19,938,444	62,981	4,707,469	323,145	123,960	366,539	76,066	2,572,167	24,779,897
Aug.	66,873,065	58,623,588	33,949,611	24,614,231	59,746	4,764,043	324,172	125,498	370,629	77,396	2,587,739	29,419,166
Sep.	67,172,391	58,882,619	32,798,097	26,022,451	62,071	4,800,420	325,026	126,887	365,504	70,304	2,601,631	30,856,143
Oct.	66,186,732	57,785,750	33,867,056	23,856,718	61,976	4,883,004	328,567	127,649	365,944	71,479	2,624,339	28,611,014
Nov.	68,399,296	60,064,993	34,553,905	25,446,400	59,746	4,808,145	340,389	128,115	365,639	68,471	2,623,544	30,335,596
Dec.	67,289,275	58,971,777	33,922,488	24,982,941	66,348	4,784,743	325,362	127,924	364,576	69,271	2,645,622	29,931,701
<b>Currency swaps</b>												
2017	179,912	54,976	.	16,939	.	50,479	339	77	4,904	-	69,137	4,886
2018	265,327	128,581	.	29,890	.	68,825	403	68	5,696	-	61,754	9,121
2019	505,805	363,892	.	121,792	.	73,165	225	166	6,322	-	62,035	10,644
2020	1,451,091	1,316,855	.	367,706	.	71,511	220	.	5,283	-	57,065	11,394
2021	1,881,220	1,761,139	.	524,551	.	72,984	1,023	-	4,509	-	41,565	83,649
2022	1,708,128	1,592,579	.	276,889	.	68,214	821	-	4,228	-	42,286	273,688
2022 Dec.	1,708,128	1,592,579	.	276,889	.	68,214	821	-	4,228	-	42,286	273,688
2023 Jan.	1,787,815	1,673,286	.	316,688	.	67,245	538	-	4,350	-	42,396	313,646
Feb.	1,708,704	1,592,211	.	317,744	.	68,284	623	-	4,494	-	43,092	314,588
Mar.	1,668,203	1,554,349	.	336,019	.	66,947	599	-	4,480	-	41,828	333,117
Apr.	1,718,158	1,607,158	.	324,797	.	65,638	625	-	4,371	-	40,366	321,793
May	1,880,149	1,768,128	.	342,129	.	66,918	656	-	4,444	-	40,003	339,071
June	1,869,507	1,760,695	.	368,413	.	64,695	790	-	4,346	-	38,981	366,055
July	1,861,014	1,753,882	.	416,366	.	63,562	690	-	4,442	-	38,438	414,217
Aug.	1,928,851	1,822,247	.	483,543	.	63,190	732	-	4,411	-	38,271	481,744
Sep.	1,942,502	1,834,720	.	619,389	.	63,627	663	-	4,351	-	39,141	617,593
Oct.	2,099,720	1,993,586	.	692,262	.	62,307	670	-	4,309	-	38,848	690,524
Nov.	2,142,733	2,039,150	.	743,857	.	60,404	668	-	4,314	-	38,197	742,251
Dec.	2,084,941	1,983,544	.	765,550	.	58,562	701	-	4,219	-	37,405	763,769
<b>Interest rate/Currency swaps (combined)</b>												
2017	2,021,428	1,729,422	.	16,793	.	46,471	294	162	5,694	-	239,385	183,748
2018	1,978,515	1,705,004	.	18,414	.	39,589	363	147	5,671	-	227,741	208,281
2019	1,906,019	1,634,649	.	15,575	.	40,340	435	56	5,881	-	224,658	210,040
2020	1,742,004	1,507,765	.	34,030	.	35,275	357	.	5,073	-	193,496	225,783
2021	2,683,269	2,442,618	.	1,002,875	.	34,665	400	182	4,559	-	200,845	1,202,271
2022	2,921,981	2,690,248	.	1,142,687	.	32,815	350	195	4,780	-	193,593	1,349,585
2022 Dec.	2,921,981	2,690,248	.	1,142,687	.	32,815	350	195	4,780	-	193,593	1,349,585
2023 Jan.	2,908,048	2,677,340	.	1,129,985	.	32,575	347	187	4,746	-	192,853	1,331,760
Feb.	3,011,954	2,782,762	.	1,200,744	.	32,021	346	195	4,968	-	191,662	1,402,921
Mar.	2,985,845	2,759,702	.	1,191,832	.	31,763	343	195	4,638	-	189,204	1,388,954
Apr.	2,997,478	2,779,990	.	1,217,214	.	31,413	338	195	4,397	-	181,145	1,411,544
May	3,179,993	2,953,632	.	1,265,012	.	31,606	344	195	4,547	-	189,669	1,459,216
June	3,101,086	2,874,490	.	1,204,356	.	31,119	335	208	4,464	-	190,470	1,396,088
July	3,091,210	2,860,607	.	1,254,577	.	31,150	332	199	4,526	-	194,396	1,446,351
Aug.	3,315,212	3,080,974	.	1,435,934	.	31,072	333	199	4,467	-	198,167	1,628,655
Sep.	3,445,219	3,205,432	.	1,520,005	.	31,301	344	199	4,358	-	203,585	1,714,961
Oct.	3,395,437	3,153,494	.	1,470,064	.	30,823	341	199	4,426	-	206,154	1,665,313
Nov.	3,342,307	3,103,425	.	1,458,666	.	31,148	337	207	4,533	-	202,657	1,652,653
Dec.	3,307,034	3,075,878	.	1,422,180	.	30,866	306	207	4,278	-	195,499	1,609,386

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

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

## I Banks (MFIs) in Germany

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

€ million

Changes in savings deposits <sup>1</sup>							
Period	Total savings deposits at the beginning of year or month <sup>2</sup>	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month <sup>2</sup>	
	1	2	3	4	5	6	
<b>All categories of banks</b>							
2019	585,612	142,454	148,323	-	5,869	2,018	581,761
2020	581,761	133,934	150,584	-	16,650	1,802	566,844
2021	566,847	138,342	139,544	-	1,202	1,483	567,123
2022	567,123	119,250	149,280	-	30,030	1,389	538,482
2023 Apr.	512,253	10,420	19,207	-	8,787	79	503,545
May	503,545	11,676	19,846	-	8,170	88	495,463
June	495,463	11,811	19,269	-	7,458	86	488,091
July	488,091	12,169	19,645	-	7,476	100	480,715
Aug.	480,715	11,854	20,455	-	8,601	101	472,215
Sep.	472,215	11,432	17,246	-	5,814	98	466,499
Oct.	466,499	12,427	18,967	-	6,540	116	460,075
Nov.	460,075	13,308	20,572	-	7,264	135	452,946
Dec.	452,946	12,869	16,881	-	4,012	1,547	450,481
<b>Commercial banks <sup>3</sup></b>							
2019	99,064	34,780	33,980	+	800	159	100,023
2020	100,023	28,740	30,110	-	1,370	107	98,760
2021	98,760	31,104	27,737	+	3,367	93	102,215
2022	102,215	25,250	34,268	-	9,018	94	93,291
2023 Apr.	86,529	2,873	4,370	-	1,497	4	85,036
May	85,036	3,574	4,088	-	514	4	84,526
June	84,526	3,925	4,028	-	103	5	84,428
July	84,428	4,310	4,067	+	243	5	84,676
Aug.	84,676	3,927	4,084	-	157	7	84,526
Sep.	84,526	4,367	3,681	+	686	8	85,220
Oct.	85,220	4,286	3,688	+	598	8	85,826
Nov.	85,826	3,861	3,850	+	11	12	85,849
Dec.	85,849	3,619	3,526	+	93	276	86,218
<b>of which: Big banks</b>							
2019	82,423	30,750	29,410	+	1,340	89	83,852
2020	83,852	24,802	25,165	-	363	59	83,548
2021	83,548	26,856	23,787	+	3,069	51	86,668
2022	86,668	21,894	29,261	-	7,367	58	79,359
2023 Apr.	74,075	2,598	3,625	-	1,027	4	73,052
May	73,052	3,278	3,223	+	55	3	73,110
June	73,110	3,647	3,261	+	386	5	73,501
July	73,501	4,041	3,386	+	655	5	74,161
Aug.	74,161	3,658	3,412	+	246	7	74,414
Sep.	74,414	4,112	3,088	+	1,024	8	75,446
Oct.	75,446	4,009	3,108	+	901	8	76,355
Nov.	76,355	3,568	3,262	+	306	11	76,672
Dec.	76,672	3,287	3,025	+	262	228	77,162
<b>Regional banks and other commercial banks</b>							
2019	16,449	3,896	4,503	-	607	70	15,912
2020	15,912	3,773	4,878	-	1,105	48	14,855
2021	14,855	4,159	3,860	+	299	42	15,120
2022	15,120	3,254	4,769	-	1,515	35	13,640
2023 Apr.	12,164	263	716	-	453	-	11,711
May	11,711	278	842	-	564	1	11,148
June	11,145	268	754	-	486	-	10,659
July	10,659	255	669	-	414	-	10,245
Aug.	10,245	259	658	-	399	-	9,846
Sep.	9,846	248	577	-	329	-	9,517
Oct.	9,517	270	561	-	291	-	9,226
Nov.	9,226	279	568	-	289	1	8,938
Dec.	8,938	320	488	-	168	48	8,818

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

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

## I Banks (MFIs) in Germany

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

€ million

Changes in savings deposits <sup>1</sup>							
Period	Total savings deposits at the beginning of year or month <sup>2</sup>	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month <sup>2</sup>	
	1	2	3	4	5	6	
<b>Savings banks</b>							
2019	292,508	53,644	60,017	-	6,373	1,266	287,401
2020	287,401	53,441	64,613	-	11,172	1,182	277,342
2021	277,342	57,036	57,897	-	861	891	277,372
2022	277,372	48,697	61,223	-	12,526	868	265,714
2023 Apr.	254,810	3,671	7,731	-	4,060	71	250,821
May	250,821	3,911	8,171	-	4,260	80	246,641
June	246,641	3,839	8,007	-	4,168	76	242,549
July	242,549	3,842	8,176	-	4,334	89	238,304
Aug.	238,304	3,874	8,609	-	4,735	88	233,657
Sep.	233,657	3,392	7,276	-	3,884	84	229,857
Oct.	229,857	3,892	8,322	-	4,430	98	225,525
Nov.	225,525	4,542	9,245	-	4,703	111	220,933
Dec.	220,933	4,149	6,994	-	2,845	562	218,650
<b>Credit cooperatives</b>							
2019	186,139	52,566	51,901	+	665	592	187,396
2020	187,396	50,541	54,316	-	3,775	513	184,134
2021	184,137	48,891	52,266	-	3,375	499	181,261
2022	181,261	44,224	52,173	-	7,949	427	173,739
2023 Apr.	165,371	3,800	6,922	-	3,122	4	162,253
May	162,253	4,089	7,380	-	3,291	4	158,966
June	158,966	3,952	7,064	-	3,112	5	155,859
July	155,859	3,921	7,216	-	3,295	6	152,570
Aug.	152,570	3,961	7,579	-	3,618	6	148,958
Sep.	148,958	3,585	6,129	-	2,544	6	146,420
Oct.	146,420	4,119	6,745	-	2,626	10	143,804
Nov.	143,804	4,747	7,269	-	2,522	12	141,294
Dec.	141,294	5,001	6,211	-	1,210	658	140,742
<b>All remaining bank groups <sup>4</sup></b>							
2019	7,901	1,464	2,425	-	961	1	6,941
2020	6,941	1,212	1,545	-	333	-	6,608
2021	6,608	1,311	1,644	-	333	-	6,275
2022	6,275	1,079	1,616	-	537	-	5,738
2023 Apr.	5,543	76	184	-	108	-	5,435
May	5,435	102	207	-	105	-	5,330
June	5,330	95	170	-	75	-	5,255
July	5,255	96	186	-	90	-	5,165
Aug.	5,165	92	183	-	91	-	5,074
Sep.	5,074	88	160	-	72	-	5,002
Oct.	5,002	130	212	-	82	-	4,920
Nov.	4,920	158	208	-	50	-	4,870
Dec.	4,870	100	150	-	50	51	4,871

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>All foreign branches</b>															<b>End of year or month *</b>	
2019	52	198	1,453,045	407,270	389,170	216,017	173,153	18,100	534,270	436,087	19,692	416,395	98,183	511,505	361,746	
2020	50	206	1,552,182	376,703	363,961	213,182	150,779	12,742	504,784	409,552	14,290	395,262	95,232	670,695	523,564	
2021	51	207	1,504,502	471,199	457,827	297,889	159,938	13,372	497,200	418,782	12,913	405,869	78,418	536,103	404,468	
2022	47	202	1,625,523	461,835	447,400	315,244	131,776	14,435	516,679	447,657	9,744	437,913	69,022	647,008	513,289	
2023 Feb.	47	200	1,663,891	493,068	477,420	337,815	139,605	15,648	509,238	440,038	9,566	430,472	69,200	661,585	509,300	
Mar.	47	199	1,565,201	471,156	454,189	313,851	140,338	16,967	500,364	432,456	9,282	423,174	67,908	593,680	437,731	
Apr.	47	196	1,566,084	470,561	453,144	312,175	140,969	17,417	499,194	432,096	8,606	423,490	67,098	596,329	440,763	
May	47	201	1,616,338	478,859	459,361	310,286	149,075	19,498	506,795	434,673	6,329	428,344	72,122	630,682	462,311	
June	47	200	1,623,225	466,583	447,716	298,020	149,696	18,867	496,555	426,456	6,056	420,400	70,099	660,086	492,683	
July	48	202	1,649,448	491,269	471,190	318,988	152,202	20,079	496,591	423,301	5,876	417,425	73,290	661,590	491,391	
Aug.	48	202	1,663,487	483,679	463,776	312,595	151,181	19,903	499,053	424,164	6,062	418,102	74,889	680,754	502,702	
Sep.	48	201	1,680,821	488,518	468,938	315,866	153,072	19,580	496,617	420,891	6,433	414,458	75,726	695,685	513,560	
Oct.	48	201	1,693,001	476,990	457,236	306,922	150,314	19,754	499,732	420,485	6,013	414,472	79,247	716,278	529,887	
Nov.	47	200	1,622,188	468,525	448,278	304,673	143,605	20,247	507,862	422,854	5,678	417,176	85,008	645,801	462,208	
<b>Changes *</b>																
2020	-	2	+ 104,179	- 20,342	- 15,511	- 2,835	-12,676	- 4,831	+ 223	- 987	- 5,402	+ 4,415	+ 1,210	+ 164,232	+ 179,620	
2021	+	1	- 48,380	+ 87,320	+ 87,068	+84,871	+ 2,197	+ 252	-26,182	- 6,472	- 1,334	- 5,138	-19,710	- 136,940	- 128,103	
2022	-	4	+124,077	- 13,265	- 14,301	+17,848	-32,149	+ 1,036	+ 6,695	+17,468	- 3,169	+ 20,637	-10,773	+ 108,092	+ 102,976	
2023 Mar.	±	0	- 97,399	- 20,000	- 21,329	-23,964	+ 2,635	+ 1,329	- 2,947	- 2,285	- 284	- 2,001	- 662	- 66,614	- 70,397	
Apr.	±	0	+ 1,322	+ 406	- 48	- 1,676	+ 1,628	+ 454	+ 1,557	+ 2,086	- 676	+ 2,762	- 529	+ 3,088	+ 3,548	
May	±	0	+ 48,855	+ 5,835	+ 3,772	- 1,889	+ 5,661	+ 2,063	+ 598	- 3,656	- 2,277	+ 1,379	+ 4,254	+ 32,954	+ 20,094	
June	±	0	+ 7,784	- 10,494	- 9,875	-12,266	+ 2,391	- 619	- 6,098	- 4,514	- 273	- 4,241	- 1,584	+ 30,301	+ 31,233	
July	+ 1	+ 2	+ 22,895	+ 24,060	+ 22,837	+19,542	+ 3,295	+ 1,223	+ 1,343	- 2,171	- 196	- 1,975	+ 3,514	+ 1,727	- 677	
Aug.	±	0	- 13,416	- 8,682	- 8,496	- 6,393	- 2,103	- 186	- 678	- 1,925	+ 186	+ 2,111	+ 1,247	+ 18,541	+ 10,696	
Sep.	±	0	+ 16,099	+ 2,787	+ 3,129	+ 3,271	- 142	- 342	- 8,403	- 8,655	+ 371	- 9,026	+ 252	+ 13,696	+ 9,678	
Oct.	±	0	+ 12,342	- 11,048	- 11,223	- 8,944	- 2,279	+ 175	+ 4,379	+ 748	- 420	+ 1,168	+ 3,631	+ 20,755	+ 16,627	
Nov.	- 1	- 1	- 69,334	- 6,285	- 6,796	- 2,249	- 4,547	+ 511	+14,612	+ 8,189	- 335	+ 8,524	+ 6,423	- 68,998	- 66,286	
<b>Foreign branches in EU countries 7</b>															<b>End of year or month *</b>	
2019	51	142	875,939	258,661	246,632	160,797	85,835	12,029	334,621	268,954	18,477	250,477	65,667	282,657	240,268	
2020	45	127	232,023	97,535	96,620	70,358	26,262	915	90,661	90,083	9,609	80,474	578	43,827	27,557	
2021	48	134	236,237	100,412	99,454	76,192	23,262	958	96,703	95,821	9,285	86,536	882	39,122	20,357	
2022	44	133	314,069	162,629	159,175	138,702	20,473	3,454	107,694	106,600	5,075	101,525	1,094	43,746	27,297	
2023 Feb.	44	131	314,035	159,789	154,916	138,875	16,041	4,873	111,663	110,785	4,840	105,945	878	42,584	27,745	
Mar.	44	130	315,593	163,270	157,621	137,854	19,767	5,649	112,260	111,391	4,811	106,580	869	40,063	25,561	
Apr.	44	129	312,136	160,971	155,143	136,570	18,573	5,828	110,988	110,082	4,346	105,736	906	40,177	25,201	
May	44	133	320,979	163,363	155,779	133,484	22,295	7,584	111,678	108,763	2,511	106,252	2,915	45,937	25,424	
June	44	132	317,843	160,486	152,652	130,748	21,904	7,834	113,366	110,547	2,584	107,963	2,819	43,991	25,666	
July	45	134	325,351	168,847	161,009	136,724	24,285	7,838	112,481	109,738	2,501	107,237	2,743	44,023	25,433	
Aug.	45	134	317,187	163,194	155,906	133,218	22,688	7,288	112,924	110,210	2,538	107,672	2,714	41,068	22,605	
Sep.	45	134	324,917	168,518	161,344	137,401	23,943	7,174	114,339	111,698	2,657	109,041	2,641	42,060	23,659	
Oct.	45	134	327,098	170,236	162,810	140,458	22,352	7,426	113,134	110,383	2,459	107,924	2,751	43,728	22,788	
Nov.	44	133	331,990	176,722	169,420	144,324	25,096	7,302	113,937	111,133	2,464	108,669	2,804	41,331	21,312	
<b>Changes *</b>																
2020	-	6	+ 77,048	+ 21,603	+ 21,769	+11,294	+10,475	- 166	+13,546	+19,810	- 4,992	+ 24,802	- 6,264	+ 43,179	+ 42,398	
2021	+	3	+ 5,669	+ 2,471	+ 2,443	+ 5,921	- 3,478	+ 28	+ 5,461	+ 5,170	- 305	+ 5,475	+ 291	- 3,504	- 7,272	
2022	-	4	+ 77,912	+ 62,112	+ 59,616	+62,510	- 2,894	+ 2,496	+ 9,804	+ 9,608	- 4,210	+ 13,818	+ 196	+ 4,628	+ 6,939	
2023 Mar.	±	0	+ 1,558	+ 3,646	+ 2,870	- 1,021	+ 3,891	+ 776	+ 1,146	+ 1,150	- 29	+ 1,179	- 4	- 2,521	- 2,172	
Apr.	±	0	- 3,457	- 2,210	- 2,389	- 1,284	- 1,105	+ 179	- 1,048	- 1,088	- 465	- 623	+ 40	+ 114	- 356	
May	±	0	+ 4,843	+ 2,164	+ 408	- 3,086	+ 3,494	+ 1,756	+ 77	- 1,925	- 1,835	- 90	+ 2,002	+ 5,760	+ 212	
June	±	0	- 3,136	- 2,746	- 2,996	- 2,736	- 260	+ 250	+ 2,053	+ 2,137	+ 73	+ 2,064	- 84	- 1,946	+ 251	
July	+ 1	+ 2	+ 3,643	+ 6,683	+ 6,679	+ 4,550	+ 2,129	+ 4	- 2,474	- 2,408	- 99	- 2,309	- 66	- 282	- 227	
Aug.	±	0	- 8,164	- 5,744	- 5,194	- 3,506	- 1,688	- 550	+ 152	+ 191	+ 37	+ 154	- 39	- 2,955	- 2,835	
Sep.	±	0	+ 7,730	+ 5,240	+ 5,354	+ 4,183	+ 1,171	- 114	+ 826	+ 917	+ 119	+ 798	- 91	+ 992	+ 1,042	
Oct.	±	0	+ 2,181	+ 1,737	+ 1,485	+ 3,057	- 1,572	+ 252	- 1,093	- 1,206	- 198	- 1,008	+ 113	+ 1,668	- 868	
Nov.	- 1	- 1	+ 4,892	+ 6,608	+ 6,732	+ 3,866	+ 2,866	- 124	+ 1,377	+ 1,303	+ 5	+ 1,298	+ 74	- 2,397	- 1,457	

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

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

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

Deposits and borrowing 4										Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period
from banks (MFIs)				from non-banks (non-MFIs)				Total	of which: trading portfolio derivatives					
Total	Total	German banks	Foreign banks	Total	German non-banks							Foreign non-banks		
					Total	Short- term	Medium and long- term							
16	17	18	18	20	21	22	23	24	25	26	27	28		
<b>End of year or month *</b>													<b>All foreign branches</b>	
894,093	613,598	453,177	160,421	280,495	12,731	10,054	2,677	267,764	94,635	53,386	410,931	361,080	2019	
872,192	588,463	431,799	156,664	283,729	11,707	10,185	1,522	272,022	61,524	49,891	568,575	523,083	2020	
950,180	638,519	461,233	177,286	311,661	8,094	6,309	1,785	303,567	65,168	51,257	437,897	403,369	2021	
943,412	573,620	435,167	138,453	369,792	10,351	8,868	1,483	359,441	61,668	63,072	557,371	512,888	2022	
960,932	578,225	420,688	157,537	382,707	9,048	7,803	1,245	373,659	87,331	63,548	552,080	509,862	2023 Feb.	
950,371	574,040	425,912	148,128	376,331	7,775	6,567	1,208	368,556	71,744	63,354	479,732	439,396	Mar.	
940,706	561,442	407,227	154,215	379,264	7,495	6,303	1,192	371,769	79,896	62,863	482,619	442,084	Apr.	
958,919	576,019	416,663	159,356	382,900	7,765	6,521	1,244	375,135	81,409	63,359	512,651	462,860	May	
946,796	571,322	412,748	158,574	375,474	7,820	6,592	1,228	367,654	68,646	65,214	542,569	493,909	June	
966,594	577,837	416,292	161,545	388,757	7,731	6,518	1,213	381,026	76,062	65,106	541,686	492,778	July	
965,379	581,846	423,803	158,043	383,533	8,258	6,952	1,306	375,275	78,899	65,440	553,769	503,106	Aug.	
963,920	571,625	418,719	152,906	392,295	10,999	9,622	1,377	381,296	84,374	65,997	566,530	513,876	Sep.	
958,062	572,807	421,199	151,608	385,255	10,961	9,522	1,439	374,294	82,942	66,042	585,955	530,456	Oct.	
958,485	561,440	414,604	146,836	397,045	11,505	10,349	1,156	385,540	81,232	65,855	516,616	463,348	Nov.	
<b>Changes *</b>														
- 9,225	- 13,311	- 21,378	+ 8,067	+ 4,086	- 1,049	+ 336	- 1,385	+ 5,135	- 28,067	- 3,495	+ 157,644	+ 162,003	2020	
+ 71,144	+ 43,062	+ 31,046	+ 12,016	+ 28,082	- 3,593	+ 3,876	+ 283	+ 31,675	+ 89	+ 1,421	- 130,763	- 119,714	2021	
- 6,223	- 64,187	- 22,215	- 41,972	+ 57,964	+ 2,257	+ 2,559	- 302	+ 55,707	- 6,325	+ 11,816	+ 118,970	+ 109,519	2022	
- 7,827	- 1,779	+ 5,224	- 7,003	- 6,048	- 211	- 174	- 37	- 5,837	- 14,292	- 194	- 72,348	- 70,466	2023 Mar.	
- 8,326	- 11,403	- 18,685	+ 7,282	+ 3,077	- 280	- 264	- 16	+ 3,357	+ 8,593	- 491	+ 2,887	+ 2,688	Apr.	
+ 15,105	+ 11,709	+ 9,436	+ 2,273	+ 3,396	+ 270	+ 218	+ 52	+ 3,126	+ 108	+ 496	+ 30,032	+ 20,776	May	
- 9,756	- 2,482	- 3,915	+ 1,433	- 7,274	+ 55	+ 71	- 16	- 7,329	- 11,864	+ 1,855	+ 29,918	+ 31,049	June	
+ 17,825	+ 5,949	+ 1,695	+ 4,254	+ 11,876	- 89	- 74	- 15	+ 11,965	+ 7,955	- 108	- 1,398	- 1,131	July	
- 2,554	+ 2,894	+ 7,645	- 4,751	+ 5,448	+ 393	+ 300	+ 93	- 5,841	+ 2,212	+ 334	+ 12,083	+ 10,328	Aug.	
- 4,246	- 12,664	- 5,084	- 7,580	+ 8,418	+ 2,741	+ 2,670	+ 71	+ 5,677	+ 4,237	+ 557	+ 12,761	+ 10,770	Sep.	
- 5,201	+ 1,702	+ 2,480	- 778	- 6,903	- 38	- 100	+ 62	- 6,865	- 1,269	+ 45	+ 19,425	+ 16,580	Oct.	
+ 3,091	- 8,928	- 6,595	- 2,333	+ 12,019	+ 544	+ 827	- 283	+ 11,475	- 229	- 187	- 69,339	- 67,108	Nov.	
<b>End of year or month *</b>													<b>Foreign branches in EU countries 7</b>	
525,731	336,060	255,623	80,437	189,671	11,765	9,248	2,517	177,906	49,517	30,867	269,824	237,478	2019	
192,122	99,681	92,925	6,756	92,441	1,979	1,915	64	90,462	279	5,421	34,201	25,970	2020	
202,563	107,965	100,881	7,084	94,598	1,795	1,771	24	92,803	356	5,846	27,472	18,717	2021	
259,019	94,233	84,819	9,414	164,786	3,937	3,913	24	160,849	328	17,031	37,691	27,460	2022	
257,037	89,907	79,241	10,666	167,130	3,279	3,255	24	163,851	367	17,396	39,235	29,059	2023 Feb.	
260,347	91,304	81,218	10,086	169,043	3,280	3,255	25	165,763	384	17,415	37,447	27,704	Mar.	
256,815	88,654	78,341	10,313	168,161	3,251	3,227	24	164,910	367	17,442	37,512	27,585	Apr.	
260,328	91,057	77,471	13,586	169,271	3,447	3,423	24	165,824	375	17,576	42,700	27,010	May	
256,164	88,872	75,098	13,774	167,292	3,369	3,344	25	163,923	375	19,628	41,676	28,058	June	
263,362	93,693	79,648	14,045	169,669	3,470	3,445	25	166,199	389	19,668	41,932	27,902	July	
258,884	91,921	77,699	14,222	166,963	3,993	3,968	25	162,970	420	19,757	38,126	24,335	Aug.	
264,718	91,142	77,206	13,936	173,576	6,352	6,327	25	167,224	386	19,747	40,066	25,425	Sep.	
265,333	94,775	77,839	16,936	170,558	6,817	6,792	25	163,741	358	19,777	41,630	24,964	Oct.	
272,522	91,376	78,686	12,690	181,146	7,837	7,813	24	173,309	380	19,701	39,387	23,597	Nov.	
<b>Changes *</b>														
+ 36,548	+ 17,480	+ 10,628	+ 6,852	+ 19,068	- 2,166	- 796	- 1,370	+ 21,234	- 1,433	- 632	+ 42,831	+ 42,386	2020	
+ 11,745	+ 8,825	+ 8,126	+ 699	+ 2,920	- 164	- 144	- 20	+ 3,084	+ 77	+ 425	- 6,714	- 7,253	2021	
+ 56,527	- 13,730	- 16,008	+ 2,278	+ 70,257	+ 2,142	+ 2,142	± 0	+ 68,115	- 28	+ 11,186	+ 10,244	+ 8,743	2022	
+ 3,432	+ 1,492	+ 1,977	- 485	+ 1,940	+ 1	-	+ 1	+ 1,939	+ 17	+ 19	- 1,788	- 1,355	2023 Mar.	
- 3,495	- 2,622	- 2,877	+ 255	- 873	- 29	- 28	- 1	- 844	- 17	+ 27	+ 65	- 119	Apr.	
+ 3,400	+ 2,287	- 870	+ 3,157	+ 1,113	+ 196	+ 196	-	+ 917	+ 8	+ 134	+ 5,188	- 575	May	
- 4,057	- 2,098	- 2,373	+ 275	- 1,959	- 78	- 79	+ 1	- 1,881	-	+ 2,052	- 1,024	+ 1,048	June	
+ 3,906	+ 3,025	+ 2,701	+ 324	+ 881	+ 101	+ 101	-	+ 780	+ 14	+ 40	- 259	- 156	July	
- 4,549	- 1,719	- 1,815	+ 96	- 2,830	+ 389	+ 389	-	+ 3,219	+ 31	+ 89	- 3,806	- 3,567	Aug.	
+ 5,654	- 924	- 493	- 431	+ 6,578	+ 2,359	+ 2,359	-	+ 4,219	- 34	- 10	+ 1,940	+ 1,090	Sep.	
+ 684	+ 3,678	+ 633	+ 3,045	- 2,994	+ 465	+ 465	-	- 3,459	- 28	+ 30	+ 1,564	- 461	Oct.	
+ 7,235	- 3,338	+ 847	- 4,185	+ 10,573	+ 1,020	+ 1,021	- 1	+ 9,553	+ 22	- 76	- 2,243	- 1,367	Nov.	

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>of which: in Luxembourg</b>															<b>End of year or month *</b>	
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	
2023 July	14	14	138,854	96,918	94,985	78,713	16,272	1,933	33,953	31,692	2,068	29,624	2,261	7,983	892	
Aug.	14	14	135,738	93,703	91,765	75,291	16,474	1,938	34,365	32,130	2,094	30,036	2,235	7,670	747	
Sep.	14	14	139,358	96,099	94,175	77,001	17,174	1,924	35,275	33,065	2,232	30,833	2,210	7,984	1,074	
Oct.	14	14	135,944	93,691	91,744	75,669	16,075	1,947	33,789	31,477	2,007	29,470	2,312	8,464	987	
Nov.	13	13	145,334	102,079	100,104	82,378	17,726	1,975	34,175	31,805	2,030	29,775	2,370	9,080	1,038	
<b>Changes *</b>																
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	+ 47,126	+ 41,909	+ 41,918	+ 41,323	+ 595	- 9	+ 4,631	+ 6,695	- 3,868	+ 10,563	- 2,064	- 438	+ 502	
2023 Aug.	±	0	- 3,116	- 3,296	- 3,301	- 3,422	+ 121	+ 5	+ 205	+ 240	+ 26	+ 214	- 35	- 313	- 149	
Sep.	±	0	+ 3,620	+ 2,333	+ 2,347	+ 1,710	+ 637	- 14	+ 523	+ 564	+ 138	+ 426	- 41	+ 314	+ 322	
Oct.	±	0	- 3,414	- 2,404	- 2,427	- 1,332	- 1,095	+ 23	- 1,414	- 1,519	- 225	- 1,294	+ 105	+ 480	- 85	
Nov.	-	1	+ 9,390	+ 8,487	+ 8,459	+ 6,709	+ 1,750	+ 28	+ 768	+ 692	+ 23	+ 669	+ 76	+ 616	+ 60	
<b>of which: in France</b>															<b>End of year or month *</b>	
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	-	
2023 July	21	21	35,210	.	.	.	.	.	.	12,237	50	12,187	.	5,027	3	
Aug.	21	21	34,838	.	.	.	.	.	.	12,035	44	11,991	.	4,945	1	
Sep.	21	21	35,789	.	.	.	.	.	.	12,254	32	12,222	.	4,941	1	
Oct.	21	21	36,368	.	.	.	.	.	.	13,312	38	13,274	.	5,334	2	
Nov.	21	21	37,490	.	.	.	.	.	.	13,394	24	13,370	.	5,432	3	
<b>Changes *</b>																
2021	+	2	+ 1,013	.	.	.	.	.	.	- 1,206	- 62	- 1,144	.	+ 552	-	
2022	-	1	+ 12,118	.	.	.	.	.	.	+ 44	- 57	+ 101	.	+ 374	-	
2023 Aug.	±	0	- 372	.	.	.	.	.	.	- 206	- 6	- 200	.	- 82	- 2	
Sep.	±	0	+ 951	.	.	.	.	.	.	+ 212	- 12	+ 224	.	- 4	-	
Oct.	±	0	+ 579	.	.	.	.	.	.	+ 1,059	+ 6	+ 1,053	.	+ 393	+ 1	
Nov.	±	0	+ 1,122	.	.	.	.	.	.	+ 86	- 14	+ 100	.	+ 98	+ 1	
<b>Foreign branches in non-EU countries 8</b>															<b>End of year or month *</b>	
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	
2023 July	19	68	1,324,097	322,422	310,181	182,264	127,917	12,241	384,110	313,563	3,375	310,188	70,547	617,567	465,958	
Aug.	19	68	1,346,300	320,485	307,870	179,377	128,493	12,615	386,129	313,954	3,524	310,430	72,175	639,686	480,097	
Sep.	18	67	1,355,904	320,000	307,594	178,465	129,129	12,406	382,278	309,193	3,776	305,417	73,085	653,625	489,901	
Oct.	18	67	1,365,903	306,754	294,426	166,464	127,962	12,328	386,598	310,102	3,554	306,548	76,496	672,550	507,099	
Nov.	18	67	1,290,198	291,803	278,858	160,349	118,509	12,945	393,925	311,721	3,214	308,507	82,204	604,470	440,896	
<b>Changes *</b>																
2021	-	3	- 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	+ 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	
2023 Aug.	±	0	+ 21,580	- 2,938	- 3,302	- 2,887	- 415	+ 364	- 830	- 2,116	+ 149	- 2,265	+ 1,286	+ 21,496	+ 13,531	
Sep.	-	1	+ 8,369	- 2,453	- 2,225	- 912	- 1,313	- 228	- 9,229	- 9,572	+ 252	- 9,824	+ 343	+ 12,704	+ 8,636	
Oct.	±	0	+ 10,161	- 12,785	- 12,708	- 12,001	- 707	- 77	+ 5,472	+ 1,954	- 222	+ 2,176	+ 3,518	+ 19,087	+ 17,495	
Nov.	±	0	- 74,226	- 12,893	- 13,528	- 6,115	- 7,413	+ 635	+ 13,235	+ 6,886	- 340	+ 7,226	+ 6,349	- 66,601	- 64,829	

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

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

Deposits and borrowing 4									Money market paper and debt securities outstanding 5	Working capital	Other liabilities		Period
from banks (MFIs)			from non-banks (non-MFIs)					Total			of which: trading portfolio derivatives		
Total	German banks	Foreign banks	Total	German non-banks		Medium and long-term	Foreign non-banks						
16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>End of year or month *</b>												<b>of which: in Luxembourg</b>	
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
130,792	21,394	10,336	11,058	109,398	3,019	2,994	25	106,379	-	1,399	6,663	692	2023 July
128,210	21,187	10,380	10,807	107,023	3,553	3,528	25	103,470	-	1,380	6,148	510	Aug.
131,292	17,739	9,329	8,410	113,553	5,921	5,896	25	107,632	-	1,380	6,686	817	Sep.
127,271	19,615	10,584	9,031	107,656	6,463	6,438	25	101,193	-	1,380	7,293	661	Oct.
136,264	19,731	10,296	9,435	116,533	7,475	7,451	24	109,058	-	1,380	7,690	897	Nov.
<b>Changes *</b>													
+ 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
- 2,665	- 150	+ 178	- 328	- 2,515	+ 400	+ 400	-	- 2,915	-	- 19	- 515	- 182	2023 Aug.
+ 2,929	- 3,590	- 1,051	- 2,539	+ 6,519	+ 2,368	+ 2,368	-	+ 4,151	-	-	+ 538	+ 307	Sep.
- 4,000	+ 1,894	+ 1,255	+ 639	- 5,894	+ 542	+ 542	-	- 6,436	-	-	+ 607	- 156	Oct.
+ 9,116	+ 228	- 288	+ 516	+ 8,888	+ 1,012	+ 1,013	- 1	+ 7,876	-	-	+ 397	+ 236	Nov.
<b>End of year or month *</b>												<b>of which: in France</b>	
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
17,937	12,946	12,215	731	4,991	32	.	.	4,959	.	14,262	3,011	3	2023 July
17,564	12,764	12,039	725	4,800	32	.	.	4,768	.	14,305	2,969	1	Aug.
18,221	13,271	12,487	784	4,950	34	.	.	4,916	.	14,262	3,306	1	Sep.
18,981	12,708	11,822	886	6,273	35	.	.	6,238	.	14,267	3,120	2	Oct.
19,998	12,965	11,991	974	7,033	32	.	.	7,001	.	14,255	3,237	3	Nov.
<b>Changes *</b>													
- 1,384	- 638	- 547	- 91	- 746	- 45	.	.	- 701	.	- 4	+ 374	-	2021
+ 645	+ 256	+ 183	+ 73	+ 389	± 0	.	.	+ 389	.	+ 10,994	+ 481	-	2022
- 373	- 182	- 176	- 6	- 191	-	.	.	- 191	.	+ 43	- 42	- 2	2023 Aug.
+ 657	+ 507	+ 448	+ 59	+ 150	+ 2	.	.	+ 148	.	- 43	+ 337	-	Sep.
+ 760	- 563	- 665	+ 102	+ 1,323	+ 1	.	.	+ 1,322	.	+ 5	- 186	+ 1	Oct.
+ 1,019	+ 257	+ 169	+ 88	+ 762	- 3	.	.	+ 765	.	- 12	+ 117	+ 1	Nov.
<b>End of year or month *</b>												<b>Foreign branches in non-EU countries 8</b>	
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
703,232	484,144	336,644	147,500	219,088	4,261	3,073	1,188	214,827	75,673	45,438	499,754	464,876	2023 July
706,495	489,925	346,104	143,821	216,570	4,265	2,984	1,281	212,305	78,479	45,683	515,643	478,771	Aug.
699,202	480,483	341,513	138,970	218,719	4,647	3,295	1,352	214,072	83,988	46,250	526,464	488,451	Sep.
692,729	478,032	343,360	134,672	214,697	4,144	2,730	1,414	210,553	82,584	46,265	544,325	505,492	Oct.
685,963	470,064	335,918	134,146	215,899	3,668	2,536	1,132	212,231	80,852	46,154	477,229	439,751	Nov.
<b>Changes *</b>													
+ 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
+ 1,995	+ 4,613	+ 9,460	- 4,847	- 2,618	+ 4	- 89	+ 93	- 2,622	+ 2,181	+ 245	+ 15,889	+ 13,895	2023 Aug.
- 9,900	- 11,740	- 4,591	- 7,149	+ 1,840	+ 382	+ 311	+ 71	+ 1,458	+ 4,271	+ 567	+ 10,821	+ 9,680	Sep.
- 5,885	- 1,976	+ 1,847	- 3,823	- 3,909	- 503	- 565	+ 62	- 3,406	- 1,241	+ 15	+ 17,861	+ 17,041	Oct.
- 4,144	- 5,590	- 7,442	+ 1,852	+ 1,446	- 476	- 194	- 282	+ 1,922	- 251	- 111	- 67,096	- 65,741	Nov.

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches 1	Total assets 6	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets 6		
				Total	Balances and loans			Money market paper, securities 2 3	Total	Loans			Money market paper, securities 2	Total	of which: trading portfolio derivatives	
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>of which: in the United Kingdom</b>															<b>End of year or month *</b>	
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	
2023 July	18	18	740,382	157,052	152,025	110,871	41,154	5,027	177,010	133,187	2,257	130,930	43,823	406,320	389,026	
Aug.	18	18	753,929	155,722	150,593	110,637	39,956	5,129	181,159	136,305	2,370	133,935	44,854	417,048	399,541	
Sep.	18	18	755,782	162,119	156,892	115,381	41,511	5,227	176,538	131,814	2,523	129,291	44,724	417,125	398,047	
Oct.	18	18	763,092	155,086	149,611	110,277	39,334	5,475	179,247	132,713	2,433	130,280	46,534	428,759	411,214	
Nov.	18	18	713,648	151,302	145,590	105,487	40,103	5,712	185,115	137,259	2,115	135,144	47,856	377,231	360,256	
<b>Changes *</b>																
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	
2023 Aug.	± 0	-	+ 13,526	- 1,527	- 1,629	- 234	- 1,395	+ 102	+ 3,317	+ 2,490	+ 113	+ 2,377	+ 827	+ 10,707	+ 10,174	
Sep.	± 0	-	+ 1,763	+ 6,125	+ 6,027	+ 4,744	+ 1,283	+ 98	- 6,113	- 5,670	+ 153	- 5,823	- 443	- 13	- 2,129	
Oct.	± 0	-	+ 7,353	- 6,852	- 7,100	- 5,104	- 1,996	+ 248	+ 3,331	+ 1,440	- 90	+ 1,530	+ 1,891	+ 11,677	+ 13,386	
Nov.	± 0	-	- 49,342	- 3,507	- 3,744	- 4,790	+ 1,046	+ 237	+ 7,582	+ 5,902	- 318	+ 6,220	+ 1,680	- 51,426	- 50,224	
<b>of which: in the United States</b>															<b>End of year or month *</b>	
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	
2023 July	8	8	359,344	77,995	76,238	25,560	50,678	1,757	126,748	117,597	274	117,323	9,151	154,601	51,467	
Aug.	8	8	361,830	76,294	74,432	23,497	50,935	1,862	125,545	116,208	307	115,901	9,337	159,991	53,091	
Sep.	8	8	362,736	68,699	66,923	18,192	48,731	1,776	124,737	115,341	344	114,997	9,396	169,300	61,329	
Oct.	8	8	368,996	64,711	62,891	15,691	47,200	1,820	127,660	118,352	290	118,062	9,308	176,625	64,624	
Nov.	8	8	355,288	59,067	57,309	18,043	39,266	1,758	126,414	116,779	328	116,451	9,635	169,807	55,813	
<b>Changes *</b>																
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	
2023 Aug.	± 0	-	+ 1,911	- 2,415	- 2,512	- 2,063	- 449	+ 97	- 2,866	- 2,923	+ 33	- 2,956	+ 57	+ 4,815	+ 1,378	
Sep.	± 0	-	- 187	- 8,920	- 8,819	- 5,305	- 3,514	- 101	- 3,894	- 3,714	+ 37	- 3,751	- 180	+ 8,216	+ 7,765	
Oct.	± 0	-	+ 6,374	- 3,861	- 3,906	- 2,501	- 1,405	+ 45	+ 3,293	+ 3,358	- 54	+ 3,412	- 65	+ 7,439	+ 3,355	
Nov.	± 0	-	- 12,389	- 4,303	- 4,254	+ 2,352	- 6,606	- 49	+ 2,159	+ 1,569	+ 38	+ 1,531	+ 590	- 5,499	- 8,252	
<b>of which: in countries of the offshore banking centres</b>															<b>End of year or month *</b>	
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	
2023 July	7	12	145,308	68,732	64,887	39,921	24,966	3,845	48,363	39,109	842	38,267	9,254	28,213	12,665	
Aug.	7	12	148,892	69,234	65,250	39,846	25,404	3,984	48,910	39,473	845	38,628	9,437	30,748	14,395	
Sep.	7	12	151,294	68,501	64,866	38,167	26,699	3,635	49,509	39,768	904	38,864	9,741	33,284	15,717	
Oct.	7	12	149,092	65,706	62,406	33,564	28,842	3,300	48,677	36,862	826	36,036	11,815	34,709	16,362	
Nov.	7	12	145,739	62,819	59,081	31,421	27,660	3,738	51,635	36,012	741	35,271	15,623	31,285	13,519	
<b>Changes *</b>																
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	
2023 Aug.	± 0	-	+ 3,557	+ 388	+ 251	- 75	+ 326	+ 137	+ 162	- 16	+ 3	- 19	+ 178	+ 2,508	+ 10,696	
Sep.	± 0	-	+ 2,350	- 1,049	- 696	- 1,679	+ 983	- 353	- 113	- 407	+ 59	- 466	+ 294	+ 2,484	+ 9,678	
Oct.	± 0	-	- 2,197	- 2,712	- 2,377	- 4,603	+ 2,226	- 335	- 756	- 2,832	- 78	- 2,754	+ 2,076	+ 1,430	+ 16,627	
Nov.	± 0	-	- 3,295	- 2,497	- 2,940	- 2,143	- 797	+ 443	+ 3,680	- 143	- 85	- 58	+ 3,823	- 3,366	- 66,286	

\* For the corpus of reporting credit institutions, the categories of 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					Foreign non-banks					
				Total	Short- term	Medium and long- term								
16	17	18	18	20	21	22	23	24	25	26	27	28		
<b>End of year or month *</b>													<b>of which: in the United Kingdom</b>	
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	
303,374	195,448	149,712	45,736	107,926	3,243	2,105	1,138	104,683	10,029	21,864	405,115	389,107	2023 July	
305,797	198,773	154,502	44,271	107,024	3,276	2,047	1,229	103,748	10,350	21,872	415,910	399,629	Aug.	
309,118	202,573	159,951	42,622	106,545	3,604	2,304	1,300	102,941	10,256	21,873	414,535	398,109	Sep.	
302,909	196,281	156,043	40,238	106,628	3,454	2,099	1,355	103,174	11,018	21,878	427,287	411,257	Oct.	
303,506	196,819	156,523	40,296	106,687	2,959	1,882	1,077	103,728	11,767	22,337	376,038	360,353	Nov.	
<b>Changes *</b>													<b>of which: in the United States</b>	
+ 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	
+ 2,120	+ 3,059	+ 4,790	- 1,731	- 939	+ 33	- 58	+ 91	- 972	+ 298	+ 8	+ 10,795	+ 10,522	2023 Aug.	
+ 2,760	+ 3,289	+ 5,449	- 2,160	- 529	+ 328	+ 257	+ 71	- 857	- 187	+ 1	- 1,375	- 1,520	Sep.	
- 6,044	- 6,143	- 3,908	- 2,235	+ 99	- 150	- 205	+ 55	+ 249	+ 806	+ 5	+ 12,752	+ 13,148	Oct.	
+ 1,142	+ 1,041	+ 480	+ 561	+ 101	- 495	- 217	- 278	+ 596	+ 853	+ 459	- 51,249	- 50,904	Nov.	
<b>End of year or month *</b>													<b>of which: in the United States</b>	
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	
219,286	174,289	110,734	63,555	44,997	498	.	.	44,499	62,566	15,773	61,719	50,915	2023 July	
217,123	176,074	114,255	61,819	41,049	511	.	.	40,538	64,962	15,970	63,775	52,525	Aug.	
203,738	162,672	101,624	61,048	41,066	257	.	.	40,809	70,430	16,273	72,295	60,738	Sep.	
208,166	167,836	109,731	58,105	40,330	181	.	.	40,149	68,286	16,298	76,246	64,048	Oct.	
205,965	165,808	107,878	57,930	40,157	135	.	.	40,022	65,920	15,888	67,515	55,277	Nov.	
<b>Changes *</b>													<b>of which: in countries of the offshore banking centres</b>	
+ 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	
- 3,016	+ 999	+ 3,521	- 2,522	- 4,015	+ 13	.	.	- 4,028	+ 1,821	+ 197	+ 2,056	+ 1,610	2023 Aug.	
- 14,897	- 14,787	- 12,631	- 2,156	- 110	- 254	.	.	+ 144	+ 4,375	+ 303	+ 8,520	+ 8,213	Sep.	
+ 4,604	+ 5,329	+ 8,107	- 2,778	- 725	- 76	.	.	- 649	- 2,030	+ 25	+ 3,951	+ 3,310	Oct.	
- 652	- 586	- 1,853	+ 1,267	- 66	- 46	.	.	- 20	- 1,047	- 410	- 8,731	- 8,771	Nov.	
<b>End of year or month *</b>													<b>of which: in countries of the offshore banking centres</b>	
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	
121,826	78,500	58,088	20,412	43,326	106	.	.	43,220	2,782	3,676	17,024	11,979	2023 July	
122,811	76,834	56,135	20,699	45,977	116	.	.	45,861	2,932	3,706	19,443	13,470	Aug.	
123,123	76,208	57,754	18,454	46,915	202	.	.	46,713	3,037	3,773	21,361	14,737	Sep.	
119,829	76,140	56,628	19,512	43,689	129	.	.	43,560	3,017	3,770	22,476	15,178	Oct.	
119,585	75,228	54,521	20,707	44,357	128	.	.	44,229	2,849	3,700	19,605	12,727	Nov.	
<b>Changes *</b>													<b>of which: in countries of the offshore banking centres</b>	
+ 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	
+ 756	- 1,850	- 1,953	+ 103	+ 2,606	+ 10	.	.	+ 2,596	+ 123	+ 30	+ 2,419	+ 1,491	2023 Aug.	
- 105	- 956	+ 1,619	- 2,575	+ 851	+ 86	.	.	+ 765	+ 53	+ 67	+ 1,918	+ 1,267	Sep.	
- 3,249	- 32	- 1,126	+ 1,094	- 3,217	- 73	.	.	- 3,144	- 15	- 3	+ 1,115	+ 441	Oct.	
+ 185	- 592	- 2,107	+ 1,515	+ 777	- 1	.	.	+ 778	- 110	- 70	- 2,871	- 2,451	Nov.	

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets		
				Total	Balances and loans 1			Money market paper, securities 3 4	Total	Loans 1			Money market paper, securities 3			
					Total	German banks 2	Foreign banks			Total	to German non-banks	to foreign non-banks				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>All foreign subsidiaries</b>																
<b>End of year or month *</b>																
2020	12	36	229,461	44,808	39,873	17,373	22,500	4,935	139,741	114,449	13,077	12,901	101,372	25,292	44,912	
2021	12	35	245,971	50,760	44,414	20,740	23,674	6,346	139,539	116,314	12,627	12,576	103,687	23,225	55,672	
2022	11	32	256,691	61,472	51,965	20,548	31,417	9,507	145,792	124,467	13,281	13,234	111,186	21,325	49,427	
2023 Feb.	11	32	254,776	60,723	50,627	22,415	28,212	10,096	146,105	125,381	13,442	13,396	111,939	20,724	47,948	
Mar.	11	32	253,904	62,226	51,695	20,674	31,021	10,531	146,472	126,236	13,324	13,280	112,912	20,236	45,206	
Apr.	11	31	250,884	64,378	53,288	22,361	30,927	11,090	145,349	125,587	13,003	12,960	112,584	19,762	41,157	
May	11	31	250,905	59,269	48,751	21,515	27,236	10,518	146,153	126,284	12,776	12,733	113,508	19,869	45,483	
June	12	32	253,317	64,246	52,776	22,405	30,371	11,470	146,555	126,665	12,739	12,697	113,926	19,890	42,516	
July	12	31	253,364	63,573	52,223	22,960	29,263	11,350	147,396	126,928	12,876	12,834	114,052	20,468	42,395	
Aug.	12	31	252,827	62,783	52,215	21,935	30,280	10,568	145,994	125,633	12,688	12,648	112,945	20,361	44,050	
Sep.	12	31	256,152	66,442	55,976	24,951	31,025	10,466	146,710	125,842	12,299	12,259	113,543	20,868	43,000	
Oct.	12	31	257,395	65,833	56,036	24,517	31,519	9,797	146,775	126,201	12,008	11,968	114,193	20,574	44,787	
Nov.	12	31	259,890	66,932	57,675	23,599	34,076	9,257	147,776	126,891	12,090	12,051	114,801	20,885	45,182	
<b>Changes *</b>																
2021	±	0	-	+ 12,022	+ 3,800	+ 2,844	+ 3,367	- 523	+ 956	- 2,528	- 451	- 450	- 325	- 1	- 2,077	+ 10,750
2022	-	1	-	+ 6,540	+ 8,177	+ 5,177	- 192	+ 5,584	+ 2,785	+ 5,043	+ 6,943	+ 654	+ 658	+ 6,289	- 1,900	- 6,465
2023 Mar.	-	-	+ 402	+ 2,029	+ 1,469	- 1,741	+ 3,210	+ 560	+ 1,115	+ 1,603	- 118	- 116	+ 1,721	- 488	- 2,742	
Apr.	-	-	- 2,682	+ 2,216	+ 1,622	+ 1,687	- 65	+ 594	- 848	- 374	- 320	- 320	- 53	- 474	- 4,050	
May	-	-	- 1,476	- 5,653	- 4,924	- 846	- 4,078	- 729	- 148	- 255	- 227	- 227	- 28	+ 107	+ 4,325	
June	+	1	+ 3,219	+ 5,282	+ 4,236	+ 890	+ 3,346	+ 1,046	+ 904	+ 883	- 37	- 36	+ 920	+ 21	- 2,967	
July	-	-	+ 627	- 485	- 417	+ 555	- 972	- 68	+ 1,234	+ 656	+ 137	+ 137	+ 519	+ 578	- 122	
Aug.	-	-	- 1,236	- 1,047	- 195	- 1,025	+ 830	- 852	- 1,844	+ 1,736	- 188	- 186	- 1,548	- 108	+ 1,655	
Sep.	-	-	+ 2,170	+ 3,244	+ 3,468	+ 3,016	+ 452	- 224	- 25	- 531	- 389	- 389	- 142	+ 506	- 1,049	
Oct.	-	-	+ 1,414	- 555	+ 103	- 434	+ 537	- 658	+ 182	+ 476	- 291	- 291	+ 767	- 294	+ 1,787	
Nov.	-	-	+ 3,790	+ 1,548	+ 1,950	- 918	+ 2,868	- 402	+ 1,847	+ 1,535	+ 82	+ 83	+ 1,453	+ 312	+ 395	
<b>Foreign subsidiaries in EU countries</b>																
<b>End of year or month *</b>																
2020	8	14	157,382	31,021	26,408	13,459	12,949	4,613	104,799	83,402	12,783	12,607	70,619	21,397	21,562	
2021	7	13	169,661	35,588	29,670	15,794	13,876	5,918	104,626	86,059	12,281	12,230	73,778	18,567	29,447	
2022	7	11	180,222	47,279	38,348	17,383	20,965	8,931	106,291	89,104	12,897	12,850	76,207	17,187	26,652	
2023 Feb.	7	11	179,282	47,179	37,628	19,540	18,088	9,551	106,043	89,156	13,057	13,011	76,099	16,887	26,060	
Mar.	7	11	180,730	48,690	38,710	17,813	20,897	9,980	106,595	90,209	12,977	12,933	77,232	16,386	25,445	
Apr.	7	11	182,088	51,611	41,085	19,474	21,611	10,526	106,128	90,270	12,657	12,614	77,613	15,858	24,349	
May	7	11	179,983	46,294	36,346	18,513	17,833	9,948	106,341	90,504	12,431	12,388	78,073	15,837	27,348	
June	7	12	182,107	50,871	39,955	19,693	20,262	10,916	106,438	90,403	12,401	12,359	78,002	16,035	24,798	
July	7	12	183,664	51,055	40,231	20,551	19,680	10,824	107,984	91,343	12,548	12,506	78,795	16,641	24,625	
Aug.	7	12	182,242	50,365	40,357	19,395	20,962	10,008	106,560	89,821	12,360	12,320	77,461	16,739	25,317	
Sep.	7	12	184,506	53,565	43,677	22,252	21,425	9,888	106,284	89,222	11,985	11,945	77,237	17,062	24,657	
Oct.	7	12	186,103	53,280	44,048	22,000	22,048	9,232	106,314	89,504	11,705	11,665	77,799	16,810	26,509	
Nov.	7	12	189,224	54,180	45,458	20,767	24,691	8,722	107,401	90,037	11,648	11,609	78,389	17,364	27,643	
<b>Changes *</b>																
2021	-	1	-	+ 11,162	+ 4,074	+ 3,179	+ 2,335	+ 844	+ 895	- 797	+ 2,043	- 502	- 377	+ 2,545	- 2,840	+ 7,885
2022	-	-	+ 9,641	+ 11,282	+ 8,598	+ 1,589	+ 7,224	+ 2,684	+ 1,371	+ 2,751	+ 616	+ 620	+ 2,135	- 1,380	- 3,012	
2023 Mar.	-	-	+ 1,732	+ 1,678	+ 1,135	- 1,727	+ 2,862	+ 543	+ 669	+ 1,170	- 80	- 78	+ 1,250	- 501	- 615	
Apr.	-	-	+ 1,340	+ 2,881	+ 2,300	+ 1,661	+ 639	+ 581	- 445	+ 83	- 320	- 319	+ 403	- 528	- 1,096	
May	-	-	- 2,506	- 5,532	- 4,814	- 961	- 3,853	- 718	+ 27	+ 48	- 226	- 226	+ 274	- 21	+ 2,999	
June	-	+	+ 2,309	+ 4,693	+ 3,641	+ 1,180	+ 2,461	+ 1,052	+ 166	- 32	- 30	- 29	- 2	+ 198	- 2,550	
July	-	-	+ 1,661	+ 261	+ 301	+ 858	- 557	- 40	+ 1,573	+ 967	+ 147	+ 147	+ 820	+ 606	- 173	
Aug.	-	-	- 1,596	- 799	+ 80	- 1,156	+ 1,236	- 879	- 1,489	- 1,586	- 188	- 186	- 1,398	+ 97	+ 692	
Sep.	-	-	+ 2,016	+ 3,029	+ 3,263	+ 2,857	+ 406	- 234	- 353	- 675	- 375	- 375	- 300	+ 322	- 660	
Oct.	-	-	+ 1,659	- 257	+ 387	- 252	+ 639	- 644	+ 64	+ 316	- 280	- 280	+ 596	- 252	+ 1,852	
Nov.	-	-	+ 3,397	+ 1,087	+ 1,470	- 1,233	+ 2,703	- 383	+ 1,176	+ 621	- 57	- 56	+ 678	+ 555	+ 1,134	

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

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

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

Deposits and borrowing											Money market paper and debt securities outstanding <sup>6</sup>	Equity capital	Other liabilities <sup>7</sup>	Period	
from banks (MFIs)			from non-banks (non-MFIs)					Foreign non-banks							
Total	Total	German banks <sup>2</sup>	Foreign banks	Total	German non-banks (non-MFIs) <sup>5</sup>										
					Total	Short-term			Medium and long-term						
16	17	18	19	20		21	22	23	24	25	26	27	28	29	
<b>End of year or month *</b>											<b>All foreign subsidiaries</b>				
163,412	59,624	34,110	25,514	103,788	6,696	4,221	4,220	2,475	2,100	97,092	16,612	20,266	29,171	2020	
178,587	64,210	32,969	31,241	114,377	7,285	4,870	4,867	2,415	2,062	107,092	16,356	20,322	30,706	2021	
189,430	67,464	38,599	28,865	121,966	6,877	4,574	4,358	2,303	2,058	115,089	13,451	20,119	33,691	2022	
187,176	69,319	40,258	29,061	117,857	6,928	4,417	4,300	2,511	2,066	110,929	12,655	20,246	34,699	2023 Feb.	
186,581	71,229	42,161	29,068	115,352	6,831	4,315	4,198	2,516	2,072	108,521	12,261	20,294	34,768	Mar.	
183,535	71,023	44,008	27,015	112,512	6,940	4,471	4,355	2,469	2,075	105,572	12,166	20,170	35,013	Apr.	
183,942	71,157	43,579	27,578	112,785	6,920	4,449	4,348	2,471	2,086	105,865	12,118	20,552	34,293	May	
185,641	71,920	45,395	26,525	113,721	6,622	4,198	4,197	2,424	2,090	107,099	10,553	20,497	36,626	June	
187,901	72,324	47,015	25,309	115,577	6,824	4,397	4,395	2,427	2,094	108,753	10,536	20,530	34,397	July	
185,461	70,642	45,974	24,668	114,819	6,640	4,219	4,166	2,421	2,088	108,179	10,313	20,622	36,431	Aug.	
188,249	74,136	49,084	25,052	114,113	6,702	4,283	4,180	2,419	2,086	107,411	11,346	20,534	36,023	Sep.	
189,294	73,089	48,289	24,800	116,205	6,541	4,128	4,125	2,413	2,085	109,664	11,562	20,788	35,751	Oct.	
192,084	73,730	48,427	25,303	118,354	6,509	4,098	4,095	2,411	2,083	111,845	11,639	20,805	35,362	Nov.	
<b>Changes *</b>															
+ 12,061	+ 3,155	- 1,141	+ 4,296	+ 8,906	+ 589	+ 649	+ 647	- 60	- 38	+ 8,317	- 256	+ 56	+ 161	2021	
+ 7,699	+ 1,381	+ 5,630	- 4,249	+ 6,318	- 408	- 296	- 509	- 112	- 4	+ 6,726	- 2,905	- 203	+ 2,164	2022	
+ 341	+ 2,249	+ 1,903	+ 346	- 1,908	- 97	- 102	- 102	+ 5	+ 6	- 1,811	- 394	+ 48	+ 407	2023 Mar.	
- 2,678	- 77	+ 1,847	- 1,924	- 2,601	+ 109	+ 156	+ 157	- 47	+ 3	- 2,710	- 95	- 124	+ 215	Apr.	
- 644	- 265	- 429	+ 164	- 379	- 20	- 22	- 7	+ 2	+ 11	- 359	- 48	+ 382	- 1,166	May	
+ 2,300	+ 963	+ 1,816	- 853	+ 1,337	- 298	- 251	- 151	- 47	+ 4	+ 1,635	- 1,565	- 55	+ 2,539	June	
+ 2,718	+ 550	+ 1,620	- 1,070	+ 2,168	+ 202	+ 199	+ 198	+ 3	+ 4	+ 1,966	- 17	+ 33	+ 2,107	July	
- 2,927	- 1,855	- 1,041	- 814	- 1,072	- 184	- 178	- 229	- 6	- 6	- 888	- 223	+ 92	+ 1,822	Aug.	
+ 1,925	+ 3,221	+ 3,110	+ 111	- 1,296	+ 62	+ 64	+ 14	- 2	- 2	- 1,358	+ 1,033	- 88	- 700	Sep.	
+ 1,176	- 998	- 795	- 203	+ 2,174	- 161	- 155	- 55	- 6	- 1	+ 2,335	+ 216	+ 254	- 232	Oct.	
+ 3,739	+ 931	+ 138	+ 793	+ 2,808	- 32	- 30	- 30	- 2	- 2	+ 2,840	+ 77	+ 17	- 43	Nov.	
<b>End of year or month *</b>											<b>Foreign subsidiaries in EU countries</b>				
110,200	36,368	27,133	9,235	73,832	4,483	2,010	2,009	2,473	2,098	69,349	15,433	14,472	17,277	2020	
121,179	37,501	25,193	12,308	83,678	4,753	2,338	2,337	2,415	2,062	78,925	15,857	14,106	18,519	2021	
135,186	44,978	31,482	13,496	90,208	4,712	2,410	2,195	2,302	2,057	85,496	13,292	13,572	18,172	2022	
134,735	46,919	32,765	14,154	87,816	4,825	2,316	2,200	2,509	2,064	82,991	12,497	13,615	18,435	2023 Feb.	
135,502	49,095	34,530	14,565	86,407	4,801	2,287	2,171	2,514	2,070	81,606	12,128	13,765	19,335	Mar.	
136,604	51,005	36,379	14,626	85,599	4,857	2,390	2,274	2,467	2,073	80,742	12,047	13,779	19,658	Apr.	
136,549	51,422	36,176	15,246	85,127	4,823	2,354	2,253	2,469	2,084	80,304	12,000	13,946	17,488	May	
138,592	51,864	37,810	14,054	86,728	4,606	2,184	2,183	2,422	2,088	82,122	10,159	14,059	19,297	June	
141,455	52,564	38,990	13,574	88,891	4,737	2,312	2,311	2,425	2,092	84,154	10,154	14,162	17,893	July	
139,210	51,383	38,224	13,159	87,827	4,695	2,276	2,225	2,419	2,086	83,132	9,981	14,195	18,856	Aug.	
140,971	54,658	40,906	13,752	86,313	4,842	2,425	2,324	2,417	2,084	81,471	11,006	14,003	18,526	Sep.	
142,559	54,296	40,200	14,096	88,263	4,749	2,338	2,337	2,411	2,083	83,514	11,264	14,175	18,105	Oct.	
145,209	54,492	40,206	14,286	90,717	4,653	2,245	2,243	2,408	2,080	86,064	11,345	14,286	18,384	Nov.	
<b>Changes *</b>															
+ 10,318	+ 825	- 1,940	+ 2,765	+ 9,493	+ 270	+ 328	+ 328	- 58	- 36	+ 9,223	+ 424	- 366	+ 786	2021	
+ 13,586	+ 7,274	+ 6,289	+ 985	+ 6,312	- 41	+ 72	- 142	- 113	- 5	+ 6,353	- 2,565	- 534	- 631	2022	
+ 1,001	+ 2,284	+ 1,765	+ 519	- 1,283	- 24	- 29	- 29	+ 5	+ 6	- 1,259	- 369	+ 150	+ 950	2023 Mar.	
+ 1,193	+ 1,948	+ 1,849	+ 99	- 755	+ 56	+ 103	+ 103	- 47	+ 3	- 811	- 81	+ 14	+ 214	Apr.	
- 370	+ 261	- 203	+ 464	- 631	- 34	- 36	- 21	+ 2	+ 11	- 597	- 47	+ 167	- 2,256	May	
+ 2,218	+ 525	+ 1,634	- 1,109	+ 1,693	- 217	- 170	- 70	- 47	+ 4	+ 1,910	- 1,841	+ 113	+ 1,819	June	
+ 2,971	+ 746	+ 1,180	- 434	+ 2,225	+ 131	+ 128	+ 128	+ 3	+ 4	+ 2,094	- 5	+ 103	- 1,408	July	
- 2,375	- 1,248	- 766	- 482	- 1,127	- 42	- 36	- 86	- 6	- 6	- 1,085	- 173	+ 33	+ 919	Aug.	
+ 1,529	+ 3,174	+ 2,682	+ 492	- 1,645	+ 147	+ 149	+ 99	- 2	- 2	- 1,792	+ 1,025	- 192	- 346	Sep.	
+ 1,635	- 348	- 706	+ 358	+ 1,983	- 93	- 87	+ 13	- 6	- 1	+ 2,076	+ 258	+ 172	- 406	Oct.	
+ 2,912	+ 318	+ 6	+ 312	+ 2,594	- 96	- 93	- 94	- 3	- 3	+ 2,690	+ 81	+ 111	+ 293	Nov.	

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

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets	
				Total	Balances and loans 1			Money market paper, securities 3 4	Total	Loans 1			Money market paper, securities 3		
					Total	German banks 2	Foreign banks			Total	Total	to German non-banks			to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>of which: Luxembourg</b>															
<b>End of year or month *</b>															
2020	5	5	66,884	20,375	16,999	7,921	9,078	.	33,376	24,736	12,586	12,410	12,150	8,640	13,133
2021	4	4	71,046	22,205	19,379	8,497	10,882	.	31,938	24,215	12,093	12,042	12,122	7,723	16,903
2022	4	4	76,740	29,008	25,183	9,691	15,492	.	33,705	26,283	12,708	12,661	13,575	7,422	14,027
2023 Feb.	4	4	74,348	26,447	22,793	9,935	12,858	.	33,360	26,114	12,859	12,813	13,255	7,246	14,541
Mar.	4	4	75,644	27,796	23,598	8,287	15,311	.	33,396	26,308	12,775	12,731	13,533	7,088	14,452
Apr.	4	4	76,621	29,438	25,221	9,532	15,689	.	33,225	26,206	12,453	12,410	13,753	7,019	13,958
May	4	4	73,490	25,289	21,233	8,217	13,016	.	33,133	26,009	12,227	12,184	13,782	7,124	15,068
June	5	5	76,787	29,664	25,407	10,130	15,277	4,257	32,869	25,859	12,197	12,155	13,662	7,010	14,254
July	5	5	76,252	28,814	24,661	10,319	14,342	4,153	33,273	26,427	12,339	12,297	14,088	6,846	14,165
Aug.	5	5	75,074	27,927	24,083	9,099	14,984	3,844	32,919	26,050	12,142	12,102	13,908	6,869	14,228
Sep.	5	5	77,108	29,237	25,382	11,024	14,358	3,855	33,007	26,066	11,774	11,734	14,292	6,941	14,864
Oct.	5	5	77,417	29,734	25,917	10,015	15,902	3,817	32,786	25,862	11,489	11,449	14,373	6,924	14,897
Nov.	5	5	77,514	29,617	25,835	8,705	17,130	3,782	32,797	26,065	11,454	11,415	14,611	6,732	15,100
<b>Changes *</b>															
2021	-	1	+ 3,274	+ 1,348	+ 2,303	+ 576	+ 1,727	.	- 1,844	- 917	- 493	- 368	- 424	- 927	+ 3,770
2022	-	-	+ 5,197	+ 6,619	+ 5,945	+ 1,194	+ 4,751	.	+ 1,669	+ 1,970	+ 615	+ 619	+ 1,355	- 301	- 3,091
2023 Mar.	-	-	+ 1,545	+ 1,511	+ 855	- 1,648	+ 2,503	.	+ 123	+ 281	- 84	- 82	+ 365	- 158	- 89
Apr.	-	-	+ 967	+ 1,600	+ 1,547	+ 1,245	+ 302	.	- 139	- 70	- 322	- 321	+ 252	- 69	- 494
May	-	-	+ 3,476	- 4,359	- 4,060	- 1,315	- 2,745	.	- 227	- 332	- 226	- 226	+ 106	+ 105	+ 1,110
June	+ 1	+ 1	+ 3,449	+ 4,488	+ 4,204	+ 1,913	+ 2,291	+ 284	- 225	- 111	- 30	- 29	- 81	- 114	- 814
July	-	-	- 422	- 775	- 722	+ 189	- 911	- 53	+ 442	+ 606	+ 142	+ 142	+ 464	- 164	- 89
Aug.	-	-	- 1,331	- 994	- 623	- 1,220	+ 597	- 371	- 400	- 423	- 197	- 195	- 226	+ 23	+ 63
Sep.	-	-	+ 1,814	+ 1,148	+ 1,250	+ 1,925	- 675	- 102	+ 30	- 42	- 368	- 368	+ 326	+ 72	+ 636
Oct.	-	-	+ 371	+ 525	+ 551	- 1,009	+ 1,560	- 26	- 187	- 170	- 285	- 285	+ 115	- 17	+ 33
Nov.	-	-	+ 344	+ 66	- 24	- 1,310	+ 1,286	+ 90	+ 75	+ 267	- 35	- 34	+ 302	- 192	+ 203
<b>Foreign subsidiaries in non-EU countries</b>															
<b>End of year or month *</b>															
2020	8	22	72,079	13,787	13,465	3,914	9,551	.	34,942	31,047	294	294	30,753	3,895	23,350
2021	9	22	76,310	15,172	14,744	4,946	9,798	.	34,913	30,255	346	346	29,909	4,658	26,225
2022	8	21	76,469	14,193	13,617	3,165	10,452	.	39,501	35,363	384	384	34,979	4,138	22,775
2023 Feb.	8	21	75,494	13,544	12,999	2,875	10,124	.	40,062	36,225	385	385	35,840	3,837	21,888
Mar.	8	21	73,174	13,536	12,985	2,861	10,124	.	39,877	36,027	347	347	35,680	3,850	19,761
Apr.	8	20	68,796	12,767	12,203	2,887	9,316	.	39,221	35,317	346	346	34,971	3,904	16,808
May	8	20	70,922	12,975	12,405	3,002	9,403	.	39,812	35,780	345	345	35,435	4,032	18,135
June	8	20	71,210	13,375	12,821	2,712	10,109	.	40,117	36,262	338	338	35,924	3,855	17,718
July	8	19	69,700	12,518	11,992	2,409	9,583	.	39,412	35,585	328	328	35,257	3,827	17,770
Aug.	8	19	70,585	12,418	11,858	2,540	9,318	.	39,434	35,812	328	328	35,484	3,622	18,733
Sep.	8	19	71,646	12,877	12,299	2,699	9,600	.	40,426	36,620	314	314	36,306	3,806	18,343
Oct.	8	19	71,292	12,553	11,988	2,517	9,471	.	40,461	36,697	303	303	36,394	3,764	18,278
Nov.	8	19	70,666	12,752	12,217	2,832	9,385	.	40,375	36,854	442	442	36,412	3,521	17,539
<b>Changes *</b>															
2021	+ 1	± 0	+ 860	- 274	- 335	+ 1,032	- 1,367	.	- 1,731	- 2,494	+ 52	+ 52	- 2,546	+ 763	+ 2,865
2022	- 1	- 1	- 3,101	- 3,320	- 3,421	- 1,781	- 1,640	.	+ 3,672	+ 4,192	+ 38	+ 38	+ 4,154	- 520	- 3,453
2023 Mar.	-	-	- 1,330	+ 351	+ 334	- 14	+ 348	.	+ 446	+ 433	- 38	- 38	+ 471	+ 13	- 2,127
Apr.	-	-	- 4,022	- 665	- 678	+ 26	- 704	.	- 403	- 457	- 1	- 1	- 456	+ 54	- 2,954
May	-	-	+ 1,030	- 121	- 110	+ 115	- 225	.	- 175	- 303	- 1	- 1	- 302	+ 128	+ 1,326
June	-	-	+ 910	+ 589	+ 595	- 290	+ 885	.	+ 738	+ 915	- 7	- 7	+ 922	- 177	- 417
July	-	-	- 1,034	- 746	- 718	- 303	- 415	.	- 339	- 311	- 10	- 10	- 301	- 28	+ 51
Aug.	-	-	+ 360	- 248	- 275	+ 131	- 406	.	- 355	- 150	-	-	- 150	+ 205	+ 963
Sep.	-	-	+ 154	+ 215	+ 205	+ 159	+ 46	.	+ 328	+ 144	- 14	- 14	+ 158	+ 184	- 389
Oct.	-	-	- 245	- 298	- 284	- 182	- 102	.	+ 118	+ 160	- 11	- 11	+ 171	- 42	- 65
Nov.	-	-	+ 393	+ 461	+ 480	+ 315	+ 165	.	+ 671	+ 914	+ 139	+ 139	+ 775	- 243	- 739

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

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

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

Deposits and borrowing											Money market paper and debt securities outstanding <sup>6</sup>	Equity capital	Other liabilities <sup>7</sup>	Period	
from banks (MFIs)				from non-banks (non-MFIs)											
Total	Total	German banks <sup>2</sup>	Foreign banks	Total	German non-banks (non-MFIs) <sup>5</sup>				Foreign non-banks						
					Total	Short-term		Medium and long-term							
						Total	of which: Enterprises and households	Total		of which: Enterprises and households					
16	17	18	19	20	21	22	23	24	25	26	27	28	29		
<b>End of year or month *</b>											<b>of which: Luxembourg</b>				
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	
49,335	32,659	25,647	7,012	16,676	3,907	1,399	1,284	2,508	2,063	12,769	6,570	6,371	12,072	2023 Feb.	
49,551	32,193	23,970	8,223	17,358	3,957	1,444	1,329	2,513	2,069	13,401	6,381	6,367	13,345	Mar.	
50,298	33,842	25,479	8,363	16,456	3,965	1,499	1,384	2,466	2,072	12,491	6,323	6,379	13,621	Apr.	
49,395	33,818	24,920	8,898	15,577	3,939	1,471	1,371	2,468	2,083	11,638	6,251	6,378	11,466	May	
51,306	35,153	26,084	9,069	16,153	3,785	1,364	1,364	2,421	2,087	12,368	5,769	6,559	13,153	June	
52,176	35,830	27,025	8,805	16,346	3,812	1,388	1,388	2,424	2,091	12,534	5,735	6,534	11,807	July	
50,001	34,531	25,853	8,678	15,470	3,851	1,433	1,383	2,418	2,085	11,619	5,651	6,534	12,888	Aug.	
52,076	36,819	27,471	9,348	15,257	3,980	1,564	1,464	2,416	2,083	11,277	5,976	6,533	12,523	Sep.	
52,590	36,385	26,751	9,634	16,205	3,858	1,448	1,448	2,410	2,082	12,347	6,219	6,536	12,072	Oct.	
53,194	36,001	26,359	9,642	17,193	3,757	1,350	1,350	2,407	2,079	13,436	6,088	6,536	11,696	Nov.	
<b>Changes *</b>															
+ 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	
+ 378	- 360	- 1,677	+ 1,317	+ 738	+ 50	+ 45	+ 45	+ 5	+ 6	+ 688	- 189	- 4	+ 1,360	2023 Mar.	
+ 815	+ 1,692	+ 1,509	+ 183	- 877	+ 8	+ 55	+ 55	- 47	+ 3	- 885	- 58	+ 12	+ 198	Apr.	
- 1,126	- 174	- 559	+ 385	- 952	- 26	- 28	- 13	+ 2	+ 11	- 926	- 72	- 1	- 2,277	May	
+ 2,033	+ 1,415	+ 1,164	+ 251	+ 618	- 154	- 107	- 7	- 47	+ 4	+ 772	- 482	+ 181	+ 1,717	June	
+ 951	+ 730	+ 941	- 211	+ 221	+ 27	+ 24	+ 24	+ 3	+ 4	+ 194	- 34	- 25	- 1,314	July	
- 2,263	- 1,364	- 1,172	- 192	- 899	+ 39	+ 45	- 5	- 6	- 6	- 938	- 84	-	+ 1,016	Aug.	
+ 1,911	+ 2,184	+ 1,618	+ 566	- 273	+ 129	+ 131	+ 81	- 2	- 2	- 402	+ 325	- 1	- 421	Sep.	
+ 554	- 417	- 720	+ 303	+ 971	- 122	- 116	- 16	- 6	- 1	+ 1,093	+ 243	+ 3	- 429	Oct.	
+ 793	- 261	- 392	+ 131	+ 1,054	- 101	- 98	- 98	- 3	- 3	+ 1,155	- 131	-	- 318	Nov.	
<b>End of year or month *</b>											<b>Foreign subsidiaries in non-EU countries</b>				
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	
52,441	22,400	7,493	14,907	30,041	2,103	2,101	2,100	.	.	27,938	158	6,631	16,264	2023 Feb.	
51,079	22,134	7,631	14,503	28,945	2,030	2,028	2,027	.	.	26,915	133	6,529	15,433	Mar.	
46,931	20,018	7,629	12,389	26,913	2,083	2,081	2,081	.	.	24,830	.	6,391	15,355	Apr.	
47,393	19,735	7,403	12,332	27,658	2,097	2,095	2,095	.	.	25,561	.	6,606	16,805	May	
47,049	20,056	7,585	12,471	26,993	2,016	2,014	2,014	2	2	24,977	.	6,438	17,329	June	
46,446	19,760	8,025	11,735	26,686	2,087	2,085	2,084	.	.	24,599	.	6,368	16,504	July	
46,251	19,259	7,750	11,509	26,992	1,945	1,943	1,941	.	.	25,047	.	6,427	17,575	Aug.	
47,278	19,478	8,178	11,300	27,800	1,860	1,858	1,856	.	.	25,940	.	6,531	17,497	Sep.	
46,735	18,793	8,089	10,704	27,942	1,792	1,790	1,788	.	.	26,150	.	6,613	17,646	Oct.	
46,875	19,238	8,221	11,017	27,637	1,856	1,853	1,852	.	.	25,781	.	6,519	16,978	Nov.	
<b>Changes *</b>															
+ 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	
- 660	- 35	+ 138	- 173	- 625	- 73	- 73	- 73	.	.	- 552	- 25	- 102	- 543	2023 Mar.	
- 3,871	- 2,025	- 2	- 2,023	- 1,846	+ 53	+ 53	+ 54	.	.	- 1,899	.	- 138	+ 1	Apr.	
- 274	- 526	- 226	- 300	+ 252	+ 14	+ 14	+ 14	.	.	+ 238	.	+ 215	+ 1,090	May	
+ 82	+ 438	+ 182	+ 256	- 356	- 81	- 81	- 81	-	-	- 275	.	- 168	+ 720	June	
- 253	- 196	+ 440	- 636	- 57	+ 71	+ 71	+ 70	.	.	- 128	.	- 70	- 699	July	
- 552	- 607	- 275	- 332	+ 55	- 142	- 142	- 143	.	.	+ 197	.	+ 59	+ 903	Aug.	
+ 396	+ 47	+ 428	- 381	+ 349	- 85	- 85	- 85	.	.	+ 434	.	+ 104	- 354	Sep.	
- 459	- 650	- 89	- 561	+ 191	- 68	- 68	- 68	.	.	+ 259	.	+ 82	+ 174	Oct.	
+ 827	+ 613	+ 132	+ 481	+ 214	+ 64	+ 63	+ 64	.	.	+ 150	.	- 94	- 336	Nov.	

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

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

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

## 1 Loans, building loans \*

€ million

End of year or month	Building loans to domestic households 2											Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
	Unsecured lending to banks (MFIs), bank balances (including building loans to banks) 1	by debtor group			by type and maturity									
		Total	Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans			Other 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		
<b>All building and loan associations</b>														
2018	38,412	140,443	14,238	126,205	11,757	10,552	108,505	5,857	102,222	20,181	6,190	1,118	41,505	
2019	32,522	147,665	14,928	132,737	11,290	10,155	115,629	5,279	109,980	20,746	8,130	1,188	42,155	
2020	29,453	158,185	15,872	142,313	10,690	9,661	123,043	4,782	117,912	24,452	8,062	1,331	41,633	
2021	27,096	168,019	16,828	151,191	10,005	9,066	128,295	4,205	123,784	29,719	7,818	1,473	42,191	
2022	30,228	177,437	17,974	159,463	11,015	9,906	132,739	3,604	128,753	33,683	7,781	1,432	38,325	
2023 Mar.	30,651	178,812	18,156	160,656	11,824	10,602	132,791	3,486	128,914	34,197	7,253	1,433	38,240	
Apr.	30,138	179,018	18,193	160,825	12,203	10,930	132,498	3,437	128,676	34,317	7,264	1,441	38,357	
May	29,245	179,538	18,242	161,296	12,531	11,208	132,512	3,418	128,717	34,495	7,272	1,437	38,229	
June	28,208	180,335	18,334	162,001	12,919	11,535	132,696	3,418	128,902	34,720	7,212	1,439	38,166	
July	27,898	180,665	18,406	162,259	13,388	11,936	132,542	3,378	128,778	34,735	7,176	1,457	38,094	
Aug.	26,739	181,214	18,490	162,724	13,794	12,283	132,532	3,363	128,801	34,888	7,192	1,464	38,035	
Sep.	25,881	181,833	18,558	163,275	14,191	12,613	132,612	3,332	128,941	35,030	7,257	1,463	37,993	
Oct.	25,340	182,245	18,629	163,616	14,572	12,938	132,465	3,327	128,806	35,208	7,251	1,474	37,752	
Nov.	25,385	182,727	18,709	164,018	15,002	13,302	132,448	3,044	128,990	35,277	7,270	1,482	37,576	
Dec.	25,600	183,297	18,735	164,562	15,344	13,586	132,623	3,018	129,205	35,330	7,297	1,479	37,752	
<b>Private building and loan associations</b>														
2018	22,831	112,374	11,157	101,217	8,845	7,994	84,726	4,810	79,524	18,803	3,620	495	18,271	
2019	16,903	118,276	11,655	106,621	8,437	7,639	90,641	4,401	85,895	19,198	5,126	474	18,404	
2020	14,251	127,303	12,401	114,902	7,921	7,195	96,812	4,000	92,490	22,570	4,931	481	18,424	
2021	12,351	135,616	13,007	122,609	7,351	6,692	100,956	3,576	97,092	27,309	4,364	590	19,413	
2022	15,657	142,659	13,728	128,931	7,940	7,177	104,120	3,092	100,668	30,599	4,290	557	16,956	
2023 Mar.	16,155	143,553	13,835	129,718	8,419	7,594	104,093	2,987	100,741	31,041	3,790	557	17,026	
Apr.	15,722	143,613	13,838	129,775	8,658	7,805	103,807	2,946	100,503	31,148	3,794	558	17,207	
May	15,007	143,949	13,857	130,092	8,854	7,973	103,787	2,936	100,501	31,308	3,811	555	17,274	
June	13,983	144,507	13,899	130,608	9,058	8,146	103,940	2,939	100,653	31,509	3,730	554	17,345	
July	13,668	144,601	13,922	130,679	9,352	8,404	103,731	2,903	100,470	31,518	3,674	560	17,475	
Aug.	12,397	144,931	13,948	130,983	9,592	8,613	103,682	2,891	100,451	31,657	3,685	562	17,513	
Sep.	11,609	145,364	13,976	131,388	9,814	8,800	103,769	2,864	100,597	31,781	3,671	560	17,537	
Oct.	11,135	145,597	14,010	131,587	10,040	8,994	103,609	2,864	100,439	31,948	3,665	564	17,490	
Nov.	11,248	145,892	14,049	131,843	10,273	9,192	103,613	2,596	100,628	32,006	3,666	565	17,498	
Dec.	11,561	146,354	14,050	132,304	10,472	9,359	103,818	2,578	100,864	32,064	3,689	568	17,713	
<b>Public building and loan associations</b>														
2018	15,581	28,069	3,081	24,988	2,912	2,558	23,779	1,047	22,698	1,378	2,570	623	23,234	
2019	15,619	29,389	3,273	26,116	2,853	2,516	24,988	878	24,085	1,548	3,004	714	23,751	
2020	15,202	30,882	3,471	27,411	2,769	2,466	26,231	782	25,422	1,882	3,131	850	23,209	
2021	14,745	32,403	3,821	28,582	2,654	2,374	27,339	629	26,692	2,410	3,454	883	22,778	
2022	14,571	34,778	4,246	30,532	3,075	2,729	28,619	512	28,085	3,084	3,491	875	21,369	
2023 Mar.	14,496	35,259	4,321	30,938	3,405	3,008	28,698	499	28,173	3,156	3,463	876	21,214	
Apr.	14,416	35,405	4,355	31,050	3,545	3,125	28,691	491	28,173	3,169	3,470	883	21,150	
May	14,238	35,589	4,385	31,204	3,677	3,235	28,725	482	28,216	3,187	3,461	882	20,955	
June	14,225	35,828	4,435	31,393	3,861	3,389	28,756	479	28,249	3,211	3,482	885	20,821	
July	14,230	36,064	4,484	31,580	4,036	3,532	28,811	475	28,308	3,217	3,502	897	20,619	
Aug.	14,342	36,283	4,542	31,741	4,202	3,670	28,850	472	28,350	3,231	3,507	902	20,522	
Sep.	14,272	36,469	4,582	31,887	4,377	3,813	28,843	468	28,344	3,249	3,586	903	20,456	
Oct.	14,205	36,648	4,619	32,029	4,532	3,944	28,856	463	28,367	3,260	3,586	910	20,262	
Nov.	14,137	36,835	4,660	32,175	4,729	4,110	28,835	448	28,362	3,271	3,604	917	20,078	
Dec.	14,039	36,943	4,685	32,258	4,872	4,227	28,805	440	28,341	3,266	3,608	911	20,039	

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

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

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

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

€ million

End of year or month	Deposits and borrowing from banks (MFIs) <sup>1</sup>			Deposits and borrowing from domestic non-banks (non-MFIs)			Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities outstanding	Memo items				
	Total	of which		Total	Domestic households	Other domestic non-banks			Other <sup>2</sup>	Number of institutions	Balance sheet total <sup>3</sup>	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts
		Time deposits of more than 2 years	Deposits under savings and loan contracts										
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>All building and loan associations</b>													
2018	23,213	14,221	2,797	173,372	171,350	2,022	9,943	937	3,288	20	233,433	26,941	894,949
2019	23,891	12,953	2,921	178,784	176,439	2,345	9,784	941	1,767	19	237,850	26,053	908,960
2020	29,636	15,487	2,928	180,540	178,073	2,467	8,330	947	2,760	18	244,856	24,923	910,238
2021	33,103	21,610	2,957	182,731	180,035	2,696	9,165	1,707	4,242	18	253,225	23,760	907,831
2022	38,649	26,945	2,521	183,714	180,793	2,921	9,215	1,707	5,159	18	259,728	22,586	923,798
2023 Jan.	37,999	26,418	2,435	183,997	181,042	2,955	9,450	1,734	5,647	18	259,969	22,541	927,698
Feb.	37,970	26,345	2,261	184,035	181,090	2,945	9,556	1,739	6,134	18	260,698	22,474	930,765
Mar.	37,506	26,237	2,035	183,779	180,816	2,963	10,002	1,732	6,134	18	260,558	22,407	934,069
Apr.	37,576	26,210	1,916	183,305	180,346	2,959	10,198	1,713	6,114	18	260,425	22,342	936,738
May	37,266	26,176	1,795	183,281	180,309	2,972	10,253	1,708	6,114	18	260,159	22,280	939,899
June	36,823	26,304	1,678	182,935	179,962	2,973	10,153	1,688	6,114	18	259,492	22,215	942,435
July	37,536	26,095	1,515	182,380	179,442	2,938	10,161	1,658	6,109	18	259,542	22,146	944,789
Aug.	37,528	25,903	1,435	182,068	179,143	2,925	9,998	1,647	6,080	18	259,096	22,082	947,152
Sep.	37,102	25,625	1,384	181,718	178,777	2,941	10,236	1,637	6,080	17	258,848	22,022	949,337
Oct.	37,301	25,542	1,267	181,341	178,412	2,929	10,198	1,629	6,080	16	258,424	21,960	951,265
Nov.	37,424	25,605	1,231	180,894	177,975	2,919	10,416	1,628	6,560	15	258,803	21,895	953,456
Dec.	37,938	25,523	1,179	181,718	178,799	2,919	10,562	1,630	6,550	15	259,518	21,839	955,952
<b>Private building and loan associations</b>													
2018	20,262	13,211	1,734	112,756	111,807	949	9,670	601	3,288	12	162,274	17,276	593,321
2019	20,211	12,016	1,739	116,063	115,031	1,032	9,492	599	1,767	11	164,139	16,722	602,017
2020	25,711	14,625	1,735	117,063	115,999	1,064	8,017	599	2,760	10	170,006	16,018	603,598
2021	29,252	20,879	1,712	118,689	117,542	1,147	8,716	1,354	4,242	10	177,699	15,324	602,719
2022	34,759	26,257	1,426	118,687	117,480	1,207	8,841	1,347	5,159	10	183,124	14,493	610,441
2023 Jan.	34,290	25,714	1,391	118,758	117,540	1,218	9,109	1,374	5,647	10	183,338	14,458	612,807
Feb.	34,327	25,646	1,228	118,661	117,450	1,211	9,211	1,379	6,134	10	183,955	14,407	614,795
Mar.	33,906	25,556	1,073	118,389	117,155	1,234	9,674	1,368	6,134	10	183,818	14,356	616,946
Apr.	33,989	25,550	982	117,907	116,680	1,227	9,873	1,350	6,114	10	183,651	14,310	618,598
May	33,865	25,544	904	117,943	116,712	1,231	9,944	1,345	6,114	10	183,627	14,279	621,031
June	33,281	25,667	849	117,745	116,522	1,223	9,814	1,326	6,114	10	182,851	14,243	623,068
July	33,843	25,444	737	117,278	116,071	1,207	9,821	1,296	6,109	10	182,829	14,196	624,481
Aug.	33,439	25,092	677	116,996	115,806	1,190	9,670	1,285	6,080	10	181,979	14,153	625,956
Sep.	32,953	24,822	620	116,744	115,549	1,195	9,915	1,273	6,080	10	181,736	14,117	627,454
Oct.	33,131	24,717	522	116,422	115,233	1,189	9,899	1,267	6,080	9	181,369	14,076	628,625
Nov.	33,360	24,761	491	116,092	114,915	1,177	10,137	1,265	6,560	9	181,876	14,035	630,126
Dec.	33,945	24,697	447	116,567	115,403	1,164	10,293	1,267	6,550	9	182,626	14,001	631,784
<b>Public building and loan associations</b>													
2018	2,951	1,010	1,063	60,616	59,543	1,073	273	336	–	8	71,159	9,665	301,628
2019	3,680	937	1,182	62,721	61,408	1,313	292	342	–	8	73,711	9,331	306,943
2020	3,925	862	1,193	63,477	62,074	1,403	313	348	–	8	74,850	8,905	306,640
2021	3,851	731	1,245	64,042	62,493	1,549	449	353	–	8	75,526	8,436	305,112
2022	3,890	688	1,095	65,027	63,313	1,714	374	360	–	8	76,604	8,093	313,357
2023 Jan.	3,709	704	1,044	65,239	63,502	1,737	341	360	–	8	76,631	8,083	314,891
Feb.	3,643	699	1,033	65,374	63,640	1,734	345	360	–	8	76,743	8,067	315,970
Mar.	3,600	681	962	65,390	63,661	1,729	328	364	–	8	76,740	8,051	317,123
Apr.	3,587	660	934	65,398	63,666	1,732	325	363	–	8	76,774	8,032	318,140
May	3,401	632	891	65,338	63,597	1,741	309	363	–	8	76,532	8,001	318,868
June	3,542	637	829	65,190	63,440	1,750	339	362	–	8	76,641	7,972	319,367
July	3,693	651	778	65,102	63,371	1,731	340	362	–	8	76,713	7,950	320,308
Aug.	4,089	811	758	65,072	63,337	1,735	328	362	–	8	77,117	7,929	321,196
Sep.	4,149	803	764	64,974	63,228	1,746	321	364	–	7	77,112	7,905	321,883
Oct.	4,170	825	745	64,919	63,179	1,740	299	362	–	7	77,055	7,884	322,640
Nov.	4,064	844	740	64,802	63,060	1,742	279	363	–	6	76,927	7,860	323,330
Dec.	3,993	826	732	65,151	63,396	1,755	269	363	–	6	76,892	7,838	324,168

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

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

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

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

Credit institutions in Germany											
End of year	Commercial banks					Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks	Total
	Total	Big banks	Regional banks and other commercial banks 3	Branches of foreign banks 4	Total						
<b>Local branches in Germany - total</b>											
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	
2022	21,904	5,072	3,722	1,096	254	150	7,688	14	7,616	39	
<b>Credit institutions *</b>											
2020	1,679	270	3	151	116	6	377	1	818	10	
2021	1,519	261	3	151	107	6	371	1	771	9	
2022	1,458	247	3	142	102	6	362	1	735	8	
<b>Branches in Germany</b>											
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	
2022	20,446	4,825	3,719	954	152	144	7,326	13	6,881	31	
<b>for information only: Foreign branches of German banks 1</b>											
2020	273	230	92	138	–	21	–	4	6	8	
2021	255	216	92	124	0	21	0	4	4	6	
2022	251	211	88	123	–	22	–	4	4	6	
<b>for information only: Foreign subsidiaries of German banks 2</b>											
2020	83	72	63	9	–	3	–	8	–	–	
2021	79	70	62	8	0	3	0	4	0	0	
2022	77	68	60	8	–	3	–	4	–	–	

Credit institutions in Germany										for information only: Banks majority-owned by foreign banks 10	
End of year	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics				foreign banks	foreign non-banks	
		Total	Private Building and loan associations	Public Building and loan associations 8	Total	of which: Housing enterprises with savings facilities	of which: Guarantee banks and other credit institutions	of which: Securities trading banks 9			
<b>Local branches in Germany - total</b>											
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	
2022	26	1,223	772	451	76	61	15	–	936	119	
<b>Credit institutions *</b>											
2020	19	18	10	8	160	47	16	96	40	39	
2021	19	18	10	8	63	47	15	1	0	0	
2022	19	18	10	8	62	47	15	–	35	28	
<b>Branches in Germany</b>											
2020	5	1,259	792	467	40	15	–	25	968	39	
2021	6	1,239	780	459	15	15	0	0	0	0	
2022	7	1,205	762	443	14	14	–	–	901	91	
<b>for information only: Foreign branches of German banks 1</b>											
2020	1	3	3	–	–	–	–	–	–	–	
2021	1	3	3	0	0	0	0	0	–	–	
2022	1	3	3	–	–	–	–	–	–	–	
<b>for information only: Foreign subsidiaries of German banks 2</b>											
2020	–	–	–	–	–	–	–	–	–	–	
2021	1	1	1	0	0	0	0	0	–	–	
2022	1	1	1	–	–	–	–	–	–	–	

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

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



## IV. Structural figures, multi-office banks

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

period	Commercial banks				Landesbanken	Savings banks	Regional institutions of credit cooperatives	Credit cooperatives	Banks with special, development and other central support tasks	Building and loan associations	All domestic banks	Foreign branches 1	Foreign subsidiaries
	Total	Big banks	Regional banks and other commercial banks	Branches of foreign banks									
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Total number</b>													
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	773	9	18	18	1,446	208	35
2022	241	3	133	105	6	362	733	8	18	18	1,388	214	32
<b>Business volume of less than €50 million <sup>2</sup></b>													
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
2022	24	–	5	19	–	–	4	–	–	–	28	72	4
<b>Business volume of €50 million or more but less than €100 million <sup>2</sup></b>													
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
2022	9	–	5	4	–	–	29	–	–	–	38	10	1
<b>Business volume of €1 billion or more but less than €5 billion <sup>2</sup></b>													
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	140	–	–	1	169	17	3
2022	26	–	15	11	–	1	124	–	–	1	152	14	3
<b>Business volume of €250 million or more but less than €500 million <sup>2</sup></b>													
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	145	2	–	0	177	19	1
2022	18	–	14	4	–	11	141	1	–	–	171	18	–
<b>Business volume of €500 million or more but less than €1 billion <sup>2</sup></b>													
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	144	–	–	1	208	22	4
2022	32	–	18	14	–	26	135	1	–	1	195	18	3
<b>Business volume of €5 billion or more but less than €10 billion <sup>2</sup></b>													
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	260	3	4	5	577	38	10
2022	66	–	38	28	–	231	253	2	4	5	561	46	10
<b>5 Mrd € bis unter 10 Mrd € Geschäftsvolumen <sup>2</sup></b>													
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	29	–	3	5	130	14	2
2022	28	–	18	10	–	64	31	–	2	5	130	13	4
<b>Business volume of more than €10 billion <sup>2</sup></b>													
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	6	104	24	8
2022	38	3	20	15	6	29	16	4	12	6	113	23	7

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

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

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

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

€ million

End of year or month	Number of reporting credit institutions	Total assets <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
<b>All categories of banks</b>												
2020	1,500	9,431,501	47,437	876,739	11,636	4,140	1,622,087	4,174,814	1,081,063	210,048	103,381	61,900
2021	1,446	9,233,348	49,690	905,741	6,302	420	2,041,155	3,964,520	941,802	228,448	95,949	64,094
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 Nov.	1,330	11,030,167	16,929	176,351	7,685	2,004	2,779,848	4,703,129	1,076,399	228,762	106,111	70,629
<b>Commercial banks <sup>6</sup></b>												
2020	256	4,160,740	21,480	549,760	9,952	4,067	596,914	1,530,332	364,505	23,523	41,356	16,905
2021	251	3,807,121	22,093	481,784	2,762	360	990,737	1,231,387	273,815	24,030	32,714	15,879
2022	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 Nov.	236	5,240,389	3,191	111,190	5,528	1,962	1,326,876	1,730,586	399,316	29,157	40,120	22,969
<b>Big banks</b>												
2020	3	2,538,904	16,843	212,915	8,749	3,802	245,891	846,095	222,553	15,931	35,225	4,650
2021	3	2,016,812	16,511	128,020	1,369	53	482,608	576,573	116,983	11,713	26,853	5,136
2022	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 Nov.	3	2,744,346	2,338	98,439	3,138	1,816	435,040	897,198	241,478	9,869	34,235	6,060
<b>Regional banks and other commercial banks</b>												
2020	142	1,194,068	4,614	220,599	1,203	143	161,810	578,756	133,810	7,556	5,433	11,822
2021	139	1,332,489	5,549	218,658	1,393	189	313,906	545,769	148,119	12,279	5,167	10,431
2022	132	1,911,399	963	18,202	2,706	177	542,295	691,288	131,729	10,692	4,509	11,321
2023 Nov.	127	1,991,390	837	9,456	2,354	146	562,670	691,960	145,038	18,525	4,335	16,547
<b>Branches of foreign banks</b>												
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 Nov.	106	504,653	16	3,295	36	–	329,166	141,428	12,800	763	1,550	362
<b>Landesbanken and savings banks</b>												
2020	383	2,291,834	16,726	180,951	1,142	30	230,424	1,309,957	301,114	100,406	23,323	13,022
2021	377	2,355,290	18,216	247,605	139	16	212,088	1,358,771	271,901	110,273	23,924	14,590
2022	368	2,483,943	9,403	30,666	728	40	410,168	1,456,987	286,864	107,484	25,107	15,008
2023 Nov.	360	2,526,425	8,038	52,061	1,128	11	432,921	1,470,746	286,776	103,220	25,918	13,954
<b>Credit cooperatives</b>												
2020	815	1,072,783	9,151	43,404	–	18	82,733	663,411	167,330	64,268	18,282	3,089
2021	773	1,140,379	9,281	61,205	200	18	79,508	708,878	165,102	71,142	18,873	3,536
2022	733	1,172,886	6,445	13,237	17	23	112,729	755,077	162,053	75,216	19,628	3,356
2023 Nov.	694	1,171,240	5,534	7,824	–	11	102,299	775,962	151,825	74,806	20,140	2,994
<b>Mortgage banks</b>												
2020	10	240,966	–	7,632	–	–	8,053	188,158	28,361	149	151	28
2021	9	228,891	–	10,731	–	–	9,428	177,693	24,735	149	147	26
2022	8	223,334	–	216	–	–	11,547	184,978	20,951	147	136	88
2023 Nov.	7	225,838	–	133	–	–	11,572	187,447	20,711	149	114	6
<b>Building and loan associations</b>												
2020	18	246,050	–	2,469	–	–	27,781	170,554	31,038	10,605	251	885
2021	18	253,225	–	2,910	–	–	27,096	177,310	30,729	11,462	268	466
2022	18	260,882	–	382	–	–	28,504	189,659	27,866	10,459	252	8
2023 Nov.	15	259,930	–	143	–	–	23,535	194,575	27,180	10,396	257	6
<b>Banks with special, development and other central support tasks</b>												
2020	18	1,419,128	80	92,523	542	25	676,182	312,402	188,715	11,097	20,018	27,971
2021	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	11,392	20,023	29,597
2022	18	1,619,590	147	5,296	194	–	888,285	350,068	175,046	11,102	20,036	30,866
2023 Nov.	18	1,606,345	166	5,000	1,029	20	882,645	343,813	190,591	11,034	19,562	30,700

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

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

## IV. Structural figures, multi-office banks

Tangible assets and other assets <sup>1</sup>												Other liabilities <sup>1</sup>			End of year or month
Total	of which: trading portfolio derivatives <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Sub-ordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which: trading portfolio derivatives <sup>4</sup>	Memo items: Sureties			
	13										14		15	16	
<b>All categories of banks</b>															
1,238,256	927,782	1,933,442	4,408,744	1,181,680	61,900	7,892	70,778	62,664	549,059	1,155,342	902,319	276,912	2020		
938,380	593,844	2,245,400	4,236,799	1,173,942	64,094	8,412	64,364	69,867	564,910	805,560	574,482	246,305	2021		
1,910,628	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		
1,862,320	1,487,999	1,955,251	4,966,671	1,397,556	70,629	5,558	76,911	92,642	609,405	1,855,544	1,453,657	351,158	2023 Nov.		
<b>Commercial banks <sup>6</sup></b>															
1,001,946	812,524	919,153	1,882,108	187,364	16,905	4,454	23,291	33,848	183,243	910,374	793,221	153,748	2020		
731,560	509,705	1,142,129	1,644,954	150,714	15,879	3,763	19,086	41,266	188,756	600,574	496,033	123,451	2021		
1,596,462	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		
1,569,494	1,337,812	939,373	2,222,732	222,976	22,969	3,367	29,111	59,571	210,513	1,529,777	1,302,698	221,059	2023 Nov.		
<b>Big banks</b>															
926,250	795,563	409,611	1,003,431	149,209	4,650	2,081	12,731	20,218	80,422	856,551	775,775	111,769	2020		
650,993	488,578	478,599	783,357	109,441	5,136	1,711	10,052	16,596	73,627	538,293	474,093	76,755	2021		
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		
1,014,735	858,476	362,827	1,089,627	172,376	6,060	1,485	17,503	23,375	79,588	991,505	839,122	135,894	2023 Nov.		
<b>Regional banks and other commercial banks</b>															
68,322	.	273,060	707,879	37,718	11,822	1,866	9,099	12,987	92,501	47,136	.	15,596	2020		
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910	2021		
497,517	.	338,265	882,409	44,484	11,321	2,368	9,672	29,482	112,689	480,709	.	42,837	2022		
539,522	.	326,261	916,638	49,567	16,547	1,431	9,178	34,742	113,931	523,095	.	40,606	2023 Nov.		
<b>Branches of foreign banks</b>															
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		
15,237	.	250,285	216,467	1,033	362	451	2,430	1,454	16,994	15,177	.	44,559	2023 Nov.		
<b>Landesbanken and savings banks</b>															
114,739	65,235	410,551	1,346,377	199,557	13,022	1,607	23,869	16,112	171,027	109,712	57,846	74,918	2020		
97,767	49,271	453,571	1,387,210	188,129	14,590	2,688	20,543	16,960	175,302	96,297	43,228	71,829	2021		
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		
131,652	75,887	405,919	1,474,011	256,028	13,954	915	21,973	17,714	184,223	151,688	79,444	78,553	2023 Nov.		
<b>Credit cooperatives</b>															
21,097	-	148,828	788,959	10,255	3,089	388	7,727	2,245	89,492	21,800	-	18,471	2020		
22,636	-	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	2	19,482	2021		
25,105	-	164,996	858,263	8,472	3,356	489	8,149	3,277	101,668	24,216	1	19,740	2022		
29,845	-	161,493	851,450	8,615	2,994	11	8,813	3,588	105,447	28,829	1	19,025	2023 Nov.		
<b>Mortgage banks</b>															
8,434	.	60,808	63,893	96,406	28	205	957	1,528	10,782	6,359	.	1,408	2020		
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2021		
5,271	.	51,059	52,782	102,360	88	279	915	898	9,498	5,455	.	745	2022		
5,706	.	44,801	53,946	108,622	6	335	928	1,760	8,923	6,517	.	620	2023 Nov.		
<b>Building and loan associations</b>															
2,467	.	28,885	191,407	2,634	885	237	6,234	395	12,251	3,122	.	1	2020		
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021		
3,752	.	38,610	195,441	5,033	8	177	6,358	434	12,255	2,566	.	1	2022		
3,838	.	37,384	193,715	6,493	6	132	5,795	368	12,969	3,068	.	1	2023 Nov.		
<b>Banks with special, development and other central support tasks</b>															
89,573	.	365,217	136,000	685,464	27,971	1,001	8,700	8,536	82,264	103,975	.	28,366	2020		
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021		
138,550	.	388,223	190,225	754,606	30,866	1,031	10,039	8,702	85,681	150,217	.	32,321	2022		
121,785	.	366,281	170,817	794,822	30,700	798	10,291	9,641	87,330	135,665	.	31,900	2023 Nov.		

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents 1														
	Short-term assets							Long-term assets							
	Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to			Bonds and notes		Shares and other securities	
		Total	foreign banks 2	foreign non-banks		Total	of which: of foreign banks		Total	foreign banks	Total	of which: enterprises and households	Total		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		
<b>Assets and liabilities, total 4</b>															
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 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	
2023 Q1	2,235,817	908,725	705,640	187,766	180,778	15,319	2,859	1,327,092	264,026	442,913	392,392	511,269	230,723	31,200	
Q2	2,219,913	883,759	683,039	181,376	173,343	19,344	3,566	1,336,154	257,440	447,009	396,076	523,685	232,922	28,458	
2023 Aug.	2,232,313	895,619	694,452	181,291	173,330	19,876	3,717	1,336,694	265,725	449,506	398,538	514,882	232,349	26,747	
Sep.	2,242,990	891,901	688,486	183,773	174,536	19,642	3,499	1,351,089	278,593	449,145	398,812	514,029	231,391	28,894	
Oct.	2,250,382	896,918	690,121	188,683	179,874	18,114	3,557	1,353,464	286,179	446,988	397,219	510,590	230,921	28,768	
Nov.	2,242,631	887,683	674,616	194,476	186,690	18,591	3,323	1,354,948	280,495	450,867	401,591	513,082	229,946	29,911	
Dec.	2,209,222	843,292	652,630	175,336	167,739	15,326	3,051	1,365,930	282,612	452,373	404,673	514,612	226,654	35,373	
<b>of which: denominated in euro 4</b>															
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 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	
2023 Q1	1,588,023	615,437	481,990	120,557	113,671	12,890	2,322	972,586	136,608	299,836	256,060	460,799	220,143	18,187	
Q2	1,570,022	580,811	449,656	115,012	107,561	16,143	3,036	989,211	137,034	304,808	260,871	472,039	222,363	16,463	
2023 Aug.	1,586,048	601,632	471,268	114,343	106,942	16,021	3,132	984,416	137,116	306,763	262,492	464,253	221,584	17,243	
Sep.	1,590,652	598,882	467,959	114,905	106,496	16,018	3,042	991,770	144,858	306,534	262,486	462,955	221,125	18,394	
Oct.	1,584,348	591,450	460,889	115,853	107,637	14,708	2,991	992,898	148,168	308,032	263,933	460,557	219,458	16,615	
Nov.	1,603,092	602,137	465,186	121,609	114,556	15,342	3,038	1,000,955	146,426	311,272	267,431	464,281	219,757	19,163	
Dec.	1,569,917	557,968	435,787	110,434	103,943	11,747	2,739	1,011,949	148,464	314,573	271,762	464,644	216,681	23,884	
<b>denominated in US dollar 4</b>															
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 Q3	500,957	213,676	163,672	48,451	48,393	1,553	497	287,281	127,750	100,145	97,083	39,696	5,080	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	
2023 Q1	456,028	203,153	152,678	48,522	48,474	1,953	482	252,875	109,146	87,065	84,494	36,962	4,454	4,131	
Q2	458,376	211,781	163,642	46,034	45,648	2,105	455	246,595	102,319	85,115	82,357	39,690	4,797	3,884	
2023 Aug.	460,022	207,965	156,332	48,971	48,610	2,662	369	252,057	110,514	84,998	82,229	37,356	5,019	3,523	
Sep.	466,228	205,749	152,844	50,198	49,827	2,707	275	260,479	115,900	85,711	82,925	38,617	4,798	4,205	
Oct.	475,756	215,802	159,800	53,793	53,411	2,209	335	259,954	119,027	83,286	80,679	37,543	5,896	4,031	
Nov.	463,945	212,167	155,259	55,170	54,543	1,738	106	251,778	114,795	82,200	79,708	35,611	4,845	3,649	
Dec.	461,989	212,492	160,657	49,206	48,494	2,629	.	249,497	115,063	80,087	77,815	35,549	4,594	3,435	
<b>Assets and liabilities vis-à-vis industrial countries 5,6</b>															
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 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	
2023 Q1	2,006,432	834,159	653,610	165,847	160,216	14,702	2,813	1,172,273	217,092	374,081	342,803	484,111	227,973	28,128	
Q2	1,981,071	806,532	630,385	157,746	151,849	18,401	3,576	1,174,539	208,651	378,862	347,603	491,970	230,173	24,574	
2023 Aug.	1,995,572	819,240	644,207	155,524	149,532	19,509	3,620	1,176,332	218,176	379,903	349,036	484,558	229,704	22,959	
Sep.	2,001,403	814,318	637,342	157,918	150,637	19,058	3,474	1,187,085	229,929	379,454	349,024	482,401	228,773	24,208	
Oct.	2,004,152	812,987	637,645	157,526	150,657	17,816	3,557	1,191,165	238,387	377,952	347,936	479,369	227,712	23,852	
Nov.	1,996,272	802,633	620,446	162,255	156,676	17,932	3,323	1,193,639	233,939	382,317	352,459	481,095	227,311	24,833	
Dec.	1,964,983	759,830	598,169	146,713	141,469	14,948	2,860	1,205,153	237,903	383,985	355,990	482,049	224,042	29,333	

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

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

## V External position of banks

															Liabilities to non-residents <sup>3</sup>	
				Short-term liabilities				Long-term liabilities								
Participating interest			Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	to foreign non-banks		Total	to foreign banks	to foreign non-banks		Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period	
Total	of which: working capital at foreign branches	Total					of which: enterprises and households	Total			of which: enterprises and households					
15	16	17	18	19	20	21	22	23	24	25	26	27	28			
<b>Assets and liabilities, total <sup>4</sup></b>																
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		
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	2022 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		
77,684	61,806	25,304	1,484,849	1,220,946	905,167	315,779	305,988	263,903	154,646	96,275	95,728	12,982	55,001	2023 Q1		
79,562	63,525	17,202	1,450,911	1,180,562	867,502	313,060	301,537	270,349	158,137	97,981	97,416	14,231	63,728	Q2		
79,834	63,717	22,208	1,443,090	1,171,415	860,637	310,778	296,340	271,675	161,014	96,472	95,896	14,189	69,398	2023 Aug.		
80,428	64,324	20,901	1,423,515	1,137,541	830,672	306,869	298,844	285,974	175,146	96,619	96,052	14,209	66,819	Sep.		
80,939	64,369	22,747	1,458,525	1,171,540	846,779	324,761	315,345	286,985	174,800	97,961	97,395	14,224	65,632	Oct.		
80,593	64,190	22,891	1,429,751	1,142,554	828,886	313,668	306,068	287,197	174,590	98,385	97,830	14,222	65,288	Nov.		
80,960	64,229	20,296	1,318,461	1,039,567	757,703	281,864	272,434	278,894	166,114	98,548	97,951	14,232	54,379	Dec.		
<b>of which: denominated in euro <sup>4</sup></b>																
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		
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	2022 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		
57,156	42,864	16,683	1,113,107	896,144	670,371	225,773	218,170	216,963	118,179	85,829	85,317	12,955	10,002	2023 Q1		
58,867	44,412	9,211	1,087,546	857,973	637,856	220,117	210,490	229,573	125,216	90,151	89,651	14,206	17,083	Q2		
59,041	44,505	15,458	1,064,117	834,604	617,645	216,959	204,214	229,513	126,526	88,823	88,311	14,164	21,916	2023 Aug.		
59,029	44,533	14,551	1,038,252	797,467	577,417	220,050	213,627	240,785	137,845	88,757	88,255	14,183	18,221	Sep.		
59,526	44,563	15,837	1,065,187	824,439	594,987	229,452	221,704	240,748	136,731	89,819	89,317	14,198	18,449	Oct.		
59,813	44,938	15,822	1,048,916	806,254	582,792	223,462	217,106	242,662	138,044	90,422	89,930	14,196	20,144	Nov.		
60,384	45,198	14,419	976,098	743,341	540,554	202,787	194,430	232,757	128,014	90,536	90,001	14,207	10,467	Dec.		
<b>denominated in US dollar <sup>4</sup></b>																
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		
17,231	.	1,615	327,028	286,594	204,914	81,680	80,244	40,434	30,347	.	10,041	.	43,782	2022 Q3		
15,837	.	1,257	247,585	213,323	155,428	57,895	56,648	34,262	24,938	.	9,288	.	37,597	Q4		
15,571	.	1,742	265,560	228,520	163,199	65,321	63,753	37,040	27,813	.	9,192	.	41,385	2023 Q1		
15,587	.	2,959	262,096	230,846	163,675	67,171	65,721	31,250	24,538	.	6,647	.	44,278	Q2		
15,666	.	3,244	279,190	246,529	175,750	70,779	69,451	32,661	26,151	.	6,469	.	44,940	2023 Aug.		
16,046	.	2,836	282,462	246,287	181,862	64,425	63,193	36,175	29,438	.	6,695	.	45,584	Sep.		
16,067	.	4,143	284,196	247,224	174,685	72,539	71,134	36,972	29,945	.	6,986	.	44,622	Oct.		
15,523	.	4,183	276,401	240,927	173,271	67,656	66,831	35,474	28,642	.	6,792	.	42,931	Nov.		
15,363	.	3,914	251,960	214,179	153,237	60,942	60,134	37,781	30,905	.	6,837	.	42,486	Dec.		
<b>Assets and liabilities vis-à-vis industrial countries <sup>5,6</sup></b>																
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		
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	2022 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		
68,861	54,700	21,907	1,298,360	1,049,335	775,623	273,712	266,952	249,025	143,411	94,363	94,087	11,251	12,034	2023 Q1		
70,482	56,159	15,356	1,261,694	1,007,422	736,838	270,584	261,601	254,272	145,530	96,284	95,993	12,458	16,283	Q2		
70,736	56,339	18,611	1,254,121	998,537	727,697	270,840	258,282	255,584	148,409	94,755	94,451	12,420	21,234	2023 Aug.		
71,093	56,693	18,897	1,231,321	961,472	695,160	266,312	260,708	269,849	162,451	94,959	94,658	12,439	18,067	Sep.		
71,605	56,741	19,754	1,266,926	996,294	716,501	279,793	273,315	270,632	161,936	96,242	95,940	12,454	18,217	Oct.		
71,455	56,725	19,200	1,242,778	972,068	702,656	269,412	264,232	270,710	161,569	96,689	96,389	12,452	19,643	Nov.		
71,883	56,822	17,574	1,140,956	879,075	637,306	241,769	234,161	261,881	152,702	96,716	96,417	12,463	9,538	Dec.		

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents 1													
	Short-term assets						Long-term assets							
	Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to			Bonds and notes		Shares and other securities
		foreign banks 2	foreign non-banks		of which: enterprises and households	of which: of foreign banks	foreign banks		foreign non-banks		of which: enterprises and households	of which: of foreign banks		
1	2	3	4	5			6	7	8	9			10	11
	<b>of which: vis-à-vis EU Member States 6,7</b>													
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 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
2023 Q1	1,171,124	406,056	314,489	81,954	76,536	9,613	1,863	765,068	99,575	258,361	232,280	361,378	161,055	17,353
Q2	1,173,231	388,129	295,235	80,287	74,876	12,607	2,463	785,102	98,197	265,553	239,476	373,529	166,613	17,187
2023 Aug.	1,177,284	395,488	300,898	81,397	75,802	13,193	2,570	781,796	99,772	266,026	240,071	368,481	166,382	16,756
Sep.	1,183,073	399,036	304,535	81,573	74,939	12,928	2,385	784,037	102,252	266,463	240,512	366,939	166,983	17,557
Oct.	1,186,740	400,241	306,065	81,775	75,314	12,401	2,602	786,499	104,167	266,978	241,029	366,830	166,785	17,669
Nov.	1,198,700	406,919	310,260	84,384	79,114	12,275	2,328	791,781	102,797	270,611	244,660	368,904	166,835	18,689
Dec.	1,180,992	380,783	292,109	77,474	72,819	11,200	2,195	800,209	106,145	270,856	246,428	368,809	163,956	23,079
	<b>of which: vis-à-vis the euro area 6</b>													
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 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
2023 Q1	1,063,931	379,125	297,136	72,617	67,566	9,372	1,636	684,806	94,017	233,981	208,114	313,869	123,019	17,126
Q2	1,065,592	362,223	278,826	71,135	65,971	12,262	2,130	703,369	92,631	239,484	213,629	326,240	128,783	16,970
2023 Aug.	1,071,298	370,526	283,720	74,133	68,740	12,673	2,057	700,772	94,095	239,855	214,127	322,128	129,325	16,542
Sep.	1,076,306	373,114	286,396	74,237	67,937	12,481	1,943	703,192	96,379	240,262	214,584	320,991	130,204	17,356
Oct.	1,081,342	375,485	289,252	74,335	67,996	11,898	2,104	705,857	98,345	240,556	214,879	321,550	129,841	17,160
Nov.	1,086,572	377,152	289,336	76,058	70,884	11,758	1,964	709,420	97,072	242,968	217,289	323,049	129,772	18,170
Dec.	1,071,447	353,730	274,161	68,995	64,766	10,574	1,764	717,717	100,421	242,878	218,716	323,250	127,336	22,443
	<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 6,8</b>													
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 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
2023 Q1	205,830	74,032	52,029	21,798	20,443	205	.	131,798	45,642	67,160	48,074	7,180	2,521	3,072
Q2	210,952	76,223	52,585	23,498	21,373	140	.	134,729	47,644	66,530	47,011	7,670	2,537	3,884
2023 Aug.	210,677	76,230	50,245	25,735	23,768	250	.	134,447	46,285	67,849	47,923	7,506	2,511	3,788
Sep.	214,112	77,138	51,144	25,810	23,868	184	.	136,974	47,363	68,081	48,343	7,588	2,477	4,686
Oct.	219,720	83,665	52,476	.	29,090	.	.	136,055	46,487	67,427	47,838	7,970	2,883	4,916
Nov.	218,050	84,510	52,170	32,142	29,937	198	.	133,540	45,275	66,939	47,683	7,189	2,457	5,078
Dec.	215,670	83,345	54,460	28,499	26,147	386	.	132,325	43,410	66,720	47,177	7,157	2,484	6,040
	<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>													
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 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
2023 Q1	121,484	53,780	32,331	19,117	19,117	2,332	.	67,704	35,672	23,460	23,385	3,672	1,554	740
Q2	125,553	57,101	35,122	20,095	20,095	1,884	.	68,452	37,034	22,863	22,794	3,941	1,534	393
2023 Aug.	124,375	56,672	32,460	22,127	22,127	2,085	.	67,703	35,980	23,160	23,091	3,974	1,513	355
Sep.	125,431	57,168	33,253	21,875	21,875	2,040	.	68,263	36,678	22,922	22,851	4,002	1,466	365
Oct.	128,825	61,514	32,590	27,003	27,003	1,921	.	67,311	35,784	22,560	22,490	4,370	1,872	304
Nov.	128,444	62,222	32,715	27,650	27,650	1,857	.	66,222	34,748	23,110	23,042	3,854	1,433	319
Dec.	122,997	58,707	35,010	.	23,695	.	.	64,290	33,215	22,824	22,762	3,822	1,446	267

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

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

## V External position of banks

			Liabilities to non-residents <sup>3</sup>											
			Short-term liabilities					Long-term liabilities						
Participating interest		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	
<b>of wich: vis-à-vis EU Member States <sup>6,7</sup></b>														
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
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	2022 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
28,401	16,298	15,500	672,863	520,470	376,817	143,653	138,537	152,393	73,885	71,115	70,933	7,393	7,321	2023 Q1
30,636	18,372	10,111	658,814	502,407	358,855	143,552	136,061	156,407	74,441	73,410	73,218	8,556	12,087	Q2
30,761	18,475	13,928	664,186	508,356	364,154	144,202	132,936	155,830	75,316	71,997	71,813	8,517	16,223	2023 Aug.
30,826	18,510	15,766	645,874	489,178	350,085	139,093	134,512	156,696	76,092	72,067	71,886	8,537	12,772	Sep.
30,855	18,536	16,759	666,519	508,163	364,591	143,572	138,189	158,356	76,455	73,357	73,173	8,544	14,029	Oct.
30,780	18,466	15,245	671,763	514,099	373,419	140,680	136,357	157,664	75,257	73,865	73,682	8,542	14,064	Nov.
31,320	18,667	14,003	640,586	481,694	348,877	132,817	126,038	158,892	76,522	73,816	73,632	8,554	6,285	Dec.
<b>of which: vis-à-vis the euro area <sup>6</sup></b>														
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
14,947	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	2022 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
25,813	16,104	10,571	616,589	478,295	345,508	132,787	127,714	138,294	60,120	70,816	70,646	7,358	3,855	2023 Q1
28,044	18,167	6,324	592,354	449,989	318,347	131,642	124,193	142,365	60,752	73,092	72,911	8,521	5,373	Q2
28,152	18,253	9,498	597,945	456,055	323,360	132,695	121,529	141,890	61,730	71,678	71,503	8,482	5,651	2023 Aug.
28,204	18,275	10,280	592,556	449,869	322,879	126,990	122,558	142,687	62,449	71,736	71,564	8,502	2,058	Sep.
28,246	18,314	12,322	609,449	464,775	332,875	131,900	126,588	144,674	63,147	73,026	72,851	8,501	4,056	Oct.
28,161	18,234	11,530	619,308	475,401	346,712	128,689	124,487	143,907	61,877	73,531	73,357	8,499	4,609	Nov.
28,725	18,459	11,168	590,221	444,509	323,899	120,610	114,027	145,712	63,721	73,480	73,307	8,511	1,741	Dec.
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries <sup>6,8</sup></b>														
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
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	2022 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
8,744	7,106	3,397	177,999	163,986	129,385	34,601	33,857	14,013	11,197	1,085	1,023	1,731	42,967	2023 Q1
9,001	7,366	1,846	181,394	166,108	130,340	35,768	35,170	15,286	12,572	941	841	1,773	47,445	Q2
9,019	7,378	3,597	183,738	168,409	132,612	35,797	35,170	15,329	12,572	988	913	1,769	48,164	2023 Aug.
9,256	7,631	2,004	185,871	170,508	134,988	35,520	34,867	15,363	12,663	930	858	1,770	48,752	Sep.
9,255	7,628	2,993	184,875	169,339	129,702	39,637	39,005	15,536	12,832	934	866	1,770	47,415	Oct.
9,059	7,465	3,691	180,900	165,209	125,422	39,787	39,169	15,691	12,991	930	863	1,770	45,645	Nov.
8,998	7,407	2,722	172,085	155,996	119,852	36,144	35,546	16,089	13,383	937	862	1,769	44,841	Dec.
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>														
4,714	3,537	-	41,802	38,914	27,356	11,558	11,550	2,888	993	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
4,419	3,875	-	74,507	71,150	54,282	16,868	16,863	3,357	2,498	859	859	-	545	2022 Q3
4,194	3,660	-	66,735	62,222	43,006	19,216	19,212	4,513	3,651	862	862	-	100	Q4
4,160	3,627	-	64,369	58,729	38,595	20,134	20,133	5,640	4,783	857	857	-	215	2023 Q1
4,221	3,691	-	66,405	60,559	38,209	22,350	22,349	5,846	5,241	605	605	-	305	Q2
4,234	3,703	-	68,989	63,086	41,131	21,955	21,954	5,903	5,269	634	634	-	275	2023 Aug.
4,296	3,770	-	67,172	61,279	39,948	21,331	21,330	5,893	5,325	568	568	-	282	Sep.
4,293	3,767	-	67,096	61,214	35,365	25,849	25,848	5,882	5,310	572	572	-	141	Oct.
4,191	3,697	-	65,835	59,353	33,283	26,070	26,069	6,482	5,922	560	560	-	138	Nov.
4,162	3,672	-	62,941	56,042	33,540	22,502	22,501	6,899	6,335	564	564	-	137	Dec.

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

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

## V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents 1											
	December 2021	December 2022	November 2023	December 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	2,242,631	2,209,222	1,569,917	461,989	843,292	1,365,930	1,245,907	963,315	1,562,951	646,271
Countries in Europe	1,541,873	1,602,146	1,680,289	1,645,762	1,377,153	130,640	644,826	1,000,936	928,384	717,378	1,144,791	500,971
EU Member States 5	1,045,979	1,111,456	1,198,700	1,180,992	1,072,751	63,560	380,783	800,209	595,725	585,267	746,584	434,408
Euro area 5	940,699	1,002,797	1,086,572	1,071,447	987,812	60,354	353,730	717,717	532,407	539,040	686,455	384,992
Austria	59,832	64,001	70,769	69,372	67,571	811	11,616	57,756	32,797	36,575	39,164	30,208
Belgium	31,700	32,216	34,712	35,044	31,255	3,473	7,876	27,168	13,728	21,316	17,171	17,873
Croatia	739	1,789	5,305	4,831	4,578	253	4,152	679	4,108	723	4,378	453
Cyprus	2,043	937	812	932	756	176	92	840	7	925	779	153
Estonia	349	389	725	731	730	1	278	453	111	620	448	283
Finland	20,224	21,396	23,955	23,636	23,193	275	2,588	21,048	13,797	9,839	7,263	16,373
France	254,846	293,140	329,265	316,576	301,107	12,822	138,258	178,318	227,986	88,590	220,178	96,398
Greece	18,894	19,805	18,484	16,549	16,040	498	3,437	13,112	3,352	13,197	15,480	1,069
Ireland	41,388	47,897	48,475	50,553	39,891	8,150	21,462	29,091	11,675	38,878	30,236	20,317
Italy	73,890	84,770	102,738	101,096	94,654	4,903	36,411	64,685	52,876	48,220	64,942	36,154
Latvia	1,286	1,095	1,349	1,172	1,007	.	301	871	266	906	453	719
Lithuania	1,159	1,262	1,605	1,615	1,615	.	82	1,533	-	1,615	638	977
Luxembourg 6	190,845	189,870	193,818	193,220	166,503	16,043	46,590	146,630	56,779	136,441	123,332	69,888
Malta	2,210	1,855	1,591	1,637	1,055	565	698	939	668	969	1,366	271
Netherlands	147,852	143,417	147,113	147,710	138,475	6,481	50,747	96,963	66,403	81,307	105,049	42,661
Portugal	6,627	7,322	7,218	7,499	7,299	115	3,953	3,546	5,373	2,126	5,844	1,655
Slovakia	4,032	5,295	6,313	6,341	4,568	1,548	2,292	4,049	3,373	2,968	2,931	3,410
Slovenia	1,672	1,755	2,139	2,014	1,997	17	218	1,796	203	1,811	578	1,436
Spain	67,216	71,196	73,832	75,536	70,135	4,079	21,195	54,341	37,687	37,849	44,696	30,840
Other EU Member States 5	105,280	108,659	112,128	109,545	84,939	3,206	27,053	82,492	63,318	46,227	60,129	49,416
Bulgaria	979	730	636	617	565	22	.	.	.	.	216	401
Czechia	11,863	12,129	9,612	12,922	8,427	14	8,114	4,808	8,938	3,984	11,585	1,337
Denmark	13,041	13,861	14,217	13,563	10,730	824	4,454	9,109	7,573	5,990	7,735	5,828
Hungary	3,271	6,102	5,465	4,894	3,797	292	1,564	3,330	1,342	3,552	3,662	1,232
Poland	24,559	25,553	25,926	25,521	21,733	252	4,991	20,530	8,321	17,200	18,258	7,263
Romania	1,978	1,752	1,774	1,814	1,525	19	445	1,369	169	1,645	776	1,038
Sweden	33,400	33,086	40,719	36,637	28,591	1,170	7,329	29,308	23,370	13,267	17,238	19,399
EU institutions	15,450	13,657	13,779	13,577	9,571	613	.	.	.	.	659	12,918
Other European countries 5	495,894	490,690	481,589	464,770	304,402	67,080	264,043	200,727	332,659	132,111	398,207	66,563
Guernsey	1,806	2,050	1,118	1,103	385	262	50	1,053	21	1,082	1,075	28
Iceland	440	411	568	557	465	.	19	538	120	437	311	246
Isle of Man	1,431	1,275	1,350	1,222	771	144	101	1,121	.	.	1,220	2
Jersey	7,125	9,926	9,429	7,447	2,041	470	1,698	5,749	3	7,444	6,887	560
Liechtenstein	617	790	852	818	640	157	305	513	164	654	661	157
Norway	27,245	25,917	25,651	25,554	22,034	2,038	5,214	20,340	21,536	4,018	8,352	17,202
Russian Federation	6,028	4,937	3,298	3,259	2,521	654	230	3,029	413	2,846	3,130	129
Switzerland	56,782	53,888	45,404	46,145	18,859	5,516	20,280	25,865	18,599	27,546	42,568	3,577
Turkey	15,399	15,815	15,933	14,954	11,148	3,026	3,073	11,881	3,752	11,202	14,510	444
Ukraine	553	719	178	164	159	.	21	143	.	.	158	6
United Kingdom	376,946	373,649	376,356	362,187	244,093	54,660	232,960	129,227	287,629	74,558	318,039	44,148
Remaining European countries	1,522	1,313	1,452	1,360	1,286	61	92	1,268	353	1,007	1,296	64
Countries in Africa	18,059	18,230	20,305	20,607	11,896	7,728	.	.	.	.	20,308	299
Algeria	53	47	23	36	28	.	36	0	36	0	36	-
Cameroon	138	162	155	140	99	.	34	106	34	106	140	-
Cote d'Ivoire	925	1,044	1,123	1,120	1,120	.	692	428	45	1,075	.	-
Egypt	4,459	3,801	4,264	4,108	3,023	922	1,062	3,046	777	3,331	3,943	165
Ghana	684	866	653	691	543	148	358	333	10	681	.	-
Kenya	245	198	538	463	168	294	292	171	292	171	.	-
Liberia	3,929	3,623	3,935	3,844	67	3,777	2	3,842	-	3,844	3,844	0
Libya	18	17	13	15	11	.	.	.	.	.	15	-
Morocco	1,671	1,921	1,893	1,979	1,955	24	42	1,937	23	1,956	1,971	8
Nigeria	833	1,031	846	867	288	578	442	425	647	220	867	0
South Africa	1,733	1,624	1,554	1,772	716	497	472	1,300	869	903	1,661	111
Tunisia	712	928	917	954	946	7	23	931	19	935	.	-
Zimbabwe	87	90	90	90	81	.	89	1	-	90	90	-
Remaining countries in Africa	2,572	2,878	4,301	4,528	2,851	1,419	1,595	2,933	336	4,192	4,515	13

\* 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	November 2023	December 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	1,429,751	1,318,461	976,098	251,960	1,039,567	278,894	938,049	380,412	4,548	All countries	
953,566	1,113,838	1,134,970	1,042,797	852,300	113,724	816,150	226,647	749,707	293,090	3,281	Countries in Europe	
517,835	624,749	671,763	640,586	542,837	64,084	481,694	158,892	433,953	206,633	2,255	EU Member States 5	
451,559	575,487	619,308	590,221	501,219	59,615	444,509	145,712	396,131	194,090	1,974	Euro area 5	
16,584	18,911	20,771	19,739	17,934	1,506	15,966	3,773	7,889	11,850	229	Austria	
28,748	32,756	43,289	36,292	29,073	4,050	27,768	8,524	28,574	7,718	126	Belgium	
750	2,031	1,016	744	334	386	740	4	440	304	44	Croatia	
1,770	2,659	2,506	2,811	1,131	1,601	2,728	83	244	2,567	21	Cyprus	
107	181	198	136	120	12	136	0	6	130	1	Estonia	
1,557	5,038	4,218	3,882	3,620	87	3,879	3	1,130	2,752	10	Finland	
91,986	135,170	153,656	135,262	128,331	5,005	106,390	28,872	118,848	16,414	330	France	
7,070	5,340	4,564	4,288	3,943	307	4,181	107	1,602	2,686	540	Greece	
50,463	73,817	68,185	73,593	68,941	2,188	69,647	3,946	59,816	13,777	30	Ireland	
35,239	37,036	41,098	41,783	38,213	3,168	33,421	8,362	34,494	7,289	156	Italy	
129	221	216	220	176	41	215	5	10	210	3	Latvia	
153	289	265	301	276	11	301	0	16	285	3	Lithuania	
128,120	163,917	174,632	169,559	122,284	30,109	112,956	56,603	92,746	76,813	87	Luxembourg 6	
1,148	1,553	1,775	1,595	1,173	291	1,593	2	102	1,493	2	Malta	
65,043	68,291	64,398	64,225	53,568	8,764	40,332	23,893	22,726	41,499	182	Netherlands	
2,154	2,306	1,941	1,866	1,672	118	1,851	15	948	918	38	Portugal	
193	1,227	1,527	1,581	1,536	25	1,527	54	22	1,559	6	Slovakia	
464	914	1,104	1,129	1,069	46	1,078	51	56	1,073	9	Slovenia	
20,615	25,816	32,485	30,808	27,459	1,859	19,393	11,415	26,055	4,753	157	Spain	
66,276	49,262	52,455	50,365	41,618	4,469	37,185	13,180	37,822	12,543	281	Other EU Member States 5	
487	533	1,411	548	501	32	543	5	.	.	12	Bulgaria	
1,935	2,282	4,933	4,148	3,854	67	3,888	260	2,207	1,941	62	Czechia	
33,865	13,048	11,175	14,995	12,848	2,025	14,931	64	11,053	3,942	40	Denmark	
1,659	2,150	3,662	2,650	2,135	243	2,492	158	1,052	1,598	38	Hungary	
4,926	6,948	7,574	4,740	3,237	219	4,705	35	2,951	1,789	50	Poland	
824	816	939	955	888	.	951	4	743	212	12	Romania	
12,994	12,131	13,344	13,413	10,047	1,124	8,232	5,181	10,760	2,653	67	Sweden	
8,836	9,323	9,417	8,916	8,108	.	1,443	7,473	.	.	-	EU institutions	
435,731	489,089	463,207	402,211	309,463	49,640	334,456	67,755	315,754	86,457	1,026	Other European countries 5	
261	2,262	1,385	1,270	13	1,245	.	.	36	1,234	0	Guernsey	
67	137	131	102	98	4	102	0	81	21	3	Iceland	
94	256	147	150	75	73	.	.	.	.	0	Isle of Man	
259	260	188	185	92	9	.	.	.	.	0	Jersey	
907	1,034	1,583	1,478	906	408	1,414	64	725	753	3	Liechtenstein	
1,231	4,713	5,721	4,644	3,108	1,405	4,621	23	2,446	2,198	14	Norway	
4,478	5,750	5,004	4,305	3,179	815	3,483	822	1,528	2,777	45	Russian Federation	
40,028	45,212	41,943	36,962	23,807	8,624	31,064	5,898	17,796	19,166	667	Switzerland	
3,011	4,068	6,405	5,092	3,365	1,497	4,107	985	1,235	3,857	32	Turkey	
1,282	2,245	2,538	2,679	1,531	1,116	2,671	8	2,521	158	11	Ukraine	
381,782	421,398	395,202	342,649	271,138	34,083	282,813	59,836	287,005	55,644	204	United Kingdom	
2,331	1,754	2,960	2,695	2,151	361	2,598	97	2,371	324	47	Remaining European countries	
11,084	12,257	15,162	13,200	3,785	8,844	13,093	107	9,880	3,320	166	Countries in Africa	
281	220	229	218	125	93	218	0	147	71	5	Algeria	
31	36	49	28	28	.	.	.	13	15	1	Cameroon	
44	47	87	58	58	0	58	0	56	2	0	Cote d'Ivoire	
1,348	1,278	1,151	996	477	507	950	46	366	630	28	Egypt	
150	124	170	164	78	75	164	0	142	22	0	Ghana	
398	246	948	459	174	283	457	2	430	29	1	Kenya	
531	659	930	863	65	793	.	.	10	853	0	Liberia	
1,912	3,093	4,275	3,645	135	3,157	3,645	0	2,922	723	2	Libya	
245	288	532	335	258	73	334	1	297	38	2	Morocco	
462	520	890	735	208	466	734	1	690	45	2	Nigeria	
3,030	2,739	2,290	2,124	665	1,427	2,111	13	1,666	458	89	South Africa	
249	186	342	341	292	37	310	31	258	83	8	Tunisia	
63	35	36	34	17	.	34	0	29	5	0	Zimbabwe	
2,340	2,786	3,233	3,200	1,205	1,916	3,188	12	2,854	346	28	Remaining countries in Africa	

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

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

## V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents 1											
	December 2021	December 2022	November 2023	Claims total	December 2023							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term 2	long-term	foreign banks 2	foreign non-banks	loans and advances 2	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
Countries in America	317,106	360,304	371,223	365,788	74,166	282,500	137,476	228,312	220,861	144,927	278,015	87,773
Argentina	609	580	517	525	21	493	32	493	18	507	519	6
Bahamas	1,286	1,971	1,969	1,714	166	1,541	1,624	90	1,602	112	.	.
Bermuda	3,566	3,584	3,108	3,245	340	2,541	278	2,967	.	.	3,199	46
Bolivia, Plurinational State of	30	20	8	8	0	8	8	0	.	.	8	.
Brazil	2,390	2,893	2,897	2,820	1,274	1,477	745	2,075	1,317	1,503	2,556	264
British Virgin Islands	1,376	1,178	1,336	1,277	250	600	106	1,171	.	.	855	422
Canada	31,823	36,261	37,047	35,865	28,205	2,985	2,250	33,615	24,396	11,469	6,703	29,162
Cayman Islands	47,797	52,263	61,859	57,044	16,065	40,068	27,207	29,837	33,910	23,134	54,319	2,725
Chile	1,964	2,026	2,207	2,144	446	1,697	194	1,950	574	1,570	1,791	353
Columbia	1,619	2,190	2,418	2,358	1,243	1,115	668	1,690	428	1,930	2,351	7
Cuba	58	55	50	49	49	.	9	40	27	22	.	.
Curacao 7	225	91	89	88	78	10	2	86	.	.	9	79
Ecuador	457	182	336	285	14	271	274	11	273	12	285	.
Guatemala	215	343	260	266	9	255	157	109	.	.	.	.
Mexico	2,890	2,597	2,388	2,257	465	1,714	269	1,988	762	1,495	2,030	227
Panama	1,189	1,202	1,091	1,130	448	676	197	933	155	975	1,129	1
Paraguay	94	270	182	218	20	196	83	135	.	.	218	.
Peru	1,008	1,338	1,575	1,749	454	1,285	448	1,301	557	1,192	1,736	13
United States of America	217,269	249,856	250,658	251,481	24,422	224,554	102,450	149,031	156,053	95,428	197,063	54,418
Uruguay	425	408	366	358	42	316	5	353	.	.	357	1
Venezuela, Bolivarian Republic	22	88	34	16	10	6	7	9	.	16	14	2
Remaining countries in America	794	908	828	891	145	692	463	428	374	517	847	44
Countries in Asia	122,275	115,120	117,194	123,737	64,797	33,701	53,782	69,955	76,202	47,535	102,909	20,828
Bahrain	1,174	1,172	812	741	66	672	128	613	233	508	741	.
China, People's Republic of 8	13,672	12,007	15,319	15,337	7,618	1,839	7,191	8,146	8,821	6,516	11,022	4,315
Hong Kong	20,132	12,684	7,151	7,537	3,286	2,353	3,496	4,041	5,902	1,635	6,558	979
India	9,051	9,039	9,671	9,632	4,588	2,075	1,031	8,601	4,705	4,927	7,279	2,353
Indonesia	4,077	4,428	4,577	4,762	3,564	631	543	4,219	600	4,162	4,637	125
Iran	557	489	435	426	407	.	210	216	269	157	.	.
Iraq	414	479	769	810	724	.	18	792	.	810	810	.
Israel	887	959	1,245	1,293	716	558	583	710	209	1,084	1,096	197
Japan	14,914	18,020	11,567	15,297	9,140	1,529	8,662	6,635	10,888	4,409	12,403	2,894
Jordan	689	696	729	806	747	56	27	779	13	793	806	.
Kazakhstan	132	235	148	142	89	50	45	97	26	116	138	4
Korea, Republic of	3,902	4,694	5,540	5,574	1,680	2,697	1,071	4,503	2,956	2,618	3,018	2,556
Kuwait	1,158	1,198	1,254	1,310	186	1,115	339	971	423	887	1,310	.
Lebanon	7	.	28	6	6	.	2	4	2	4	.	.
Malaysia	367	384	337	333	160	165	55	278	177	156	154	179
Myanmar	24	.	7	7	7	.	.	.	.	7	7	.
Pakistan	117	116	112	109	57	40	42	67	67	42	.	.
Philippines	369	708	1,007	992	19	870	428	564	287	705	951	41
Qatar	2,665	2,196	2,407	2,240	558	1,615	518	1,722	1,484	756	2,055	185
Saudi Arabia	1,920	1,695	2,000	2,475	634	1,727	732	1,743	536	1,939	2,338	137
Singapore	31,019	28,993	34,966	36,398	24,621	7,995	23,797	12,601	31,888	4,510	32,992	3,406
Sri Lanka	114	71	69	66	5	.	10	56	61	5	.	.
Syria	0	0	1	1	1	.	0	1	.	.	1	.
Taiwan	3,162	1,885	3,418	3,785	590	231	801	2,984	614	3,171	875	2,910
Thailand	745	748	692	707	161	21	637	70	632	75	682	25
Turkmenistan	242	192	211	203	139	.	.	.	.	.	203	.
United Arab Emirates	3,465	3,828	3,898	4,083	829	3,008	1,154	2,929	1,618	2,465	3,850	233
Uzbekistan	1,357	1,607	2,222	2,246	1,746	500	979	1,267	1,675	571	2,246	.
Vietnam	1,523	1,449	1,400	1,391	454	937	149	1,242	403	988	.	.
Remaining countries in Asia	4,420	5,116	5,202	5,028	1,999	2,851	1,133	3,895	1,700	3,328	5,018	10
Countries in Oceania	22,732	25,153	25,311	24,759	16,628	4,371	1,937	22,822	15,850	8,909	13,836	10,923
Australia	17,553	19,482	18,950	18,595	14,263	771	1,876	16,719	14,770	3,825	9,868	8,727
Marshall Islands	3,099	3,336	3,840	3,632	109	3,523	3	3,629	.	3,632	3,632	0
New Zealand	2,079	2,297	2,454	2,466	2,256	.	57	2,409	1,080	1,386	270	2,196
Papua New Guinea	0	0	0	0	0	.	0	0	0	0	0	0
Remaining countries in Oceania	1	38	67	66	0	.	1	65	.	66	66	.
Countries not identifiable	1	0	1	1	1	.	.	.	.	.	1	.
International organisations 9	16,983	22,300	28,308	28,568	25,276	3,049	117	28,451	1,507	27,061	3,091	25,477

For footnotes see p. 112 and 113

## V. External position of banks

Liabilities to non-residents 1											Country/group of countries	
December 2021	December 2022	November 2023	December 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	146,264	131,513	69,264	61,613	97,226	34,287	64,906	66,607	766	Countries in America	
381	360	347	335	186	144	322	13	33	302	26	Argentina	
302	322	136	231	150	80	230	1	161	70	0	Bahamas	
176	387	459	268	55	175	.	.	.	.	0	Bermuda	
89	86	103	121	76	45	119	2	52	69	4	Bolivia, Plurinational State of	
750	1,002	1,059	857	773	42	743	114	516	341	45	Brazil	
1,150	1,125	952	1,087	184	847	635	452	.	.	.	British Virgin Islands	
1,235	1,681	1,516	1,724	1,188	483	1,564	160	838	886	82	Canada	
30,476	31,060	31,954	28,499	17,038	11,427	28,454	45	11,530	16,969	0	Cayman Islands	
389	271	323	350	212	132	346	4	171	179	16	Chile	
104	151	130	128	105	17	127	1	49	79	5	Columbia	
115	103	61	99	95	–	99	0	96	3	0	Cuba	
137	296	45	41	28	9	41	–	26	15	0	Curacao 7	
797	68	69	67	35	32	.	.	.	30	3	Ecuador	
60	126	84	79	37	42	78	1	24	55	.	Guatemala	
663	804	1,899	716	488	201	707	9	238	478	24	Mexico	
761	527	747	739	160	576	677	62	88	651	0	Panama	
62	115	203	129	71	58	124	5	46	83	5	Paraguay	
157	173	127	107	79	28	99	8	37	70	5	Peru	
102,098	87,589	105,156	95,076	47,896	46,831	61,681	33,395	50,588	44,488	531	United States of America	
259	338	319	327	91	233	325	2	70	257	2	Uruguay	
92	76	86	100	79	21	100	0	34	66	8	Venezuela, Bolivarian Republic	
378	412	489	433	238	190	422	11	257	176	8	Remaining countries in America	
95,988	113,963	121,019	120,139	46,477	62,996	103,314	16,825	111,415	8,724	277	Countries in Asia	
216	420	495	594	326	264	594	0	575	19	0	Bahrain	
17,058	19,147	16,757	19,669	14,941	2,043	14,031	5,638	18,110	1,559	49	China, People's Republic of 8	
11,018	13,588	10,822	12,487	3,370	7,677	10,248	2,239	12,045	442	12	Hong Kong	
1,302	1,184	1,368	1,405	1,360	31	934	471	1,180	225	9	India	
310	358	276	329	324	.	329	0	262	67	4	Indonesia	
2,408	2,479	2,028	2,033	2,026	6	1,732	301	1,858	175	13	Iran	
764	4,447	4,423	4,221	3,239	979	4,221	0	4,140	81	0	Iraq	
562	893	782	945	723	195	917	28	519	426	42	Israel	
5,492	5,106	7,683	8,005	3,448	793	5,548	2,457	6,045	1,960	37	Japan	
804	586	481	615	361	212	615	0	566	49	1	Jordan	
270	469	872	731	466	246	730	1	647	84	4	Kazakhstan	
1,016	2,484	2,378	1,756	1,276	448	1,404	352	1,560	196	7	Korea, Republic of	
247	573	1,004	728	184	525	724	4	585	143	3	Kuwait	
829	715	978	886	174	622	886	0	734	152	2	Lebanon	
261	203	214	353	334	31	352	1	116	237	7	Malaysia	
3	3	15	16	16	.	.	.	.	.	0	Myanmar	
183	270	235	117	109	6	.	.	74	43	2	Pakistan	
381	394	306	292	239	52	291	1	216	76	4	Philippines	
294	470	1,938	531	241	290	531	0	477	54	1	Qatar	
598	1,457	1,141	1,223	389	685	1,216	7	1,090	133	8	Saudi Arabia	
12,159	14,808	16,542	15,587	6,795	7,974	11,514	4,073	14,622	965	15	Singapore	
36	87	353	142	67	25	142	0	128	14	2	Sri Lanka	
65	63	92	88	88	0	88	0	34	54	3	Syria	
2,704	1,764	1,688	1,945	920	667	1,779	166	1,844	101	8	Taiwan	
545	549	364	487	402	40	469	18	225	262	22	Thailand	
27,696	33,698	37,102	36,754	1,910	34,794	36,754	–	.	.	0	Turkmenistan	
3,695	2,891	4,736	3,701	1,250	2,041	3,229	472	2,775	926	13	United Arab Emirates	
1,062	1,002	486	408	224	142	408	0	390	18	0	Uzbekistan	
830	1,039	1,081	1,010	416	594	843	167	963	47	2	Vietnam	
3,180	2,816	4,379	3,081	859	1,627	2,662	419	2,871	210	7	Remaining countries in Asia	
6,921	8,239	6,263	5,392	1,155	2,810	5,288	104	1,567	3,825	.	Countries in Oceania	
5,421	6,370	3,505	2,699	966	328	2,611	88	1,541	1,158	48	Australia	
1,366	1,713	2,576	2,566	79	2,480	.	.	–	2,566	–	Marshall Islands	
123	147	174	119	102	.	118	1	24	95	9	New Zealand	
0	0	1	1	1	–	.	.	.	.	0	Papua New Guinea	
11	9	7	7	7	.	7	0	.	.	.	Remaining countries in Oceania	
47	74	70	69	61	7	40	29	69	0	0	Countries not identifiable	
5,328	5,621	6,003	5,351	3,056	1,966	4,456	895	505	4,846	.	International organisations 9	

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents <sup>1</sup>				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
<b>Assets and liabilities, total <sup>2</sup></b>												
2020	734,507	211,080	216,467	18,753	179,880	94,934	13,393	430,405	146,606	251,563	10,919	21,317
2021	750,721	232,217	232,831	18,525	174,169	82,654	10,325	483,405	158,546	283,945	19,088	21,826
2022 Q3	847,175	254,225	278,068	26,780	201,428	76,687	9,987	584,831	156,726	378,325	25,072	24,708
Q4	736,302	195,885	243,706	23,631	195,239	67,190	10,651	501,965	113,798	338,450	24,623	25,094
2023 Q1	753,527	226,869	232,380	25,237	191,853	66,629	10,559	520,892	125,184	346,870	22,913	25,925
Q2	766,133	248,396	231,396	16,165	190,140	69,115	10,921	531,147	144,002	344,768	14,510	27,867
2023 June	766,133	248,396	231,396	16,165	190,140	69,115	10,921	531,147	144,002	344,768	14,510	27,867
July	771,377	254,239	227,113	15,653	191,438	71,702	11,232	547,648	147,703	357,241	13,773	28,931
Aug.	778,918	260,169	227,344	15,271	191,977	72,989	11,168	538,322	144,233	351,473	13,750	28,866
Sep.	782,184	264,857	224,127	15,337	191,535	74,965	11,363	539,219	138,761	356,745	14,084	29,629
Oct.	785,074	264,673	225,091	15,101	190,518	78,593	11,098	530,990	138,146	350,460	13,399	28,985
Nov.	787,604	259,640	227,193	13,472	191,167	85,492	10,640	537,576	133,189	359,773	13,597	31,017
<b>of which: denominated in euro <sup>2</sup></b>												
2020	199,181	44,497	58,600	2,639	66,053	25,416	1,976	130,077	36,025	79,677	1,897	12,478
2021	175,419	40,383	50,045	2,140	65,893	15,015	1,943	125,853	32,155	81,377	1,053	11,268
2022 Q3	172,093	26,454	62,896	2,662	68,045	10,535	1,501	151,762	27,461	113,647	1,444	9,210
Q4	163,613	22,309	56,811	2,747	70,645	9,618	1,483	145,383	21,170	112,975	1,626	9,612
2023 Q1	172,258	23,915	62,932	2,666	71,010	10,404	1,331	144,517	20,468	112,472	1,540	10,037
Q2	170,577	21,722	61,056	2,580	71,641	12,542	1,036	148,976	23,657	113,338	1,317	10,664
2023 June	170,577	21,722	61,056	2,580	71,641	12,542	1,036	148,976	23,657	113,338	1,317	10,664
July	165,493	22,209	53,656	2,676	73,512	12,497	943	149,446	25,043	111,874	1,219	11,310
Aug.	165,996	22,833	53,335	2,642	73,720	12,606	860	145,977	22,730	110,749	1,249	11,249
Sep.	164,326	22,511	51,577	2,491	73,507	13,340	900	145,143	20,836	111,504	1,336	11,467
Oct.	166,748	24,103	51,978	2,426	73,055	14,284	902	145,902	19,848	113,700	1,130	11,224
Nov.	167,298	23,060	53,398	1,729	73,358	15,098	655	148,015	18,879	116,324	1,069	11,743
<b>denominated in US dollar <sup>2</sup></b>												
2020	343,954	97,618	103,522	13,422	82,005	38,118	9,269	208,794	74,408	120,863	7,722	5,801
2021	395,992	133,334	127,918	13,818	77,868	36,112	6,942	255,923	88,733	144,015	16,497	6,678
2022 Q3	492,292	167,576	157,459	21,070	104,434	33,824	7,929	308,073	92,945	182,703	21,808	11,067
Q4	400,112	114,882	130,756	17,983	97,366	30,491	8,634	252,865	66,091	154,268	21,142	11,364
2023 Q1	416,592	151,807	117,004	16,049	93,614	29,321	8,797	268,434	76,365	162,307	18,166	11,596
Q2	420,802	166,574	116,583	9,862	91,871	26,496	9,416	265,762	85,960	157,659	9,453	12,690
2023 June	420,802	166,574	116,583	9,862	91,871	26,496	9,416	265,762	85,960	157,659	9,453	12,690
July	428,597	173,816	116,959	9,291	91,365	27,357	9,809	280,513	89,018	169,796	8,859	12,840
Aug.	435,074	176,301	120,530	8,875	92,124	27,568	9,676	274,535	87,321	165,709	8,766	12,739
Sep.	437,248	176,911	122,522	8,870	91,340	27,646	9,959	272,733	83,195	167,759	8,762	13,017
Oct.	440,182	179,047	122,830	8,578	91,690	28,330	9,707	261,862	80,240	160,653	8,386	12,583
Nov.	436,139	175,308	122,088	7,832	92,093	29,348	9,470	269,454	82,932	164,286	8,373	13,863
<b>Assets and liabilities vis-à-vis industrial countries <sup>3,4</sup></b>												
2020	620,426	186,750	174,181	12,353	159,437	73,405	14,300	338,726	103,536	207,624	8,948	18,618
2021	622,958	204,061	186,105	9,868	152,239	59,975	10,710	374,435	111,669	227,200	17,012	18,554
2022 Q3	698,483	227,641	213,111	18,520	176,910	52,442	9,859	441,735	106,602	293,240	22,478	19,415
Q4	605,653	171,600	187,438	16,314	173,417	46,506	10,378	390,116	79,667	268,953	21,984	19,512
2023 Q1	624,256	204,160	176,195	18,271	171,859	43,449	10,322	406,517	83,394	281,651	20,860	20,612
Q2	637,262	226,134	174,593	11,287	171,037	43,664	10,547	417,312	100,680	281,793	12,040	22,799
2023 June	637,262	226,134	174,593	11,287	171,037	43,664	10,547	417,312	100,680	281,793	12,040	22,799
July	650,835	233,378	178,156	10,877	172,919	44,628	10,877	432,400	103,861	293,291	11,377	23,871
Aug.	657,598	239,893	177,484	10,405	173,772	45,232	10,812	420,046	99,672	285,495	11,376	23,503
Sep.	656,697	241,579	174,437	10,618	172,643	46,400	11,020	427,532	99,869	291,946	11,611	24,106
Oct.	656,429	240,536	174,259	10,394	172,054	48,404	10,782	416,251	95,667	286,546	10,947	23,091
Nov.	655,878	236,320	176,343	9,048	173,597	50,213	10,357	423,251	92,969	295,605	10,837	23,840

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
		1	2	3	4				5	6	7	8
<b>of which: vis-à-vis EU Member States 4,5</b>												
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 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
2023 Q1	143,242	14,169	53,009	2,316	63,385	8,828	1,535	167,351	10,163	143,122	1,360	12,706
Q2	144,583	14,442	52,006	2,167	62,910	11,396	1,662	162,447	9,774	138,248	1,079	13,346
2023 June	144,583	14,442	52,006	2,167	62,910	11,396	1,662	162,447	9,774	138,248	1,079	13,346
July	145,702	15,014	49,927	2,411	64,686	11,884	1,780	166,359	9,999	141,154	1,004	14,202
Aug.	143,535	13,203	49,263	2,386	64,682	12,271	1,730	162,727	9,874	137,866	1,036	13,951
Sep.	145,294	13,616	49,751	2,516	64,597	13,046	1,768	166,371	8,845	142,076	1,153	14,297
Oct.	147,719	15,620	49,144	2,620	64,500	14,113	1,722	164,656	9,518	139,905	1,328	13,905
Nov.	149,495	15,770	50,074	1,940	64,821	15,189	1,701	171,217	9,578	145,787	1,418	14,434
<b>of which: vis-à-vis the euro area 4</b>												
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 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
2023 Q1	134,986	11,860	51,064	1,867	61,312	7,348	1,535	153,436	9,520	130,486	1,219	12,211
Q2	135,420	11,719	50,184	1,570	60,784	9,501	1,662	150,314	9,326	127,222	935	12,831
2023 June	135,420	11,719	50,184	1,570	60,784	9,501	1,662	150,314	9,326	127,222	935	12,831
July	135,657	11,723	47,941	1,789	62,451	9,973	1,780	153,641	9,540	129,463	866	13,772
Aug.	134,236	10,372	47,419	1,763	62,547	10,405	1,730	149,998	9,536	126,083	896	13,483
Sep.	136,419	11,079	47,940	1,881	62,474	11,277	1,768	153,357	8,325	130,190	1,015	13,827
Oct.	138,506	13,023	46,944	1,948	62,680	12,189	1,722	152,856	8,862	129,370	1,188	13,436
Nov.	139,192	11,618	47,668	1,940	63,051	13,214	1,701	157,580	9,079	133,240	1,278	13,983
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6</b>												
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 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
2023 Q1	127,348	22,585	56,185	6,916	19,944	21,481	237	114,170	41,790	65,014	2,053	5,313
Q2	126,822	22,138	56,803	4,810	19,053	23,644	374	113,322	43,322	62,462	2,470	5,068
2023 June	126,822	22,138	56,803	4,810	19,053	23,644	374	113,322	43,322	62,462	2,470	5,068
July	118,446	20,739	48,957	4,708	18,469	25,218	355	114,677	43,838	63,383	2,396	5,060
Aug.	119,221	20,152	49,860	4,798	18,155	25,900	356	117,707	44,561	65,409	2,374	5,363
Sep.	123,364	23,150	49,690	4,669	18,842	26,670	343	111,240	38,892	64,352	2,473	5,523
Oct.	126,405	23,994	50,831	4,657	18,414	28,193	316	114,290	42,479	63,465	2,452	5,894
Nov.	129,293	23,196	50,833	4,374	17,520	33,087	283	114,076	40,220	63,919	2,760	7,177
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>												
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 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
2023 Q1	76,021	11,556	43,869	4,952	10,786	4,663	195	79,070	25,375	49,393	514	3,788
Q2	76,068	11,353	45,465	3,591	10,566	4,759	334	75,561	26,783	44,836	427	3,515
2023 June	76,068	11,353	45,465	3,591	10,566	4,759	334	75,561	26,783	44,836	427	3,515
July	64,932	10,947	33,845	3,481	10,214	6,127	318	78,372	27,192	47,264	463	3,453
Aug.	68,428	10,334	37,808	3,471	10,291	6,207	317	78,240	25,855	48,229	470	3,686
Sep.	69,584	11,435	37,791	3,405	10,340	6,308	305	76,709	25,399	46,995	457	3,858
Oct.	69,763	11,570	38,808	3,379	10,018	5,709	279	77,783	27,007	46,293	447	4,036
Nov.	70,942	11,557	39,844	3,125	9,330	6,837	249	79,223	27,204	45,951	747	5,321

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>All foreign branches</b>														
2020	734,507	199,181	343,954	40,412	67,813	126,480	84,600	90,062	126,405	5,421	13,332	128,509	51,371	94,934
2021	750,721	175,419	395,992	28,534	62,045	134,228	97,989	84,116	148,715	4,832	13,693	127,349	46,820	82,654
2022 Q3	847,175	172,093	492,292	28,918	63,855	163,252	90,973	108,203	169,865	7,620	19,160	149,887	51,541	76,687
Q4	736,302	163,613	400,112	26,842	56,676	121,091	74,794	88,354	155,352	6,745	16,886	148,934	46,305	67,190
2023 Q1	753,527	172,258	416,592	27,774	53,965	147,997	78,872	86,447	145,933	9,037	16,200	148,168	43,685	66,629
Q2	766,133	170,577	420,802	29,023	55,315	173,171	75,225	91,644	139,752	6,758	9,407	150,685	39,455	69,115
2023 Aug.	778,918	165,996	435,074	32,491	55,836	182,216	77,953	88,339	139,005	6,243	9,028	152,319	39,658	72,989
Sep.	782,184	164,326	437,248	34,546	53,775	185,032	79,825	87,247	136,880	6,182	9,155	151,996	39,539	74,965
Oct.	785,074	166,748	440,182	32,121	51,603	189,050	75,623	90,580	134,511	5,974	9,127	151,970	38,548	78,593
Nov.	787,604	167,298	436,139	29,646	53,314	180,571	79,069	91,691	135,502	5,572	7,900	153,320	37,847	85,492
<b>Foreign branches in the euro area <sup>2</sup></b>														
2020	106,340	83,933	16,757	683	2,232	10,828	12,387	15,750	5,383	1,308	2,045	44,929	12,202	1,204
2021	109,461	80,092	19,315	566	1,781	11,136	10,033	15,404	13,398	1,114	944	45,714	9,949	1,425
2022 Q3	132,376	85,190	38,285	667	4,161	6,130	14,484	25,273	22,014	1,356	536	49,280	11,460	1,272
Q4	118,036	81,382	29,123	651	3,216	3,504	12,190	17,540	20,198	993	420	51,736	9,546	1,214
2023 Q1	125,267	84,861	31,790	717	3,632	5,719	12,794	22,975	20,035	1,038	285	52,040	8,782	1,011
Q2	130,972	88,817	28,975	642	3,674	4,420	16,178	25,113	18,938	950	52	53,704	7,278	3,647
2023 Aug.	131,254	87,825	28,859	684	3,725	3,193	18,097	22,985	19,490	933	52	55,231	6,945	3,574
Sep.	134,041	88,409	30,273	905	4,399	3,752	18,999	23,140	20,692	906	52	55,254	6,975	3,505
Oct.	131,485	89,758	28,602	663	3,873	6,062	15,187	22,205	19,899	925	65	55,501	7,201	3,664
Nov.	134,677	89,516	29,814	693	4,041	4,840	18,834	22,958	19,452	949	52	55,852	7,206	3,767
<b>of which: in Luxembourg</b>														
2020	31,991	17,529	10,049	519	1,658	3,137	10,645	1,265	2,807	967	1,903	1,988	6,682	2,404
2021	34,833	14,238	11,928	408	1,407	3,169	8,106	1,553	10,221	.	840	2,087	5,259	2,356
2022 Q3	52,214	18,071	27,108	567	3,234	2,437	11,030	9,803	17,488	.	467	2,298	6,917	.
Q4	43,730	18,146	19,984	407	2,429	1,941	9,643	5,367	16,829	.	358	2,382	5,991	.
2023 Q1	46,662	16,870	23,202	517	2,654	2,262	10,104	7,936	17,056	.	226	2,361	5,290	.
Q2	48,421	17,281	20,002	435	2,790	2,340	12,697	7,408	15,628	.	.	2,608	3,726	3,048
2023 Aug.	51,119	17,795	20,597	466	2,941	1,843	15,277	7,937	16,197	.	.	2,573	3,318	2,967
Sep.	52,646	18,032	21,356	687	3,518	2,207	15,694	8,100	16,766	.	.	2,594	3,366	2,923
Oct.	50,223	19,225	19,848	470	2,983	4,627	12,058	7,099	16,337	.	.	2,652	3,371	3,052
Nov.	52,597	18,366	20,947	504	3,131	3,282	15,423	8,008	15,676	.	.	2,663	3,412	3,144
<b>Foreign branches in the United Kingdom</b>														
2020	296,335	94,948	112,826	9,877	62,528	24,068	28,824	32,903	93,716	1,946	6,985	23,245	18,124	60,675
2021	276,670	75,025	125,241	7,833	56,755	18,692	34,757	21,322	106,571	1,197	6,432	21,980	14,978	46,692
2022 Q3	265,678	69,017	117,627	9,512	56,534	18,242	27,816	24,390	110,556	2,529	7,073	18,657	15,465	38,607
Q4	230,685	64,122	96,288	8,566	50,050	16,255	22,440	18,128	98,893	.	5,004	17,422	13,582	35,165
2023 Q1	216,437	68,032	79,921	10,000	47,117	12,158	22,855	15,238	89,662	.	6,426	17,574	11,773	34,601
Q2	212,114	62,932	78,211	9,800	48,553	15,488	20,726	19,238	86,889	.	5,467	16,865	9,875	33,446
2023 Aug.	213,976	57,756	84,002	10,937	49,024	15,917	20,195	20,655	85,767	.	5,529	16,913	10,592	34,617
Sep.	213,526	55,861	86,635	11,402	46,301	16,346	22,512	21,077	81,071	.	5,770	16,838	10,295	35,897
Oct.	213,180	57,120	86,756	11,784	44,799	15,531	20,428	22,891	81,155	.	.	16,685	9,531	38,105
Nov.	220,264	59,058	89,958	11,412	46,402	16,128	21,149	24,705	84,392	.	5,433	17,232	8,804	40,125
<b>Foreign branches in the United States of America</b>														
2020	166,024	3,417	157,437	878	1,548	53,130	14,728	22,502	7,694	.	2,590	48,799	6,480	9,017
2021	202,350	3,499	192,721	920	2,089	74,930	22,186	29,281	5,383	.	4,208	47,980	7,257	9,672
2022 Q3	286,902	3,480	276,873	776	2,196	114,014	21,895	36,330	13,600	.	9,343	69,373	8,749	11,532
Q4	230,185	4,094	219,330	615	2,363	68,846	17,906	31,368	15,151	.	8,964	67,282	8,458	10,337
2023 Q1	261,532	4,184	250,521	412	2,342	104,257	16,841	28,703	17,180	.	7,541	66,483	8,160	10,517
Q2	271,800	4,249	260,793	356	2,238	129,459	11,034	27,608	14,274	.	2,070	67,850	7,347	10,626
2023 Aug.	279,891	4,418	269,212	221	2,170	136,952	12,943	25,836	14,601	.	1,659	68,081	7,377	11,153
Sep.	277,540	4,441	266,508	302	2,235	136,756	11,713	25,001	15,314	.	1,503	67,085	7,595	11,171
Oct.	283,067	4,242	272,451	224	2,127	140,077	11,123	27,122	15,918	.	1,325	67,535	7,479	11,111
Nov.	276,171	4,125	265,708	161	2,070	134,440	11,414	25,456	15,170	.	1,158	68,392	7,433	11,373

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

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

## V External position of banks

Liabilities to non-residents 1														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>All foreign branches</b>														
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
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	2022 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
10,559	520,892	144,517	268,434	17,297	36,018	46,291	78,893	154,720	192,150	5,148	17,765	14,905	11,020	2023 Q1
10,921	531,147	148,976	265,762	23,627	36,543	61,107	82,895	152,658	192,110	5,024	9,486	16,171	11,696	Q2
11,168	538,322	145,977	274,535	24,094	35,860	60,266	83,967	159,871	191,602	5,032	8,718	16,787	12,079	2023 Aug.
11,363	539,219	145,143	272,733	25,192	37,656	58,362	80,399	163,470	193,275	5,227	8,857	17,363	12,266	Sep.
11,098	530,990	145,902	261,862	25,019	39,408	55,393	82,753	164,187	186,273	4,683	8,716	16,792	12,193	Oct.
10,640	537,576	148,015	269,454	24,804	35,380	55,786	77,403	165,689	194,084	4,947	8,650	18,462	12,555	Nov.
<b>Foreign branches in the Euro area 2</b>														
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
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	2022 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
588	172,791	94,431	55,214	1,473	9,890	3,453	5,017	82,714	70,699	613	690	5,866	3,739	2023 Q1
692	174,845	95,083	54,919	1,684	10,072	2,032	10,578	80,314	70,671	355	566	6,101	4,228	Q2
754	173,920	94,420	53,648	2,223	10,328	2,227	10,796	77,864	71,076	360	599	6,548	4,450	2023 Aug.
766	178,187	95,372	54,259	2,485	12,499	1,587	11,049	80,382	72,780	361	657	6,644	4,727	Sep.
776	177,522	97,304	50,487	2,366	14,448	1,201	14,134	81,066	68,869	408	700	6,483	4,661	Oct.
767	182,977	101,684	54,533	1,850	10,473	2,184	9,083	84,696	74,144	405	752	6,762	4,951	Nov.
<b>of which: in Luxembourg</b>														
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
408	114,169	40,239	51,757	1,764	9,666	2,235	5,700	42,672	61,609	432	338	854	329	2022 Q3
485	106,219	43,399	44,535	1,319	6,916	2,108	4,460	38,809	58,971	.	.	873	414	Q4
484	110,039	43,452	47,314	1,284	8,034	1,436	4,580	37,929	64,020	.	.	876	631	2023 Q1
565	112,887	43,435	47,997	1,519	8,530	1,507	8,926	38,256	62,333	.	.	878	769	Q2
592	114,240	44,742	47,406	2,044	8,506	1,639	8,905	36,825	64,930	.	.	876	809	2023 Aug.
605	116,015	45,211	47,866	2,302	8,693	1,003	7,071	38,680	67,117	.	.	874	945	Sep.
615	110,176	44,471	44,298	2,210	8,339	564	8,092	36,354	63,077	.	.	866	858	Oct.
599	118,467	47,196	47,748	1,677	9,365	1,377	7,639	39,311	68,004	.	.	869	853	Nov.
<b>Foreign branches in the United Kingdom</b>														
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
2,343	183,340	46,513	94,063	8,668	27,465	19,944	36,671	15,392	100,463	.	.	382	1,894	2022 Q3
.	152,408	41,683	76,865	.	23,259	18,652	25,944	10,913	85,991	.	.	.	2,202	Q4
.	151,459	39,392	78,514	5,432	22,708	17,093	25,758	11,688	85,378	.	.	1,221	2,418	2023 Q1
.	148,997	40,856	71,373	8,462	22,955	19,580	23,311	12,845	87,208	.	.	.	2,167	Q2
.	147,996	39,780	72,399	8,633	21,765	18,316	23,924	14,840	85,206	.	.	1,373	2,315	2023 Aug.
.	145,535	38,145	71,515	9,096	21,437	17,541	23,063	15,858	83,436	.	.	1,482	2,149	Sep.
.	143,384	36,761	70,687	8,973	21,324	16,188	22,170	16,095	83,658	.	.	1,456	1,950	Oct.
.	143,995	34,843	73,114	9,314	21,406	16,666	21,814	15,926	84,611	.	.	1,470	1,697	Nov.
<b>Foreign branches in the United States of America</b>														
.	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
.	100,522	5,419	91,379	851	2,313	20,364	35,955	26,897	7,133	.	1,180	5,729	.	2022 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
.	93,978	2,996	86,806	850	2,594	16,713	30,415	28,669	8,173	2,798	1,483	4,801	926	2023 Q1
.	105,360	4,740	96,785	834	2,439	28,617	29,454	29,908	6,646	2,596	1,334	5,886	919	Q2
.	107,560	3,810	99,721	844	2,515	28,871	28,933	32,736	6,313	2,687	1,321	5,923	776	2023 Aug.
.	107,059	3,779	99,349	836	2,478	29,605	27,240	32,621	6,509	2,743	1,458	6,183	700	Sep.
.	103,561	3,095	96,407	809	2,417	27,291	27,083	32,643	6,358	2,337	1,391	5,677	781	Oct.
.	103,328	3,215	96,250	786	2,359	27,055	27,146	31,814	6,984	.	1,379	5,761	.	Nov.

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>Foreign branches in the Cayman Islands</b>														
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 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
2023 Q1	27,224	3,091	23,918	118	39	55	11,289	1,578	2,287	1,630	402	-	2,414	3
Q2	26,364	2,004	24,059	197	43	59	9,035	1,799	3,301	1,623	401	-	2,144	2
2023 Aug.	27,183	2,167	24,765	92	110	57	9,369	1,893	3,340	1,635	381	-	2,344	2
Sep.	26,058	1,849	24,021	60	82	55	8,817	1,645	3,116	1,673	311	-	2,114	2
Oct.	25,944	1,862	23,899	75	62	55	8,777	1,712	2,919	1,677	267	-	2,205	2
Nov.	25,506	1,680	23,657	74	52	55	8,752	1,578	2,557	1,622	181	-	2,406	2
<b>Foreign branches in Japan</b>														
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 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
2023 Q1	15,233	352	1,982	12,865	3	9,632	1,682	2,247	235	1	15	977	223	134
Q2	13,892	1,024	1,262	11,562	12	6,998	3,309	1,934	284	0	15	1,042	209	25
2023 Aug.	17,255	1,517	1,069	14,628	4	10,659	2,918	1,906	276	0	15	1,160	210	38
Sep.	18,105	1,200	1,203	15,652	3	11,004	3,229	1,969	415	0	15	1,143	217	38
Oct.	16,099	1,597	1,205	13,241	3	9,493	2,761	1,871	419	0	72	1,136	212	22
Nov.	13,779	1,434	1,020	11,265	2	7,179	2,898	1,775	225	0	71	1,171	289	21
<b>Foreign branches in Hong Kong</b>														
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 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
2023 Q1	9,070	1,088	4,053	126	44	350	2,969	.	.	.	.	.	.	.
Q2	9,005	976	3,536	111	.	306	2,238	.	.	.	.	.	.	.
2023 Aug.	8,834	1,059	3,249	.	.	377	1,843	.	.	.	.	.	.	.
Sep.	9,814	1,202	3,218	.	.	909	1,760	.	.	.	.	.	.	.
Oct.	10,021	1,106	3,234	.	.	690	2,572	.	.	.	.	.	.	.
Nov.	10,861	1,095	3,293	.	.	1,039	2,490	.	.	.	.	.	.	.
<b>Foreign branches in Singapore</b>														
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 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
2023 Q1	50,580	6,345	21,286	2,952	721	5,725	6,775	2,965	12,928	.	1,083	1,954	9,699	9,424
Q2	52,872	6,381	21,039	5,919	661	5,098	9,632	3,101	12,685	.	980	2,128	9,833	9,391
2023 Aug.	53,060	6,965	20,987	5,229	671	4,571	9,199	3,247	12,618	.	994	1,896	9,261	11,252
Sep.	55,230	7,184	22,663	5,650	640	5,372	10,132	3,446	12,952	.	1,010	1,934	9,557	10,805
Oct.	56,359	7,120	21,308	5,606	624	5,409	11,857	3,181	10,827	.	1,067	1,922	9,317	12,758
Nov.	58,242	6,724	20,394	5,531	636	5,446	11,153	3,281	10,667	.	1,780	1,945	9,145	16,333
<b>Foreign branches in emerging market economies and developing countries (other than offshore banking centres) <sup>2</sup></b>														
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 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	645	.	22	3,459	152	8,070
2023 Q1	29,601	2,538	2,124	100	51	4,026	2,424	9,228	605	12	52	3,704	192	9,351
Q2	29,641	2,267	1,888	136	34	4,151	1,968	9,724	496	17	49	3,629	239	9,361
2023 Aug.	28,460	2,330	1,891	126	51	3,536	2,308	8,915	405	17	33	3,545	256	9,438
Sep.	28,877	2,107	1,726	120	35	4,219	1,582	7,967	496	19	33	4,195	257	10,102
Oct.	29,445	2,111	1,843	129	35	4,539	1,782	8,364	676	22	33	4,051	254	9,717
Nov.	28,389	1,909	1,482	116	22	3,667	1,593	8,478	489	.	33	3,796	237	10,067

For footnotes see p. 118 and 119.



## V External position of banks

Liabilities to non-residents <sup>1</sup>														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries			
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>Foreign branches in the Cayman Islands</b>														
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
6,607	14,938	2,633	12,177	83	31	5	507	173	4,828	–	9,425	–	–	2022 Q3
7,691	12,929	2,705	10,106	92	8	2	406	149	3,428	–	8,944	–	–	2022 Q4
7,566	11,181	2,686	8,395	83	6	1	312	138	3,893	–	6,837	–	–	2023 Q1
8,000	8,611	3,035	5,457	49	37	0	351	146	4,066	–	4,048	–	–	2023 Q2
8,162	8,385	2,632	5,580	94	63	0	714	345	3,481	–	3,845	–	–	2023 Aug.
8,325	8,652	3,164	5,357	62	52	0	937	268	3,698	–	3,749	–	–	Sep.
8,330	8,786	3,391	5,196	77	43	0	1,059	200	3,925	–	3,602	–	–	Oct.
8,353	9,074	3,318	5,526	76	37	0	1,209	129	4,214	–	3,522	–	–	Nov.
<b>Foreign branches in Japan</b>														
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
97	9,714	126	837	8,718	15	2,707	3,735	2,852	199	–	135	86	0	2022 Q3
82	4,819	38	729	4,017	3	1,179	1,504	1,807	123	–	123	83	0	2022 Q4
87	9,848	44	789	8,989	2	843	5,258	3,181	204	174	153	35	0	2023 Q1
76	12,931	259	762	11,877	10	1,644	7,414	3,426	106	160	149	32	0	2023 Q2
73	11,369	39	180	11,109	13	1,396	6,824	2,742	159	159	57	32	0	2023 Aug.
75	12,054	142	570	11,302	2	1,447	7,023	3,180	155	159	58	32	0	Sep.
113	12,082	35	605	11,400	2	1,431	7,048	3,172	155	157	87	32	0	Oct.
150	11,945	131	491	11,310	2	1,383	6,365	3,554	284	156	56	147	0	Nov.
<b>Foreign branches in Hong Kong</b>														
.	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
.	16,135	330	11,060	.	.	1,995	1,597	7,458	3,427	–	–	–	–	2022 Q3
.	12,864	318	8,501	.	.	320	1,977	5,367	3,377	–	–	–	–	2022 Q4
.	10,632	277	7,239	.	.	.	1,534	3,661	3,544	–	–	–	–	2023 Q1
.	9,963	333	5,417	.	.	.	1,833	2,575	3,366	–	–	–	–	2023 Q2
.	12,496	307	7,398	.	.	.	2,569	4,583	3,638	–	–	–	–	2023 Aug.
.	11,756	159	6,779	.	.	.	1,893	.	.	–	–	–	–	Sep.
.	11,031	266	6,760	.	.	.	1,892	.	.	–	–	–	–	Oct.
.	11,695	255	7,138	.	.	.	1,577	.	.	–	–	–	–	Nov.
<b>Foreign branches in Singapore</b>														
–	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
.	45,610	1,388	31,494	948	605	3,712	8,669	10,103	20,907	–	–	–	–	2022 Q3
.	39,137	1,380	26,554	303	703	3,142	6,014	9,525	17,975	–	–	–	–	2022 Q4
.	39,402	1,321	26,918	389	717	3,756	6,673	8,691	17,297	–	–	–	–	2023 Q1
.	39,277	1,585	26,639	559	938	4,032	6,493	7,706	17,438	–	816	–	–	2023 Q2
.	45,639	1,395	32,190	976	1,111	4,149	7,713	10,985	18,992	–	816	–	–	2023 Aug.
.	44,722	1,367	31,091	1,213	1,101	2,876	6,830	11,423	19,547	–	906	–	–	Sep.
.	43,221	1,643	27,897	1,195	1,086	4,052	7,145	11,211	16,719	–	879	–	–	Oct.
–	44,127	1,545	28,616	1,273	1,014	3,703	8,003	10,331	16,532	–	877	–	–	Nov.
<b>Foreign branches in emerging market economies and developing countries (other than offshore banking centres) <sup>2</sup></b>														
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
.	25,162	2,155	4,859	9	50	6,450	2,473	11,338	2,535	–	–	1,350	280	2022 Q3
.	21,922	1,959	4,493	8	47	3,984	2,936	10,400	2,573	–	–	1,135	245	2022 Q4
7	21,408	1,923	3,455	5	48	3,765	3,275	10,404	2,077	–	–	1,043	248	2023 Q1
7	21,252	1,927	3,549	4	20	3,704	2,560	10,992	1,753	–	–	1,022	262	2023 Q2
7	20,512	2,160	2,484	3	12	3,838	1,637	10,844	1,949	–	–	1,027	260	2023 Aug.
7	21,129	1,877	2,837	5	12	3,451	1,580	11,499	2,226	–	–	1,056	228	Sep.
7	21,129	1,952	3,110	7	9	3,487	1,457	11,380	2,389	–	–	1,093	233	Oct.
.	20,521	1,766	3,030	5	12	2,895	1,472	11,274	2,507	–	–	1,073	228	Nov.

## V External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2021	December 2022	October 2023	November 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, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	750,721	736,302	785,074	787,604	167,298	436,139	498,298	289,306	296,040	491,564	691,472	96,132
Countries in Europe	291,756	263,154	260,305	265,466	139,519	55,533	159,702	105,764	73,618	191,848	249,575	15,891
EU Member States <sup>1</sup>	147,757	141,126	147,719	149,495	112,018	23,863	66,316	83,179	20,702	128,793	132,605	16,890
Euro area <sup>1</sup>	134,679	127,048	138,506	139,192	108,356	23,017	59,231	79,961	15,733	123,459	124,277	14,915
Austria	3,736	2,945	3,566	3,483	3,287	169	560	2,923	409	3,074	2,364	1,119
Belgium	3,409	2,987	3,184	3,371	2,432	635	1,582	1,789	1,150	2,221	2,146	1,225
Croatia	22	22	12	15	15	0	0	15				
Cyprus	343	221	380	274	102	158	240	34		274		
Estonia	1	3	3	5	4							
Finland	511	569	1,040	1,040	929	88	445	595	140	900	514	526
France	16,715	15,402	20,269	20,627	18,000	2,310	8,957	11,670	2,304	18,323	17,592	3,035
Greece	563	1,148	955	875	857	13	641	234				
Ireland	11,146	10,503	11,215	11,043	6,318	4,178	5,284	5,759	522	10,521	7,485	3,558
Italy	26,132	23,902	23,571	23,514	22,425	444	6,698	16,816	2,681	20,833	22,471	1,043
Latvia	129	29	25	24	20		0	24				
Lithuania	3	2	12	6	6					6		
Luxembourg <sup>2</sup>	23,767	22,480	29,622	29,894	13,721	11,493	22,718	7,176	6,886	23,008	26,528	3,366
Malta	139	191	245	276	175	58	154	122				
Netherlands	32,004	31,308	29,920	30,348	26,640	2,778	8,646	21,702	504	29,844	29,145	1,203
Portugal	1,594	1,895	1,890	1,894	1,705	66	669	1,225	305	1,589		
Slovakia	414	201	208	205	160		68	137				
Slovenia	33	13	309	270	220	50	235	35	0	270	235	35
Spain	14,040	13,249	12,071	12,019	11,340	518	2,324	9,695	345	11,674	12,240	- 221
Other EU Member States <sup>1</sup>	13,078	14,078	9,213	10,303	3,662	846	7,085	3,218	4,969	5,334	8,328	1,975
Czechia	7,135	7,595	2,543	3,020	760	8	2,444	576	2,044	976		
Denmark	1,008	902	879	930	589	199	645	285	261	669	674	256
Hungary	352	337	627	628	110	15	576	52	424	204	547	81
Poland	1,408	1,923	2,525	2,797	792	132	2,007	790	1,137	1,660	2,474	323
Sweden	2,212	2,018	1,487	1,660	538	254	830	830	426	1,234	1,469	191
Remaining EU countries <sup>3, 4</sup>	963	1,303	1,152	1,268	873	238	583	685	677	591		
Other European countries <sup>1</sup>	143,999	122,028	112,586	115,971	27,501	31,670	93,386	22,585	52,916	63,055	116,970	- 999
Guernsey	4,465	5,262	3,613	4,541	1,408	2,837	4,389	152			4,541	-
Jersey	2,786	3,509	3,593	2,999	526	702	2,039	960				
Norway	2,291	1,853	1,329	1,315	262	191	333	982	292	1,023	1,030	285
Russian Federation	1,918	632	529	533	189	43	336	197	324	209		
Switzerland	19,021	11,002	14,035	16,015	1,172	2,864	14,505	1,510	10,455	5,560	14,889	1,126
Turkey	4,030	3,493	3,253	3,200	2,369	871	2,816	384	2,394	806		
United Kingdom	107,725	94,307	84,231	85,344	20,802	23,771	68,026	17,318	39,212	46,132	87,863	- 2,519
Remaining European countries <sup>5</sup>	1,763	1,970	2,003	2,024	773	391	942	1,082	129	1,895		
Countries in Africa	5,031	5,766	4,587	4,977		3,141	2,817	2,160	1,593	3,384	4,552	425
South Africa	876	1,311	1,258	1,449		267	1,123	326	456	993		
Remaining countries in Africa	4,155	4,455	3,329	3,528	359	2,874	1,694	1,834	1,137	2,391		
Countries in America	326,437	346,048	389,091	386,325	14,693	349,882	254,937	131,388	175,916	210,409	344,075	42,250
Bahamas		503		480	241				2	478		
Bermuda	1,619	1,545	1,081	909		822	365	544				
Brazil	1,227	1,627	2,264	2,519	98	1,048	1,379	1,140	810	1,709		
British Virgin Islands	8,344	6,577	5,161	5,274	485	3,433	4,518	756				
Canada	7,746	14,145	10,475	10,837	2,124	3,751	3,853	6,984	3,574	7,263	7,158	3,679
Cayman Islands	17,490	27,896	22,849	22,294	1,625	19,238	17,323	4,971	3,115	19,179	21,887	407
Curacao <sup>6</sup>		9	9	9						9		
Mexico	1,853	2,221	2,057	1,987	172	1,459	1,435	552	665	1,322		
United States of America	285,940	289,151	342,128	339,398	9,812	317,530	224,227	115,171	167,191	172,207	303,408	35,990
Remaining countries in America	2,082	2,374	2,515	2,618	104	2,394	1,468	1,150	548	2,070		
Countries in Asia	112,414	105,326	115,534	114,940	11,055	24,411	74,939	40,001	40,627	74,313	82,632	32,308
China, People's Republic of <sup>7</sup>	5,093	4,022	6,560	9,001	105	619	3,397	5,604	1,959	7,042		
Hong Kong	13,135	12,528	11,774	13,058	2,701	4,468	9,101	3,957	3,141	9,917	10,628	2,430
Japan	26,857	26,032	31,411	27,905	2,168	2,678	24,023	3,882	14,762	13,143	25,791	2,114
Korea, Republic of	10,721	9,284	10,616	11,560	696	981	3,780	7,780	2,544	9,016	3,283	8,277
Singapore	22,929	19,493	18,548	18,634	1,330	6,151	15,644	2,990	11,079	7,555	14,513	4,121
Taiwan	1,419	971	906	747	226	128	426	321	100	647		
Remaining countries in Asia	32,260	32,996	35,719	34,035	3,829	9,386	18,568	15,467	7,042	26,993	24,710	9,325
Countries in Oceania	13,709	14,576	13,317	13,463	1,384	1,456	5,722	7,741	4,109	9,354	10,397	3,066
Australia	12,468	13,574	12,474	12,651	1,250	1,315	5,316	7,335	3,768	8,883	9,763	2,888
New Zealand	631	668	593	600	123	111	197	403	341	259		
Remaining countries in Oceania	610	334	250	212	11	33	209	3	-	212		
Countries not identifiable	-	-	-	-	-	-	-	-	-	-	-	-
International organisations <sup>8</sup>	1,374	1,432	2,240	2,433		1,716	181	2,252	177	2,256	241	2,192

\* 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

### 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 2021	December 2022	October 2023	Liabilities total	November 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	483,405	501,965	530,990	537,576	148,015	269,454	492,962	44,614	146,786	390,790
Countries in Europe	215,188	244,523	254,584	260,271	125,966	80,325	240,028	20,243	53,489	206,782
EU Member States 2	120,156	163,774	164,656	171,217	107,444	38,218	155,365	15,852	10,996	160,221
Euro area 2	116,372	152,107	152,856	157,580	102,459	35,491	142,319	15,261	10,357	147,223
Austria	1,822	1,973	1,829	1,816	1,518	223	1,810	6	216	1,600
Belgium	10,367	12,043	13,922	12,786	10,899	1,335	11,506	1,280	558	12,228
Croatia	11	8	6	7	5	1	7	0	.	.
Cyprus	849	1,713	2,104	2,359	272	1,634	2,150	209	–	2,359
Estonia	0	35	26	46	5	38	.	.	–	46
Finland	638	1,718	1,540	1,621	1,053	243	1,621	0	6	1,615
France	9,648	9,321	12,224	12,706	8,535	2,652	11,635	1,071	2,870	9,836
Greece	1,507	892	800	849	621	215	.	.	396	453
Ireland	8,647	15,178	15,621	14,349	6,717	4,108	13,816	533	439	13,910
Italy	19,030	18,875	18,492	19,754	17,517	1,236	17,592	2,162	1,132	18,622
Latvia	3	22	23	26	23	.	26	–	–	26
Lithuania	3	15	107	124	34	87	.	.	–	124
Luxembourg 3	38,131	46,774	42,945	46,365	22,373	17,006	45,402	963	2,608	43,757
Malta	355	905	1,214	1,177	793	298	1,173	4	.	.
Netherlands	19,701	35,042	32,936	34,707	24,017	5,773	27,658	7,049	752	33,955
Portugal	437	1,226	1,305	1,122	879	173	1,120	2	203	919
Slovakia	339	25	173	206	198	4	.	.	–	206
Slovenia	567	16	8	16	16	.	16	–	15	1
Spain	4,328	6,190	7,581	7,544	6,984	462	5,604	1,940	1,159	6,385
Other EU Member States 2	3,784	11,667	11,800	13,637	4,985	2,727	13,046	591	639	12,998
Czechia	1,041	1,168	1,333	1,153	549	80	1,146	7	60	1,093
Denmark	1,093	6,126	4,518	5,341	1,707	1,575	4,910	431	38	5,303
Hungary	451	477	448	456	98	41	316	140	165	291
Poland	484	588	784	757	118	33	757	0	104	653
Sweden	657	3,180	4,574	5,783	2,450	988	5,776	7	200	5,583
Remaining EU countries 4, 5	58	128	143	147	63	10	141	6	72	75
Other European countries 2	95,032	80,749	89,928	89,054	18,522	42,107	84,663	4,391	42,493	46,561
Guernsey	3,336	3,715	2,891	2,683	1,280	945	.	.	80	2,603
Jersey	351	1,333	884	929	90	468	904	25	100	829
Norway	271	2,260	1,176	1,490	372	404	1,490	0	253	1,237
Russian Federation	981	320	372	392	76	307	.	.	88	304
Switzerland	6,342	12,613	13,289	14,024	3,015	7,185	13,612	412	5,923	8,101
Turkey	373	412	428	438	82	281	422	16	288	150
United Kingdom	82,745	59,195	69,699	67,831	13,208	31,874	63,992	3,839	35,287	32,544
Remaining European countries 6	633	901	1,189	1,267	399	643	1,267	0	474	793
Countries in Africa	2,695	3,313	3,092	3,057	331	1,360	2,905	152	825	2,232
South Africa	1,087	1,196	1,665	1,496	32	319	1,495	1	531	965
Remaining countries in Africa	1,608	2,117	1,427	1,561	299	1,041	1,410	151	294	1,267
Countries in America	181,472	167,950	178,675	179,591	14,901	147,947	164,237	15,354	56,066	123,525
Bahamas	83	774	333	353	9	297	.	.	22	331
Bermuda	1,185	1,738	2,144	2,073	73	954	2,073	0	2	2,071
Brazil	261	312	827	248	18	25	.	.	44	204
British Virgin Islands	8,094	8,093	7,812	7,665	380	5,763	7,017	648	4	7,661
Canada	2,952	4,189	3,284	2,647	386	1,409	2,439	208	1,229	1,418
Cayman Islands	19,998	19,691	17,201	18,228	1,425	16,054	17,571	657	10,781	7,447
Curacao 7	62	50	49	52	43	9	52	–	–	52
Mexico	2,673	522	820	541	25	306	.	.	253	288
United States of America	144,496	130,477	144,852	146,401	12,517	121,802	132,619	13,782	43,001	103,400
Remaining countries in America	1,668	2,104	1,353	1,383	25	1,328	1,335	48	730	653
Countries in Asia	79,182	81,240	90,240	90,850	6,546	38,673	82,029	8,821	34,546	56,304
China, People's Republic of 8	5,245	3,994	3,858	4,157	74	1,447	3,420	737	2,204	1,953
Hong Kong	20,337	17,739	14,028	15,258	2,489	8,356	13,309	1,949	4,165	11,093
Japan	8,945	7,437	10,770	11,510	76	504	11,100	410	4,703	6,807
Korea, Republic of	3,192	5,299	3,956	3,963	399	2,054	.	.	1,302	2,661
Singapore	17,647	22,570	30,670	30,254	2,051	15,104	27,621	2,633	12,287	17,967
Taiwan	2,932	3,435	2,534	2,249	32	1,682	.	.	779	1,470
Remaining countries in Asia	20,884	20,766	24,424	23,459	1,425	9,526	20,659	2,800	9,106	14,353
Countries in Oceania	4,057	4,337	3,950	3,558	271	.	3,514	44	1,860	1,698
Australia	3,948	3,915	3,384	3,059	226	649	3,020	39	1,820	1,239
New Zealand	39	120	144	145	35	.	.	.	40	105
Remaining countries in Oceania	70	302	422	354	10	328	.	.	–	354
Countries not identifiable	–	–	–	–	–	–	–	–	–	–
International organisations 9	811	602	449	249	–	.	249	–	–	249

\* 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 <sup>1</sup>				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
1	2	3	4	5	6	7	8	9	10	11	12	
<b>Assets and liabilities, total <sup>2</sup></b>												
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 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
2023 Q1	194,740	47,529	26,541	4,354	86,346	29,060	910	139,014	20,874	105,772	9,201	3,167
Q2	191,866	43,717	26,930	3,693	86,985	29,636	905	135,076	19,771	104,178	7,696	3,431
2023 June	191,866	43,717	26,930	3,693	86,985	29,636	905	135,076	19,771	104,178	7,696	3,431
July	191,287	42,960	26,946	3,280	87,088	30,068	945	135,531	18,988	105,903	7,265	3,375
Aug.	190,842	44,484	26,227	3,410	86,699	29,076	946	134,302	18,507	105,183	7,092	3,520
Sep.	192,775	45,479	27,023	3,366	86,496	29,481	930	133,940	18,898	104,374	7,092	3,576
Oct.	193,305	46,318	27,161	3,359	87,020	28,492	955	135,903	18,877	106,483	6,835	3,708
Nov.	197,147	49,801	27,204	3,309	87,578	28,271	984	138,516	19,286	108,559	6,905	3,766
<b>of which: denominated in euro <sup>2</sup></b>												
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 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
2023 Q1	71,855	17,701	6,535	191	42,495	4,673	260	51,124	2,655	41,038	6,486	945
Q2	78,318	23,774	6,484	191	42,680	4,934	255	49,229	2,988	40,008	5,167	1,066
2023 June	78,318	23,774	6,484	191	42,680	4,934	255	49,229	2,988	40,008	5,167	1,066
July	72,768	18,019	6,519	.	42,705	5,071	.	50,334	3,177	41,311	4,825	1,021
Aug.	78,625	24,237	6,374	.	42,430	5,103	.	48,697	3,163	39,931	4,502	1,101
Sep.	79,200	24,371	6,646	.	42,510	5,188	.	48,371	3,590	39,185	4,459	1,137
Oct.	80,744	26,290	6,307	.	42,488	5,185	.	49,621	3,718	40,289	4,434	1,180
Nov.	83,838	29,288	6,693	.	42,199	5,122	.	51,838	3,665	42,544	4,436	1,193
<b>denominated in US dollar <sup>2</sup></b>												
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 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
2023 Q1	50,832	12,261	10,704	.	19,938	5,323	.	38,334	13,236	24,338	687	73
Q2	48,033	9,551	11,028	.	19,936	5,193	.	35,306	11,142	23,062	915	187
2023 June	48,033	9,551	11,028	.	19,936	5,193	.	35,306	11,142	23,062	915	187
July	47,304	9,585	10,809	.	19,901	5,020	.	34,590	11,075	22,434	885	196
Aug.	48,194	10,473	10,827	.	19,916	4,967	.	34,508	10,652	22,750	874	232
Sep.	48,827	10,295	11,214	.	20,327	5,052	.	34,901	10,446	23,201	967	287
Oct.	48,759	10,056	11,415	.	20,468	4,957	.	35,101	10,397	23,493	866	345
Nov.	48,214	9,863	11,168	.	20,649	4,782	.	34,142	10,437	22,666	766	273
<b>Assets and liabilities vis-à-vis industrial countries <sup>3,4</sup></b>												
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 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
2023 Q1	174,248	40,957	21,851	3,859	80,939	25,795	847	122,182	13,098	97,517	8,860	2,707
Q2	171,714	37,156	22,909	3,062	81,568	26,172	847	119,479	13,266	96,058	7,238	2,917
2023 June	171,714	37,156	22,909	3,062	81,568	26,172	847	119,479	13,266	96,058	7,238	2,917
July	171,824	36,806	23,076	2,719	81,817	26,521	885	120,913	13,133	98,031	6,894	2,855
Aug.	171,920	39,052	22,236	2,870	81,216	25,659	887	119,366	12,427	97,372	6,598	2,969
Sep.	172,909	39,524	23,055	2,877	80,789	25,794	870	117,997	12,878	95,473	6,639	3,007
Oct.	173,297	40,190	23,229	2,849	81,325	24,808	896	120,401	13,220	97,728	6,349	3,104
Nov.	177,314	43,624	23,312	2,814	81,841	24,798	925	122,188	13,067	99,728	6,336	3,057

\* 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
<b>of which: vis-à-vis EU Member States 4,5</b>												
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 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
2023 Q1	110,833	19,204	11,653	1,619	59,254	18,561	542	90,288	2,392	78,479	6,752	2,665
Q2	117,952	25,286	11,944	1,108	59,816	19,254	544	88,922	2,269	78,485	5,389	2,779
2023 June	117,952	25,286	11,944	1,108	59,816	19,254	544	88,922	2,269	78,485	5,389	2,779
July	112,930	19,073	12,317	.	59,966	19,925	.	90,502	2,370	80,425	5,022	2,685
Aug.	117,641	25,734	11,394	.	59,323	19,420	.	88,933	2,055	79,484	4,615	2,779
Sep.	118,137	26,403	11,683	.	58,651	19,549	.	87,113	2,124	77,648	4,553	2,788
Oct.	119,158	27,590	11,636	.	59,196	18,792	.	89,596	2,293	79,775	4,651	2,877
Nov.	123,463	30,981	12,017	.	59,414	19,014	.	91,795	2,141	82,214	4,574	2,866
<b>of which: vis-à-vis the euro area 4</b>												
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 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
2023 Q1	64,086	16,971	5,972	.	37,648	3,139	.	48,042	2,195	38,514	6,294	1,039
Q2	70,148	23,422	6,085	.	37,379	3,143	.	45,511	2,065	37,363	4,927	1,156
2023 June	70,148	23,422	6,085	.	37,379	3,143	.	45,511	2,065	37,363	4,927	1,156
July	64,268	17,341	6,131	.	37,418	3,279	.	45,884	2,160	38,034	4,553	1,137
Aug.	70,149	23,732	5,921	.	37,089	3,281	.	44,169	1,823	36,992	4,142	1,212
Sep.	70,824	24,015	6,212	.	37,134	3,309	.	43,846	1,891	36,605	4,088	1,262
Oct.	72,321	25,749	5,947	.	37,185	3,319	.	45,168	2,042	37,622	4,176	1,328
Nov.	75,400	28,750	6,297	.	36,896	3,275	.	46,019	1,872	38,732	4,102	1,313
<b>Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6</b>												
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 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
2023 Q1	20,098	6,572	4,690	495	5,407	2,871	63	16,486	7,776	7,924	341	445
Q2	19,741	6,561	4,021	631	5,417	3,053	58	15,272	6,505	7,810	458	499
2023 June	19,741	6,561	4,021	631	5,417	3,053	58	15,272	6,505	7,810	458	499
July	19,056	6,154	3,870	561	5,271	3,140	60	14,284	5,855	7,553	371	505
Aug.	18,510	5,432	3,991	540	5,483	3,005	59	14,605	6,080	7,495	494	536
Sep.	19,418	5,955	3,968	489	5,707	3,239	60	15,605	6,020	8,578	453	554
Oct.	19,560	6,128	3,932	510	5,695	3,236	59	15,161	5,657	8,429	486	589
Nov.	19,395	6,177	3,892	495	5,737	3,035	59	15,986	6,219	8,504	569	694
<b>Memo item: assets and liabilities vis-à-vis offshore banking centres</b>												
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 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	.	.
2023 Q1	5,095	1,208	1,255	.	2,101	.	.	3,263	1,966	1,293	.	.
Q2	5,196	1,147	1,408	.	2,109	.	-	3,202	1,350	1,848	.	.
2023 June	5,196	1,147	1,408	.	2,109	.	-	3,202	1,350	1,848	.	.
July	5,025	1,106	1,375	.	2,015	.	-	3,324	1,565	1,756	.	.
Aug.	4,848	934	1,326	.	2,048	.	-	3,562	1,814	1,734	4	10
Sep.	4,810	920	1,324	.	2,047	.	-	4,355	1,859	2,481	4	11
Oct.	5,011	1,144	1,293	.	2,022	.	-	3,858	1,756	2,087	4	11
Nov.	4,940	1,173	1,310	.	1,913	.	-	4,049	1,875	2,156	8	10

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

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

## V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>All foreign subsidiaries</b>														
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 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
2023 Q1	194,740	71,855	50,832	116	6,454	32,420	15,109	18,908	7,633	3,731	623	73,208	13,138	29,060
Q2	191,866	78,318	48,033	328	6,389	35,218	8,499	19,480	7,450	2,909	784	73,820	13,165	29,636
2023 June	191,866	78,318	48,033	328	6,389	35,218	8,499	19,480	7,450	2,909	784	73,820	13,165	29,636
July	191,287	72,768	47,304	331	6,425	29,365	13,595	19,652	7,294	2,552	728	73,855	13,233	30,068
Aug.	190,842	78,625	48,194	355	6,478	35,502	8,982	18,936	7,291	2,702	708	73,417	13,282	29,076
Sep.	192,775	79,200	48,827	620	6,474	36,176	9,303	19,337	7,686	2,723	643	73,232	13,264	29,481
Oct.	193,305	80,744	48,759	311	6,287	37,174	9,144	19,760	7,401	2,691	668	73,903	13,117	28,492
Nov.	197,147	83,838	48,214	319	6,261	39,186	10,615	19,719	7,485	2,626	683	74,273	13,305	28,271
<b>Foreign subsidiaries in the euro area <sup>2</sup></b>														
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 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
2023 Q1	84,555	62,623	10,338	98	2,910	14,544	9,389	2,951	4,467	.	.	33,564	8,702	9,755
Q2	83,773	68,734	10,384	314	2,857	20,865	2,827	3,182	4,090	.	.	33,469	8,677	9,703
2023 June	83,773	68,734	10,384	314	2,857	20,865	2,827	3,182	4,090	.	.	33,469	8,677	9,703
July	83,111	62,956	10,160	315	2,941	14,829	8,043	3,338	4,137	.	.	33,544	8,816	9,439
Aug.	83,258	68,425	10,396	338	2,980	20,636	2,959	3,255	4,168	.	.	33,201	8,916	9,119
Sep.	83,837	68,496	10,701	595	3,076	20,688	2,904	3,334	4,446	.	.	33,319	8,914	9,228
Oct.	85,291	70,122	10,861	288	3,126	22,338	2,955	3,303	4,326	.	.	33,354	8,852	9,152
Nov.	86,885	71,888	10,863	299	3,007	24,061	2,958	3,448	4,330	.	.	32,967	9,098	8,931
<b>of which: in Luxembourg</b>														
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 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
2023 Q1	44,719	23,734	9,502	72	2,902	10,988	9,332	.	4,146	.	.	.	7,603	9,755
Q2	45,088	30,987	9,551	293	2,854	18,038	2,788	1,562	3,802	.	.	.	7,578	9,703
2023 June	45,088	30,987	9,551	293	2,854	18,038	2,788	1,562	3,802	.	.	.	7,578	9,703
July	44,293	25,115	9,331	290	2,935	11,893	7,970	1,717	3,867	.	.	.	7,707	9,439
Aug.	44,523	30,713	9,536	306	2,971	17,674	2,884	1,580	3,889	.	.	.	7,795	9,119
Sep.	44,921	30,676	9,769	568	3,066	17,640	2,821	1,642	4,111	.	.	.	7,655	9,228
Oct.	46,580	32,400	9,989	263	3,119	19,212	2,895	1,654	4,053	.	.	1,075	7,591	9,152
Nov.	48,259	34,190	10,028	272	2,998	20,783	2,906	1,754	4,116	.	.	904	7,836	8,931
<b>Foreign subsidiaries outside the euro area <sup>2</sup></b>														
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 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	17,467
2023 Q1	110,185	9,232	40,494	18	3,544	17,876	5,720	15,957	3,166	.	.	39,644	4,436	19,305
Q2	108,093	9,584	37,649	14	3,532	14,353	5,672	16,298	3,360	.	.	40,351	4,488	19,933
2023 June	108,093	9,584	37,649	14	3,532	14,353	5,672	16,298	3,360	.	.	40,351	4,488	19,933
July	108,176	9,812	37,144	16	3,484	14,536	5,552	16,314	3,157	.	.	40,311	4,417	20,629
Aug.	107,584	10,200	37,798	17	3,498	14,866	6,023	15,681	3,123	.	.	40,216	4,366	19,957
Sep.	108,938	10,704	38,126	25	3,398	15,488	6,399	16,003	3,240	.	.	39,913	4,350	20,253
Oct.	108,014	10,622	37,898	23	3,161	14,836	6,189	16,457	3,075	.	.	40,549	4,265	19,340
Nov.	110,262	11,950	37,351	20	3,254	15,125	7,657	16,271	3,155	.	.	41,306	4,207	19,340

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

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

## V External position of banks

Liabilities to non-residents <sup>1</sup>														End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>All foreign subsidiaries</b>														
1,192	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
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	Q4
910	139,014	51,124	38,334	222	3,493	6,723	14,151	94,615	11,157	7,663	1,538	2,998	169	2023 Q1
905	135,076	49,229	35,306	467	3,471	5,089	14,682	92,100	12,078	6,242	1,454	3,243	188	Q2
905	135,076	49,229	35,306	467	3,471	5,089	14,682	92,100	12,078	6,242	1,454	3,243	188	2023 June
945	135,531	50,334	34,590	459	3,309	4,617	14,371	94,482	11,421	5,857	1,408	3,123	252	July
946	134,302	48,697	34,508	393	3,347	4,766	13,741	93,870	11,313	5,638	1,454	3,244	276	Aug.
930	133,940	48,371	34,901	704	3,590	4,927	13,971	92,282	12,092	5,655	1,437	3,293	283	Sep.
955	135,903	49,621	35,101	416	3,322	5,118	13,759	95,007	11,476	5,483	1,352	3,385	323	Oct.
984	138,516	51,838	34,142	356	3,299	4,668	14,618	96,942	11,617	5,380	1,525	3,377	389	Nov.
<b>Foreign subsidiaries in the euro area <sup>2</sup></b>														
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
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	Q4
260	53,662	42,849	8,163	113	1,080	1,189	6,392	34,981	3,128	6,264	744	895	69	2023 Q1
255	52,556	40,760	8,390	345	1,069	1,201	7,210	33,489	3,817	.	821	1,009	.	Q2
255	52,556	40,760	8,390	345	1,069	1,201	7,210	33,489	3,817	.	821	1,009	.	2023 June
283	52,835	41,884	7,722	388	855	1,291	6,935	34,475	3,663	.	837	957	.	July
284	51,240	40,379	7,643	328	916	1,158	6,964	33,551	3,336	.	901	1,028	.	Aug.
284	51,742	40,267	7,665	641	1,196	1,090	7,722	33,078	3,573	.	926	1,094	.	Sep.
287	52,916	41,145	8,349	356	1,046	1,328	7,764	34,264	3,172	.	842	1,164	.	Oct.
287	54,141	42,815	7,941	294	1,028	1,038	8,069	35,298	3,346	.	958	1,106	.	Nov.
<b>of which: in Luxembourg</b>														
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
.	21,538	12,166	6,928	162	966	1,383	4,424	11,740	2,048	.	102	.	.	2022 Q3
.	23,020	14,950	5,626	136	963	1,045	4,866	13,470	2,231	.	106	.	99	Q4
.	22,104	12,574	6,989	100	1,018	1,072	6,385	10,501	2,555	.	145	.	68	2023 Q1
.	21,915	11,291	7,334	331	1,001	1,086	7,193	8,651	3,226	.	.	.	107	Q2
.	21,915	11,291	7,334	331	1,001	1,086	7,193	8,651	3,226	.	.	.	107	2023 June
.	21,819	12,075	6,625	379	787	1,173	6,891	9,008	3,049	.	228	.	148	July
.	20,777	11,136	6,536	317	850	1,039	6,950	8,322	2,721	.	293	.	183	Aug.
.	21,101	10,854	6,550	631	1,128	969	7,714	7,662	2,960	.	315	.	194	Sep.
.	22,457	11,891	7,250	348	976	1,207	7,755	9,024	2,561	.	240	.	230	Oct.
.	23,555	13,451	6,824	288	962	915	8,060	9,941	2,726	.	359	.	295	Nov.
<b>Foreign subsidiaries outside the euro area <sup>2</sup></b>														
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
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	Q4
650	85,352	8,275	30,171	109	2,413	5,534	7,759	59,634	8,029	1,399	794	2,103	100	2023 Q1
650	82,520	8,469	26,916	122	2,402	3,888	7,472	58,611	8,261	.	633	2,234	.	Q2
650	82,520	8,469	26,916	122	2,402	3,888	7,472	58,611	8,261	.	633	2,234	.	2023 June
662	82,696	8,450	26,868	71	2,454	3,326	7,436	60,007	7,758	.	571	2,166	.	July
662	83,062	8,318	26,865	65	2,431	3,608	6,777	60,319	7,977	.	553	2,216	.	Aug.
646	82,198	8,104	27,236	63	2,394	3,837	6,249	59,204	8,519	.	511	2,199	.	Sep.
668	82,987	8,476	26,752	60	2,276	3,790	5,995	60,743	8,304	.	510	2,221	.	Oct.
697	84,375	9,023	26,201	62	2,271	3,630	6,549	61,644	8,271	.	567	2,271	.	Nov.

## V External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2021	December 2022	October 2023	Claims total	November 2023							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	187,520	196,436	193,305	197,147	83,838	48,214	80,920	116,227	62,014	135,133	167,892	29,255
Countries in Europe	124,284	133,966	135,161	139,635	81,539	4,726	56,899	82,736	48,058	91,577	118,730	20,905
EU Member States <sup>1</sup>	108,905	113,587	119,158	123,463	78,657	1,964	46,550	76,913	39,677	83,786	103,852	19,611
Euro area <sup>1</sup>	63,746	66,522	72,321	75,400	73,220	1,471	35,157	40,243	30,202	45,198	72,075	3,325
Austria	309	442	464	477	414	10	59	418	201	276	192	285
Belgium	216	556	637	636	615	8	486	150	122	514	502	134
Croatia	0	0	2	2	1	-	2	-	-	-	-	-
Cyprus	257	328	317	340	36	-	-	-	-	340	340	-
Estonia	-	0	0	0	0	-	0	0	-	0	0	-
Finland	354	221	324	304	273	-	0	304	-	-	-	-
France	2,032	2,246	3,487	3,503	3,327	106	1,992	1,511	1,220	2,283	3,085	418
Greece	19	19	55	55	55	-	55	-	-	55	-	-
Ireland	599	583	995	893	802	74	446	447	416	477	893	-
Italy	22,747	23,372	22,515	22,307	21,988	285	1,909	20,398	1,401	20,906	21,612	695
Latvia	0	0	0	0	0	0	0	0	-	0	0	-
Lithuania	-	4	-	-	-	-	1	-	-	2	2	-
Luxembourg <sup>2</sup>	19,161	17,600	22,589	24,146	23,508	316	22,636	1,510	21,094	3,052	23,807	339
Malta	4	17	15	118	113	-	115	3	-	118	118	-
Netherlands	1,269	1,300	1,363	1,440	1,002	301	202	1,238	370	1,070	1,073	367
Portugal	378	244	254	250	220	27	35	215	0	250	-	-
Slovakia	650	2,328	-	-	-	-	-	-	-	-	-	-
Slovenia	0	0	0	0	0	-	0	0	-	0	0	-
Spain	15,613	17,130	16,729	16,891	16,836	19	3,747	13,144	1,941	14,950	16,516	375
Other EU Member States <sup>1</sup>	45,159	47,065	46,837	48,063	5,437	493	11,393	36,670	9,475	38,588	31,777	16,286
Czechia	2,768	3,190	2,876	2,886	83	-	1,391	1,495	1,342	1,544	-	-
Denmark	142	151	101	109	92	10	4	105	57	52	-	-
Hungary	2,603	1,742	1,843	1,842	2	-	301	1,541	152	1,690	-	-
Poland	38,343	40,368	40,214	41,410	4,654	239	9,665	31,745	6,439	34,971	26,846	14,564
Sweden	524	676	619	618	503	65	28	590	292	326	331	287
Remaining EU countries <sup>3, 4</sup>	779	938	1,184	1,198	103	-	4	1,194	1,193	5	8	1,190
Other European countries <sup>1</sup>	15,379	20,379	16,003	16,172	2,882	2,762	10,349	5,823	8,381	7,791	14,878	1,294
Guernsey	-	220	-	-	-	-	-	-	-	-	-	-
Jersey	591	1,067	1,065	1,017	281	40	250	767	0	1,017	1,017	-
Norway	439	406	-	-	75	-	-	-	275	-	-	293
Russian Federation	2,078	2,626	1,963	1,915	48	-	1,418	497	1,331	584	-	-
Switzerland	4,440	8,874	4,944	5,263	650	1,467	4,084	1,179	3,725	1,538	4,619	644
Turkey	629	871	683	657	484	173	489	168	178	479	-	-
United Kingdom	6,651	5,828	6,118	6,103	1,058	679	3,418	2,685	2,760	3,343	5,828	275
Remaining European countries <sup>5</sup>	-	487	477	489	26	102	388	101	112	377	-	-
Countries in Africa	-	484	611	610	459	-	146	464	4	606	610	-
South Africa	-	6	1	2	-	-	-	-	-	-	2	-
Remaining countries in Africa	410	478	610	608	-	111	-	-	-	608	-	-
Countries in America	48,274	48,087	44,308	43,827	677	-	17,293	26,534	9,944	33,883	38,678	5,149
Bahamas	-	-	-	-	-	-	-	-	-	40	40	-
Bermuda	-	-	-	-	-	-	-	-	-	-	-	-
Brazil	1,801	2,301	2,165	2,099	3	353	1,198	901	950	1,149	-	-
British Virgin Islands	1,466	1,013	798	786	56	229	298	488	-	786	786	-
Canada	747	729	744	698	261	415	17	681	279	419	20	678
Cayman Islands	1,430	1,042	1,289	1,337	28	1,258	554	783	685	652	1,337	-
Curacao <sup>6</sup>	-	-	-	-	-	-	-	-	-	-	-	-
Mexico	141	150	91	89	-	50	75	14	-	-	89	-
United States of America	41,901	41,928	38,480	38,054	152	37,817	14,766	23,288	7,737	30,317	34,298	3,756
Remaining countries in America	716	853	664	707	138	556	371	336	-	-	-	-
Countries in Asia	13,727	13,089	12,141	12,043	817	2,111	6,259	5,784	3,735	8,308	9,551	2,492
China, People's Republic of <sup>7</sup>	8,117	6,162	6,154	6,203	1	-	-	-	1,220	4,983	-	-
Hong Kong	88	78	93	100	7	9	94	6	78	22	100	-
Japan	134	157	384	384	123	43	213	171	223	161	213	171
Korea, Republic of	33	108	129	129	101	12	1	128	95	34	2	127
Singapore	923	1,897	1,062	1,011	128	445	927	84	939	72	-	-
Taiwan	60	5	8	7	0	-	-	-	3	4	7	-
Remaining countries in Asia	4,372	4,682	4,311	4,209	457	1,597	1,994	2,215	1,177	3,032	-	-
Countries in Oceania	446	-	636	594	-	212	323	271	273	321	323	271
Australia	379	424	582	539	185	212	-	-	-	-	-	-
New Zealand	30	34	54	55	-	-	-	-	-	-	-	-
Remaining countries in Oceania	37	-	-	-	-	-	-	-	-	-	-	-
Countries not identifiable	-	-	-	-	-	-	-	-	-	-	-	-
International organisations <sup>8</sup>	-	-	448	438	-	-	-	438	-	438	-	438

\* 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 2021	December 2022	October 2023	Liabilities total	November 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	140,085	145,302	135,903	138,516	51,838	34,142	127,845	10,671	26,191	112,325
Countries in Europe	102,436	108,812	104,312	107,025	50,589	11,546	98,085	8,940	17,909	89,116
EU Member States 2	90,797	95,154	89,596	91,795	46,313	6,076	84,355	7,440	6,715	85,080
Euro area 2	52,873	53,461	45,168	46,019	40,197	4,199	40,604	5,415	5,974	40,045
Austria	164	372	508	538	384	124	.	.	23	515
Belgium	143	164	142	163	83	58	.	.	26	137
Croatia	5	68	26	26	22	1	26	.	.	.
Cyprus	359	200	109	115	76	29	.	.	.	.
Estonia	9	16	12	11	5	4	11	.	.	.
Finland	19	19	9	10	7	1	10	.	.	.
France	1,128	772	522	613	374	187	.	.	260	353
Greece	145	69	124	176	19	157	.	.	.	.
Ireland	689	254	255	294	144	89	.	.	76	218
Italy	23,482	22,555	18,110	18,190	17,756	390	14,464	3,726	3,740	14,450
Latvia	32	8	36	31	4	27	31	.	.	.
Lithuania	3	9	6	7	6	0	7	.	.	.
Luxembourg 3	14,870	15,990	11,961	12,391	9,319	2,118	.	.	1,259	11,132
Malta	173	144	28	64	41	4	.	.	.	.
Netherlands	666	830	657	692	182	214	.	.	80	612
Portugal	109	70	25	26	18	7	.	.	.	.
Slovakia	1,049	1,056	1,008	1,002	1,002	0	.	.	.	.
Slovenia	24	9	28	28	0	8	28	.	27	1
Spain	9,809	10,924	11,602	11,642	10,755	781	.	.	311	11,331
Other EU Member States 2	37,924	41,693	44,428	45,776	6,116	1,877	43,751	2,025	741	45,035
Czechia	2,440	2,610	2,653	2,692	12	1	2,692	.	1	2,691
Denmark	31	16	10	11	6	0	11	.	.	.
Hungary	2,342	1,503	1,538	1,538	3	13	.	.	.	.
Poland	32,550	36,984	39,708	41,011	6,052	1,839	40,905	106	228	40,783
Sweden	98	64	60	67	35	3	67	.	8	59
Remaining EU countries 4, 5	463	516	459	457	8	21	.	.	449	8
Other European countries 2	11,639	13,658	14,716	15,230	4,276	5,470	13,730	1,500	11,194	4,036
Guernsey	89	112	72	76	.	40	.	.	.	.
Jersey	132	149	103	99	40	26	99	.	.	.
Norway	13	11	10	10	.	1	10	.	1	9
Russian Federation	2,305	1,889	1,221	1,181	136	58	.	.	219	962
Switzerland	3,752	5,306	8,033	8,424	2,697	3,910	8,061	363	7,644	780
Turkey	183	145	148	120	84	31	120	.	26	94
United Kingdom	3,995	4,951	4,280	4,455	1,132	928	3,516	939	2,638	1,817
Remaining European countries 6	1,170	1,095	849	865	178	476	.	.	612	253
Countries in Africa	1,107	1,064	692	752	27	701	752	.	621	131
South Africa	55	57	45	42	1	41	42	.	.	.
Remaining countries in Africa	1,052	1,007	647	710	26	660	710	.	.	.
Countries in America	21,741	22,836	19,994	19,407	488	17,786	18,749	658	2,674	16,733
Bahamas	46	21	14	10	.	8	10	.	.	.
Bermuda	19	12	9	7	.	6	7	.	.	.
Brazil	943	709	746	772	2	31	772	.	.	.
British Virgin Islands	543	300	160	186	23	76	186	.	.	186
Canada	329	156	139	124	3	120	124	.	.	.
Cayman Islands	1,787	993	1,206	1,327	77	1,035	.	.	331	996
Curacao 7	0	0	.	.	.	.	.	.	.	.
Mexico	62	81	46	54	6	48	54	.	.	.
United States of America	17,262	19,823	17,132	16,276	356	15,844	15,630	646	1,646	14,630
Remaining countries in America	750	741	542	651	20	618	.	.	.	.
Countries in Asia	14,243	12,081	10,423	10,884	474	4,017	9,873	1,011	4,986	5,898
China, People's Republic of 8	8,129	5,835	4,981	5,333	9	128	.	.	.	.
Hong Kong	140	178	174	186	28	139	.	.	135	51
Japan	494	206	265	168	.	152	168	.	119	49
Korea, Republic of	213	202	156	182	7	171	182	.	173	9
Singapore	1,589	2,121	1,974	2,024	243	1,556	.	.	1,288	736
Taiwan	173	92	63	70	.	63	70	.	.	.
Remaining countries in Asia	3,505	3,447	2,810	2,921	175	1,808	2,872	49	1,786	1,135
Countries in Oceania	.	.	.	.	.	92	.	.	.	.
Australia	15	.	.	.	4	.	4	.	.	4
New Zealand	.	7	4	4	.	.	4	.	.	.
Remaining countries in Oceania	191	150	134	98	1	88	.	.	.	98
Countries not identifiable	.	0	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						November 2023			
	December 2018	December 2019	December 2020	December 2021	December 2022	October 2023	Claims, total	of which:		
								Euro	US dollar	Currency of debtor country 2
	1	2	3	4	5	6	7	8	9	10
All countries	1,826,043	1,827,368	1,801,114	1,812,734	1,825,680	1,931,020	1,939,615	1,026,153	602,044	241,910
Countries in Europe	1,086,069	1,145,097	1,162,304	1,127,567	1,101,036	1,134,530	1,146,901	881,271	68,224	148,026
EU Member States 5	959,506	1,004,617	829,922	811,137	834,710	885,081	891,935	759,692	43,094	49,757
Euro area 5	624,840	671,124	700,199	682,610	700,296	755,027	758,551	685,680	40,260	.
Austria	42,867	45,301	47,968	48,555	52,048	58,242	58,390	57,405	266	.
Belgium	20,688	20,750	23,535	22,966	23,320	26,972	27,060	25,700	1,159	.
Croatia	1,153	1,090	689	658	701	3,787	3,760	3,695	63	.
Cyprus	2,995	2,037	1,708	1,461	1,068	1,056	1,121	606	502	.
Estonia	154	146	284	335	324	548	554	554	0	.
Finland	20,299	19,711	21,687	17,803	18,186	21,452	20,857	20,632	151	.
France	135,579	155,879	158,082	146,438	158,230	179,964	177,677	170,283	6,232	.
Greece	19,855	20,369	19,601	18,344	18,907	17,733	16,670	16,470	199	.
Ireland	32,497	33,288	32,254	32,673	34,434	36,239	35,769	25,102	8,844	.
Italy	72,330	73,783	73,733	70,779	73,106	77,494	81,248	77,516	3,382	.
Latvia	654	737	842	796	794	742	797	794	4	.
Lithuania	611	735	993	1,117	1,188	1,248	1,278	1,276	0	.
Luxembourg 6	112,318	119,360	120,509	132,899	131,625	141,786	143,748	120,297	13,043	.
Malta	1,256	1,070	1,181	1,550	1,253	1,358	1,295	854	433	.
Netherlands	89,094	99,377	104,850	99,043	91,211	91,055	91,895	86,280	3,644	.
Portugal	9,367	7,576	7,922	6,800	6,316	6,450	5,801	5,509	135	.
Slovakia	3,656	4,204	3,687	3,757	5,985	7,124	8,576	7,784	772	.
Slovenia	1,618	1,590	2,254	1,641	1,657	1,901	1,814	1,763	50	.
Spain	54,688	60,880	65,045	62,368	66,578	65,182	65,995	63,160	1,381	.
Other EU Member States 5	334,666	333,493	129,723	128,527	134,414	130,054	133,384	74,012	2,834	49,757
Bulgaria	404	505	528	675	488	516	518	464	0	52
Czechia	7,497	8,583	10,391	12,442	13,379	8,247	8,987	5,250	13	3,713
Denmark	12,420	12,445	13,193	11,416	11,857	11,751	11,591	9,793	656	1,049
Hungary	3,729	4,549	4,514	4,790	4,194	4,678	4,634	1,951	151	2,526
Poland	46,473	47,656	51,873	52,977	56,928	58,214	59,792	20,479	436	36,971
Romania	970	1,091	1,525	1,438	1,503	1,733	1,867	1,745	76	45
Sweden	29,124	28,838	29,510	28,297	30,226	30,252	31,409	24,872	930	5,401
EU institutions	23,073	22,149	17,500	15,834	15,138	14,663	14,586	9,458	572	.
Other European countries 5	126,563	140,480	332,382	316,430	266,326	249,449	254,966	121,579	25,130	98,269
Guernsey	5,121	10,385	5,911	5,659	5,917	4,218	5,190	1,777	2,801	603
Iceland	818	750	691	542	524	547	551	454	90	6
Isle of Man	1,211	1,665	1,889	2,316	2,186	2,142	2,222	827	327	1,067
Jersey	10,194	10,149	9,146	9,187	12,535	12,041	11,667	3,811	856	6,887
Liechtenstein	879	706	635	555	733	760	799	534	200	57
Norway	26,032	28,218	25,969	25,925	24,961	23,548	24,267	20,195	2,108	1,624
Russian Federation	5,226	7,140	7,305	6,483	5,378	4,116	3,965	1,779	229	1,941
Switzerland	61,629	66,941	55,649	67,421	55,717	41,104	41,587	14,191	3,578	21,263
Turkey	12,417	11,444	11,884	11,872	12,658	12,441	12,256	9,993	2,095	166
Ukraine	936	1,038	1,071	969	1,078	1,182	634	428	70	134
United Kingdom	209,823	206,587	210,297	183,656	142,900	145,928	150,388	66,372	12,790	64,521
Remaining European countries	2,100	2,044	1,935	1,845	1,739	1,422	1,440	1,218	- 14	0
Countries in Africa	17,796	19,654	18,892	19,697	20,941	21,788	22,286	10,615	9,766	1,490
Algeria	253	18	44	37	42	27	19	18	1	0
Cameroon	105	118	140	208	205	204	199	128	71	0
Cote d'Ivoire	79	541	790	923	950	1,110	1,077	1,099	- 24	0
Egypt	3,520	4,345	4,346	4,256	3,537	3,952	4,048	2,239	1,607	163
Ghana	862	909	954	1,271	1,287	998	972	776	193	3
Kenya	268	277	227	216	175	581	526	129	387	0
Liberia	3,690	3,721	3,084	3,293	3,177	3,452	3,596	18	3,576	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,492	1,404	1,674	1,780	2,013	1,993	1,977	1,849	128	1
Nigeria	750	969	1,254	1,330	1,589	1,101	1,180	340	791	8
South Africa	3,250	2,936	2,836	2,110	2,526	2,510	2,448	539	575	1,296
Tunisia	305	494	645	765	962	961	972	961	- 7	4
Zimbabwe	74	79	83	86	89	89	89	80	9	0
Remaining countries in Africa	3,148	3,843	2,815	3,422	4,389	4,810	5,183	2,439	2,459	15

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

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

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

Loans and advances					Foreign securities <sup>3</sup>					Country/group of countries
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares <sup>4</sup>		
11	12	13	14	15	16	17	18	19	20	
1,391,052	880,144	432,137	899,187	59,728	548,563	232,204	132,638	10,561	183,721	All countries
767,630	439,890	218,268	513,050	36,312	379,271	189,020	82,255	10,057	107,996	Countries in Europe
550,701	275,216	145,723	373,305	31,673	341,234	160,820	77,909	8,780	102,505	EU Member States <sup>5</sup>
477,806	243,043	129,785	316,730	31,291	280,745	119,281	74,823	8,736	86,641	Euro area <sup>5</sup>
31,669	8,661	6,436	18,545	6,688	26,721	18,768	1,105	45	6,848	Austria
11,102	5,976	2,484	7,463	1,155	15,958	5,249	1,805	931	8,904	Belgium
3,314	3,133	3,063	251	0	446	7	0	–	439	Croatia
982	550	–	982	–	139	–	2	0	137	Cyprus
364	338	–	364	–	190	38	0	0	152	Estonia
6,003	2,827	865	5,004	134	14,854	11,980	1,003	91	1,871	Finland
103,797	60,856	46,112	53,429	4,256	73,880	48,167	9,395	193	16,318	France
16,578	3,674	2,690	1,011	12,877	92	0	–1	0	93	Greece
21,218	12,616	2,337	18,875	6	14,551	534	12,052	199	1,965	Ireland
57,598	18,509	12,461	40,699	4,438	23,650	2,167	2,507	79	18,976	Italy
126	42	1	36	89	671	6	0	0	665	Latvia
331	115	–	331	–	947	–	8	0	939	Lithuania
105,545	64,222	29,317	76,227	1	38,203	6,491	30,635	6,958	1,077	Luxembourg <sup>6</sup>
1,057	649	231	826	–	238	–	45	17	193	Malta
59,556	24,994	5,683	53,646	227	32,339	16,890	13,644	292	1,805	Netherlands
3,537	2,016	1,058	2,246	233	2,264	230	256	1	1,778	Portugal
5,578	4,625	3,956	1,620	2	2,998	1,276	121	–	1,601	Slovakia
493	312	40	453	0	1,321	50	–1	–	1,272	Slovenia
47,477	27,576	11,699	34,722	1,056	18,518	7,428	2,022	–70	9,068	Spain
72,895	32,173	15,938	56,575	382	60,489	41,539	3,086	44	15,864	Other EU Member States <sup>5</sup>
119	44	11	108	–	399	–	8	0	391	Bulgaria
8,204	4,410	3,507	4,696	1	783	462	185	0	136	Czechia
6,147	3,646	2,511	3,636	–	5,444	4,905	419	0	120	Denmark
3,378	1,457	899	2,380	99	1,256	58	4	0	1,194	Hungary
41,183	16,296	3,912	37,021	250	18,609	5,163	483	35	12,963	Poland
438	266	149	289	0	1,429	–	480	0	949	Romania
12,734	5,584	4,257	8,445	32	18,675	17,057	1,507	9	111	Sweden
692	470	692	–	–	13,894	13,894	–	–	–	EU institutions
216,929	164,674	72,545	139,745	4,639	38,037	28,200	4,346	1,277	5,491	Other European countries <sup>5</sup>
5,188	4,417	109	5,079	–	2	–	2	2	–	Guernsey
394	14	89	305	0	157	30	35	0	92	Iceland
2,222	749	50	2,172	–	0	–	0	0	–	Isle of Man
9,332	3,999	1	9,331	–	2,335	–	2,335	–7	–	Jersey
598	309	130	468	0	201	–	201	198	–	Liechtenstein
8,178	5,549	5,267	2,907	4	16,089	15,180	882	–8	27	Norway
3,906	2,139	1,557	2,349	0	59	–	–18	–18	77	Russian Federation
37,988	20,771	14,902	21,941	1,145	3,599	1,530	1,471	195	598	Switzerland
12,260	6,724	4,196	7,253	811	–4	9	31	0	–44	Turkey
547	457	123	147	277	87	–	13	–	74	Ukraine
134,966	118,956	45,813	87,143	2,010	15,422	11,451	–606	915	4,577	United Kingdom
1,350	590	308	650	392	90	–	0	0	90	Remaining European countries
21,752	8,953	3,550	10,604	7,598	534	2	390	0	142	Countries in Africa
19	19	19	0	–	–	–	–	–	–	Algeria
199	82	13	2	184	–	–	–	–	–	Cameroon
1,098	713	2	423	673	–21	2	2	–	–25	Cote d'Ivoire
3,916	1,227	1,430	1,637	849	132	–	144	0	–12	Egypt
972	598	3	193	776	0	–	0	–	–	Ghana
526	439	361	75	90	0	–	–	–	0	Kenya
3,596	656	1	3,595	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
1,965	289	15	979	971	12	–	–	–	12	Morocco
1,194	798	752	329	113	–14	–	0	0	–14	Nigeria
2,110	1,121	618	1,150	342	338	–	139	0	199	South Africa
965	197	21	165	779	7	0	7	–	–	Tunisia
89	88	–	53	36	–	–	–	–	–	Zimbabwe
5,103	2,726	315	2,003	2,785	80	–	98	0	–18	Remaining countries in Africa

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

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

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

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

End of reporting period; € million

Country/group of countries	Claims on non-residents <sup>1</sup>						November 2023			
	December 2018	December 2019	December 2020	December 2021	December 2022	October 2023	Claims, total	of which:		Currency of debtor country <sup>2</sup>
	1	2	3	4	5	6		7	8	
Countries in America	504,962	445,558	424,095	474,912	503,550	558,688	550,720	47,967	481,260	11,383
Argentina	1,444	1,084	784	771	744	712	805	122	679	0
Bahamas	1,674	1,826	1,098	1,368	2,371	2,930	2,293	403	1,875	0
Bermuda	6,083	5,865	5,010	4,854	4,651	3,894	3,655	172	3,059	0
Bolivia, Plurinational State of	35	30	84	41	32	22	23	0	23	0
Brazil	5,291	5,125	5,234	4,836	6,237	6,600	6,650	989	2,695	2,937
British Virgin Islands	10,815	10,737	9,738	10,338	6,849	5,277	5,290	382	2,998	.
Canada	33,403	33,761	36,126	36,990	46,492	43,390	43,290	27,682	6,549	7,969
Cayman Islands	47,352	39,729	23,193	29,858	41,530	50,516	50,511	14,398	34,883	0
Chile	1,751	2,180	2,155	2,428	2,406	2,476	2,432	427	2,002	1
Columbia	1,355	1,225	1,756	1,933	2,668	2,976	2,873	1,309	1,563	1
Cuba	87	86	68	59	55	51	50	50	0	0
Curacao <sup>7</sup>	369	128	78	78	103	102	102	75	27	0
Ecuador	368	328	287	632	366	416	456	17	437	.
Guatemala	325	254	241	247	511	405	365	9	356	0
Mexico	4,077	4,600	4,382	4,342	4,431	4,089	4,098	626	3,041	408
Panama	2,130	1,612	1,595	1,279	1,155	1,107	1,200	343	853	0
Paraguay	231	128	80	89	255	171	179	12	162	0
Peru	989	1,072	1,219	1,333	1,790	2,018	2,048	470	1,546	32
United States of America	384,658	333,556	329,179	371,747	379,054	429,518	422,501	296	416,845	.
Uruguay	558	548	442	429	394	387	376	49	326	1
Venezuela, Bolivarian Republic	171	75	50	-37	21	28	28	9	19	0
Remaining countries in America	1,796	1,609	1,296	1,297	1,435	1,603	1,495	127	1,322	34
Countries in Asia	171,961	172,952	152,314	146,255	149,280	160,605	162,736	48,109	34,160	72,128
Bahrain	748	1,492	1,411	1,358	1,473	1,100	1,091	130	924	29
China, People's Republic of <sup>8</sup>	25,526	19,584	18,953	16,659	15,640	19,419	22,407	6,815	1,127	13,081
Hong Kong	12,054	14,396	12,192	13,145	12,355	10,862	12,418	3,865	3,117	1,171
India	22,386	23,986	18,589	21,043	21,027	23,388	22,239	4,469	2,459	15,110
Indonesia	6,671	6,636	6,240	5,834	5,995	6,453	6,402	3,662	966	1,717
Iran	18	11	8	3	2	2	1	1	0	0
Iraq	447	427	392	465	531	778	803	684	118	0
Israel	1,058	1,157	1,288	2,090	2,262	3,110	2,814	786	484	1,539
Japan	39,839	38,790	32,524	22,720	26,805	28,505	25,434	6,912	3,147	15,302
Jordan	343	543	643	696	705	683	744	671	71	3
Kazakhstan	177	198	167	136	94	116	142	43	77	1
Korea, Republic of	10,741	11,026	8,599	11,237	11,107	13,012	14,066	2,086	2,238	9,282
Kuwait	768	865	1,076	1,015	937	1,182	1,153	159	938	55
Lebanon	307	149	120	116	94	98	101	14	87	0
Malaysia	2,031	2,134	2,294	1,821	1,774	2,621	2,528	225	816	1,416
Myanmar	42	42	40	28	30	11	11	7	4	0
Pakistan	561	742	979	348	473	493	322	55	76	178
Philippines	1,144	1,843	1,117	1,136	1,617	1,729	1,747	107	877	710
Qatar	4,028	3,529	3,293	2,623	3,119	4,095	4,096	1,734	2,331	14
Saudi Arabia	3,810	4,515	3,908	4,038	4,314	3,502	3,307	922	2,254	99
Singapore	19,674	19,388	19,506	21,073	20,172	19,708	21,802	8,875	2,084	9,553
Sri Lanka	683	895	733	520	277	285	289	12	100	176
Syria	0	0	1	0	0	1	1	1	0	0
Taiwan	3,958	3,708	1,872	1,696	1,060	945	875	492	57	293
Thailand	2,406	2,559	2,264	2,730	2,732	2,406	2,533	135	156	2,211
Turkmenistan	553	536	439	382	308	224	221	146	75	0
United Arab Emirates	4,904	5,888	5,893	5,004	5,161	6,179	5,925	1,269	4,191	175
Uzbekistan	417	667	795	1,177	1,643	2,296	2,269	1,772	497	0
Vietnam	2,117	2,163	2,185	2,415	2,440	2,260	2,127	477	1,637	13
Remaining countries in Asia	4,550	5,083	4,793	4,747	5,133	5,142	4,868	1,583	3,252	0
Countries in Oceania	35,100	33,813	28,926	28,384	30,314	30,741	30,494	17,448	3,585	8,883
Australia	27,256	27,653	23,523	23,151	25,003	24,699	24,541	15,062	694	8,413
Marshall Islands	5,165	3,692	2,823	2,458	2,273	2,900	2,803	111	2,691	.
New Zealand	2,622	2,368	2,508	2,506	2,750	2,887	2,899	2,270	122	470
Papua New Guinea	-6	13	-16	0	20	0	0	0	0	0
Remaining countries in Oceania	63	87	88	269	268	255	251	5	78	0
Countries not identifiable	2	34	1	0	0	1	1	1	0	.
International organisations <sup>9</sup>	10,153	10,260	14,582	15,919	20,559	24,667	26,477	20,742	5,049	.

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

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

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

Loans and advances					Foreign securities <sup>3</sup>					Country/group of countries
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares <sup>4</sup>		
11	12	13	14	15	16	17	18	19	20	
458,808	337,528	166,546	287,977	4,285	91,912	23,901	27,013	410	40,998	Countries in America
774	281	71	582	121	31	–	19	0	12	Argentina
2,284	2,175	1,844	205	235	9	–	6	–	3	Bahamas
3,597	1,225	2	3,595	–	58	–	58	0	–	Bermuda
23	23	16	7	0	–	–	–	–	–	Bolivia, Plurinational State of
4,612	2,837	2,789	1,450	373	2,038	40	730	0	1,268	Brazil
5,212	3,929	9	5,203	–	78	–	78	4	–	British Virgin Islands
13,121	6,508	3,387	9,677	57	30,169	22,209	2,657	16	5,303	Canada
49,726	41,753	6,137	43,589	–	785	77	708	39	0	Cayman Islands
1,975	915	627	1,313	35	457	–	120	0	337	Chile
2,600	1,107	550	481	1,569	273	–	81	0	192	Columbia
50	37	28	0	22	–	–	–	–	–	Cuba
19	4	–	19	–	83	–	83	9	–	Curacao <sup>7</sup>
453	372	323	29	101	3	–	–	–	3	Ecuador
365	264	350	8	7	0	–	–	–	0	Guatemala
3,685	2,256	1,494	2,054	137	413	–	180	0	233	Mexico
1,169	551	317	852	–	31	–	5	0	26	Panama
179	74	74	74	31	–	–	–	–	–	Paraguay
1,948	673	563	578	807	100	–	45	3	55	Peru
365,225	271,360	147,491	217,173	561	57,276	1,563	22,240	339	33,473	United States of America
374	56	1	373	–	2	–	–	–	2	Uruguay
14	8	0	12	2	14	–	3	–	11	Venezuela, Bolivarian Republic
1,403	1,120	473	703	227	92	12	0	–	80	Remaining countries in America
122,976	83,558	39,512	72,160	11,304	39,760	8,204	11,449	–6	20,107	Countries in Asia
1,091	371	459	632	–	0	–	0	–	0	Bahrain
15,405	10,103	6,796	6,532	2,077	7,002	289	2,713	1	4,000	China, People's Republic of <sup>8</sup>
10,022	8,938	1,609	8,413	–	2,396	3	1,895	1	498	Hong Kong
16,550	7,773	2,620	12,204	1,726	5,689	14	821	0	4,854	India
5,559	1,915	376	1,698	3,485	843	3	60	8	780	Indonesia
1	1	–	1	–	–	–	–	–	–	Iran
803	155	–	235	568	–	–	–	–	–	Iraq
1,038	574	285	743	10	1,776	–	1,425	–23	351	Israel
21,237	18,456	8,464	12,487	286	4,197	1,484	1,217	5	1,496	Japan
744	110	15	83	646	0	–	–	–	0	Jordan
90	26	63	27	0	52	–	38	0	14	Kazakhstan
4,118	3,508	1,386	2,732	0	9,948	1,569	1,471	0	6,908	Korea, Republic of
1,153	460	345	808	–	–	–	–	–	–	Kuwait
84	48	24	60	–	17	–	–	–	17	Lebanon
1,680	1,432	1,318	362	0	848	50	237	0	561	Malaysia
11	3	–	4	7	–	–	–	–	–	Myanmar
280	179	153	123	4	42	50	0	–	–8	Pakistan
1,587	1,015	407	1,169	11	160	–	104	0	56	Philippines
3,971	2,475	1,717	1,973	281	125	–	0	–	125	Qatar
3,285	1,505	407	2,595	283	22	–	18	–	4	Saudi Arabia
16,518	15,776	7,243	9,275	–	5,284	4,007	1,169	0	108	Singapore
239	183	75	100	64	50	37	0	–	13	Sri Lanka
1	0	–	1	0	–	–	–	–	–	Syria
781	395	119	662	–	94	–	84	1	10	Taiwan
1,549	1,360	888	661	–	984	687	13	1	284	Thailand
221	102	15	0	206	–	–	–	–	–	Turkmenistan
5,835	3,354	1,484	4,351	0	90	5	40	0	45	United Arab Emirates
2,268	1,204	1,641	600	27	1	–	1	–	–	Uzbekistan
1,976	768	423	1,246	307	151	–	149	–	2	Vietnam
4,879	1,369	1,180	2,383	1,316	–11	6	–6	0	–11	Remaining countries in Asia
16,710	9,559	2,816	13,829	65	13,784	10,896	2,415	100	473	Countries in Oceania
13,088	8,533	2,605	10,421	62	11,453	9,675	1,455	100	323	Australia
2,803	633	–	2,803	–	0	–	0	0	–	Marshall Islands
568	207	211	354	3	2,331	1,221	960	0	150	New Zealand
0	0	0	0	–	0	–	0	0	–	Papua New Guinea
251	186	–	251	–	–	–	–	–	–	Remaining countries in Oceania
1	1	0	1	–	–	–	–	–	–	Countries not identifiable
3,175	655	1,445	1,566	164	23,302	181	9,116	0	14,005	International organisations <sup>9</sup>

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

## VII OTC derivatives statistics (BIS)

## 1 The global OTC derivatives market:

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

€ billion

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

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

2009 H2	375,280	34,139	13,117	14,886	6,136	312,283	96,196	191,370	24,717	22,693	12,298
2010 H1	443,613	43,316	16,237	19,131	7,948	368,211	107,675	229,835	30,701	24,661	12,855
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	607,570	105,480	39,846	52,726	12,908	483,540	29,864	441,444	12,232	8,969	1,134
H2	578,419	100,838	36,616	51,164	13,058	459,782	27,090	420,455	12,237	9,121	1,096
2023 H1	656,791	110,643	41,059	56,284	13,300	527,758	29,348	485,030	13,380	9,112	1,044

## of which: contracts reported by German banks

2009 H2	49,373	4,137	1,656	2,046	435	41,899	11,425	29,255	1,219	2,640	1,616
2010 H1	57,453	4,948	1,962	2,451	535	48,584	12,690	34,484	1,410	2,909	1,651
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	.
H2	47,174	6,100	2,717	2,728	655	39,589	2,140	37,021	428	1,411	.
2023 H1	56,230	6,710	2,927	3,127	656	48,277	2,296	45,551	430	1,177	.

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

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

## VII OTC derivatives statistics (BIS)

		Market values									
with other banks and financial institutions <sup>7</sup>	with non-financial corporations	Index-related and stock-related contracts <sup>5</sup>	Commodity-contracts <sup>5</sup>	Derivative contracts, total <sup>1</sup>	Foreign exchange contracts <sup>2</sup>	Interest-rate contracts <sup>3</sup>	Credit derivatives <sup>4</sup>	Index-related and stock-related contracts <sup>5</sup>	Commodity-contracts <sup>5</sup>		
12	13	14	15	16	17	18	19	20	21	End of half-year	
<b>Contracts reported by 74 reporting banks world-wide <sup>8</sup></b>											
9,302	1,093	4,121	2,044	13,286	1,436	9,731	1,250	491	378	2009 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	6,729	2,852	17,578	4,551	11,365	203	573	886	2022 H1	
7,928	97	6,487	2,191	19,362	4,543	13,721	137	473	488	H2	
7,982	86	7,213	2,065	18,164	3,967	13,240	155	525	277	2023 H1	
<b>of which: contracts reported by German banks</b>											
975	49	506	191	1,447	171	1,040	143	65	28	2009 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	
1,346	.	36	38	1,102	215	865	15	4	3	H2	
1,108	.	34	32	1,018	167	826	18	4	3	2023 H1	

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

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

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Operating result before the valuation of assets 9</b>														
1993	60,718	21,813	11,129	9,647	249	788	5,017	16,537	1,203	8,814	3,156	-	1,622	2,556
1994	66,353	19,126	7,975	10,327	160	664	5,867	20,590	2,159	10,071	3,592	-	2,134	2,814
1995	62,472	17,764	6,893	10,232	141	498	5,818	19,493	1,443	9,685	4,147	-	1,174	2,948
1996	66,647	19,641	7,603	11,341	133	564	7,084	19,493	1,461	9,830	4,628	-	1,054	3,456
1997	70,601	21,957	8,764	12,396	119	678	7,858	19,357	1,610	9,769	5,307	-	1,269	3,474
1998	72,967	22,761	7,782	13,928	181	870	10,116	17,754	1,721	8,841	6,303	-	1,380	4,091
1999	72,207	21,362	10,628	10,542	192	-	9,568	18,359	1,549	9,537	5,715	-	1,553	4,565
1999	36,919	10,922	5,434	5,390	98	-	4,892	9,387	792	4,876	2,922	-	794	2,334
2000	36,900	11,986	6,043	5,824	119	-	5,103	8,284	1,233	4,289	2,917	-	1,089	1,999
2001	33,408	9,513	4,753	4,638	122	-	5,441	8,058	788	3,824	2,800	-	964	2,020
2002	39,266	12,506	6,177	6,201	128	-	5,648	9,568	1,025	4,632	2,436	-	1,052	2,399
2003	40,107	12,129	5,400	6,573	156	-	6,094	9,806	644	5,638	2,308	-	1,081	2,407
2004	41,025	12,045	5,320	6,590	135	-	5,787	10,212	692	5,915	2,590	-	1,118	2,666
2005	51,511	23,710	15,578	8,008	124	-	4,905	9,880	834	5,725	2,679	-	1,027	2,751
2006	49,822	18,997	11,425	7,438	134	-	6,626	9,884	666	7,503	2,524	-	615	3,007
2007	45,057	19,806	11,887	7,704	215	-	4,624	8,499	122	5,475	2,809	-	997	2,725
2008	29,403	2,417	- 4,974	7,185	206	-	6,112	8,573	72	5,980	2,309	-	943	2,997
2009	45,078	13,828	7,676	5,901	251	-	6,831	9,596	1,368	6,201	2,481	-	988	3,785
2010	46,563	14,285	7,222	6,800	263	-	5,538	11,042	1,090	7,480	2,408	-	864	3,856
2011	46,177	17,476	9,124	8,080	272	-	4,483	11,152	745	7,548	507	-	946	3,320
2012	46,988	18,517	11,210	7,047	260	-	4,267	10,072	1,502	7,135	1,282	-	815	3,398
2013	37,767	14,110	6,876	6,971	263	-	4,077	9,491	1,036	7,604	432	-	674	3,443
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
2022	46,077	15,008	2,915	11,705	388	-	3,555	12,931	-	9,441	1,058	-	617	3,467
<b>Operating result 10</b>														
1993	36,770	10,489	4,870	5,033	202	384	2,765	10,847	549	6,530	2,328	-	1,653	1,609
1994	35,299	9,850	4,098	5,463	143	146	3,303	10,583	468	5,755	2,099	-	1,976	1,265
1995	42,155	12,136	5,188	6,666	166	116	3,715	12,012	1,108	6,702	3,220	-	1,400	1,862
1996	44,913	13,013	5,901	6,674	136	302	4,638	12,326	1,332	6,526	3,780	-	1,388	1,910
1997	45,576	13,758	5,364	7,814	87	493	5,074	11,796	1,273	5,905	4,020	-	1,335	2,415
1998	45,736	14,879	5,259	8,868	127	625	4,271	11,865	993	5,295	5,138	-	1,313	1,982
1999	49,852	13,257	4,804	8,259	194	-	6,622	15,310	835	5,537	4,152	-	1,709	2,429
1999	25,489	6,778	2,456	4,223	99	-	3,386	7,828	427	2,831	2,123	-	874	1,242
2000	20,956	7,974	3,691	4,173	110	-	3,347	4,055	125	1,844	1,236	-	1,031	1,344
2001	13,666	3,346	853	2,406	87	-	2,260	3,078	16	1,153	1,679	-	839	1,295
2002	7,730	3,472	58	3,357	57	-	- 2,098	2,641	120	945	593	-	733	1,324
2003	18,131	4,784	649	4,007	128	-	2,340	4,559	130	2,543	1,198	-	856	1,721
2004	23,496	6,744	2,373	4,271	100	-	4,988	4,329	371	2,873	965	-	870	2,356
2005	37,256	19,804	13,865	5,811	128	-	4,123	4,933	654	2,726	1,551	-	779	2,686
2006	35,503	14,905	9,352	5,429	124	-	7,999	4,638	555	3,254	1,457	-	296	2,399
2007	21,044	14,927	9,081	5,650	196	-	2,461	4,123	- 333	2,761	1,565	-	587	- 5,047
2008	- 7,664	- 7,744	- 12,015	4,133	138	-	- 2,435	3,673	- 622	2,365	- 1,668	-	487	- 1,720
2009	18,032	5,386	2,350	2,834	202	-	735	5,112	1,395	3,943	- 1,000	-	872	1,589
2010	31,167	9,851	5,508	4,106	237	-	3,268	7,549	1,097	5,164	- 15	-	857	3,396
2011	49,280	13,165	7,237	5,647	281	-	3,799	18,620	1,869	7,231	- 1,134	-	1,701	4,029
2012	42,654	14,555	8,176	6,107	272	-	4,149	10,732	1,365	7,398	637	-	832	2,986
2013	31,225	12,074	5,918	5,895	261	-	756	9,621	707	7,926	27	-	586	- 472
2014	31,510	9,960	4,218	5,438	304	-	1,087	9,233	826	7,141	606	-	828	1,829
2015	34,356	12,022	5,661	6,173	188	-	1,963	9,369	894	6,816	767	-	428	2,097
2016	30,596	8,975	2,018	6,858	99	-	- 48	10,611	-	7,340	486	-	941	2,291
2017	30,913	9,965	3,905	5,768	292	-	288	10,075	-	7,311	412	-	902	1,960
2018	25,686	8,446	3,328	4,947	171	-	- 930	8,999	-	6,501	315	-	268	2,087
2019	21,774	1,640	- 4,979	6,404	215	-	1,233	8,195	-	7,681	760	-	153	2,112
2020	20,110	2,787	- 2,569	5,309	47	-	1,124	6,824	-	6,530	576	-	95	2,174
2021	30,565	8,406	- 449	8,540	315	-	2,377	8,324	-	7,843	624	-	121	2,870
2022	29,844	10,468	2,208	7,968	292	-	2,005	8,201	-	5,389	757	-	488	2,536

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. 1 From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020. 2 Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". For footnotes 3-10, see pp. 137 f.



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

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

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

Financial year	Commercial banks						Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8	
	All categories of banks	Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5									
<b>Partial operating result 11</b>															
1968	4,202	882	288	406	47	141	548	1,428	131	314	493	181	-	225	
1969	4,904	1,276	454	537	74	211	526	1,425	141	440	720	168	-	208	
1970	4,621	1,074	413	435	58	168	273	1,337	93	666	788	175	-	215	
1971	4,800	961	246	474	113	128	428	1,338	147	597	798	276	-	255	
1972	6,295	1,228	260	645	155	168	679	2,009	205	728	783	374	-	289	
1973	6,541	1,072	165	509	240	158	570	2,083	73	1,056	1,103	238	-	346	
1974	8,744	2,384	931	985	269	199	700	2,609	203	1,141	1,063	304	-	340	
1975	11,219	2,718	1,117	1,164	233	204	973	3,831	555	1,184	1,049	473	-	436	
1976	10,369	2,367	906	1,184	146	131	938	3,597	406	1,045	1,060	513	-	443	
1977	11,683	2,643	1,148	1,207	158	130	1,111	4,213	350	1,227	1,122	527	-	490	
1978	13,195	2,908	1,189	1,360	163	196	1,382	4,810	411	1,409	1,193	541	-	541	
1979	12,689	2,558	1,068	1,176	143	171	1,028	4,780	257	1,691	1,301	598	-	476	
1980	13,111	2,476	1,043	1,025	165	243	738	4,978	213	2,389	1,355	499	-	463	
1981	18,526	3,992	1,931	1,541	198	322	532	7,323	455	3,707	1,432	556	-	529	
1982	25,328	6,330	2,838	2,812	249	431	1,610	9,154	980	4,101	1,813	702	-	638	
1983	30,873	7,898	3,735	3,433	284	446	2,711	10,715	1,327	4,046	2,511	775	-	890	
1984	29,052	7,307	3,583	3,093	313	318	2,705	10,354	1,167	3,324	2,691	540	-	964	
1985 12	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	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	1,235	8,751	5,364	-	1,603	2,931	
1998	61,191	17,127	7,131	9,486	-	179	689	6,895	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	-	3,24	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	-	-	4,990	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	-	5,257	133	-	-	824	8,464	-	6,849	870	-	52	2,583
2020	26,193	5,379	-	5,890	129	-	-	1,137	8,771	-	6,791	1,005	-	147	2,963
2021	28,114	6,767	-	6,725	216	-	-	1,337	8,478	-	7,232	1,115	-	111	3,074
2022	34,499	9,238	-	6,390	194	-	-	1,761	11,663	-	8,322	1,064	-	224	2,227

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 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". 4 In 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 footnotes 11 and 12, 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								
<b>Profit or loss (-) for the financial year before tax 12</b>														
1968	4,445	1,308	608	443	50	207	570	1,268	148	366	477	114	-	194
1969	4,160	1,357	607	473	56	221	540	1,007	107	393	483	102	-	171
1970	3,621	1,136	486	445	51	154	336	761	74	521	501	97	-	195
1971	4,714	1,428	567	501	108	252	466	1,130	140	617	577	140	-	216
1972	5,642	1,517	620	554	119	224	683	1,497	228	695	594	193	-	235
1973	4,844	1,281	524	369	236	152	392	1,249	86	869	628	116	-	223
1974	6,187	1,733	896	553	263	21	429	1,719	197	1,064	640	166	-	239
1975	9,342	2,275	1,226	603	177	269	763	3,235	529	1,317	769	147	-	307
1976	9,249	2,555	1,250	699	325	281	812	2,852	385	1,258	806	238	-	343
1977	11,150	2,920	1,520	922	188	290	1,099	3,624	398	1,460	999	270	-	380
1978	11,889	3,100	1,609	1,031	172	288	1,150	3,851	427	1,536	1,179	287	-	359
1979	10,309	2,470	1,394	758	92	226	1,018	3,230	150	1,571	1,189	315	-	366
1980	11,279	2,609	1,227	954	162	266	620	3,603	276	2,110	1,466	274	-	321
1981	12,779	2,722	1,193	1,007	216	306	512	4,554	383	2,612	1,374	253	-	369
1982	16,683	3,395	1,663	1,181	190	361	676	6,306	842	3,126	1,549	298	-	491
1983	19,389	4,025	2,433	1,473	269	-150	1,070	7,418	974	3,294	1,692	323	-	593
1984	20,408	5,079	2,643	1,738	312	386	1,093	7,590	1,004	2,912	1,743	364	-	623
1985 12	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	1,209	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
2022	27,399	11,090	6,130	4,669	291	-	2,021	6,448	-	4,538	534	-	350	2,418

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 Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. 13 Operating result plus other and extraordinary result.

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Profit or loss (-) for the financial year after tax 14</b>														
1968	2,585	807	351	252	29	175	239	731	84	195	344	57	-	128
1969	2,566	858	371	269	27	191	325	585	67	207	353	48	-	123
1970	2,136	687	284	251	26	126	186	411	46	273	352	50	-	131
1971	2,744	904	353	285	52	214	235	578	86	325	406	72	-	138
1972	3,167	916	369	307	62	178	327	751	159	369	391	98	-	156
1973	2,582	726	355	149	113	109	183	613	50	435	380	62	-	133
1974	3,230	944	517	306	144	- 23	231	791	109	524	396	86	-	149
1975	4,590	1,165	671	238	37	219	355	1,422	308	645	465	49	-	181
1976	4,654	1,453	730	374	116	233	328	1,264	181	569	484	130	-	245
1977	5,091	1,478	742	435	63	238	478	1,469	173	587	523	129	-	254
1978	5,574	1,567	774	480	75	238	533	1,633	206	624	615	139	-	257
1979	4,969	1,183	664	307	24	188	520	1,487	82	638	663	133	-	263
1980	5,300	1,318	547	497	53	221	299	1,570	155	820	803	122	-	213
1981	5,311	1,224	429	443	94	258	246	1,670	190	851	791	113	-	226
1982	6,408	1,417	561	484	68	304	268	1,969	381	1,012	877	134	-	350
1983	7,088	1,550	963	685	114	- 212	377	2,222	442	1,026	968	144	-	359
1984	7,986	2,328	1,067	824	122	315	355	2,334	467	944	993	175	-	390
1985 12	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
2022	21,899	10,939	8,255	2,484	200	-	1,153	3,838	-	3,424	335	-	207	2,003

For footnotes \* and 1-8, see pp. 136 f. For footnote 12, see p. 138. 14 From 1993, profit or loss for the financial year including withdrawals from or transfers to the fund for general banking risks.

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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>Total assets 15</b>														
1968	586,935	129,635	58,311	52,520	6,115	12,689	92,052	140,830	22,757	43,175	97,900	5,637	-	54,949
1969	668,741	156,631	68,752	63,759	8,556	15,564	105,955	159,179	25,937	49,484	105,741	6,356	-	59,458
1970	744,997	183,066	77,901	75,310	11,481	18,374	114,540	179,043	28,843	58,224	107,415	7,935	-	65,931
1971	838,116	211,030	88,421	87,682	14,070	20,857	130,364	199,337	31,363	68,544	117,104	9,333	-	71,041
1972	961,905	245,002	100,611	103,306	17,020	24,065	166,313	226,557	35,487	81,252	117,530	11,349	-	78,415
1973	1,084,228	283,965	116,191	120,312	22,657	24,805	181,646	247,670	38,332	101,633	132,239	13,329	-	85,414
1974	1,188,248	300,496	121,371	126,117	29,458	23,550	205,622	271,832	48,103	113,464	145,091	14,449	-	89,191
1975	1,307,896	318,116	129,987	133,991	30,560	23,578	226,911	301,870	56,461	126,510	168,697	15,187	-	94,144
1976	1,479,418	377,545	162,162	156,896	33,180	25,307	250,935	337,364	60,150	143,069	190,681	16,185	-	103,489
1977	1,643,806	424,968	186,743	180,028	32,332	25,865	272,452	370,855	66,762	162,366	217,466	18,494	-	110,443
1978	1,841,904	485,744	218,388	205,687	33,119	28,550	303,083	408,074	75,208	184,220	247,471	20,506	-	117,598
1979	2,064,387	543,929	246,102	230,868	36,529	30,430	344,755	452,413	82,845	212,340	274,073	23,735	-	130,297
1980	2,253,355	586,209	263,727	252,210	38,201	32,071	378,961	490,534	89,558	238,349	301,584	25,997	-	142,163
1981	2,462,883	627,295	272,868	274,597	45,958	33,872	417,523	529,342	97,177	266,029	339,669	28,039	-	157,809
1982	2,657,480	657,658	283,694	288,212	50,819	34,933	449,750	570,029	105,403	291,440	376,432	30,090	-	176,678
1983	2,829,562	683,368	288,832	300,396	57,206	36,934	488,702	606,704	118,133	314,632	396,235	32,378	-	189,410
1984	3,006,203	729,974	306,864	321,565	64,969	36,576	503,875	645,764	128,336	338,117	423,423	35,416	-	201,298
1985 12	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	43,427	63,291	1,194,272	1,253,312	200,135	716,971	698,613	-	-	550,309
1994	7,296,540	1,897,624	829,919	956,434	44,914	66,357	1,321,304	1,367,636	230,507	789,021	805,456	-	-	673,763
1995	7,815,161	2,032,272	911,755	1,019,846	51,263	49,408	1,440,883	1,438,297	248,733	842,101	891,904	-	-	698,726
1996	8,780,093	2,351,504	1,099,382	1,149,387	53,757	48,978	1,662,667	1,539,310	291,098	901,801	1,051,903	-	-	747,641
1997	9,875,680	2,732,361	1,340,110	1,277,328	65,857	49,066	1,923,358	1,634,968	335,243	946,917	1,225,246	-	-	826,980
1998	11,043,124	3,143,441	1,365,557	1,359,340	68,061	50,483	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	62,334	-	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	31,871	-	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	34,044	-	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	36,462	-	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	31,870	-	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	28,343	-	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	24,379	-	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	21,152	-	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	19,695	-	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	22,829	-	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	29,505	-	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	37,823	-	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	33,341	-	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	36,933	-	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	74,639	-	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	48,425	-	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	51,573	-	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	56,709	-	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	63,175	-	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	84,135	-	940,293	1,179,915	-	868,255	236,414	-	-	1,265,735
2018	8,118,298	3,404,697	2,346,111	962,520	96,066	-	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	102,807	-	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	123,497	-	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	151,762	-	905,608	1,516,119	-	1,108,885	232,447	-	-	1,468,095
2022	10,609,156	4,779,020	2,716,868	1,895,932	166,220	-	977,020	1,573,071	-	1,165,801	235,064	-	-	1,619,799

For footnotes \* and 1-8, see pp. 136 f. For footnote 12, see p. 138. 15 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 borrowers, and bills sent from the bill portfolio prior to expiry for collection).

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>All categories of banks</b>													
1993	78.0	17.0	4.3	0.7	100.0	-62.0	-37.2	-24.8	-15.0	-1.0	22.1	-11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	-60.8	-36.2	-24.7	-18.3	-0.2	20.6	-9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	-63.7	-37.8	-25.9	-11.8	-1.4	23.1	-11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	-63.2	-36.8	-26.4	-12.0	-2.4	22.4	-11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	-63.3	-36.1	-27.1	-13.0	-2.0	21.7	-10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	-64.1	-35.7	-28.3	-13.4	10.8	33.3	-15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	-66.3	-36.2	-30.1	-10.4	-3.0	20.3	-8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	-68.5	-36.9	-31.6	-13.6	0.1	18.0	-6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	-71.4	-37.8	-33.7	-16.9	0.9	12.6	-3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	-67.3	-35.6	-31.7	-26.3	3.3	9.7	-3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	-66.6	-35.6	-30.9	-18.3	-13.2	2.0	-4.8	-2.9
2004	74.2	21.2	1.1	3.6	100.0	-65.6	-35.5	-30.1	-14.7	-10.5	9.2	-5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	-61.2	-33.6	-27.6	-10.7	-2.6	25.5	-7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	-62.7	-35.3	-27.4	-10.7	-5.7	20.9	-4.2	16.7
2007	73.7	24.4	-0.9	2.8	100.0	-65.0	-35.4	-29.6	-18.7	-0.1	16.3	-4.8	11.4
2008	85.2	26.7	-17.0	5.2	100.0	-73.3	-39.0	-34.3	-33.6	-15.4	-22.3	-1.5	-23.8
2009	73.3	21.0	5.3	0.4	100.0	-65.1	-35.5	-29.7	-20.9	-16.1	-2.2	-3.2	-5.4
2010	74.1	22.0	4.4	-0.5	100.0	-63.8	-33.5	-30.4	-12.0	-9.9	14.3	-4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	-64.0	-33.1	-30.9	-2.4	-13.5	24.9	-5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	-64.3	-33.9	-30.5	-3.3	-9.0	23.4	-6.6	16.7
2013	73.0	22.9	4.8	-0.7	100.0	-69.2	-35.7	-33.5	-5.3	-7.6	17.9	-6.0	11.9
2014	75.4	23.7	2.9	-2.0	100.0	-69.2	-35.5	-33.7	-5.3	-5.3	20.2	-6.1	14.1
2015	75.0	23.8	2.9	-1.7	100.0	-70.4	-36.0	-34.4	-2.7	-6.1	20.8	-6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	-69.3	-34.9	-34.4	-6.8	-2.2	21.7	-6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	-71.9	-36.3	-35.7	-2.9	-2.8	22.4	-6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	-73.1	-36.7	-36.4	-5.6	-5.7	15.6	-5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	-76.0	-37.4	-38.5	-5.7	-13.6	4.8	-6.6	-1.8
2020	67.3	26.7	2.9	3.1	100.0	-72.3	-36.7	-35.6	-11.0	-4.8	11.9	-7.0	4.9
2021	65.2	30.0	3.9	0.9	100.0	-72.9	-37.0	-35.9	-2.9	-2.8	21.4	-7.7	13.7
2022	64.9	26.9	6.9	1.3	100.0	-67.3	-34.3	-33.0	-11.5	-1.7	19.4	-3.9	15.5
<b>Commercial Banks</b>													
1993	68.0	23.7	7.2	1.2	100.0	-60.5	-37.4	-23.1	-20.5	-1.9	17.1	-6.9	10.3
1994	75.5	23.1	0.3	1.1	100.0	-64.6	-39.0	-25.6	-17.1	0.7	18.9	-6.9	12.0
1995	72.6	22.2	4.1	1.1	100.0	-67.5	-40.5	-27.0	-10.3	-3.4	18.8	-6.2	12.6
1996	71.7	23.2	3.6	1.4	100.0	-66.7	-38.9	-27.8	-11.2	-2.7	19.4	-7.4	12.0
1997	68.2	26.6	4.0	1.2	100.0	-66.2	-37.2	-29.0	-12.6	-4.4	16.8	-5.2	11.5
1998	64.7	27.4	6.0	2.0	100.0	-67.8	-36.7	-31.1	-11.1	26.0	47.0	-20.9	26.1
1999	61.7	30.2	6.3	1.8	100.0	-73.9	-37.9	-36.0	-9.9	0.2	16.4	-4.5	11.9
2000	52.7	34.5	11.0	1.8	100.0	-75.4	-38.0	-37.4	-8.2	-3.2	13.1	-1.4	11.7
2001	56.2	31.4	9.7	2.6	100.0	-80.4	-39.6	-40.8	-12.7	1.9	8.8	-0.9	7.9
2002	63.7	28.7	4.4	3.1	100.0	-74.2	-36.0	-38.2	-18.7	-5.3	1.9	-1.8	0.1
2003	56.5	28.4	11.5	3.5	100.0	-74.0	-36.5	-37.4	-15.8	-22.5	-12.2	-0.6	-12.9
2004	64.9	29.6	0.9	4.7	100.0	-73.5	-36.5	-36.9	-11.7	-15.6	-0.8	-1.8	-2.6
2005	55.3	26.1	17.9	0.8	100.0	-59.8	-30.3	-29.5	-6.6	-3.1	30.4	-8.8	21.7
2006	61.8	29.5	4.9	3.7	100.0	-66.0	-34.7	-31.4	-7.3	-8.5	18.1	-3.4	14.7
2007	66.3	30.9	1.5	1.2	100.0	-65.5	-33.9	-31.6	-8.5	6.6	32.6	-6.0	26.6
2008	94.3	42.2	-43.2	6.6	100.0	-93.6	-44.6	-49.1	-26.8	-22.9	-43.4	1.2	-42.2
2009	63.0	29.0	9.4	-1.4	100.0	-73.4	-36.3	-37.1	-16.2	-22.8	-12.4	0.3	-12.1
2010	62.7	30.5	9.1	-2.2	100.0	-72.5	-33.6	-38.9	-8.5	-12.6	6.4	-2.1	4.3
2011	59.8	29.6	9.2	1.4	100.0	-67.9	-30.9	-37.0	-7.9	-20.2	4.0	-2.3	1.7
2012	61.8	27.3	9.9	1.0	100.0	-67.2	-31.3	-35.9	-7.0	-11.4	14.4	-6.3	8.1
2013	63.0	30.7	8.0	-1.7	100.0	-72.8	-32.6	-40.3	-3.9	-11.1	12.1	-3.5	8.7
2014	66.4	32.2	5.8	-4.5	100.0	-73.4	-31.3	-42.1	-7.3	-6.5	12.7	-3.4	9.3
2015	67.0	32.0	5.3	-4.3	100.0	-75.6	-32.4	-43.3	-2.2	-12.7	9.5	-3.6	5.8
2016	63.4	29.6	2.6	4.4	100.0	-74.3	-31.7	-42.6	-9.4	-4.1	12.3	-3.6	8.7
2017	60.7	31.5	8.0	-0.2	100.0	-79.4	-33.7	-45.7	-1.1	-6.9	12.6	-3.7	8.9
2018	67.8	28.8	4.9	-1.5	100.0	-79.3	-32.9	-46.4	-4.0	-9.8	7.0	-1.8	5.2
2019	61.8	31.0	3.2	4.0	100.0	-84.9	-34.7	-50.2	-11.8	-31.9	-28.6	-4.8	-33.4
2020	57.6	30.9	5.3	6.1	100.0	-77.7	-33.8	-43.9	-16.7	-10.8	-5.3	-4.7	-9.9
2021	55.8	36.7	6.5	0.9	100.0	-79.9	-35.9	-44.0	-4.4	-7.5	8.2	-3.8	4.4
2022	58.4	31.8	11.6	-1.8	100.0	-74.6	-34.0	-40.6	-7.7	1.1	18.8	-0.3	18.5

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Big banks 4</b>													
1993	64.6	28.0	7.0	0.4	100.0	- 60.5	- 39.4	- 21.2	- 22.2	- 1.7	15.6	- 6.0	9.5
1994	72.4	28.2	- 0.2	- 0.4	100.0	- 69.0	- 43.9	- 25.1	- 15.1	2.7	18.7	- 6.5	12.1
1995	68.7	27.4	4.2	- 0.3	100.0	- 73.0	- 46.3	- 26.7	- 6.7	- 3.7	16.6	- 3.3	13.3
1996	67.6	28.8	4.2	- 0.5	100.0	- 72.6	- 44.8	- 27.9	- 6.1	- 1.5	19.7	- 6.7	13.0
1997	63.5	32.4	5.4	- 1.4	100.0	- 72.2	- 42.4	- 29.9	- 10.8	- 4.9	12.1	- 3.2	8.9
1998	63.9	34.1	4.4	- 2.4	100.0	- 76.7	- 44.1	- 32.6	- 7.5	51.3	67.0	- 34.4	32.6
1999	59.6	32.8	8.9	- 1.3	100.0	- 77.4	- 41.7	- 35.7	- 12.4	1.8	12.0	- 1.5	10.6
2000	49.2	35.4	16.5	- 1.1	100.0	- 79.0	- 42.3	- 36.7	- 8.2	- 1.8	11.0	1.5	12.6
2001	50.3	32.3	16.7	0.7	100.0	- 83.8	- 43.4	- 40.4	- 13.3	7.2	10.1	1.5	11.6
2002	63.0	30.3	7.4	- 0.8	100.0	- 77.9	- 39.7	- 38.1	- 21.9	- 7.1	- 6.9	- 0.3	- 7.3
2003	49.4	31.2	18.6	0.9	100.0	- 79.5	- 41.5	- 38.0	- 18.0	- 30.2	- 27.7	1.9	- 25.9
2004	62.6	31.9	2.2	3.3	100.0	- 80.8	- 41.4	- 39.4	- 10.6	- 16.0	- 7.5	0.8	- 6.7
2005	49.3	25.6	27.3	- 2.1	100.0	- 60.5	- 31.9	- 28.6	- 4.3	2.5	37.7	- 10.2	27.5
2006	60.0	29.5	8.1	2.5	100.0	- 69.0	- 37.8	- 31.2	- 5.6	- 5.0	20.4	- 2.5	17.9
2007	65.7	30.5	4.7	- 1.0	100.0	- 68.1	- 36.8	- 31.2	- 7.5	16.7	41.1	- 6.9	34.2
2008	123.9	56.2	- 87.2	7.2	100.0	- 128.2	- 62.0	- 66.3	- 40.0	- 33.0	- 101.2	6.2	- 95.0
2009	63.8	29.0	12.9	- 5.6	100.0	- 76.8	- 38.8	- 38.0	- 16.1	- 27.4	- 20.3	2.2	- 18.1
2010	61.2	31.9	14.7	- 7.9	100.0	- 77.4	- 37.1	- 40.3	- 5.4	- 10.8	6.4	- 1.5	4.9
2011	57.5	31.9	13.8	- 3.2	100.0	- 72.5	- 33.4	- 39.2	- 5.7	- 22.1	- 0.3	- 1.7	- 2.0
2012	61.1	28.3	14.5	- 3.9	100.0	- 68.8	- 32.9	- 35.9	- 8.5	- 8.5	14.3	- 8.0	6.3
2013	60.7	33.8	12.1	- 6.6	100.0	- 78.3	- 35.3	- 43.0	- 3.0	- 7.5	11.2	- 3.3	7.9
2014	64.8	35.9	8.3	- 9.0	100.0	- 78.1	- 33.1	- 45.0	- 8.6	- 1.8	11.6	- 3.1	8.4
2015	67.8	36.0	7.6	- 11.4	100.0	- 82.9	- 35.0	- 48.0	0.3	- 9.0	8.3	- 3.3	5.0
2016	62.1	33.4	3.3	1.2	100.0	- 81.4	- 34.3	- 47.0	- 12.4	3.5	9.7	- 2.7	7.0
2017	57.3	35.7	13.0	- 6.0	100.0	- 88.7	- 36.7	- 51.9	2.3	- 3.9	9.7	- 2.0	7.8
2018	64.4	34.5	7.2	- 6.1	100.0	- 87.9	- 34.8	- 53.1	- 1.2	- 7.1	3.7	0.3	4.1
2019	58.5	36.9	4.7	- 0.1	100.0	- 100.9	- 39.2	- 61.7	- 17.1	- 45.3	- 63.4	- 3.6	- 67.0
2020	54.3	33.6	7.2	4.8	100.0	- 90.3	- 38.0	- 52.2	- 19.0	- 12.3	- 21.6	- 3.5	- 25.1
2021	57.5	41.1	7.3	- 5.9	100.0	- 99.2	- 42.9	- 56.3	- 2.5	- 4.0	- 5.6	0.3	- 5.3
2022	63.2	35.8	14.3	- 13.4	100.0	- 89.8	- 40.6	- 49.2	- 2.5	13.7	21.4	7.4	28.8
<b>Regional banks and other commercial banks 4 5 6 7</b>													
1993	72.7	18.1	7.2	2.0	100.0	- 59.8	- 35.0	- 24.7	- 19.2	- 2.4	18.6	- 8.1	10.5
1994	79.6	17.3	0.6	2.5	100.0	- 59.6	- 34.0	- 25.6	- 19.0	- 2.0	19.4	- 7.7	11.7
1995	77.0	16.7	4.0	2.3	100.0	- 61.6	- 34.9	- 26.7	- 13.4	- 3.8	21.2	- 9.2	12.0
1996	77.0	17.1	2.8	3.2	100.0	- 60.3	- 33.2	- 27.1	- 16.3	- 4.0	19.4	- 8.3	11.1
1997	74.4	19.8	2.3	3.5	100.0	- 59.7	- 31.9	- 27.8	- 14.9	- 4.2	21.1	- 7.4	13.7
1998	67.1	19.9	7.1	6.0	100.0	- 59.2	- 29.8	- 29.4	- 14.8	3.5	29.4	- 9.2	20.3
1999	65.0	26.9	2.1	6.0	100.0	- 68.9	- 32.8	- 36.1	- 6.7	- 2.1	22.3	- 8.7	13.6
2000	58.3	33.6	2.3	5.9	100.0	- 70.2	- 32.3	- 37.9	- 8.5	- 5.4	16.0	- 5.8	10.2
2001	65.3	30.2	- 1.0	5.5	100.0	- 75.4	- 33.9	- 41.6	- 11.8	- 6.3	6.4	- 4.4	2.0
2002	64.8	26.4	0.3	8.5	100.0	- 69.2	- 30.9	- 38.3	- 14.1	- 2.8	13.8	- 3.6	10.2
2003	66.2	24.6	2.3	7.0	100.0	- 66.9	- 30.2	- 36.7	- 12.9	- 12.6	7.6	- 3.8	3.8
2004	68.7	25.6	- 1.2	6.9	100.0	- 62.1	- 29.0	- 33.1	- 13.3	- 15.1	9.5	- 5.8	3.6
2005	67.8	26.7	- 1.3	6.8	100.0	- 58.4	- 27.3	- 31.1	- 11.4	- 14.8	15.4	- 5.7	9.7
2006	65.8	29.3	- 1.3	6.1	100.0	- 60.4	- 28.7	- 31.7	- 10.7	- 15.6	13.3	- 4.9	8.4
2007	67.9	31.2	- 4.5	5.4	100.0	- 61.2	- 28.5	- 32.6	- 10.4	- 12.2	16.3	- 4.2	12.2
2008	68.9	30.0	- 5.0	6.1	100.0	- 63.8	- 29.6	- 34.2	- 15.4	- 14.3	6.6	- 2.9	3.7
2009	62.2	29.0	3.3	5.5	100.0	- 68.1	- 32.4	- 35.8	- 16.6	- 15.2	0.1	- 2.7	- 2.6
2010	65.5	28.1	- 0.1	6.5	100.0	- 64.8	- 28.1	- 36.7	- 13.9	- 15.7	5.5	- 2.8	2.8
2011	63.5	26.1	1.9	8.5	100.0	- 61.0	- 27.1	- 33.9	- 11.7	- 17.7	9.6	- 2.9	6.6
2012	63.1	25.6	1.9	9.5	100.0	- 65.0	- 28.8	- 36.2	- 4.7	- 16.9	13.5	- 2.9	10.5
2013	66.7	25.9	1.5	5.8	100.0	- 64.7	- 28.5	- 36.2	- 5.5	- 17.2	12.6	- 3.5	9.1
2014	69.1	26.8	1.9	2.2	100.0	- 66.9	- 28.9	- 37.9	- 5.3	- 14.4	13.5	- 3.4	10.0
2015	65.9	26.0	1.7	6.4	100.0	- 64.6	- 28.5	- 36.1	- 6.0	- 18.7	10.6	- 3.8	6.8
2016	65.6	24.1	1.6	8.7	100.0	- 64.2	- 27.9	- 36.3	- 4.5	- 15.4	15.9	- 4.7	11.2
2017	65.3	26.2	1.6	6.9	100.0	- 67.8	- 30.0	- 37.9	- 5.7	- 11.0	15.4	- 5.8	9.7
2018	73.6	19.9	1.4	5.1	100.0	- 66.1	- 30.1	- 36.0	- 8.2	- 14.2	11.5	- 4.9	6.6
2019	66.3	23.4	1.2	9.1	100.0	- 64.4	- 28.8	- 35.6	- 4.8	- 15.1	15.7	- 6.2	9.5
2020	61.9	27.7	3.0	7.4	100.0	- 62.4	- 28.8	- 33.7	- 13.1	- 9.2	15.3	- 6.1	9.1
2021	53.8	32.8	5.8	7.6	100.0	- 60.6	- 29.0	- 31.6	- 6.5	- 11.3	21.6	- 7.9	13.8
2022	53.8	28.3	9.2	8.7	100.0	- 60.5	- 27.9	- 32.6	- 12.6	- 11.1	15.7	- 7.4	8.4

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Branches of foreign banks</b>													
1993	76.2	19.6	4.8	-0.5	100.0	-57.3	-28.5	-28.8	-8.1	-	34.6	-13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	-68.1	-33.7	-34.3	-3.4	-1.2	27.3	-9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	-73.6	-34.1	-39.5	4.7	-1.5	29.6	-9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	-78.4	-28.2	-50.2	0.5	-1.6	20.5	-10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	-79.8	-30.7	-49.1	-5.4	-3.7	11.0	-8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	-75.5	-21.2	-54.3	-7.3	3.0	20.1	-7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	-72.3	-23.4	-48.9	0.3	-	28.0	-11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	-74.1	-18.3	-55.8	-2.0	-0.2	23.7	-2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	-56.1	-24.5	-31.7	-12.6	1.4	32.7	-15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	-57.8	-25.7	-32.0	-23.4	-2.0	16.8	-12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	-53.6	-22.9	-30.7	-8.3	-0.6	37.5	-11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	-57.0	-24.2	-32.8	-11.1	-6.7	25.2	-8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	-58.0	-26.4	-31.5	1.4	-1.7	41.7	-17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	-55.3	-27.7	-27.7	-3.3	-	41.3	-17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	-44.9	-22.3	-22.6	-4.9	0.8	51.0	-20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	-50.8	-22.2	-28.6	-16.2	-6.2	26.7	-15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	-51.6	-18.5	-33.1	-9.4	-1.3	37.6	-12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	-52.3	-16.9	-35.4	-4.7	-1.5	41.6	-14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	-46.1	-21.2	-25.0	1.8	-	55.6	-17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	-48.6	-21.9	-26.7	2.4	0.4	54.2	-16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	-48.8	-21.8	-27.0	-0.4	-	50.8	-16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	-41.1	-19.1	-22.0	-6.5	-	52.3	-19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	-61.2	-24.8	-36.3	-0.2	-	38.6	-17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	-56.0	-24.8	-31.2	-24.2	-	19.8	-13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	-53.3	-25.2	-28.1	8.7	-0.9	54.5	-13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	-55.0	-25.4	-29.6	-7.8	-	37.2	-12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	-54.4	-24.5	-29.9	-4.4	-0.2	41.0	-14.2	26.8
2020	56.0	19.8	1.8	22.4	100.0	-53.2	-22.1	-31.2	-38.5	-	8.2	-7.9	0.4
2021	66.6	14.1	1.9	17.4	100.0	-46.2	-18.4	-27.8	-3.5	0.5	50.8	-15.8	35.0
2022	57.8	14.7	1.4	26.2	100.0	-44.8	-17.4	-27.5	-13.7	-0.1	41.4	-12.9	28.4
<b>Private Bankers <sup>8</sup></b>													
1993	57.6	29.8	9.9	2.7	100.0	-67.4	-39.1	-28.2	-16.7	0.5	16.4	-2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	-71.1	-41.5	-29.6	-22.6	8.2	14.6	-1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	-74.4	-42.9	-31.6	-19.6	5.6	11.6	-1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	-72.0	-41.2	-30.8	-13.0	-	15.0	-3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	-68.1	-38.7	-29.4	-8.7	1.1	24.3	-3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	-63.3	-34.8	-28.5	-10.3	0.1	26.4	-4.9	21.6

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. **1** Up to 2009, result from financial operations. **2** Including depreciation of and value adjustments to tangible and intangible assets. **3** Excluding property tax. In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken. **4** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020. **5** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the

category "Mortgage banks". **6** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **7** In 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 category "Banks with special, development and other central support tasks". **10** Up to 2015, bank category "Special purpose banks". **11** Separate presentation of the (legally independent) credit institutions majority-owned by foreign banks included in other categories of banks.

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Landesbanken 6</b>													
1993	74.2	11.7	9.7	4.4	100.0	-52.4	-32.3	-20.1	-21.4	-1.6	24.7	-12.6	12.1
1994	84.6	12.0	-0.5	3.9	100.0	-50.4	-29.5	-21.0	-21.7	-5.8	22.1	-9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	-53.1	-31.4	-21.7	-17.0	-3.2	26.8	-12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	-50.5	-29.2	-21.3	-17.1	-8.0	24.4	-9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	-50.6	-27.9	-22.8	-17.5	-2.1	29.8	-13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	-46.5	-24.5	-22.0	-30.9	7.5	30.0	-13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	-54.8	-27.9	-26.8	-13.9	-1.3	30.0	-13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	-55.9	-29.0	-26.9	-15.2	-4.4	24.5	-11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	-57.1	-28.5	-28.7	-25.1	-3.3	14.5	-2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	-56.1	-27.8	-28.2	-60.2	26.4	10.1	-3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	-53.1	-26.0	-27.1	-28.9	-35.2	-17.2	-3.7	-20.9
2004	79.4	13.8	2.1	4.7	100.0	-53.5	-26.8	-26.7	-6.4	-36.3	3.8	-6.7	-2.9
2005	83.2	16.0	2.0	-1.2	100.0	-59.3	-29.9	-29.3	-6.5	-9.1	25.2	-3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	-53.6	-29.5	-24.1	9.6	-13.9	42.1	-6.2	36.0
2007	91.6	18.9	-14.5	4.0	100.0	-61.1	-31.6	-29.5	-18.2	-14.1	6.6	-2.4	4.3
2008	90.2	16.2	-11.2	4.8	100.0	-54.6	-27.2	-27.5	-63.4	-26.8	-44.9	-4.7	-49.6
2009	81.4	8.5	6.5	3.6	100.0	-51.0	-26.0	-25.0	-43.7	-47.7	-42.4	-1.6	-44.0
2010	84.4	10.0	3.9	1.7	100.0	-54.7	-26.7	-28.0	-18.6	-34.3	-7.6	0.8	-6.8
2011	94.5	10.0	-4.8	0.4	100.0	-59.8	-28.7	-31.2	-6.1	-33.4	0.6	-6.2	-5.6
2012	82.3	8.3	6.7	2.7	100.0	-59.6	-29.6	-30.1	-1.1	-17.5	21.7	-6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	-61.8	-30.0	-31.9	-31.1	-11.6	-4.5	-4.4	-8.9
2014	89.9	9.2	1.2	-0.4	100.0	-70.9	-35.6	-35.3	-17.2	-15.9	-4.0	-5.6	-9.6
2015	82.5	10.0	5.4	2.1	100.0	-69.1	-35.0	-34.2	-11.2	-1.6	18.1	-7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	-63.6	-28.6	-34.9	-36.9	-4.9	-5.4	-5.0	-10.4
2017	73.9	13.4	11.5	1.2	100.0	-72.5	-33.4	-39.1	-24.4	7.1	10.2	-4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	-76.6	-38.6	-38.0	-36.3	-1.3	-14.1	-8.3	-22.5
2019	73.0	16.8	6.4	3.8	100.0	-78.5	-38.4	-40.1	-4.6	-5.6	11.3	-2.7	8.6
2020	75.7	15.7	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
2022	65.0	16.1	18.2	0.7	100.0	-62.6	-29.2	-33.4	-16.3	0.2	21.3	-9.1	12.1
<b>Savings banks 6</b>													
1993	84.3	13.9	2.4	-0.5	100.0	-63.4	-39.2	-24.2	-12.6	0.0	24.0	-15.5	8.5
1994	86.5	13.8	0.4	-0.7	100.0	-58.7	-36.7	-22.0	-20.1	-1.8	19.5	-11.4	8.1
1995	85.7	13.8	1.4	-0.9	100.0	-61.6	-38.0	-23.6	-14.7	0.6	24.3	-15.7	8.6
1996	86.4	14.0	1.4	-1.8	100.0	-62.5	-38.1	-24.4	-13.8	0.4	24.2	-15.8	8.4
1997	84.0	14.6	1.8	-0.4	100.0	-63.4	-38.0	-25.3	-14.3	0.8	23.1	-15.2	7.9
1998	81.9	15.7	1.7	0.6	100.0	-66.5	-39.8	-26.7	-11.1	0.3	22.7	-14.4	8.3
1999	81.2	16.9	0.9	1.0	100.0	-65.7	-39.4	-26.4	-5.7	-8.8	19.7	-11.8	7.9
2000	80.9	19.0	0.6	-0.4	100.0	-68.9	-41.3	-27.6	-15.9	3.7	18.9	-10.4	8.5
2001	80.8	17.7	-	1.5	100.0	-69.9	-41.4	-28.5	-18.6	2.1	13.6	-6.1	7.5
2002	81.3	16.7	-0.2	2.2	100.0	-66.5	-39.6	-26.9	-24.2	2.7	12.0	-5.1	6.8
2003	80.6	17.8	0.7	0.9	100.0	-66.4	-40.2	-26.1	-18.0	0.7	16.3	-10.3	6.0
2004	79.6	19.1	0.5	0.7	100.0	-64.9	-39.8	-25.1	-20.2	0.2	15.1	-7.3	7.8
2005	79.0	19.4	0.6	1.0	100.0	-66.0	-40.8	-25.2	-17.0	-	17.0	-7.9	9.1
2006	77.7	20.3	0.6	1.4	100.0	-65.8	-40.5	-25.3	-18.2	-0.8	15.3	-6.8	8.5
2007	75.2	21.8	0.5	2.5	100.0	-69.5	-40.7	-28.8	-15.7	-1.3	13.5	-5.6	7.8
2008	76.0	21.8	0.1	2.0	100.0	-68.8	-42.0	-26.7	-17.9	-5.5	7.9	-3.7	4.2
2009	78.6	20.4	0.6	0.4	100.0	-66.6	-41.5	-25.1	-15.6	-1.4	16.4	-7.8	8.6
2010	79.1	20.6	0.2	0.1	100.0	-62.8	-38.9	-24.0	-11.8	-3.2	22.2	-8.5	13.7
2011	79.6	20.7	-0.1	-0.2	100.0	-62.7	-38.7	-24.0	25.0	-6.1	56.2	-9.2	47.0
2012	79.4	20.9	0.1	-0.4	100.0	-65.7	-41.1	-24.5	2.3	-4.3	32.3	-9.1	23.2
2013	80.0	21.6	0.1	-1.6	100.0	-67.2	-41.8	-25.3	0.4	-3.5	29.8	-9.2	20.5
2014	79.8	22.1	-	-1.9	100.0	-68.3	-43.3	-25.0	-	-2.0	29.7	-9.6	20.1
2015	78.2	22.7	-	-0.9	100.0	-68.9	-43.5	-25.4	0.3	-1.3	30.1	-9.8	20.4
2016	76.4	23.5	-	-	100.0	-67.8	-42.4	-25.4	3.6	-1.3	34.5	-9.9	24.6
2017	73.9	25.5	-	0.6	100.0	-67.1	-42.5	-24.7	1.0	-0.5	33.3	-9.6	23.7
2018	71.7	26.0	-	2.3	100.0	-68.3	-42.5	-25.8	-2.3	-2.6	26.8	-8.8	18.0
2019	71.4	28.5	-	0.1	100.0	-71.4	-44.0	-27.4	-1.0	0.1	27.7	-8.2	19.5
2020	70.5	29.4	-	-	100.0	-70.1	-43.6	-26.5	-6.7	-0.3	22.9	-8.5	14.4
2021	68.1	31.7	-	0.2	100.0	-70.7	-43.2	-27.5	-0.7	-0.5	28.0	-9.2	18.8
2022	67.8	28.4	-	3.7	100.0	-62.0	-37.6	-24.4	-13.9	-5.2	19.0	-7.7	11.3

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



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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Regional institutions of credit cooperatives <sup>9</sup></b>													
1993	69.1	20.1	11.3	-0.5	100.0	-54.8	-28.9	-25.9	-24.6	-4.2	16.4	-9.8	6.6
1994	81.0	14.3	4.9	-0.2	100.0	-41.4	-21.7	-19.7	-45.9	17.0	29.7	-14.7	14.9
1995	71.7	18.0	9.7	0.6	100.0	-53.1	-27.5	-25.6	-10.9	-2.3	33.7	-16.9	16.8
1996	69.4	20.2	9.3	1.1	100.0	-54.3	-26.9	-27.4	-4.0	-2.2	39.5	-17.9	21.6
1997	67.9	21.5	9.7	0.9	100.0	-54.5	-27.1	-27.5	-9.5	-4.9	31.0	-17.0	14.0
1998	74.6	19.4	4.8	1.2	100.0	-56.0	-26.1	-29.9	-18.6	45.6	71.0	-13.5	57.5
1999	65.5	19.6	12.7	2.2	100.0	-60.7	-27.9	-32.8	-18.1	-3.9	17.3	-5.3	12.0
2000	71.2	19.5	8.6	0.7	100.0	-51.8	-24.3	-27.5	-43.3	27.8	32.7	-10.4	22.3
2001	70.3	16.8	6.3	6.6	100.0	-62.5	-29.2	-33.4	-36.7	13.6	14.4	-5.5	8.9
2002	65.5	14.0	10.8	9.7	100.0	-52.5	-25.0	-27.5	-41.9	8.8	14.3	1.3	15.6
2003	53.6	19.6	21.2	5.6	100.0	-63.1	-29.9	-33.2	-29.4	-4.6	2.8	7.0	9.8
2004	55.8	18.7	22.1	3.4	100.0	-59.2	-30.5	-28.7	-18.9	-8.9	13.0	4.7	17.7
2005	57.4	19.9	22.4	0.4	100.0	-53.9	-30.0	-23.8	-10.0	-13.7	22.5	-0.6	21.9
2006	57.3	19.1	22.9	0.7	100.0	-62.2	-38.2	-24.0	-6.3	-9.8	21.7	24.3	46.0
2007	112.7	26.6	-43.0	3.7	100.0	-89.1	-49.2	-39.9	-40.6	-3.7	-33.4	57.8	24.4
2008	151.7	28.5	-86.8	6.6	100.0	-93.1	-49.2	-43.9	-66.2	19.7	-39.7	53.2	13.5
2009	48.2	15.3	36.2	0.3	100.0	-43.9	-24.5	-19.3	1.1	-28.7	28.6	1.5	30.1
2010	60.5	16.7	23.6	-0.8	100.0	-47.6	-26.2	-21.4	0.3	-23.2	29.5	0.3	29.8
2011	70.4	20.0	10.2	-0.6	100.0	-57.7	-30.1	-27.7	63.8	-37.4	68.6	-5.2	63.5
2012	53.9	14.0	32.1	-0.1	100.0	-42.3	-21.6	-20.6	-5.3	-29.1	23.3	15.8	39.2
2013	68.1	16.9	16.0	-1.0	100.0	-52.3	-27.1	-25.1	-15.2	-7.9	24.6	-5.7	19.0
2014	56.9	19.7	23.1	0.3	100.0	-59.3	-31.0	-28.3	0.7	-11.4	30.0	-11.0	19.0
2015	71.4	19.1	15.5	-5.9	100.0	-63.1	-29.7	-33.3	5.9	-30.2	12.6	-20.6	-8.0
<b>Credit cooperatives</b>													
1993	80.9	14.8	1.2	3.1	100.0	-68.5	-41.4	-27.1	-8.2	-0.3	23.0	-14.3	8.7
1994	82.6	15.0	-0.1	2.5	100.0	-66.6	-40.3	-26.3	-14.3	-0.7	18.4	-10.3	8.1
1995	82.6	14.4	0.9	2.1	100.0	-68.7	-41.4	-27.4	-9.6	0.4	22.1	-13.7	8.4
1996	82.5	14.9	0.8	1.8	100.0	-69.1	-41.2	-27.9	-10.4	0.9	21.4	-13.5	7.9
1997	81.0	15.8	0.6	2.5	100.0	-69.8	-41.3	-28.5	-12.0	0.9	19.2	-11.7	7.5
1998	79.0	17.1	0.6	3.4	100.0	-72.4	-42.1	-30.3	-11.1	1.1	17.6	-10.7	6.9
1999	77.1	19.2	0.3	3.5	100.0	-71.2	-41.7	-29.6	-12.1	-1.9	14.8	-8.3	6.6
2000	76.5	21.4	0.1	1.9	100.0	-74.5	-43.1	-31.5	-14.5	1.5	12.4	-6.5	5.9
2001	78.3	18.9	-0.2	3.0	100.0	-76.7	-44.8	-31.9	-16.3	4.5	11.5	-4.7	6.8
2002	79.1	18.1	-0.2	2.9	100.0	-73.1	-43.1	-30.0	-21.4	9.1	14.6	-4.6	9.9
2003	75.4	18.3	0.7	5.5	100.0	-69.6	-41.1	-28.5	-16.7	2.0	15.8	-8.0	7.8
2004	75.5	19.5	0.2	4.8	100.0	-68.7	-40.7	-28.0	-16.1	0.6	15.8	-7.7	8.0
2005	74.7	20.4	0.3	4.7	100.0	-70.0	-42.0	-27.9	-15.7	7.5	21.8	-7.6	14.2
2006	65.2	18.8	0.3	15.8	100.0	-64.3	-39.2	-25.1	-20.2	1.7	17.2	-3.9	13.2
2007	71.3	22.3	0.3	6.1	100.0	-70.5	-42.1	-28.3	-14.6	0.6	15.5	-5.7	9.9
2008	69.9	21.4	0.1	8.7	100.0	-68.3	-41.7	-26.7	-19.1	-1.7	10.8	-3.0	7.8
2009	76.9	19.9	0.3	2.9	100.0	-68.3	-42.3	-26.0	-11.5	-2.8	17.4	-7.6	9.8
2010	78.9	20.0	-	1.1	100.0	-63.7	-38.5	-25.2	-11.2	-1.8	23.2	-7.9	15.4
2011	78.0	19.5	0.1	2.4	100.0	-63.9	-38.1	-25.8	-1.5	-1.2	33.4	-9.2	24.2
2012	78.2	19.6	0.1	2.1	100.0	-65.9	-39.3	-26.6	1.3	0.1	35.4	-9.5	25.9
2013	78.6	19.5	-	1.9	100.0	-64.6	-38.6	-26.0	1.5	-1.3	35.6	-9.1	26.5
2014	79.2	20.1	-	0.7	100.0	-65.9	-39.6	-26.3	-0.9	-0.7	32.4	-9.6	22.8
2015	78.4	21.0	-	0.6	100.0	-66.6	-40.2	-26.4	-2.1	-0.6	30.7	-9.7	21.0
2016	76.5	21.1	-	2.3	100.0	-66.6	-39.9	-26.7	0.5	1.7	35.6	-9.7	25.8
2017	75.3	22.7	-	2.0	100.0	-65.7	-39.2	-26.5	-0.9	-0.2	33.3	-10.1	23.2
2018	74.6	23.5	-	1.9	100.0	-66.2	-39.0	-27.1	-4.2	-0.8	28.8	-9.5	19.4
2019	73.5	24.7	-	1.8	100.0	-67.2	-38.5	-28.7	1.9	-0.8	33.9	-9.6	24.3
2020	72.3	25.5	-	2.1	100.0	-67.2	-38.5	-28.7	-3.4	-0.9	28.6	-9.1	19.5
2021	70.6	26.6	-	2.7	100.0	-65.9	-37.5	-28.4	-0.1	-0.5	33.4	-8.7	24.7
2022	70.8	24.8	-	4.4	100.0	-62.5	-35.1	-27.5	-16.1	-3.4	18.0	-4.4	13.6

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings 3	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending 2					
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Mortgage banks 5 7</b>													
1993	101.6	- 0.7	0.3	- 1.3	100.0	- 35.2	- 21.3	- 14.0	- 17.0	- 1.4	46.4	- 20.8	25.6
1994	102.9	- 0.8	- 0.3	- 1.8	100.0	- 33.5	- 20.2	- 13.3	- 13.3	- 13.3	41.0	- 16.4	24.6
1995	99.9	- 0.2	0.3	0.0	100.0	- 32.5	- 19.1	- 13.4	- 15.1	- 4.3	48.1	- 16.9	31.2
1996	103.5	- 1.8	0.2	- 1.9	100.0	- 31.6	- 18.5	- 13.1	- 12.5	- 5.0	50.9	- 19.6	31.3
1997	102.2	- 1.4	0.2	- 1.0	100.0	- 30.0	- 17.2	- 12.8	- 17.0	- 5.4	47.6	- 20.9	26.7
1998	100.4	- 1.7	0.2	1.1	100.0	- 29.7	- 17.1	- 12.6	- 13.0	- 7.2	50.1	- 20.8	29.3
1999	100.0	- 2.2	-	2.2	100.0	- 29.3	- 15.6	- 13.7	- 19.3	- 6.0	45.3	- 19.6	25.7
2000	93.9	- 1.1	-	7.2	100.0	- 31.4	- 16.2	- 15.2	- 39.5	- 10.9	18.2	- 10.9	7.3
2001	95.3	- 1.8	-	6.5	100.0	- 33.4	- 16.5	- 16.8	- 26.7	- 11.8	28.2	- 7.7	20.5
2002	97.7	- 1.5	0.1	3.6	100.0	- 35.6	- 17.6	- 18.1	- 48.7	18.3	34.0	- 6.5	27.4
2003	102.2	- 1.6	0.1	- 0.7	100.0	- 37.8	- 17.9	- 20.0	- 29.9	- 9.9	22.4	- 6.9	15.5
2004	96.5	- 0.8	-	4.2	100.0	- 35.0	- 16.6	- 18.4	- 40.8	- 10.0	14.2	- 8.2	6.0
2005	95.1	- 0.1	0.1	5.0	100.0	- 35.2	- 16.8	- 18.4	- 27.3	- 33.6	3.9	- 7.6	- 3.7
2006	91.4	6.9	0.1	1.6	100.0	- 38.9	- 19.6	- 19.3	- 25.8	- 21.5	13.8	- 4.7	9.0
2007	85.2	8.6	- 0.4	6.6	100.0	- 36.0	- 17.1	- 18.9	- 28.4	- 27.1	8.5	- 3.8	4.8
2008	86.8	11.3	- 0.1	2.0	100.0	- 37.6	- 16.4	- 21.3	- 107.4	- 33.6	- 78.7	- 2.5	- 81.2
2009	96.1	3.3	- 0.1	0.7	100.0	- 36.6	- 16.3	- 20.3	- 89.0	- 10.7	- 36.3	- 4.2	- 40.4
2010	92.7	5.2	- 0.2	2.3	100.0	- 36.3	- 14.1	- 22.2	- 64.1	- 1.9	- 2.3	0.4	- 1.8
2011	135.9	7.2	- 0.2	- 42.9	100.0	- 73.7	- 28.7	- 45.0	- 85.2	43.0	- 15.9	- 3.8	- 19.8
2012	91.0	3.7	-	5.4	100.0	- 51.7	- 21.1	- 30.6	- 24.3	- 20.4	3.7	- 0.8	2.9
2013	104.2	3.3	0.1	- 7.6	100.0	- 75.4	- 29.9	- 45.4	- 23.1	5.1	6.7	- 5.0	1.7
2014	94.4	0.7	- 0.2	5.1	100.0	- 58.4	- 24.9	- 33.5	- 13.1	- 36.3	- 7.8	- 4.8	- 12.7
2015	100.2	- 0.5	- 0.1	0.4	100.0	- 51.2	- 22.0	- 29.2	- 14.6	- 0.9	33.3	- 4.4	29.0
2016	101.9	- 2.8	-	0.9	100.0	- 61.0	- 26.7	- 34.3	- 7.4	2.5	34.2	- 8.3	25.9
2017	106.5	- 3.8	-	- 2.7	100.0	- 70.2	- 32.2	- 38.1	2.5	5.9	38.1	- 13.4	24.7
2018	106.2	- 4.9	0.4	- 1.7	100.0	- 59.8	- 27.5	- 32.3	- 20.9	- 5.8	13.5	- 7.8	5.6
2019	105.2	- 6.0	-	0.8	100.0	- 51.2	- 23.6	- 27.6	- 6.9	- 12.0	29.9	- 8.8	21.1
2020	110.7	- 6.7	-	- 3.9	100.0	- 49.0	- 22.1	- 26.8	- 19.5	14.8	46.3	- 38.3	8.0
2021	129.2	- 8.8	-	- 20.4	100.0	- 52.5	- 24.6	- 27.9	- 9.5	63.5	101.5	- 67.1	34.4
2022	105.4	- 5.1	-	- 0.3	100.0	- 47.3	- 23.0	- 24.3	- 15.0	- 11.1	26.6	- 9.9	16.7
<b>Building and loan associations</b>													
1993	99.6	10.2	-	- 9.9	100.0	- 71.8	- 38.7	- 33.1	0.5	- 0.9	27.9	- 10.6	17.3
1994	92.1	10.8	-	- 3.0	100.0	- 66.4	- 34.2	- 32.1	- 2.5	1.4	32.6	- 16.7	15.9
1995	103.9	8.6	-	- 12.4	100.0	- 79.2	- 41.1	- 38.1	4.0	- 5.0	19.8	- 8.2	11.6
1996	104.0	3.0	-	- 7.0	100.0	- 81.5	- 40.8	- 40.7	5.9	0.5	24.9	- 9.5	15.3
1997	100.6	5.0	-	- 5.6	100.0	- 78.7	- 39.0	- 39.7	1.1	3.2	25.6	- 7.3	18.3
1998	94.8	13.0	-	- 7.8	100.0	- 77.9	- 38.7	- 39.2	- 1.1	6.6	27.7	- 10.2	17.5
1999	93.7	1.4	-	4.9	100.0	- 75.8	- 38.9	- 36.9	2.4	- 1.1	25.5	- 13.3	12.2
2000	84.5	8.5	-	7.1	100.0	- 69.9	- 34.6	- 35.3	- 1.6	19.4	47.9	- 17.1	30.8
2001	90.5	3.7	-	5.8	100.0	- 72.6	- 33.9	- 38.7	- 3.6	- 3.7	20.1	- 10.6	9.5
2002	89.6	1.3	-	9.0	100.0	- 70.7	- 33.1	- 37.7	- 8.9	0.3	20.7	- 11.7	9.0
2003	94.6	- 1.3	-	6.7	100.0	- 70.0	- 31.6	- 38.4	- 6.2	- 8.9	14.9	- 8.2	6.7
2004	96.7	0.1	-	3.3	100.0	- 68.6	- 31.9	- 36.7	- 7.0	- 8.3	16.1	- 9.0	7.1
2005	98.3	- 1.1	-	2.9	100.0	- 69.4	- 33.7	- 35.6	- 7.4	- 5.2	18.0	- 9.7	8.3
2006	103.6	- 7.3	-	3.7	100.0	- 78.1	- 38.4	- 39.8	- 11.3	- 0.5	10.0	- 6.5	3.5
2007	105.5	- 7.2	-	1.7	100.0	- 67.5	- 31.1	- 36.4	- 13.4	- 5.3	13.8	- 9.3	4.5
2008	106.5	- 11.2	-	4.7	100.0	- 68.6	- 32.4	- 36.2	- 15.2	- 1.9	14.3	- 9.1	5.2
2009	111.0	- 10.6	-	- 0.4	100.0	- 66.6	- 30.0	- 36.6	- 3.9	- 6.8	22.7	- 9.0	13.7
2010	117.2	- 13.5	-	- 3.7	100.0	- 69.2	- 29.1	- 40.1	- 0.2	- 6.9	23.7	- 11.0	12.7
2011	116.8	- 17.2	-	0.4	100.0	- 67.3	- 27.9	- 39.5	26.1	- 9.4	49.3	- 6.6	42.7
2012	117.5	- 19.2	-	1.7	100.0	- 70.5	- 27.4	- 43.2	0.6	- 6.8	23.2	- 6.2	17.0
2013	123.7	- 24.8	-	1.0	100.0	- 73.5	- 27.6	- 45.9	- 3.5	- 5.7	17.4	- 7.6	9.7
2014	124.6	- 22.4	-	- 2.2	100.0	- 77.7	- 30.9	- 46.8	11.7	- 2.7	31.3	- 10.5	20.8
2015	126.3	- 26.2	-	- 0.1	100.0	- 77.8	- 32.1	- 45.7	- 3.2	- 0.1	18.9	- 3.5	15.5
2016	92.1	- 18.5	-	26.4	100.0	- 66.2	- 25.5	- 40.7	0.8	- 1.9	32.8	- 5.9	26.9
2017	92.3	- 16.9	-	24.6	100.0	- 66.3	- 25.2	- 41.1	- 2.1	3.1	34.7	- 5.4	29.3
2018	122.4	- 23.1	-	0.6	100.0	- 88.6	- 32.1	- 56.5	1.0	- 0.6	11.7	- 6.3	5.4
2019	125.5	- 28.2	-	2.7	100.0	- 94.6	- 33.3	- 61.3	2.5	15.6	23.5	- 5.4	18.1
2020	122.5	- 24.0	-	1.5	100.0	- 91.4	- 32.1	- 59.3	- 4.0	5.3	9.9	- 4.8	5.1
2021	116.9	- 18.2	-	1.2	100.0	- 93.6	- 35.1	- 58.5	- 0.7	2.5	8.1	- 5.3	2.8
2022	92.3	- 6.2	-	13.9	100.0	- 78.2	- 35.1	- 43.1	- 4.6	- 4.9	12.4	- 5.1	7.3

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

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

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio <sup>1</sup>	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings <sup>3</sup>	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending <sup>2</sup>					
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Banks with special, development and other central support tasks <sup>4 6 9 10</sup></b>													
1993	79.7	18.4	1.2	0.6	100.0	-66.2	-27.4	-38.8	-12.5	-0.3	21.0	-6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	-64.8	-26.4	-38.4	-19.4	2.2	18.1	-6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	-65.0	-31.7	-33.3	-12.9	-0.5	21.6	-5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	-60.0	-26.9	-33.1	-17.9	-19.4	2.7	-3.3	-0.6
1997	78.6	15.4	1.4	4.7	100.0	-61.2	-30.7	-30.5	-11.8	-10.2	16.7	-3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	-55.8	-25.6	-30.2	-22.8	0.5	21.9	-3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	-27.3	-16.7	-10.6	-34.0	-3.1	35.6	-3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	-29.7	-18.1	-11.6	-23.0	-0.3	46.9	-3.1	43.9
2001	87.3	8.5	-	4.2	100.0	-30.4	-18.2	-12.3	-25.0	-12.2	32.4	-3.0	29.5
2002	85.3	13.8	-0.2	1.0	100.0	-31.4	-17.6	-13.8	-30.7	-4.4	33.5	-2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	-32.8	-18.2	-14.6	-19.2	-14.9	33.1	-2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	-35.4	-20.1	-15.3	-7.5	-6.7	50.4	-2.3	48.1
2005	82.0	14.9	-	3.2	100.0	-35.2	-20.1	-15.1	-1.5	-1.7	61.6	-2.3	59.2
2006	76.7	15.5	-	7.8	100.0	-35.3	-20.6	-14.6	-13.1	1.2	52.8	-1.5	51.3
2007	78.4	17.7	-0.1	4.0	100.0	-38.2	-21.7	-16.5	-176.3	-13.0	-127.5	-1.7	-129.3
2008	81.7	16.7	0.2	1.4	100.0	-37.3	-20.4	-16.8	-98.7	-35.5	-71.5	-0.8	-72.2
2009	84.0	15.5	-	0.5	100.0	-33.0	-17.8	-15.2	-38.9	-1.4	26.7	0.1	26.8
2010	84.1	14.7	-0.1	1.3	100.0	-31.8	-18.2	-13.6	-8.1	1.3	61.4	-1.4	60.0
2011	81.7	14.8	-0.2	3.8	100.0	-36.0	-19.9	-16.1	13.7	-8.8	68.9	-1.0	68.0
2012	80.4	15.9	-0.5	4.3	100.0	-47.1	-25.1	-22.1	-6.4	-12.8	33.6	-1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	-89.0	-46.5	-42.5	-26.2	-23.9	-39.0	-2.2	-41.3
2014	75.3	19.9	0.2	4.6	100.0	-50.0	-25.5	-24.5	-18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	-52.5	-26.6	-25.9	-10.1	7.8	45.2	-1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	-56.6	-26.7	-29.8	-12.9	-0.4	30.1	-1.1	29.0
2017	75.6	18.3	6.1	-	100.0	-59.2	-28.1	-31.1	-12.8	-7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	-1.6	100.0	-65.6	-33.4	-32.2	-3.0	-11.4	20.1	-2.2	17.9
2019	73.8	23.1	6.2	-3.1	100.0	-59.7	-29.3	-30.4	-9.9	-0.9	29.5	-6.2	23.3
2020	70.9	24.2	4.9	-	100.0	-56.2	-27.6	-28.6	-15.2	1.0	29.6	-7.1	22.5
2021	68.4	24.4	6.2	1.1	100.0	-55.5	-27.1	-28.3	-9.7	3.7	38.5	-12.8	25.7
2022	61.9	23.6	13.8	0.7	100.0	-59.4	-29.9	-29.4	-10.9	-1.4	28.3	-4.9	23.5
<b>Memo item: Banks majority-owned by foreign banks <sup>11</sup></b>													
1993	66.1	21.5	9.4	2.9	100.0	-68.4	-36.2	-32.3	-18.5	-2.6	10.4	-2.4	8.0
1994	71.5	20.5	4.3	3.7	100.0	-65.9	-34.9	-31.1	-20.5	-3.0	10.6	-4.8	5.8
1995	70.9	21.0	3.4	4.7	100.0	-68.5	-35.7	-32.8	-11.6	-2.1	17.8	-6.8	11.0
1996	67.4	22.6	3.6	6.4	100.0	-66.6	-34.2	-32.4	-10.0	-4.9	18.5	-8.6	9.9
1997	69.3	25.0	0.3	5.4	100.0	-62.9	-31.7	-31.2	-10.4	-6.8	19.9	-6.2	13.7
1998	61.4	28.5	2.9	7.1	100.0	-63.8	-31.0	-32.8	-8.9	-1.0	26.3	-8.6	17.8
1999	62.6	30.7	-0.3	7.0	100.0	-65.7	-31.6	-34.1	-11.7	-10.3	12.3	-7.6	4.7
2000	61.1	30.7	-2.8	11.0	100.0	-69.0	-33.5	-35.4	-7.9	0.5	23.7	-6.1	17.6
2001	65.2	30.8	-3.1	7.1	100.0	-69.5	-31.8	-37.6	-9.1	-5.7	15.7	-7.5	8.1
2002	64.9	22.4	2.0	10.6	100.0	-64.0	-28.1	-35.9	-12.0	-0.3	23.7	-8.5	15.2
2003	63.7	25.8	5.2	5.3	100.0	-60.2	-26.1	-34.1	-14.5	-15.1	10.2	-5.0	5.2
2004	67.4	29.6	-1.5	4.5	100.0	-60.6	-25.3	-35.3	-10.5	-15.0	13.9	-8.5	5.5
2005	67.8	28.0	2.8	1.4	100.0	-60.2	-28.2	-32.0	-16.2	-6.5	17.2	-6.0	11.2
2006	67.3	28.7	2.5	1.5	100.0	-59.5	-28.8	-30.7	-14.4	-10.0	16.1	-4.0	12.1
2007	72.2	28.6	-3.8	3.0	100.0	-57.5	-27.8	-29.7	-15.6	41.9	68.8	-5.5	63.3
2008	93.3	34.7	-31.1	3.2	100.0	-76.8	-36.2	-40.6	-26.5	-13.1	-16.4	-3.3	-19.7
2009	66.5	22.4	8.6	2.5	100.0	-59.6	-30.2	-29.3	-20.0	-12.3	8.2	-3.4	4.8
2010	70.9	26.0	2.9	0.2	100.0	-59.4	-26.7	-32.6	-13.2	-11.2	16.2	-4.3	11.9
2011	73.8	24.2	-1.3	3.3	100.0	-59.4	-26.5	-32.9	-15.6	-11.8	13.2	-2.0	11.1
2012	65.3	22.2	9.3	3.2	100.0	-62.2	-28.0	-34.2	-2.2	-10.3	25.3	-5.6	19.7
2013	67.2	21.4	9.0	2.4	100.0	-66.9	-30.7	-36.2	-3.9	-12.0	17.2	-4.2	13.1
2014	71.5	25.9	2.9	-0.4	100.0	-67.9	-30.1	-37.7	-3.8	-11.2	17.2	-2.7	14.4
2015	68.8	23.9	3.6	3.7	100.0	-69.7	-32.7	-37.0	-3.9	-14.1	12.2	-3.5	8.7
2016	67.7	23.9	5.4	3.0	100.0	-68.6	-32.7	-35.9	-7.7	-12.1	11.6	-4.8	6.8
2017	62.4	25.5	5.8	6.3	100.0	-62.6	-28.9	-33.7	-4.2	-12.9	20.3	-5.7	14.6
2018	74.7	24.6	3.5	-2.7	100.0	-70.4	-32.8	-37.6	-8.0	-8.0	13.6	-4.7	8.9
2019	64.8	23.6	3.7	7.9	100.0	-64.4	-30.9	-33.5	-1.1	-13.1	21.5	-8.0	13.5
2020	61.6	30.6	3.6	4.3	100.0	-62.8	-30.2	-32.6	-12.3	-8.3	16.6	-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
2022	49.6	32.0	13.7	4.7	100.0	-62.6	-30.3	-32.3	-9.8	-9.4	18.2	-3.7	14.5

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 7	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
2022	167,001	156,462	144,727	11,735	8,141	3,948	1,203	2,990	2,398

For footnotes \* and 1-7, see p. 149.

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

## 3. Interest received by credit institutions \*

As a percentage of average total assets for the year <sup>8</sup>

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement <sup>1</sup>									
	Total	Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	
		Total	from lending and money market transactions <sup>2</sup>	from debt securities and Debt Register claims	Total <sup>3</sup>	from shares and other variable yield securities <sup>4</sup>	from participating interests <sup>5</sup>	from shares in affiliated enterprises <sup>6</sup>		
1993	7.47	7.31	6.23	1.08	0.14	0.06	0.03	0.05	0.01	
1994	6.74	6.55	5.49	1.06	0.18	0.06	0.05	0.07	0.02	
1995	6.54	6.39	5.37	1.02	0.14	0.06	0.03	0.05	0.02	
1996	6.05	5.87	4.95	0.92	0.15	0.07	0.02	0.05	0.02	
1997	5.75	5.55	4.70	0.85	0.17	0.09	0.03	0.06	0.02	
1998	5.58	5.36	4.53	0.83	0.21	0.10	0.03	0.08	0.01	
1999	5.33	5.10	4.27	0.83	0.21	0.11	0.02	0.07	0.02	
2000	5.50	5.22	4.33	0.89	0.25	0.12	0.03	0.10	0.02	
2001	5.39	5.12	4.21	0.91	0.24	0.14	0.03	0.07	0.03	
2002	4.84	4.55	3.74	0.81	0.24	0.10	0.03	0.12	0.04	
2003	4.40	4.19	3.48	0.71	0.16	0.10	0.02	0.05	0.05	
2004	4.24	3.99	3.30	0.69	0.21	0.14	0.02	0.05	0.04	
2005	4.37	4.07	3.36	0.71	0.23	0.17	0.02	0.04	0.07	
2006	4.62	4.30	3.55	0.75	0.24	0.18	0.02	0.04	0.07	
2007	5.11	4.76	3.90	0.86	0.29	0.22	0.02	0.05	0.06	
2008	5.18	4.89	3.96	0.93	0.23	0.15	0.02	0.06	0.06	
2009	3.87	3.69	3.02	0.67	0.14	0.09	0.01	0.04	0.04	
2010	3.25	3.07	2.55	0.52	0.15	0.09	0.01	0.05	0.03	
2011	3.31	3.15	2.68	0.47	0.12	0.07	0.01	0.04	0.03	
2012	2.88	2.69	2.31	0.38	0.13	0.08	0.01	0.04	0.07	
2013	2.61	2.44	2.11	0.33	0.11	0.07	0.01	0.03	0.05	
2014	2.49	2.32	2.01	0.31	0.13	0.07	0.01	0.05	0.04	
2015	2.33	2.13	1.86	0.27	0.17	0.08	0.02	0.08	0.03	
2016	2.17	2.00	1.76	0.24	0.12	0.07	0.02	0.03	0.06	
2017	2.00	1.83	1.63	0.20	0.13	0.08	0.01	0.04	0.04	
2018	2.07	1.88	1.69	0.19	0.12	0.07	0.01	0.04	0.07	
2019	1.91	1.78	1.61	0.17	0.09	0.06	0.01	0.02	0.04	
2020	1.53	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03	
2021	1.39	1.29	1.18	0.11	0.08	0.04	0.01	0.02	0.03	
2022	1.57	1.47	1.36	0.11	0.08	0.04	0.01	0.03	0.02	

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

excluding income from shares in affiliated enterprises securitised in securities. <sup>5</sup> From 1993, including income from amounts paid up on cooperative society shares. Up to 1992, only shown here if the amounts paid up have been reported under "Participating interests". <sup>6</sup> Up to 1992, included in "Current income from shares and other variable-yield securities" if the interest was held in shares. <sup>7</sup> Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. <sup>8</sup> Up to 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection).

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

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

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>General administrative spending in relation to gross earnings 9</b>														
1968	65.4	77.0	85.1	70.6	54.8	66.0	43.0	65.9	50.9	77.8	-	55.6	-	38.4
1969	65.7	73.6	81.2	69.0	49.7	60.3	49.0	69.2	54.1	74.3	-	61.6	-	45.0
1970	70.9	79.5	84.5	76.8	65.5	68.2	70.0	74.3	67.3	70.4	-	64.7	-	47.9
1971	73.4	83.3	91.4	77.7	52.7	76.3	63.1	77.6	60.8	76.3	-	58.1	-	46.8
1972	70.4	81.5	91.8	74.6	50.6	73.1	55.6	72.1	57.1	75.5	-	54.4	-	45.5
1973	72.6	84.9	95.1	80.7	47.4	76.0	63.5	74.1	81.5	73.2	-	68.7	-	44.1
1974	69.8	74.8	80.5	70.9	51.7	73.0	62.0	72.4	63.9	75.1	-	66.6	-	48.3
1975	66.3	74.4	79.4	69.6	60.0	73.6	56.6	65.6	40.4	76.2	-	59.5	-	43.4
1976	70.4	78.3	83.7	71.1	72.5	82.0	62.1	69.7	52.3	80.4	-	59.1	-	44.8
1977	69.3	77.5	81.1	72.8	70.3	81.7	58.6	67.5	57.0	79.4	-	60.9	-	45.5
1978	68.3	77.2	81.9	72.1	69.5	75.1	54.9	65.8	56.5	78.4	-	62.1	-	44.0
1979	70.7	80.6	84.7	76.0	73.3	78.3	63.6	67.7	68.8	76.9	-	60.3	-	48.4
1980	71.9	82.4	85.9	80.3	73.1	72.4	72.5	68.7	74.0	72.7	-	66.5	-	50.5
1981	66.1	75.6	77.7	74.0	72.3	69.2	78.5	61.7	59.3	65.6	-	65.2	-	46.9
1982	60.6	67.6	71.6	62.6	70.4	62.5	56.5	58.0	41.3	65.8	-	61.9	-	45.1
1983	57.7	64.6	67.8	59.7	70.2	63.9	45.5	55.6	36.8	68.1	-	62.0	-	38.5
1984	60.7	67.6	69.8	63.7	69.9	72.3	47.3	57.6	40.6	73.9	-	71.6	-	38.1
1985 10	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
2022	73.4	82.7	90.7	73.7	61.9	-	77.1	64.4	-	65.4	47.2	-	90.8	69.5

For footnotes \* and 1-10, see p. 151.

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

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

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
<b>General administrative spending in relation to operating income 11</b>														
1993	62.0	60.5	60.5	59.8	57.3	67.4	52.4	63.4	54.8	68.5	35.2	–	71.8	66.2
1994	60.8	64.6	69.0	59.6	68.1	71.1	50.4	58.7	41.4	66.6	33.5	–	66.4	64.8
1995	63.7	67.5	73.0	61.6	73.6	74.4	53.1	61.6	53.1	68.7	32.5	–	79.2	65.0
1996	63.2	66.7	72.6	60.3	78.4	72.0	50.5	62.5	54.3	69.1	31.6	–	81.5	60.0
1997	63.3	66.2	72.2	59.7	79.8	68.1	50.6	63.4	54.5	69.8	30.0	–	78.7	61.2
1998	64.1	67.8	76.7	59.2	75.5	63.3	46.5	66.5	56.0	72.4	29.7	–	77.9	55.8
1999	66.3	73.9	77.4	68.9	72.3	–	54.8	65.7	60.7	71.2	29.3	–	75.8	27.3
2000	68.5	75.4	79.0	70.2	74.1	–	55.9	68.9	51.8	74.5	31.4	–	69.9	29.7
2001	71.4	80.4	83.8	75.4	56.1	–	57.1	69.9	62.5	76.7	33.4	–	72.6	30.4
2002	67.3	74.2	77.9	69.2	57.8	–	56.1	66.5	52.5	73.1	35.6	–	70.7	31.4
2003	66.6	74.0	79.5	66.9	53.6	–	53.1	66.4	63.1	69.6	37.8	–	70.0	32.8
2004	65.6	73.5	80.8	62.1	57.0	–	53.5	64.9	59.2	68.7	35.0	–	68.6	35.4
2005	61.2	59.8	60.5	58.4	58.0	–	59.3	66.0	53.9	70.0	35.2	–	69.4	35.2
2006	62.7	66.0	69.0	60.4	55.3	–	53.6	65.8	62.2	64.3	38.9	–	78.1	35.3
2007	65.0	65.5	68.1	61.2	44.9	–	61.1	69.5	89.1	70.5	36.0	–	67.5	38.2
2008	73.3	93.6	128.2	63.8	50.8	–	54.6	68.8	93.1	68.3	37.6	–	68.6	37.3
2009	65.1	73.4	76.8	68.1	51.6	–	51.0	66.6	43.9	68.3	36.6	–	66.6	33.0
2010	63.8	72.5	77.4	64.8	52.3	–	54.7	62.8	47.6	63.7	36.3	–	69.2	31.8
2011	64.0	67.9	72.5	61.0	46.1	–	59.8	62.7	57.0	63.9	37.7	–	67.3	36.0
2012	64.3	67.2	68.8	65.0	48.6	–	59.6	65.7	42.3	65.9	51.7	–	70.5	47.1
2013	69.2	72.8	78.3	64.7	48.8	–	61.8	67.2	52.3	64.6	75.4	–	73.5	89.0
2014	69.2	73.4	78.1	66.9	41.1	–	70.9	68.3	59.3	65.9	58.4	–	77.7	50.0
2015	70.4	75.6	82.9	64.6	61.2	–	69.1	68.9	63.1	66.6	51.2	–	77.8	52.5
2016	69.3	74.3	81.4	64.2	56.0	–	63.6	67.8	–	66.6	61.0	–	66.2	56.6
2017	71.9	79.4	88.7	67.8	53.3	–	72.5	67.1	–	65.7	70.2	–	66.3	59.2
2018	73.1	79.3	87.9	66.1	55.0	–	76.6	68.3	–	66.2	59.8	–	88.6	65.6
2019	76.0	84.9	100.9	64.4	54.4	–	78.5	71.4	–	67.2	51.2	–	94.6	59.7
2020	72.3	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
2022	67.3	74.6	89.8	60.5	44.8	–	62.6	62.0	–	62.5	47.3	–	78.2	59.4

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of financial year 1993, including East German credit institutions and in accordance with the new accounting rules. **1** From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **2** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **3** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portugion AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank

(from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **4** In 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** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. **11** Gross earnings plus result from the trading portfolio and other operating result.

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

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

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

Financial year	Other and extraordinary result												
	total	Income					Charges						Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement <sup>2</sup>
		total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves <sup>1</sup>	from loss transfers	Extra-ordinary income	total	Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from loss transfers	Transfers to special reserves <sup>1</sup>	Extra-ordinary charges		
1993	- 1,539	1,922	818	342	55	707	3,461	326	744	651	1,003	737	
1994	- 398	5,364	3,006	371	143	1,844	5,762	1,580	884	660	1,531	1,107	
1995	- 2,475	1,852	857	413	117	465	4,327	521	987	173	1,235	1,411	
1996	- 4,268	4,004	1,176	357	1,191	1,280	8,272	571	2,108	404	3,191	1,998	
1997	- 3,810	4,431	2,284	829	311	1,007	8,241	596	910	609	4,271	1,855	
1998	- 21,876	32,356	15,789	298	676	15,593	10,480	545	1,373	362	6,428	1,772	
1999	- 6,392	9,329	6,100	331	213	2,685	15,721	1,119	1,017	8,584	3,260	1,741	
1999	- 3,268	4,770	3,119	169	109	1,373	8,038	572	520	4,389	1,667	890	
2000	101	6,075	2,347	1,860	145	1,723	5,974	1,756	756	61	2,289	1,112	
2001	1,094	10,070	5,789	1,519	353	2,409	8,976	1,839	2,807	113	2,340	1,877	
2002	3,933	17,387	12,087	904	795	3,601	13,454	3,418	4,572	64	2,131	3,269	
2003	- 15,772	3,905	2,219	456	112	1,118	19,677	7,487	2,863	63	5,353	3,911	
2004	- 12,550	3,327	1,076	49	485	1,717	15,877	1,403	1,429	37	8,900	4,108	
2005	- 3,409	8,283	4,983	83	56	3,161	11,692	739	1,400	36	4,791	4,726	
2006	- 7,624	3,655	2,311	27	369	948	11,279	2,671	796	49	2,822	4,941	
2007	- 89	11,177	8,979	38	49	2,111	11,266	3,940	939	65	1,361	4,961	
2008	- 16,920	7,227	1,793	121	1,705	3,608	24,147	15,290	3,318	30	1,938	3,571	
2009	- 20,848	3,307	1,111	37	879	1,280	24,155	9,624	3,750	23	7,405	3,353	
2010	- 12,718	8,904	1,638	-	1,181	6,085	21,622	4,045	3,941	-	10,433	3,203	
2011	- 17,352	6,667	690	-	5,213	764	24,019	11,180	6,581	-	2,674	3,584	
2012	- 11,852	2,557	1,405	-	458	694	14,409	7,095	628	-	2,406	4,280	
2013	- 9,271	3,274	1,539	-	865	870	12,545	3,646	651	-	3,359	4,889	
2014	- 6,510	2,905	1,735	-	374	796	9,415	3,464	609	-	1,478	3,864	
2015	- 7,791	3,549	1,905	-	1,101	543	11,340	3,579	1,213	-	2,471	4,077	
2016	- 2,812	8,347	3,446	-	39	4,862	11,159	3,720	914	-	1,800	4,725	
2017	- 3,398	5,318	3,100	-	610	1,608	8,716	1,466	636	-	2,317	4,297	
2018	- 6,831	2,779	876	-	730	1,173	9,610	1,723	497	-	1,700	5,690	
2019	- 16,133	4,201	1,609	-	734	1,858	20,334	12,158	908	-	3,152	4,116	
2020	- 5,822	4,247	1,350	-	590	2,307	10,069	2,839	328	-	3,972	2,930	
2021	- 3,547	5,720	2,144	-	1,210	2,366	9,267	1,494	318	-	3,585	3,870	
2022	- 2,445	6,155	5,182	-	33	940	8,600	3,394	568	-	981	3,657	

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

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



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

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

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

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>7</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 8</sup>
		Total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>							
<b>Profit for the financial year before tax</b>													
1993	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	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	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	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	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	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
2022	4.85	6.09	9.12	4.32	4.24	–	– 4.77	4.77	–	4.59	5.99	2.79	2.85
<b>Profit for the financial year after tax</b>													
1993	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	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	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	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	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	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
2022	3.88	6.01	12.29	2.30	2.92	–	– 2.72	2.84	–	3.46	3.76	1.65	2.36

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. <sup>1</sup> Equity including the fund for general banking risks, but excluding participation rights capital. <sup>2</sup> Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". <sup>3</sup> 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"; merger with Deutsche Bank AG in 2020. <sup>4</sup> Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". <sup>5</sup> From 2004, NRW.BANK allocated to the category

"Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". <sup>6</sup> In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". <sup>7</sup> The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit co-operatives", according to their legal form. <sup>8</sup> From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". <sup>9</sup> Up to 2015, category "Special purpose banks".

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

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

As a percentage of average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Interest received (total) <sup>11</sup></b>														
1968	4.97	5.28	4.98	5.69	4.54	5.30	5.09	5.89	3.43	6.02	4.43	11.29	–	1.81
1969	5.52	6.02	5.62	6.26	6.79	6.41	5.48	6.11	5.23	6.48	4.78	11.91	–	2.68
1970	6.59	7.60	7.20	7.82	8.28	7.97	6.38	7.17	6.50	7.88	5.08	13.41	–	3.14
1971	6.40	6.62	6.24	6.99	6.67	6.67	6.28	7.06	6.17	7.58	5.31	13.11	–	4.00
1972	6.12	5.86	5.42	6.32	5.67	5.88	5.96	6.84	5.81	7.23	5.67	12.20	–	4.03
1973	7.57	8.30	7.74	8.72	8.36	8.76	7.20	8.07	7.41	8.76	6.10	13.43	–	4.55
1974	8.26	9.40	9.19	9.49	9.75	9.51	7.78	8.73	8.05	9.41	6.34	14.10	–	4.91
1975	7.21	7.28	7.37	7.37	6.76	6.94	7.00	7.79	6.91	8.00	6.65	12.94	–	4.76
1976	6.54	6.12	5.94	6.47	5.42	5.95	6.68	6.97	5.96	7.12	6.75	12.42	–	4.64
1977	6.41	6.01	5.85	6.35	5.39	5.59	6.64	6.67	5.80	6.79	6.73	11.88	–	4.70
1978	6.09	5.80	5.78	5.99	5.27	5.18	6.32	6.19	5.51	6.28	6.54	11.31	–	4.53
1979	6.47	6.73	6.65	6.88	6.50	6.45	6.40	6.48	6.06	6.67	6.40	11.22	–	4.73
1980	7.64	8.55	8.55	8.50	8.71	8.73	7.25	7.65	7.82	8.24	6.53	12.36	–	5.27
1981	8.72	10.03	10.02	9.87	10.78	10.45	8.22	8.70	9.58	9.58	6.97	13.50	–	5.72
1982	8.63	9.39	9.38	9.32	9.88	9.37	8.25	8.86	9.35	9.49	7.36	13.27	–	6.02
1983	7.61	7.77	7.92	7.76	7.66	6.97	7.53	7.79	7.81	7.93	7.38	11.72	–	5.74
1984	7.53	7.76	7.95	7.81	7.23	6.75	7.60	7.63	7.52	7.74	7.29	10.59	–	5.78
1985 <sup>10</sup>	7.18	7.20	7.21	7.30	7.05	6.35	7.14	7.39	7.07	7.43	7.13	10.09	–	5.69
1986	6.64	6.64	6.65	6.81	6.11	5.80	6.60	6.87	6.26	6.87	6.83	–	–	5.47
1987	6.23	6.14	6.07	6.37	5.41	5.66	6.23	6.44	5.76	6.42	6.55	–	–	5.27
1988	6.13	6.22	6.30	6.32	5.50	5.65	6.16	6.23	5.62	6.18	6.33	–	–	5.19
1989	6.62	7.05	7.12	7.02	6.64	7.24	6.70	6.57	6.40	6.71	6.24	–	–	5.44
1990	7.26	7.75	7.75	7.68	7.48	8.89	7.33	7.23	7.92	7.56	6.46	–	–	6.11
1991	7.71	8.12	7.87	8.23	7.92	9.59	7.69	7.84	8.11	8.15	6.85	–	–	6.55
1992	7.98	8.35	8.03	8.43	8.03	11.36	7.51	8.27	8.55	8.61	7.49	–	–	6.79
1993	7.47	7.58	7.30	7.62	8.42	9.78	6.87	7.95	7.76	8.17	7.49	–	6.02	6.76
1994	6.74	6.66	6.25	6.91	6.69	8.08	6.49	7.33	6.44	7.34	7.11	–	5.77	5.57
1995	6.54	6.38	6.07	6.66	5.84	6.69	6.32	7.08	5.61	7.10	6.90	–	5.63	5.90
1996	6.05	5.71	5.40	6.06	4.58	5.80	5.90	6.61	4.78	6.54	6.54	–	5.45	5.67
1997	5.75	5.34	4.94	5.82	3.98	5.49	5.70	6.28	4.64	6.20	6.39	–	5.30	5.30
1998	5.58	5.07	4.61	5.68	3.80	5.50	5.53	6.05	4.61	5.95	6.54	–	5.20	5.20
1999	5.33	5.00	4.85	5.45	3.49	–	5.28	5.71	4.11	5.60	6.04	–	5.17	5.11
2000	5.50	5.32	5.24	5.58	3.93	–	5.63	5.72	5.04	5.69	5.81	–	5.06	5.03
2001	5.39	5.12	4.91	5.68	4.25	–	5.47	5.75	4.91	5.76	5.73	–	5.13	4.95
2002	4.84	4.41	4.09	5.18	3.68	–	4.67	5.53	4.15	5.47	5.36	–	5.01	4.59
2003	4.40	3.82	3.42	4.74	3.06	–	4.26	5.20	3.42	5.12	5.09	–	4.94	4.12
2004	4.24	3.60	3.30	4.57	2.58	–	4.39	4.92	3.28	4.88	4.85	–	4.69	3.97
2005	4.37	3.98	3.79	4.64	2.63	–	4.69	4.75	3.05	4.72	4.88	–	4.36	4.05
2006	4.62	4.46	4.36	4.83	3.39	–	4.95	4.67	3.18	4.61	5.32	–	4.18	4.12
2007	5.11	4.78	4.65	5.23	4.27	–	5.66	4.81	3.56	4.77	7.09	–	4.23	4.45
2008	5.18	4.73	4.53	5.36	4.10	–	5.59	4.97	3.90	4.95	7.73	–	4.26	4.53
2009	3.87	3.24	2.93	4.07	2.23	–	3.82	4.37	2.85	4.41	5.38	–	4.15	3.75
2010	3.25	2.60	2.19	3.74	1.61	–	3.21	4.02	2.27	4.03	4.47	–	4.05	2.96
2011	3.31	2.02	1.56	3.78	1.77	–	5.39	3.96	2.14	3.93	4.96	–	3.94	3.05
2012	2.88	1.77	1.37	3.35	0.91	–	4.87	3.72	1.90	3.68	4.25	–	3.83	2.59
2013	2.61	1.70	1.29	3.09	1.16	–	3.49	3.40	1.75	3.40	3.91	–	3.61	2.80
2014	2.49	1.74	1.38	2.91	1.52	–	3.20	3.15	1.57	3.15	3.86	–	3.39	2.62
2015	2.33	1.66	1.33	2.71	1.16	–	3.04	2.90	1.46	2.84	4.07	–	3.18	2.42
2016	2.17	1.58	1.30	2.37	0.85	–	2.81	2.64	–	2.55	4.01	–	2.89	2.15
2017	2.00	1.54	1.26	2.25	0.73	–	2.74	2.42	–	2.33	3.35	–	2.63	1.78
2018	2.07	1.82	1.62	2.45	0.67	–	3.10	2.17	–	2.13	2.99	–	2.42	1.67
2019	1.91	1.58	1.41	2.09	0.63	–	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
2022	1.57	1.26	1.38	1.17	0.42	–	2.94	1.67	–	1.68	2.39	–	1.74	1.36

<sup>11</sup> Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and, as of 1993,

profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements (other income up to 1992). 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Interest paid <sup>12</sup></b>														
1968	3.15	3.06	2.59	3.58	3.20	2.98	4.14	3.07	2.38	3.11	3.70	4.26	-	1.17
1969	3.64	3.66	3.01	4.05	5.47	3.95	4.62	3.35	4.19	3.38	3.86	5.16	-	2.11
1970	4.70	5.34	4.53	5.78	7.17	5.84	5.69	4.42	5.66	4.36	4.09	7.27	-	2.59
1971	4.51	4.51	3.78	5.04	5.38	4.82	5.50	4.25	5.12	4.26	4.36	6.20	-	3.41
1972	4.20	3.80	3.12	4.37	4.12	3.98	5.15	3.89	4.62	3.93	4.72	5.09	-	3.46
1973	5.67	6.45	5.68	7.05	6.68	6.96	6.46	5.09	6.55	5.24	4.99	8.00	-	3.95
1974	6.13	6.92	6.12	7.30	8.32	7.16	7.00	5.54	7.04	5.74	5.31	8.14	-	4.29
1975	4.97	4.64	4.14	5.02	5.20	4.49	6.13	4.38	5.44	4.42	5.76	5.63	-	4.07
1976	4.46	3.84	3.30	4.32	4.15	3.82	5.82	3.73	4.73	3.74	5.94	4.59	-	3.96
1977	4.37	3.82	3.32	4.31	4.19	3.54	5.78	3.44	4.76	3.47	5.97	4.54	-	4.01
1978	4.11	3.73	3.46	4.04	4.07	3.14	5.43	3.00	4.48	3.08	5.81	4.04	-	3.82
1979	4.64	4.83	4.46	5.16	5.54	4.50	5.70	3.49	5.30	3.57	5.69	4.81	-	4.13
1980	5.86	6.71	6.44	6.85	7.65	6.69	6.67	4.72	7.09	4.95	5.85	6.57	-	4.73
1981	6.80	8.03	7.61	8.18	9.63	8.09	7.73	5.44	8.64	5.90	6.32	7.50	-	5.23
1982	6.51	7.05	6.65	7.18	8.66	6.83	7.53	5.39	7.99	5.74	6.66	7.01	-	5.49
1983	5.34	5.18	4.80	5.41	6.40	4.47	6.61	4.16	6.24	4.27	6.53	5.33	-	5.09
1984	5.38	5.35	4.99	5.64	6.12	4.48	6.68	4.18	6.19	4.34	6.43	5.23	-	5.12
1985 <sup>10</sup>	5.10	4.89	4.41	5.18	5.98	4.17	6.25	4.07	5.92	4.19	6.30	5.07	-	4.99
1986	4.62	4.18	3.65	4.55	5.12	3.64	5.76	3.68	5.08	3.74	6.04	-	-	4.78
1987	4.34	3.93	3.57	4.22	4.51	3.59	5.47	3.43	4.63	3.38	5.77	-	-	4.61
1988	4.30	4.11	3.90	4.28	4.66	3.77	5.44	3.29	4.61	3.22	5.58	-	-	4.53
1989	4.89	5.10	4.81	5.20	6.02	5.48	6.03	3.79	5.70	3.74	5.56	-	-	4.81
1990	5.54	5.79	5.43	5.87	6.85	7.13	6.72	4.56	7.26	4.61	5.76	-	-	4.89
1991	5.92	6.04	5.43	6.32	7.25	7.71	7.08	5.02	7.55	5.11	6.17	-	-	5.26
1992	6.17	6.21	5.56	6.43	7.23	9.44	6.86	5.39	7.77	5.53	6.77	-	-	5.66
1993	5.56	5.42	4.93	5.61	7.39	7.58	6.21	4.91	6.84	5.01	6.78	-	3.12	5.66
1994	4.83	4.50	4.00	4.78	5.93	5.85	5.73	4.18	5.15	4.19	6.42	-	3.00	4.64
1995	4.76	4.42	4.15	4.65	5.12	4.21	5.63	4.05	4.72	4.06	6.21	-	3.00	4.96
1996	4.38	3.91	3.69	4.15	3.90	3.41	5.21	3.70	4.02	3.63	5.88	-	2.93	4.76
1997	4.22	3.71	3.44	4.02	3.59	3.17	5.05	3.56	3.92	3.43	5.76	-	2.91	4.45
1998	4.19	3.61	3.33	3.99	3.40	3.20	4.91	3.54	3.86	3.40	5.92	-	2.97	4.37
1999	4.02	3.57	3.69	3.29	3.02	-	4.66	3.23	3.51	3.10	5.51	-	2.98	4.49
2000	4.33	4.15	4.30	3.85	3.40	-	5.07	3.39	4.26	3.24	5.35	-	3.02	4.46
2001	4.25	3.97	4.02	3.85	3.81	-	4.88	3.47	4.29	3.36	5.30	-	3.08	4.43
2002	3.62	3.07	2.99	3.25	3.13	-	4.08	3.15	3.49	2.98	4.97	-	3.01	4.01
2003	3.22	2.65	2.57	2.83	2.48	-	3.63	2.80	2.96	2.61	4.66	-	2.91	3.58
2004	3.04	2.35	2.31	2.48	1.90	-	3.74	2.57	2.79	2.37	4.41	-	2.76	3.47
2005	3.19	2.71	2.79	2.47	2.08	-	4.05	2.45	2.57	2.26	4.44	-	2.62	3.56
2006	3.46	3.14	3.26	2.74	2.83	-	4.34	2.44	2.75	2.30	4.89	-	2.68	3.65
2007	3.98	3.48	3.56	3.23	3.58	-	5.01	2.75	3.06	2.61	6.65	-	2.55	4.02
2008	4.08	3.52	3.54	3.47	3.37	-	4.87	2.97	3.32	2.89	7.34	-	2.58	4.09
2009	2.72	2.04	1.84	2.57	1.63	-	3.11	2.25	2.41	2.18	4.91	-	2.42	3.22
2010	2.10	1.45	1.24	2.05	0.78	-	2.52	1.82	1.79	1.69	4.02	-	2.36	2.45
2011	2.27	1.17	0.93	2.09	0.96	-	4.69	1.75	1.69	1.63	4.56	-	2.24	2.59
2012	1.88	0.92	0.69	1.84	0.50	-	4.24	1.59	1.42	1.47	3.83	-	2.21	2.14
2013	1.58	0.80	0.61	1.50	0.56	-	2.81	1.29	1.22	1.15	3.53	-	2.07	2.61
2014	1.39	0.77	0.60	1.30	0.78	-	2.47	1.06	1.16	0.94	3.38	-	1.95	2.18
2015	1.22	0.67	0.52	1.14	0.64	-	2.29	0.84	0.95	0.71	3.47	-	1.85	1.99
2016	1.08	0.61	0.52	0.85	0.42	-	2.04	0.68	-	0.55	3.47	-	1.73	1.73
2017	0.97	0.66	0.58	0.89	0.39	-	2.02	0.56	-	0.43	2.78	-	1.47	1.36
2018	0.99	0.82	0.77	0.98	0.42	-	2.43	0.44	-	0.33	2.25	-	1.29	1.28
2019	0.94	0.74	0.76	0.73	0.36	-	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
2022	0.71	0.54	0.71	0.33	0.17	-	2.31	0.21	-	0.15	1.49	-	0.73	1.03

For footnotes \* and 1-10, see p. 163. <sup>12</sup> Interest paid and similar expenses in banking business. As of 1993, including interest on participation rights capital and income bonds (up to 1992, ascribed in different ways to profit appropriation).

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

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

As a percentage of average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Net interest income</b>														
1968	1.82	2.22	2.39	2.11	1.34	2.32	0.95	2.82	1.05	2.91	0.73	7.03	–	0.64
1969	1.88	2.36	2.61	2.21	1.32	2.46	0.86	2.76	1.04	3.10	0.92	6.75	–	0.57
1970	1.89	2.26	2.67	2.04	1.11	2.13	0.69	2.75	0.84	3.52	0.99	6.14	–	0.55
1971	1.89	2.11	2.46	1.95	1.29	1.85	0.78	2.81	1.05	3.32	0.95	6.91	–	0.59
1972	1.92	2.06	2.30	1.95	1.55	1.90	0.81	2.95	1.19	3.30	0.95	7.11	–	0.57
1973	1.90	1.85	2.06	1.67	1.68	1.80	0.74	2.98	0.86	3.52	1.11	5.43	–	0.60
1974	2.13	2.48	3.07	2.19	1.43	2.35	0.78	3.19	1.01	3.67	1.03	5.96	–	0.62
1975	2.24	2.64	3.23	2.35	1.56	2.45	0.87	3.41	1.47	3.58	0.89	7.34	–	0.69
1976	2.08	2.28	2.64	2.15	1.27	2.13	0.86	3.24	1.23	3.38	0.81	7.83	–	0.68
1977	2.04	2.19	2.53	2.04	1.20	2.05	0.86	3.23	1.04	3.32	0.76	7.34	–	0.69
1978	1.98	2.07	2.32	1.95	1.20	2.04	0.89	3.19	1.03	3.20	0.73	7.27	–	0.71
1979	1.83	1.90	2.19	1.72	0.96	1.95	0.70	2.99	0.76	3.10	0.71	6.41	–	0.60
1980	1.78	1.84	2.11	1.65	1.06	2.04	0.58	2.93	0.73	3.29	0.68	5.79	–	0.54
1981	1.92	2.00	2.41	1.69	1.15	2.36	0.49	3.26	0.94	3.68	0.65	6.00	–	0.49
1982	2.12	2.34	2.73	2.14	1.22	2.54	0.72	3.47	1.36	3.75	0.70	6.26	–	0.53
1983	2.27	2.59	3.12	2.35	1.26	2.50	0.92	3.63	1.57	3.66	0.85	6.39	–	0.65
1984	2.15	2.41	2.96	2.17	1.11	2.27	0.92	3.45	1.33	3.40	0.86	5.36	–	0.66
1985 <sup>10</sup>	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
2022	0.86	0.72	0.67	0.84	0.24	–	0.63	1.47	–	1.53	0.90	–	1.01	0.33

For footnotes \* and 1-10, 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Net commission income <sup>13</sup></b>														
1968	0.25	0.74	0.93	0.52	0.36	0.95	0.10	0.15	0.13	0.37	–	0.21	–	0.02
1969	0.26	0.72	0.90	0.51	0.40	0.96	0.11	0.15	0.14	0.36	–	0.14	–	0.07
1970	0.24	0.61	0.76	0.45	0.35	0.75	0.11	0.16	0.14	0.35	–	0.11	–	0.08
1971	0.26	0.63	0.78	0.48	0.41	0.73	0.11	0.18	0.14	0.35	–	0.15	–	0.08
1972	0.29	0.65	0.84	0.51	0.30	0.70	0.11	0.23	0.16	0.36	–	0.11	–	0.11
1973	0.30	0.65	0.81	0.52	0.33	0.85	0.12	0.26	0.17	0.36	–	0.27	–	0.13
1974	0.31	0.66	0.86	0.49	0.46	0.78	0.11	0.28	0.16	0.36	–	0.33	–	0.12
1975	0.31	0.70	0.93	0.51	0.34	0.83	0.12	0.28	0.18	0.35	–	0.34	–	0.12
1976	0.29	0.61	0.78	0.46	0.33	0.74	0.12	0.27	0.18	0.35	–	–0.08	–	0.10
1977	0.28	0.58	0.72	0.42	0.44	0.70	0.12	0.27	0.18	0.34	–	–0.06	–	0.12
1978	0.27	0.56	0.69	0.42	0.41	0.71	0.12	0.26	0.22	0.34	–	–0.30	–	0.11
1979	0.27	0.53	0.64	0.41	0.50	0.64	0.11	0.28	0.23	0.36	–	–0.06	–	0.10
1980	0.29	0.56	0.69	0.41	0.54	0.70	0.12	0.31	0.18	0.37	–	–0.06	–	0.12
1981	0.30	0.60	0.76	0.46	0.41	0.73	0.11	0.35	0.21	0.37	–	–0.30	–	0.14
1982	0.30	0.63	0.80	0.47	0.43	0.75	0.10	0.35	0.22	0.36	–	–0.14	–	0.13
1983	0.31	0.67	0.89	0.49	0.41	0.85	0.10	0.35	0.21	0.37	–	–0.09	–	0.11
1984	0.31	0.68	0.91	0.48	0.49	0.86	0.10	0.33	0.20	0.36	–	0.01	–	0.12
1985 <sup>10</sup>	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
2022	0.36	0.39	0.38	0.44	0.06	–	0.16	0.61	–	0.54	–0.04	–	–0.07	0.12

For footnotes \* and 1-10, see p. 163. <sup>13</sup> From 1993, including guarantee commissions (up to 1992 included in interest received from lending and money market transactions).

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

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

As a percentage of average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>General administrative spending</b>														
1968	1.35	2.28	2.83	1.86	0.93	2.16	0.45	1.96	0.60	2.55	0.23	4.03	–	0.25
1969	1.41	2.27	2.85	1.88	0.85	2.06	0.47	2.01	0.64	2.57	0.24	4.25	–	0.29
1970	1.51	2.28	2.90	1.91	0.96	1.96	0.56	2.16	0.66	2.72	0.25	4.05	–	0.30
1971	1.58	2.28	2.96	1.89	0.90	1.97	0.56	2.32	0.72	2.80	0.27	4.10	–	0.31
1972	1.56	2.21	2.88	1.84	0.94	1.90	0.51	2.29	0.77	2.76	0.28	3.93	–	0.31
1973	1.60	2.12	2.73	1.77	0.95	2.02	0.55	2.40	0.84	2.84	0.28	3.92	–	0.32
1974	1.70	2.35	3.16	1.90	0.98	2.28	0.55	2.51	0.75	3.03	0.30	4.19	–	0.36
1975	1.69	2.48	3.30	1.99	1.14	2.41	0.56	2.42	0.67	3.00	0.27	4.57	–	0.35
1976	1.67	2.26	2.86	1.86	1.16	2.35	0.61	2.44	0.74	3.00	0.26	4.58	–	0.35
1977	1.61	2.15	2.64	1.79	1.15	2.25	0.57	2.36	0.69	2.90	0.25	4.43	–	0.37
1978	1.54	2.03	2.47	1.71	1.12	2.06	0.55	2.27	0.71	2.78	0.25	4.33	–	0.36
1979	1.49	1.96	2.40	1.62	1.07	2.03	0.52	2.21	0.68	2.66	0.24	3.83	–	0.34
1980	1.49	1.98	2.40	1.65	1.17	1.98	0.51	2.23	0.67	2.66	0.23	3.81	–	0.33
1981	1.47	1.97	2.46	1.59	1.13	2.14	0.47	2.23	0.68	2.66	0.23	3.72	–	0.30
1982	1.47	2.01	2.53	1.63	1.16	2.06	0.46	2.21	0.65	2.70	0.22	3.79	–	0.30
1983	1.49	2.10	2.72	1.70	1.17	2.14	0.46	2.21	0.66	2.74	0.22	3.91	–	0.29
1984	1.49	2.09	2.70	1.69	1.12	2.26	0.48	2.18	0.62	2.78	0.22	3.84	–	0.30
1985 <sup>10</sup>	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
2022	0.90	0.92	0.95	0.95	0.19	–	0.61	1.34	–	1.35	0.40	–	0.85	0.31

For footnotes \* and 1-10, 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Partial operating result <sup>14</sup></b>														
1968	0.72	0.68	0.49	0.77	0.77	1.11	0.60	1.01	0.58	0.73	0.50	3.21	–	0.41
1969	0.73	0.81	0.66	0.84	0.87	1.36	0.50	0.90	0.54	0.89	0.68	2.64	–	0.35
1970	0.62	0.59	0.53	0.58	0.50	0.92	0.24	0.75	0.32	1.15	0.74	2.20	–	0.33
1971	0.57	0.46	0.28	0.54	0.80	0.61	0.33	0.67	0.47	0.87	0.68	2.96	–	0.36
1972	0.65	0.50	0.26	0.62	0.91	0.70	0.41	0.89	0.58	0.90	0.67	3.29	–	0.37
1973	0.60	0.38	0.14	0.42	1.06	0.63	0.31	0.84	0.19	1.04	0.83	1.78	–	0.41
1974	0.74	0.79	0.77	0.78	0.91	0.85	0.34	0.96	0.42	1.00	0.73	2.10	–	0.38
1975	0.86	0.86	0.86	0.87	0.76	0.87	0.43	1.27	0.98	0.93	0.67	3.11	–	0.46
1976	0.70	0.63	0.56	0.75	0.44	0.52	0.37	1.07	0.67	0.73	0.55	3.17	–	0.43
1977	0.71	0.62	0.61	0.67	0.49	0.50	0.41	1.14	0.53	0.76	0.51	2.85	–	0.44
1978	0.71	0.60	0.54	0.66	0.49	0.69	0.46	1.18	0.54	0.76	0.48	2.64	–	0.46
1979	0.61	0.47	0.43	0.51	0.39	0.56	0.29	1.06	0.31	0.80	0.47	2.52	–	0.36
1980	0.58	0.42	0.40	0.41	0.43	0.76	0.19	1.01	0.24	1.00	0.45	1.92	–	0.33
1981	0.75	0.63	0.71	0.56	0.43	0.95	0.13	1.38	0.47	1.39	0.42	1.98	–	0.33
1982	0.95	0.96	1.00	0.98	0.49	1.23	0.36	1.61	0.93	1.41	0.48	2.33	–	0.36
1983	1.09	1.16	1.29	1.14	0.50	1.21	0.56	1.77	1.12	1.29	0.63	2.39	–	0.47
1984	0.97	1.00	1.17	0.96	0.48	0.87	0.54	1.60	0.91	0.98	0.64	1.53	–	0.48
1985 <sup>10</sup>	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
2022	0.33	0.19	0.10	0.34	0.12	–	0.18	0.74	–	0.71	0.45	–	0.09	0.14

For footnotes \* and 1-10, see p. 163. <sup>14</sup> Sum of 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Result from the trading portfolio <sup>15</sup></b>														
1993	0.10	0.23	0.26	0.20	0.06	0.38	0.09	0.09	0.15	0.05	0.00	-	-	0.02
1994	0.01	0.01	-0.01	0.02	0.12	0.05	0.00	0.01	0.08	0.00	0.00	-	-	0.00
1995	0.06	0.11	0.12	0.10	0.05	0.16	0.05	0.05	0.12	0.03	0.00	-	-	0.01
1996	0.05	0.09	0.10	0.07	0.22	0.12	0.04	0.05	0.10	0.03	0.00	-	-	0.01
1997	0.05	0.10	0.13	0.06	0.13	0.19	0.05	0.06	0.10	0.02	0.00	-	-	0.02
1998	0.06	0.13	0.09	0.18	0.37	0.22	0.07	0.05	0.05	0.02	0.00	-	-	0.01
1999	0.06	0.15	0.17	0.07	0.41	-	0.03	0.03	0.12	0.01	-	-	-	0.00
2000	0.09	0.24	0.32	0.07	0.49	-	0.05	0.02	0.09	0.00	0.00	-	-	0.00
2001	0.07	0.20	0.30	-0.03	0.08	-	0.04	0.00	0.06	-0.01	0.00	-	-	0.00
2002	0.04	0.09	0.13	0.01	0.03	-	0.04	0.00	0.11	-0.01	0.00	-	-	0.00
2003	0.09	0.24	0.32	0.07	0.04	-	0.02	0.02	0.18	0.02	0.00	-	-	0.00
2004	0.02	0.02	0.04	-0.04	0.02	-	0.02	0.02	0.19	0.01	0.00	-	-	0.00
2005	0.15	0.41	0.56	-0.04	0.08	-	0.02	0.02	0.18	0.01	0.00	-	-	0.00
2006	0.06	0.11	0.15	-0.04	0.13	-	0.06	0.02	0.17	0.01	0.00	-	-	0.00
2007	-0.01	0.03	0.08	-0.13	0.09	-	-0.10	0.01	-0.19	0.01	0.00	-	-	0.00
2008	-0.22	-0.55	-0.69	-0.14	0.04	-	-0.09	-	-0.33	0.00	0.00	-	-	0.00
2009	0.08	0.18	0.22	0.08	0.05	-	0.06	0.02	0.33	0.01	0.00	-	-	0.00
2010	0.07	0.17	0.23	0.00	0.05	-	0.03	0.00	0.19	0.00	0.00	-	-	0.00
2011	0.05	0.13	0.15	0.05	0.05	-	-0.04	0.00	0.06	0.00	0.00	-	-	0.00
2012	0.07	0.14	0.16	0.04	0.03	-	0.05	0.00	0.28	0.00	-	-	-	0.00
2013	0.07	0.11	0.14	0.04	0.04	-	0.11	0.00	0.12	0.00	0.00	-	-	0.00
2014	0.04	0.09	0.10	0.04	0.03	-	0.01	0.00	0.16	0.00	0.00	-	-	0.00
2015	0.04	0.08	0.09	0.04	0.03	-	0.05	0.00	0.11	0.00	0.00	-	-	0.00
2016	0.04	0.04	0.04	0.04	0.03	-	0.11	0.00	-	0.00	-	-	-	0.04
2017	0.07	0.12	0.15	0.03	0.03	-	0.11	0.00	-	0.00	-	-	-	0.03
2018	0.04	0.07	0.09	0.03	0.01	-	0.08	-	-	-	-	-	-	0.03
2019	0.03	0.04	0.05	0.02	0.01	-	0.05	-	-	-	-	-	-	0.03
2020	0.04	0.07	0.07	0.06	0.01	-	0.05	-	-	-	-	-	-	0.03
2021	0.05	0.09	0.08	0.11	0.01	-	0.10	-	-	-	-	-	-	0.03
2022	0.09	0.14	0.15	0.14	0.01	-	0.18	-	-	-	-	-	-	0.07
<b>Operating result before the valuation of assets <sup>16</sup></b>														
1993	0.93	1.25	1.45	1.12	0.57	1.25	0.42	1.32	0.60	1.23	0.45	-	0.82	0.46
1994	0.91	1.01	0.96	1.08	0.36	1.00	0.44	1.51	0.94	1.28	0.45	-	1.01	0.42
1995	0.80	0.87	0.76	1.00	0.28	1.00	0.40	1.36	0.58	1.15	0.46	-	0.53	0.42
1996	0.76	0.84	0.69	0.99	0.25	1.15	0.43	1.27	0.50	1.09	0.44	-	0.45	0.46
1997	0.71	0.80	0.65	0.97	0.18	1.38	0.41	1.18	0.48	1.03	0.43	-	0.51	0.42
1998	0.66	0.72	0.47	1.02	0.27	1.73	0.46	1.03	0.45	0.89	0.44	-	0.52	0.45
1999	0.60	0.61	0.44	1.03	0.31	-	0.36	1.05	0.36	0.93	0.37	-	0.56	0.50
2000	0.54	0.54	0.40	0.88	0.35	-	0.34	0.90	0.53	0.82	0.33	-	0.73	0.45
2001	0.46	0.40	0.29	0.69	0.33	-	0.34	0.85	0.33	0.72	0.30	-	0.62	0.42
2002	0.54	0.54	0.39	0.92	0.40	-	0.34	0.98	0.48	0.85	0.26	-	0.65	0.47
2003	0.56	0.54	0.35	0.95	0.55	-	0.37	1.00	0.32	1.01	0.26	-	0.64	0.45
2004	0.56	0.51	0.30	1.15	0.55	-	0.38	1.04	0.36	1.04	0.30	-	0.63	0.39
2005	0.67	0.93	0.80	1.33	0.59	-	0.31	0.99	0.38	0.99	0.30	-	0.54	0.39
2006	0.63	0.73	0.57	1.26	0.68	-	0.40	0.98	0.28	1.26	0.29	-	0.32	0.40
2007	0.54	0.67	0.53	1.15	0.94	-	0.28	0.83	0.05	0.89	0.33	-	0.52	0.34
2008	0.35	0.08	-0.22	0.99	0.70	-	0.36	0.82	0.03	0.93	0.28	-	0.49	0.34
2009	0.55	0.51	0.40	0.77	0.66	-	0.43	0.90	0.52	0.92	0.31	-	0.52	0.42
2010	0.56	0.50	0.35	0.91	0.79	-	0.37	1.03	0.42	1.07	0.30	-	0.44	0.42
2011	0.50	0.46	0.30	1.04	0.74	-	0.30	1.03	0.27	1.06	0.08	-	0.47	0.36
2012	0.49	0.45	0.35	0.84	0.35	-	0.31	0.92	0.51	0.97	0.23	-	0.41	0.30
2013	0.43	0.38	0.25	0.85	0.54	-	0.33	0.86	0.37	1.01	0.09	-	0.33	0.03
2014	0.45	0.39	0.26	0.78	0.66	-	0.23	0.83	0.29	0.95	0.21	-	0.26	0.29
2015	0.44	0.36	0.20	0.84	0.33	-	0.28	0.82	0.26	0.91	0.29	-	0.23	0.26
2016	0.47	0.39	0.23	0.83	0.35	-	0.38	0.83	-	0.87	0.21	-	0.43	0.25
2017	0.42	0.30	0.13	0.67	0.29	-	0.27	0.83	-	0.86	0.16	-	0.42	0.23
2018	0.40	0.31	0.16	0.68	0.22	-	0.21	0.77	-	0.81	0.28	-	0.11	0.18
2019	0.33	0.21	-0.01	0.73	0.23	-	0.18	0.65	-	0.76	0.38	-	0.04	0.21
2020	0.36	0.28	0.10	0.75	0.22	-	0.20	0.62	-	0.71	0.39	-	0.07	0.23
2021	0.36	0.27	0.01	0.74	0.22	-	0.27	0.56	-	0.71	0.34	-	0.05	0.25
2022	0.43	0.31	0.11	0.62	0.23	-	0.36	0.82	-	0.81	0.45	-	0.24	0.21

For footnotes \* and 1-9, see p. 163. **15** Up to 2009, 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** Sum of partial operating result, result from the trading portfolio and 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Result from the valuation of assets <sup>17</sup></b>														
1993	-0.37	-0.65	-0.81	-0.53	-0.11	-0.64	-0.19	-0.45	-0.33	-0.32	-0.12	-	0.02	-0.17
1994	-0.43	-0.49	-0.47	-0.51	-0.04	-0.78	-0.19	-0.73	-0.73	-0.55	-0.19	-	-0.07	-0.23
1995	-0.26	-0.28	-0.19	-0.35	0.05	-0.77	-0.15	-0.52	-0.13	-0.35	-0.10	-	0.10	-0.16
1996	-0.25	-0.28	-0.15	-0.41	0.01	-0.53	-0.15	-0.47	-0.04	-0.37	-0.08	-	0.14	-0.21
1997	-0.25	-0.30	-0.25	-0.36	-0.05	-0.38	-0.14	-0.46	-0.10	-0.41	-0.11	-	0.03	-0.13
1998	-0.25	-0.25	-0.15	-0.37	-0.08	-0.49	-0.27	-0.34	-0.19	-0.36	-0.08	-	-0.03	-0.23
1999	-0.18	-0.23	-0.24	-0.22	0.00	-	-0.11	-0.17	-0.17	-0.39	-0.10	-	0.06	-0.24
2000	-0.23	-0.18	-0.16	-0.25	-0.03	-	-0.12	-0.46	-0.47	-0.47	-0.19	-	-0.04	-0.15
2001	-0.27	-0.26	-0.24	-0.33	-0.10	-	-0.20	-0.52	-0.32	-0.50	-0.12	-	-0.08	-0.15
2002	-0.43	-0.39	-0.38	-0.42	-0.22	-	-0.47	-0.71	-0.42	-0.67	-0.20	-	-0.20	-0.21
2003	-0.30	-0.33	-0.31	-0.37	-0.10	-	-0.23	-0.54	-0.25	-0.56	-0.13	-	-0.13	-0.13
2004	-0.24	-0.22	-0.17	-0.40	-0.14	-	-0.05	-0.60	-0.17	-0.54	-0.19	-	-0.14	-0.05
2005	-0.18	-0.15	-0.09	-0.36	0.02	-	-0.05	-0.50	-0.08	-0.52	-0.13	-	-0.13	-0.01
2006	-0.18	-0.16	-0.10	-0.34	-0.05	-	0.08	-0.52	-0.05	-0.71	-0.12	-	-0.16	-0.08
2007	-0.29	-0.17	-0.13	-0.31	-0.08	-	-0.13	-0.43	-0.18	-0.44	-0.14	-	-0.21	-0.96
2008	-0.44	-0.34	-0.32	-0.42	-0.23	-	-0.50	-0.47	-0.25	-0.56	-0.48	-	-0.24	-0.53
2009	-0.33	-0.31	-0.28	-0.40	-0.13	-	-0.38	-0.42	0.01	-0.33	-0.43	-	-0.06	-0.25
2010	-0.19	-0.16	-0.08	-0.36	-0.08	-	-0.15	-0.33	0.00	-0.33	-0.31	-	0.00	-0.05
2011	0.03	-0.11	-0.06	-0.31	0.02	-	-0.05	0.69	0.41	-0.04	-0.25	-	0.38	0.08
2012	-0.05	-0.10	-0.09	-0.11	0.02	-	-0.01	0.06	-0.05	0.04	-0.11	-	0.01	-0.04
2013	-0.07	-0.06	-0.03	-0.13	0.00	-	-0.27	0.01	-0.12	0.04	-0.08	-	-0.04	-0.08
2014	-0.08	-0.11	-0.10	-0.12	-0.07	-	-0.14	0.00	0.00	-0.03	-0.07	-	0.14	-0.10
2015	-0.04	-0.03	0.00	-0.14	0.00	-	-0.10	0.01	0.04	-0.06	-0.09	-	-0.03	-0.05
2016	-0.10	-0.14	-0.16	-0.10	-0.19	-	-0.38	0.09	-	0.01	-0.04	-	0.01	-0.07
2017	-0.04	-0.02	0.03	-0.12	0.05	-	-0.24	0.02	-	-0.02	0.01	-	-0.03	-0.07
2018	-0.08	-0.06	-0.02	-0.16	-0.04	-	-0.33	-0.06	-	-0.10	-0.15	-	0.01	-0.02
2019	-0.08	-0.16	-0.19	-0.10	-0.02	-	-0.04	-0.02	-	0.04	-0.05	-	0.02	-0.05
2020	-0.14	-0.21	-0.19	-0.26	-0.18	-	-0.07	-0.14	-	-0.07	-0.15	-	-0.03	-0.08
2021	-0.04	-0.06	-0.03	-0.12	-0.01	-	-0.01	-0.01	-	-	-0.07	-	-0.01	-0.05
2022	-0.15	-0.09	-0.03	-0.20	-0.06	-	-0.16	-0.30	-	-0.35	-0.13	-	-0.05	-0.06

For footnotes \* and 1-9, see p. 163. <sup>17</sup> Value readjustments to loans and advances, and provisions for contingent liabilities and for commitments less depreciation of and

value adjustments to loans and advances, and provisions for contingent liabilities and for commitments.

## 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Operating result <sup>18</sup></b>														
1993	0.56	0.60	0.63	0.58	0.47	0.61	0.23	0.87	0.27	0.91	0.33	–	0.84	0.29
1994	0.48	0.52	0.49	0.57	0.32	0.22	0.25	0.77	0.20	0.73	0.26	–	0.94	0.19
1995	0.54	0.60	0.57	0.65	0.32	0.23	0.26	0.84	0.45	0.80	0.36	–	0.63	0.27
1996	0.51	0.55	0.54	0.58	0.25	0.62	0.28	0.80	0.46	0.72	0.36	–	0.59	0.26
1997	0.46	0.50	0.40	0.61	0.13	1.00	0.26	0.72	0.38	0.62	0.33	–	0.53	0.29
1998	0.41	0.47	0.32	0.65	0.19	1.24	0.20	0.69	0.26	0.54	0.36	–	0.50	0.22
1999	0.41	0.38	0.20	0.81	0.31	–	0.25	0.87	0.19	0.54	0.27	–	0.62	0.27
2000	0.31	0.36	0.24	0.63	0.32	–	0.22	0.44	0.05	0.35	0.14	–	0.69	0.30
2001	0.19	0.14	0.05	0.36	0.24	–	0.14	0.32	0.01	0.22	0.18	–	0.54	0.27
2002	0.11	0.15	0.00	0.50	0.18	–	–0.13	0.27	0.06	0.17	0.06	–	0.45	0.26
2003	0.25	0.21	0.04	0.58	0.45	–	0.14	0.46	0.06	0.46	0.14	–	0.51	0.32
2004	0.32	0.29	0.13	0.74	0.41	–	0.33	0.44	0.19	0.51	0.11	–	0.49	0.35
2005	0.48	0.77	0.71	0.96	0.61	–	0.26	0.50	0.30	0.47	0.18	–	0.41	0.38
2006	0.45	0.57	0.47	0.92	0.63	–	0.49	0.46	0.24	0.55	0.17	–	0.15	0.32
2007	0.25	0.51	0.41	0.84	0.86	–	0.15	0.40	–0.13	0.45	0.18	–	0.30	–0.62
2008	–0.09	–0.26	–0.54	0.57	0.47	–	–0.14	0.35	–0.23	0.37	–0.20	–	0.25	–0.19
2009	0.22	0.20	0.12	0.37	0.53	–	0.05	0.48	0.53	0.58	–0.12	–	0.46	0.18
2010	0.38	0.35	0.27	0.55	0.71	–	0.22	0.71	0.42	0.74	0.00	–	0.44	0.37
2011	0.54	0.34	0.24	0.73	0.76	–	0.25	1.73	0.68	1.02	–0.18	–	0.85	0.43
2012	0.45	0.35	0.25	0.73	0.36	–	0.30	0.98	0.46	1.00	0.11	–	0.41	0.26
2013	0.36	0.33	0.21	0.72	0.54	–	0.06	0.88	0.25	1.06	0.01	–	0.29	–0.05
2014	0.37	0.28	0.16	0.65	0.59	–	0.10	0.83	0.29	0.93	0.14	–	0.39	0.19
2015	0.40	0.33	0.21	0.70	0.33	–	0.18	0.83	0.31	0.85	0.20	–	0.20	0.20
2016	0.37	0.25	0.08	0.73	0.16	–	0.00	0.92	–	0.88	0.17	–	0.44	0.18
2017	0.37	0.28	0.16	0.55	0.35	–	0.03	0.85	–	0.84	0.17	–	0.40	0.15
2018	0.32	0.25	0.14	0.51	0.18	–	–0.12	0.71	–	0.71	0.14	–	0.11	0.17
2019	0.26	0.05	–0.20	0.63	0.21	–	0.14	0.62	–	0.80	0.32	–	0.06	0.16
2020	0.22	0.07	–0.09	0.49	0.04	–	0.13	0.48	–	0.63	0.24	–	0.04	0.15
2021	0.32	0.21	–0.02	0.62	0.21	–	0.26	0.55	–	0.71	0.27	–	0.05	0.20
2022	0.28	0.22	0.08	0.42	0.18	–	0.21	0.52	–	0.46	0.32	–	0.19	0.16

For footnotes \* and 1-9, see p. 163. <sup>18</sup> Sum of partial operating result, result from the trading portfolio, other operating result and result from the valuation of assets (other than tangible oder financial fixed 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit cooperatives <sup>6</sup>	Credit cooperatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Other and extraordinary result</b>														
1993	-0.02	-0.06	-0.06	-0.07	0.00	0.02	-0.01	0.00	-0.06	-0.01	-0.01	-	-0.03	0.00
1994	-0.01	0.02	0.09	-0.05	-0.01	0.28	-0.05	-0.06	0.27	-0.03	0.01	-	0.04	0.03
1995	-0.03	-0.09	-0.10	-0.10	-0.02	0.22	-0.03	0.02	-0.03	0.02	-0.03	-	-0.13	-0.01
1996	-0.05	-0.07	-0.04	-0.10	-0.02	-	-0.07	0.01	-0.02	0.03	-0.03	-	0.01	-0.22
1997	-0.04	-0.10	-0.12	-0.10	-0.03	0.05	-0.02	0.02	-0.05	0.03	-0.03	-	0.08	-0.11
1998	0.20	0.58	1.03	0.09	0.03	0.00	0.06	0.01	0.46	0.03	-0.04	-	0.16	0.01
1999	-0.05	0.00	0.04	-0.07	-	-	-0.01	-0.27	-0.04	-0.06	-0.03	-	-0.03	-0.02
2000	0.00	-0.07	-0.03	-0.16	0.00	-	-0.03	0.11	0.30	0.05	-0.05	-	0.47	0.00
2001	0.02	0.04	0.13	-0.18	0.01	-	-0.03	0.06	0.12	0.14	-0.05	-	-0.08	-0.07
2002	0.05	-0.11	-0.12	-0.08	-0.02	-	0.21	0.08	0.09	0.29	0.07	-	0.01	-0.03
2003	-0.22	-0.47	-0.52	-0.36	-0.01	-	-0.28	0.02	-0.04	0.07	-0.04	-	-0.19	-0.10
2004	-0.17	-0.30	-0.25	-0.46	-0.09	-	-0.30	0.01	-0.08	0.02	-0.05	-	-0.17	-0.04
2005	-0.04	-0.07	0.05	-0.47	-0.02	-	-0.07	0.00	-0.11	0.25	-0.16	-	-0.09	-0.01
2006	-0.10	-0.18	-0.09	-0.50	-	-	-0.12	-0.02	-0.50	0.06	-0.10	-	-0.01	0.01
2007	0.00	0.13	0.28	-0.36	0.01	-	-0.10	-0.04	-0.02	0.02	-0.14	-	-0.08	-0.07
2008	-0.20	-0.29	-0.26	-0.39	-0.09	-	-0.21	-0.14	0.08	-0.05	-0.15	-	-0.03	-0.19
2009	-0.25	-0.43	-0.47	-0.37	-0.02	-	-0.42	-0.04	-0.27	-0.08	-0.05	-	-0.11	-0.01
2010	-0.15	-0.23	-0.17	-0.40	-0.02	-	-0.28	-0.09	-0.18	-0.05	-0.01	-	-0.10	0.01
2011	-0.19	-0.29	-0.24	-0.47	-	-	-0.25	-0.17	-0.24	-0.04	0.13	-	-0.14	-0.05
2012	-0.12	-0.16	-0.09	-0.40	0.00	-	-0.14	-0.12	-0.26	-	-0.10	-	-0.09	-0.07
2013	-0.11	-0.16	-0.08	-0.41	-	-	-0.10	-0.09	-0.06	-0.04	0.02	-	-0.07	-0.07
2014	-0.08	-0.10	-0.02	-0.34	-	-	-0.13	-0.05	-0.08	-0.02	-0.18	-	-0.03	0.01
2015	-0.09	-0.19	-0.11	-0.45	-	-	-0.01	-0.03	-0.22	-0.02	-0.01	-	0.00	0.04
2016	-0.03	-0.06	0.04	-0.36	-	-	-0.05	-0.03	-	0.04	0.01	-	-0.02	0.00
2017	-0.04	-0.10	-0.05	-0.23	-0.01	-	0.07	-0.01	-	-	0.03	-	0.04	-0.04
2018	-0.08	-0.14	-0.09	-0.28	-	-	-0.01	-0.06	-	-0.02	-0.04	-	-0.01	-0.06
2019	-0.19	-0.43	-0.50	-0.31	-	-	-0.05	-	-	-0.02	-0.09	-	0.13	-
2020	-0.06	-0.14	-0.12	-0.18	-	-	-0.07	-0.01	-	-0.02	0.11	-	0.04	0.01
2021	-0.04	-0.10	-0.04	-0.21	-	-	-0.07	-0.01	-	-0.01	0.45	-	0.02	0.02
2022	-0.02	0.01	0.14	-0.17	-	-	-	-0.11	-	-0.07	-0.09	-	-0.05	-0.01

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993 including East German credit institutions and in accordance with the new accounting rules. <sup>1</sup> Up to and including 1998, as a percentage of average business volume for the year (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). In the following periods excluding the total assets of the 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 from 2021; private bankers: 1988-1991; savings banks: from 1992; mortgage banks: 1996-1997, from 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. <sup>2</sup> From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020. <sup>3</sup> Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". <sup>4</sup> From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". <sup>5</sup> In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". <sup>6</sup> The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". <sup>7</sup> From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". <sup>8</sup> The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. <sup>9</sup> Up to 2015, category "Special purpose banks". <sup>10</sup> Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

## 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Profit or loss (-) for the financial year before tax <sup>19</sup></b>														
1968	0.76	1.01	1.04	0.84	0.82	1.63	0.62	0.90	0.65	0.85	0.49	2.02	-	0.35
1969	0.62	0.86	0.88	0.74	0.66	1.42	0.51	0.64	0.41	0.80	0.46	1.60	-	0.29
1970	0.49	0.62	0.62	0.59	0.44	0.84	0.29	0.43	0.26	0.90	0.47	1.22	-	0.30
1971	0.56	0.68	0.64	0.57	0.77	1.21	0.36	0.57	0.45	0.90	0.49	1.50	-	0.30
1972	0.59	0.62	0.62	0.53	0.70	0.93	0.41	0.66	0.64	0.86	0.51	1.70	-	0.30
1973	0.45	0.45	0.45	0.30	1.04	0.61	0.21	0.50	0.22	0.86	0.47	0.87	-	0.26
1974	0.52	0.57	0.74	0.44	0.89	0.09	0.21	0.63	0.41	0.93	0.44	1.15	-	0.27
1975	0.72	0.72	0.94	0.45	0.58	1.14	0.34	1.07	0.93	1.04	0.46	0.96	-	0.32
1976	0.62	0.68	0.77	0.44	0.98	1.11	0.32	0.85	0.64	0.88	0.42	1.47	-	0.33
1977	0.68	0.69	0.81	0.51	0.58	1.12	0.41	0.98	0.60	0.90	0.46	1.46	-	0.34
1978	0.64	0.64	0.73	0.50	0.52	1.01	0.38	0.94	0.56	0.83	0.48	1.40	-	0.31
1979	0.50	0.45	0.56	0.33	0.24	0.74	0.29	0.72	0.18	0.74	0.43	1.33	-	0.28
1980	0.50	0.45	0.47	0.38	0.42	0.83	0.16	0.73	0.31	0.88	0.49	1.05	-	0.23
1981	0.52	0.43	0.44	0.37	0.47	0.90	0.12	0.86	0.39	0.98	0.40	0.90	-	0.23
1982	0.63	0.52	0.59	0.41	0.37	1.03	0.15	1.11	0.80	1.07	0.41	0.99	-	0.28
1983	0.69	0.59	0.84	0.49	0.47	-0.41	0.22	1.22	0.82	1.05	0.42	1.00	-	0.31
1984	0.68	0.70	0.86	0.54	0.48	1.06	0.22	1.18	0.78	0.86	0.41	1.03	-	0.31
1985 <sup>10</sup>	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
2022	0.26	0.23	0.23	0.25	0.18	-	0.21	0.41	-	0.39	0.23	-	0.13	0.15

For footnotes \* and 1-10, see p. 163. <sup>19</sup> From 1993, including withdrawals from or 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 average total assets for the year <sup>1</sup>

Financial year	All categories of banks	Commercial banks					Landesbanken <sup>4</sup>	Savings banks <sup>4</sup>	Regional institutions of credit co-operatives <sup>6</sup>	Credit co-operatives	Mortgage banks <sup>3 5</sup>	Instalment sales financing institutions <sup>8</sup>	Building and loan associations	Banks with special, development and other central support tasks <sup>2 4 7 9</sup>
		total	Big banks <sup>2</sup>	Regional banks and other commercial banks <sup>2 3 4 5</sup>	Branches of foreign banks	Private bankers <sup>6</sup>								
<b>Profit or loss (-) for the financial year after tax <sup>19</sup></b>														
1968	0.44	0.62	0.60	0.48	0.48	1.38	0.26	0.52	0.37	0.45	0.35	1.01	-	0.23
1969	0.38	0.54	0.54	0.42	0.32	1.23	0.31	0.37	0.26	0.42	0.33	0.75	-	0.21
1970	0.29	0.38	0.36	0.33	0.22	0.69	0.16	0.23	0.16	0.47	0.33	0.63	-	0.20
1971	0.33	0.43	0.40	0.32	0.37	1.03	0.18	0.29	0.28	0.47	0.35	0.77	-	0.19
1972	0.33	0.37	0.37	0.29	0.36	0.74	0.20	0.33	0.45	0.46	0.34	0.86	-	0.20
1973	0.24	0.26	0.31	0.12	0.50	0.44	0.10	0.25	0.13	0.43	0.29	0.46	-	0.16
1974	0.27	0.31	0.43	0.24	0.49	-0.10	0.11	0.29	0.23	0.46	0.27	0.60	-	0.17
1975	0.35	0.37	0.51	0.18	0.12	0.93	0.16	0.47	0.54	0.51	0.28	0.32	-	0.19
1976	0.31	0.39	0.45	0.24	0.35	0.92	0.13	0.38	0.30	0.40	0.25	0.80	-	0.24
1977	0.31	0.35	0.39	0.24	0.19	0.92	0.18	0.40	0.26	0.36	0.24	0.70	-	0.23
1978	0.30	0.32	0.35	0.23	0.23	0.84	0.18	0.40	0.27	0.34	0.25	0.68	-	0.22
1979	0.24	0.22	0.27	0.13	0.06	0.62	0.15	0.33	0.10	0.30	0.24	0.56	-	0.20
1980	0.24	0.23	0.21	0.20	0.14	0.69	0.08	0.32	0.17	0.34	0.27	0.47	-	0.15
1981	0.22	0.19	0.16	0.16	0.21	0.76	0.06	0.32	0.19	0.32	0.23	0.40	-	0.14
1982	0.24	0.22	0.20	0.17	0.13	0.87	0.06	0.35	0.36	0.35	0.23	0.44	-	0.20
1983	0.25	0.23	0.33	0.23	0.20	-0.58	0.08	0.37	0.37	0.33	0.24	0.45	-	0.19
1984	0.27	0.32	0.35	0.26	0.19	0.86	0.07	0.36	0.36	0.28	0.24	0.49	-	0.19
1985 <sup>10</sup>	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
2022	0.21	0.23	0.30	0.13	0.12	-	0.12	0.24	-	0.29	0.14	-	0.08	0.12

For footnotes \* and 1-10, 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
2022	1,301	10,609,156	91,564	167,001	75,437	37,934	54,613	16,679	9,767	1,811	141,076

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. 1 Up to and including 1998, as a percentage of average business volume for the year (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). In the following periods excluding the average total assets for the year/average business volume for the year of the foreign branches, broken down by category of bank: regional institutions of credit

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings <sup>13</sup>	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
7,957	5,244	2,713	4,202	-	4,202	243	4,445	1,860	2,585	- 945	1,640	1968
9,396	6,206	3,190	4,904	-	4,904	744	4,160	1,594	2,566	- 828	1,738	1969
11,246	7,510	3,736	4,621	-	4,621	1,000	3,621	1,485	2,136	- 550	1,586	1970
13,237	8,885	4,352	4,800	-	4,800	86	4,714	1,970	2,744	- 837	1,907	1971
14,990	10,100	4,890	6,295	-	6,295	653	5,642	2,475	3,167	- 1,134	2,033	1972
17,327	11,887	5,440	6,541	-	6,541	1,697	4,844	2,262	2,582	- 792	1,790	1973
20,198	14,004	6,194	8,744	-	8,744	2,557	6,187	2,957	3,230	- 1,072	2,158	1974
22,114	15,157	6,957	11,219	-	11,219	1,877	9,342	4,752	4,590	- 1,816	2,774	1975
24,666	16,760	7,906	10,369	-	10,369	1,120	9,249	4,595	4,654	- 1,555	3,099	1976
26,376	17,870	8,506	11,683	-	11,683	533	11,150	6,059	5,091	- 1,929	3,162	1977
28,402	19,194	9,208	13,195	-	13,195	1,306	11,889	6,315	5,574	- 2,120	3,454	1978
30,687	20,656	10,031	12,689	-	12,689	2,380	10,309	5,340	4,969	- 1,783	3,186	1979
33,596	22,787	10,809	13,111	-	13,111	1,832	11,279	5,979	5,300	- 2,013	3,287	1980
36,128	24,298	11,830	18,526	-	18,526	5,747	12,779	7,468	5,311	- 1,950	3,361	1981
38,956	25,691	13,265	25,328	-	25,328	8,645	16,683	10,275	6,408	- 2,476	3,932	1982
42,181	27,613	14,568	30,873	-	30,873	11,484	19,389	12,301	7,088	- 3,052	4,036	1983
44,864	29,001	15,863	29,052	-	29,052	8,644	20,408	12,422	7,986	- 3,065	4,921	1984
49,524	31,675	17,849	29,182	-	29,182	8,257	20,925	12,833	8,092	- 2,969	5,123	1985 <sup>16</sup>
53,067	33,892	19,175	29,483	-	29,483	8,189	21,294	12,739	8,555	- 2,869	5,686	1986
55,796	35,803	19,993	26,500	-	26,500	7,050	19,450	11,550	7,900	- 2,446	5,454	1987
58,274	37,430	20,844	27,196	-	27,196	5,321	21,875	13,109	8,766	- 3,056	5,710	1988
60,788	38,680	22,108	27,379	-	27,379	8,240	19,139	10,497	8,642	- 2,552	6,090	1989
69,196	43,163	26,033	29,314	-	29,314	8,857	20,457	10,757	9,700	- 3,299	6,401	1990
76,363	47,428	28,935	34,834	-	34,834	7,554	27,280	15,131	12,149	- 5,057	7,092	1991
83,729	51,679	32,050	39,614	-	39,614	11,206	28,408	16,915	11,493	- 4,157	7,336	1992
98,995	59,443	39,552	60,718	- 23,948	36,770	1,539	35,231	18,489	16,742	- 6,167	10,575	1993
102,970	61,211	41,759	66,353	- 31,054	35,299	398	34,901	16,603	18,298	- 7,267	11,031	1994
109,631	65,133	44,498	62,472	- 20,317	42,155	2,475	39,680	19,573	20,107	- 8,012	12,095	1995
114,666	66,752	47,914	66,647	- 21,734	44,913	4,268	40,645	20,890	19,755	- 7,145	12,610	1996
121,566	69,424	52,142	70,601	- 25,025	45,576	3,810	41,766	20,271	21,495	- 7,485	14,010	1997
130,054	72,534	57,520	72,967	- 27,231	45,736	21,876	67,612	31,784	35,828	- 17,206	18,622	1998
142,140	77,666	64,474	72,207	- 22,355	49,852	6,392	43,460	18,436	25,025	- 8,164	16,859	1999
72,675	39,710	32,965	36,919	- 11,430	25,489	3,268	22,221	9,426	12,795	- 4,174	8,620	1999
80,201	43,248	36,953	36,900	- 15,944	20,956	101	21,057	7,367	13,690	- 3,839	9,854	2000
83,600	44,224	39,376	33,408	- 19,742	13,666	1,094	14,760	4,045	10,715	- 3,876	6,842	2001
80,867	42,767	38,100	39,266	- 31,536	7,730	3,933	11,663	4,271	7,392	- 2,327	5,067	2002
79,820	42,724	37,096	40,107	- 21,976	18,131	15,772	2,359	5,801	- 3,442	7,220	3,776	2003
78,211	42,352	35,859	41,025	- 17,529	23,496	12,550	10,946	5,904	5,042	- 844	4,197	2004
81,134	44,577	36,557	51,511	- 14,255	37,256	3,409	33,847	10,069	23,778	- 14,432	9,345	2005
83,673	47,069	36,604	49,822	- 14,319	35,503	7,624	27,879	5,605	22,274	- 11,739	10,534	2006
83,635	45,559	38,076	45,057	- 24,013	21,044	89	20,955	6,240	14,715	- 2,699	12,020	2007
80,790	43,005	37,785	29,403	- 37,067	- 7,664	16,920	- 24,584	1,601	- 26,185	21,574	- 4,610	2008
84,173	45,849	38,324	45,078	- 27,046	18,032	20,848	- 2,816	4,182	- 6,998	2,314	- 4,682	2009
82,167	43,073	39,094	46,563	- 15,396	31,167	12,718	18,449	5,501	12,948	- 13,625	- 677	2010
82,037	42,481	39,556	46,177	3,103	49,280	17,352	31,928	7,034	24,894	- 25,706	- 812	2011
84,774	44,607	40,167	46,988	- 4,334	42,654	11,852	30,802	8,762	22,040	- 22,237	- 197	2012
84,798	43,756	41,042	37,767	- 6,542	31,225	9,271	21,954	7,376	14,578	- 16,232	- 1,654	2013
85,756	43,979	41,777	38,093	- 6,583	31,510	6,510	25,000	7,596	17,404	- 15,454	1,950	2014
90,033	46,039	43,994	37,853	- 3,497	34,356	7,791	26,565	8,445	18,120	- 15,436	2,684	2015
88,653	44,615	44,038	39,350	- 8,754	30,596	2,812	27,784	7,875	19,909	- 15,395	4,514	2016
88,389	44,563	43,826	34,532	- 3,619	30,913	3,398	27,515	7,536	19,979	- 16,777	3,202	2017
88,135	44,282	43,853	32,449	- 6,763	25,686	6,831	18,855	6,692	12,163	- 13,116	- 953	2018
90,191	44,447	45,744	28,493	- 6,719	21,774	16,133	5,641	7,806	- 2,165	7,223	5,058	2019
87,023	44,210	42,813	33,392	- 13,282	20,110	5,822	14,288	8,388	5,900	- 1,312	4,588	2020
92,004	46,747	45,257	34,190	- 3,625	30,565	3,547	27,018	9,759	17,259	- 8,511	8,748	2021
94,999	48,427	46,572	46,077	- 16,233	29,844	2,445	27,399	5,500	21,899	- 9,678	12,221	2022

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

interest received from lending and money market transactions). <sup>5</sup> Up to 2009, 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 (up to 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 average total assets for the year <sup>1</sup>

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	300.1	1.82	4.97	3.15	0.25	0.28	0.03	-	-	2.07
1969	3,665	341.9	1.88	5.52	3.64	0.26	0.29	0.03	-	-	2.14
1970	3,559	380.9	1.89	6.59	4.70	0.24	0.27	0.03	-	-	2.13
1971	3,469	428.5	1.89	6.40	4.51	0.26	0.29	0.03	-	-	2.15
1972	3,365	491.8	1.92	6.12	4.20	0.29	0.33	0.04	-	-	2.21
1973	3,737	554.4	1.90	7.57	5.67	0.30	0.33	0.03	-	-	2.20
1974	3,665	607.5	2.13	8.26	6.13	0.31	0.33	0.02	-	-	2.44
1975	3,586	668.7	2.24	7.21	4.97	0.31	0.34	0.03	-	-	2.55
1976	3,513	756.4	2.08	6.54	4.46	0.29	0.32	0.03	-	-	2.37
1977	3,425	840.5	2.04	6.41	4.37	0.28	0.31	0.03	-	-	2.32
1978	3,378	941.8	1.98	6.09	4.11	0.27	0.31	0.04	-	-	2.25
1979	3,336	1,055.5	1.83	6.47	4.64	0.27	0.30	0.03	-	-	2.10
1980	3,303	1,152.1	1.78	7.64	5.86	0.29	0.32	0.03	-	-	2.07
1981	3,292	1,259.3	1.92	8.72	6.80	0.30	0.33	0.03	-	-	2.22
1982	3,275	1,358.7	2.12	8.63	6.51	0.30	0.33	0.03	-	-	2.42
1983	3,246	1,446.7	2.27	7.61	5.34	0.31	0.34	0.03	-	-	2.58
1984	3,228	1,537.0	2.15	7.53	5.38	0.31	0.34	0.03	-	-	2.46
1985 <sup>16</sup>	4,639	1,666.4	2.08	7.18	5.10	0.34	0.37	0.03	-	-	2.42
1986	4,564	1,780.8	2.02	6.64	4.62	0.35	0.39	0.04	-	-	2.37
1987	4,438	1,903.4	1.89	6.23	4.34	0.32	0.35	0.03	-	-	2.21
1988	4,327	2,027.3	1.83	6.13	4.30	0.33	0.36	0.03	-	-	2.16
1989	4,193	2,164.8	1.73	6.62	4.89	0.36	0.40	0.04	-	-	2.09
1990	4,012	2,390.4	1.72	7.26	5.54	0.39	0.43	0.04	-	-	2.11
1991	3,824	2,622.7	1.79	7.71	5.92	0.38	0.42	0.04	-	-	2.17
1992	3,617	2,848.8	1.81	7.98	6.17	0.40	0.44	0.04	-	-	2.21
1993	3,879	3,349.5	1.90	7.47	5.56	0.41	0.49	0.08	0.10	0.02	2.44
1994	3,710	3,730.7	1.91	6.74	4.83	0.38	0.46	0.07	0.01	0.02	2.32
1995	3,606	3,995.8	1.78	6.54	4.76	0.35	0.42	0.07	0.06	0.01	2.20
1996	3,492	4,489.2	1.67	6.05	4.38	0.33	0.41	0.08	0.05	0.01	2.07
1997	3,393	5,049.4	1.52	5.75	4.22	0.35	0.42	0.07	0.05	0.02	1.95
1998	3,201	5,646.3	1.39	5.58	4.19	0.34	0.42	0.08	0.06	0.04	1.84
1999	2,930	6,197.4	1.31	5.33	4.02	0.36	0.46	0.09	0.06	0.04	1.77
2000	2,667	6,866.2	1.16	5.50	4.33	0.41	0.52	0.10	0.09	0.03	1.71
2001	2,452	7,246.6	1.14	5.39	4.25	0.35	0.45	0.10	0.07	0.05	1.61
2002	2,296	7,290.3	1.22	4.84	3.62	0.33	0.43	0.10	0.04	0.06	1.65
2003	2,155	7,206.1	1.18	4.40	3.22	0.34	0.45	0.11	0.09	0.06	1.66
2004	2,081	7,361.8	1.20	4.24	3.04	0.34	0.46	0.11	0.02	0.06	1.62
2005	2,014	7,714.4	1.19	4.37	3.19	0.36	0.48	0.12	0.15	0.03	1.72
2006	1,966	7,913.2	1.16	4.62	3.46	0.37	0.50	0.13	0.06	0.09	1.69
2007	1,928	8,351.8	1.14	5.11	3.98	0.38	0.52	0.15	-0.01	0.04	1.54
2008	1,889	8,518.2	1.10	5.18	4.08	0.34	0.50	0.15	-0.22	0.07	1.29
2009	1,843	8,212.0	1.15	3.87	2.72	0.33	0.50	0.17	0.08	0.01	1.57
2010	1,821	8,300.4	1.15	3.25	2.10	0.34	0.51	0.17	0.07	-0.01	1.55
2011	1,801	9,167.9	1.03	3.31	2.27	0.31	0.45	0.14	0.05	0.01	1.40
2012	1,776	9,542.7	1.00	2.88	1.88	0.29	0.42	0.13	0.07	0.02	1.38
2013	1,748	8,755.4	1.02	2.61	1.58	0.32	0.46	0.14	0.07	-0.01	1.40
2014	1,715	8,452.6	1.10	2.49	1.39	0.35	0.50	0.16	0.04	-0.03	1.47
2015	1,679	8,605.6	1.11	2.33	1.22	0.35	0.52	0.16	0.04	-0.03	1.49
2016	1,611	8,355.0	1.09	2.17	1.08	0.36	0.52	0.16	0.04	0.05	1.53
2017	1,538	8,251.2	1.04	2.00	0.97	0.37	0.54	0.17	0.07	0.02	1.49
2018	1,484	8,118.3	1.07	2.07	0.99	0.36	0.53	0.17	0.04	-	1.49
2019	1,440	8,532.7	0.97	1.91	0.94	0.37	0.54	0.17	0.03	0.03	1.39
2020	1,408	9,206.9	0.88	1.53	0.65	0.35	0.51	0.16	0.04	0.04	1.31
2021	1,358	9,476.1	0.87	1.39	0.52	0.40	0.57	0.17	0.05	0.01	1.33
2022	1,301	10,609.2	0.86	1.57	0.71	0.36	0.51	0.16	0.09	0.02	1.33

For footnotes \* and 1-5, see p. 166 f. **6** Includes gross result on transactions in goods and subsidiary transactions, income from leasing business, depreciation of assets leased and other taxes including taxes on assets (up to 1992, included in other result). **7** Sum of net interest income, net commission income, result from the trading portfolio and other operating result. **8** Wages and salaries as well as social security costs and costs relating to pensions and other benefits. Up to 1992, including staff costs 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 assets leased (from 1993, included in other operating charges). 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 average total assets for the year 1

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings <sup>13</sup>	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
1.35	0.89	0.46	0.72	-	0.72	-0.04	0.76	0.32	0.44	-0.16	0.28	1968
1.41	0.93	0.48	0.73	-	0.73	-0.11	0.62	0.24	0.38	-0.12	0.26	1969
1.51	1.01	0.50	0.62	-	0.62	-0.13	0.49	0.20	0.29	-0.08	0.21	1970
1.58	1.06	0.52	0.57	-	0.57	-0.01	0.56	0.23	0.33	-0.10	0.23	1971
1.56	1.05	0.51	0.65	-	0.65	-0.06	0.59	0.26	0.33	-0.12	0.21	1972
1.60	1.10	0.50	0.60	-	0.60	-0.15	0.45	0.21	0.24	-0.07	0.17	1973
1.70	1.18	0.52	0.74	-	0.74	-0.22	0.52	0.25	0.27	-0.09	0.18	1974
1.69	1.16	0.53	0.86	-	0.86	-0.14	0.72	0.37	0.35	-0.14	0.21	1975
1.67	1.13	0.54	0.70	-	0.70	-0.08	0.62	0.31	0.31	-0.10	0.21	1976
1.61	1.09	0.52	0.71	-	0.71	-0.03	0.68	0.37	0.31	-0.12	0.19	1977
1.54	1.04	0.50	0.71	-	0.71	-0.07	0.64	0.34	0.30	-0.12	0.18	1978
1.49	1.00	0.49	0.61	-	0.61	-0.11	0.50	0.26	0.24	-0.09	0.15	1979
1.49	1.01	0.48	0.58	-	0.58	-0.08	0.50	0.26	0.24	-0.09	0.15	1980
1.47	0.99	0.48	0.75	-	0.75	-0.23	0.52	0.30	0.22	-0.08	0.14	1981
1.47	0.97	0.50	0.95	-	0.95	-0.32	0.63	0.39	0.24	-0.09	0.15	1982
1.49	0.98	0.51	1.09	-	1.09	-0.40	0.69	0.44	0.25	-0.11	0.14	1983
1.49	0.96	0.53	0.97	-	0.97	-0.29	0.68	0.41	0.27	-0.11	0.16	1984
1.52	0.97	0.55	0.90	-	0.90	-0.26	0.64	0.39	0.25	-0.09	0.16	1985 <sup>16</sup>
1.52	0.97	0.55	0.85	-	0.85	-0.24	0.61	0.37	0.24	-0.08	0.16	1986
1.50	0.96	0.54	0.71	-	0.71	-0.19	0.52	0.31	0.21	-0.06	0.15	1987
1.47	0.94	0.53	0.69	-	0.69	-0.14	0.55	0.33	0.22	-0.08	0.14	1988
1.44	0.92	0.52	0.65	-	0.65	-0.20	0.45	0.25	0.20	-0.06	0.14	1989
1.48	0.92	0.56	0.63	-	0.63	-0.19	0.44	0.23	0.21	-0.07	0.14	1990
1.49	0.92	0.57	0.68	-	0.68	-0.15	0.53	0.29	0.24	-0.10	0.14	1991
1.50	0.93	0.57	0.71	-	0.71	-0.20	0.51	0.30	0.21	-0.08	0.13	1992
1.51	0.91	0.60	0.93	-0.37	0.56	-0.02	0.54	0.28	0.26	-0.09	0.16	1993
1.41	0.84	0.57	0.91	-0.43	0.48	-0.01	0.48	0.23	0.25	-0.10	0.15	1994
1.40	0.83	0.57	0.80	-0.26	0.54	-0.03	0.51	0.25	0.26	-0.10	0.15	1995
1.31	0.76	0.55	0.76	-0.25	0.51	-0.05	0.46	0.24	0.22	-0.08	0.14	1996
1.23	0.70	0.53	0.71	-0.25	0.46	-0.04	0.42	0.21	0.22	-0.08	0.14	1997
1.18	0.66	0.52	0.66	-0.25	0.41	-0.20	0.61	0.29	0.32	-0.16	0.17	1998
1.17	0.64	0.53	0.60	-0.18	0.41	-0.05	0.36	0.15	0.21	-0.07	0.14	1999
1.17	0.63	0.54	0.54	-0.23	0.31	0.00	0.11	0.20	0.11	-0.06	0.14	2000
1.15	0.61	0.54	0.46	-0.27	0.19	0.02	0.20	0.06	0.15	-0.05	0.09	2001
1.11	0.59	0.52	0.54	-0.43	0.11	0.05	0.16	0.06	0.10	-0.03	0.07	2002
1.11	0.59	0.51	0.56	-0.30	0.25	-0.22	0.03	0.08	-0.05	0.10	0.05	2003
1.06	0.58	0.49	0.56	-0.24	0.32	-0.17	0.15	0.08	0.07	-0.01	0.06	2004
1.05	0.58	0.47	0.67	-0.18	0.48	-0.04	0.44	0.13	0.31	-0.19	0.12	2005
1.06	0.59	0.46	0.63	-0.18	0.45	-0.10	0.35	0.07	0.28	-0.15	0.13	2006
1.00	0.55	0.46	0.54	-0.29	0.25	0.00	0.25	0.07	0.18	-0.03	0.14	2007
0.95	0.50	0.44	0.35	-0.44	-0.09	-0.20	-0.29	0.02	-0.31	0.25	-0.05	2008
1.02	0.56	0.47	0.55	-0.33	0.22	-0.25	-0.03	0.05	-0.09	0.03	-0.06	2009
0.99	0.52	0.47	0.56	-0.19	0.38	-0.15	0.22	0.07	0.16	-0.16	-0.01	2010
0.89	0.46	0.43	0.50	0.03	0.54	-0.19	0.35	0.08	0.27	-0.28	-0.01	2011
0.89	0.47	0.42	0.49	-0.05	0.45	-0.12	0.32	0.09	0.23	-0.23	-	2012
0.97	0.50	0.47	0.43	-0.07	0.36	-0.11	0.25	0.08	0.17	-0.19	-0.02	2013
1.01	0.52	0.49	0.45	-0.08	0.37	-0.08	0.30	0.09	0.21	-0.18	0.02	2014
1.05	0.53	0.51	0.44	-0.04	0.40	-0.09	0.31	0.10	0.21	-0.18	0.03	2015
1.06	0.53	0.53	0.47	-0.10	0.37	-0.03	0.33	0.09	0.24	-0.18	0.05	2016
1.07	0.54	0.53	0.42	-0.04	0.37	-0.04	0.33	0.09	0.24	-0.20	0.04	2017
1.09	0.55	0.54	0.40	-0.08	0.32	-0.08	0.23	0.08	0.15	-0.16	-0.01	2018
1.06	0.52	0.54	0.33	-0.08	0.26	-0.19	0.07	0.09	-0.03	0.08	0.06	2019
0.95	0.48	0.47	0.36	-0.14	0.22	-0.06	0.16	0.09	0.06	-0.01	0.05	2020
0.97	0.49	0.48	0.36	-0.04	0.32	-0.04	0.29	0.10	0.18	-0.09	0.09	2021
0.90	0.46	0.44	0.43	-0.15	0.28	-0.02	0.26	0.05	0.21	-0.09	0.12	2022

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

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	311	129,635	2,877	6,841	3,964	960	1,030	70	-	-	3,837
1969	312	156,631	3,701	9,432	5,731	1,125	1,232	107	-	-	4,826
1970	296	183,066	4,140	13,917	9,777	1,104	1,215	111	-	-	5,244
1971	295	211,030	4,446	13,974	9,528	1,325	1,466	141	-	-	5,771
1972	296	245,002	5,045	14,364	9,319	1,595	1,779	184	-	-	6,640
1973	298	283,965	5,234	23,562	18,328	1,856	2,049	193	-	-	7,090
1974	284	300,496	7,464	28,242	20,778	1,989	2,164	175	-	-	9,453
1975	273	318,116	8,403	23,163	14,760	2,197	2,402	205	-	-	10,600
1976	264	377,545	8,606	23,091	14,485	2,293	2,531	238	-	-	10,899
1977	251	424,968	9,318	25,561	16,243	2,440	2,696	256	-	-	11,758
1978	249	485,744	10,064	28,180	18,116	2,708	2,996	288	-	-	12,772
1979	240	543,929	10,314	36,594	26,280	2,897	3,141	244	-	-	13,211
1980	235	586,209	10,780	50,119	39,339	3,305	3,593	288	-	-	14,085
1981	237	627,295	12,563	62,939	50,376	3,766	4,044	278	-	-	16,329
1982	234	657,658	15,414	61,766	46,352	4,098	4,378	280	-	-	19,512
1983	231	683,368	17,709	53,115	35,406	4,595	4,986	391	-	-	22,304
1984	231	729,974	17,614	56,654	39,040	4,973	5,397	424	-	-	22,587
1985	232	792,778	18,361	57,074	38,713	6,162	6,720	558	-	-	24,523
1986	307	889,245	21,850	59,010	37,160	6,957	7,789	832	-	-	28,807
1987	306	955,431	21,079	58,638	37,559	6,531	7,274	743	-	-	27,610
1988	310	1,035,650	21,825	64,408	42,583	7,162	7,974	812	-	-	28,987
1989	319	1,147,251	22,336	80,910	58,574	8,270	9,285	1,015	-	-	30,606
1990	331	1,281,516	25,083	99,350	74,267	8,834	9,900	1,066	-	-	33,917
1991	339	1,432,000	29,756	116,209	86,453	9,364	10,466	1,102	-	-	39,120
1992	329	1,574,496	33,731	131,508	97,777	10,477	11,700	1,223	-	-	44,208
1993	300	1,740,525	37,492	131,873	94,381	13,055	14,539	1,484	3,960	666	55,173
1994	294	1,897,624	40,822	126,292	85,470	12,483	14,058	1,575	189	600	54,094
1995	290	2,032,272	39,649	129,571	89,922	12,159	13,795	1,636	2,236	604	54,648
1996	277	2,351,504	42,311	134,317	92,006	13,710	15,765	2,055	2,132	830	58,983
1997	272	2,732,361	44,354	145,824	101,470	17,273	19,826	2,553	2,603	809	65,039
1998	258	3,143,441	45,727	159,303	113,576	19,341	22,932	3,591	4,237	1,377	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
2022	156	4,779,020	34,496	60,211	25,715	18,764	28,258	9,494	6,840	-1,070	59,030

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
2,955	1,990	965	882	-	882	426	1,308	501	807	- 254	553	1968
3,550	2,396	1,154	1,276	-	1,276	81	1,357	499	858	- 183	675	1969
4,170	2,838	1,332	1,074	-	1,074	62	1,136	449	687	- 71	616	1970
4,810	3,245	1,565	961	-	961	467	1,428	524	904	- 174	730	1971
5,412	3,708	1,704	1,228	-	1,228	289	1,517	601	916	- 188	728	1972
6,018	4,230	1,788	1,072	-	1,072	209	1,281	555	726	- 151	575	1973
7,069	5,030	2,039	2,384	-	2,384	- 651	1,733	789	944	- 199	745	1974
7,882	5,522	2,360	2,718	-	2,718	- 443	2,275	1,110	1,165	- 200	965	1975
8,532	5,895	2,637	2,367	-	2,367	188	2,555	1,102	1,453	- 298	1,155	1976
9,115	6,340	2,775	2,643	-	2,643	277	2,920	1,442	1,478	- 417	1,061	1977
9,864	6,826	3,038	2,908	-	2,908	192	3,100	1,533	1,567	- 402	1,165	1978
10,653	7,325	3,328	2,558	-	2,558	- 88	2,470	1,287	1,183	- 226	957	1979
11,609	8,039	3,570	2,476	-	2,476	133	2,609	1,291	1,318	- 335	983	1980
12,337	8,519	3,818	3,992	-	3,992	- 1,270	2,722	1,498	1,224	- 151	1,073	1981
13,182	8,975	4,207	6,330	-	6,330	- 2,935	3,395	1,978	1,417	- 211	1,206	1982
14,406	9,739	4,667	7,898	-	7,898	- 3,873	4,025	2,475	1,550	- 586	964	1983
15,280	10,161	5,119	7,307	-	7,307	- 2,228	5,079	2,751	2,328	- 606	1,722	1984
16,569	10,852	5,717	7,954	-	7,954	- 1,672	6,282	3,459	2,823	- 910	1,913	1985
19,598	12,687	6,911	9,209	-	9,209	- 2,307	6,902	3,685	3,217	- 840	2,377	1986
20,651	13,327	7,324	6,959	-	6,959	- 1,347	5,612	2,944	2,668	- 425	2,243	1987
21,762	14,046	7,716	7,225	-	7,225	- 40	7,185	3,986	3,199	- 863	2,336	1988
22,905	14,585	8,320	7,701	-	7,701	- 282	7,419	4,090	3,329	- 810	2,519	1989
25,016	15,855	9,161	8,901	-	8,901	- 1,335	7,566	3,526	4,040	-1,093	2,947	1990
28,493	17,802	10,691	10,627	-	10,627	- 2,582	8,045	3,990	4,055	-1,130	2,925	1991
31,080	19,256	11,824	13,128	-	13,128	- 5,820	7,308	3,945	3,363	- 352	3,011	1992
33,360	20,618	12,742	21,813	-11,324	10,489	- 1,030	9,459	3,784	5,675	-1,331	4,344	1993
34,968	21,116	13,852	19,126	- 9,276	9,850	372	10,222	3,727	6,495	-1,833	4,662	1994
36,884	22,120	14,764	17,764	- 5,628	12,136	- 1,857	10,279	3,380	6,899	-1,726	5,173	1995
39,342	22,932	16,410	19,641	- 6,628	13,013	- 1,581	11,432	4,364	7,068	-1,585	5,483	1996
43,082	24,191	18,891	21,957	- 8,199	13,758	- 2,863	10,895	3,406	7,489	-1,598	5,891	1997
47,941	25,937	22,004	22,761	- 7,882	14,879	18,371	33,250	14,802	18,448	-8,742	9,706	1998
60,361	30,943	29,418	21,362	- 8,105	13,257	162	13,419	3,704	9,715	-2,345	7,368	1999
30,862	15,821	15,041	10,922	- 4,144	6,778	83	6,861	1,894	4,967	-1,199	3,767	1999
36,806	18,562	18,244	11,986	- 4,012	7,974	- 1,563	6,411	695	5,716	-1,147	4,569	2000
38,909	19,155	19,754	9,513	- 6,167	3,346	905	4,251	446	3,805	-2,040	1,766	2001
35,897	17,414	18,483	12,506	- 9,034	3,472	- 2,563	909	869	40	769	812	2002
34,451	17,024	17,427	12,129	- 7,345	4,784	-10,472	- 5,688	302	- 5,990	5,661	- 329	2003
33,377	16,600	16,777	12,045	- 5,301	6,744	- 7,086	- 342	826	- 1,168	611	- 557	2004
35,259	17,889	17,370	23,710	- 3,906	19,804	- 1,856	17,948	5,180	12,768	-8,594	4,176	2005
36,939	19,402	17,537	18,997	- 4,092	14,905	- 4,761	10,144	1,904	8,240	-2,865	5,374	2006
37,623	19,454	18,169	19,806	- 4,879	14,927	3,799	18,726	3,450	15,276	-5,779	9,496	2007
35,444	16,868	18,576	2,417	-10,161	- 7,744	- 8,676	-16,420	- 461	-15,959	16,697	739	2008
38,241	18,904	19,337	13,828	- 8,442	5,386	-11,860	- 6,474	- 162	- 6,312	8,568	2,256	2009
37,580	17,407	20,173	14,285	- 4,434	9,851	- 6,512	3,339	1,104	2,235	- 241	1,994	2010
36,987	16,814	20,173	17,476	- 4,311	13,165	-10,992	2,173	1,259	914	754	1,668	2011
37,987	17,711	20,276	18,517	- 3,962	14,555	- 6,430	8,125	3,563	4,562	-1,568	2,994	2012
37,800	16,903	20,897	14,110	- 2,036	12,074	- 5,769	6,305	1,812	4,493	-2,794	1,699	2013
37,990	16,216	21,774	13,757	- 3,797	9,960	- 3,367	6,593	1,776	4,817	-2,812	2,005	2014
40,961	17,530	23,431	13,205	- 1,183	12,022	- 6,890	5,132	1,969	3,163	-1,870	1,293	2015
40,723	17,379	23,344	14,105	- 5,130	8,975	- 2,248	6,727	1,954	4,773	148	4,921	2016
40,400	17,160	23,240	10,505	- 540	9,965	- 3,536	6,429	1,885	4,544	-4,064	480	2017
39,899	16,558	23,341	10,438	- 1,992	8,446	- 4,918	3,528	906	2,622	-4,264	-1,642	2018
41,481	16,933	24,548	7,383	- 5,743	1,640	-15,611	-13,971	2,356	-16,327	18,097	1,770	2019
38,867	16,909	21,958	11,123	- 8,336	2,787	- 5,412	- 2,625	2,334	- 4,959	6,467	1,508	2020
42,882	19,257	23,625	10,767	- 2,361	8,406	- 4,004	4,402	2,060	2,342	2,234	4,576	2021
44,022	20,043	23,979	15,008	- 4,540	10,468	622	11,090	151	10,939	-2,008	8,931	2022

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	6	58,311	1,393	2,903	1,510	543	560	17	-	-	1,936
1969	6	68,752	1,795	3,863	2,068	618	647	29	-	-	2,413
1970	6	77,901	2,084	5,613	3,529	589	625	36	-	-	2,673
1971	6	88,421	2,173	5,517	3,344	693	742	49	-	-	2,866
1972	6	100,611	2,310	5,457	3,147	847	910	63	-	-	3,157
1973	6	116,191	2,399	9,001	6,602	943	996	53	-	-	3,342
1974	6	121,371	3,727	11,155	7,428	1,047	1,099	52	-	-	4,774
1975	6	129,987	4,196	9,580	5,384	1,216	1,281	65	-	-	5,412
1976	6	162,162	4,276	9,637	5,361	1,269	1,344	75	-	-	5,545
1977	6	186,743	4,724	10,933	6,209	1,355	1,424	69	-	-	6,079
1978	6	218,388	5,081	12,634	7,553	1,502	1,579	77	-	-	6,583
1979	6	246,102	5,397	16,376	10,979	1,579	1,658	79	-	-	6,976
1980	6	263,727	5,560	22,556	16,996	1,828	1,916	88	-	-	7,388
1981	6	272,868	6,583	27,335	20,752	2,068	2,171	103	-	-	8,651
1982	6	283,694	7,753	26,610	18,857	2,257	2,358	101	-	-	10,010
1983	6	288,832	9,010	22,863	13,853	2,583	2,750	167	-	-	11,593
1984	6	306,864	9,095	24,389	15,294	2,778	2,954	176	-	-	11,873
1985	6	335,269	9,416	24,185	14,769	3,343	3,557	214	-	-	12,759
1986	6	365,894	10,968	24,338	13,370	3,807	4,056	249	-	-	14,775
1987	6	399,553	9,999	24,256	14,257	3,671	3,842	171	-	-	13,670
1988	6	446,084	10,690	28,090	17,400	4,187	4,367	180	-	-	14,877
1989	6	494,426	11,398	35,221	23,823	4,812	5,068	256	-	-	16,210
1990	5	563,239	13,038	43,650	30,612	5,118	5,359	241	-	-	18,156
1991	4	641,255	15,662	50,489	34,827	5,400	5,664	264	-	-	21,062
1992	3	694,382	17,125	55,719	38,594	6,023	6,326	303	-	-	23,148
1993	3	768,766	18,221	56,093	37,872	7,890	8,258	368	1,978	115	28,204
1994	3	829,919	18,658	51,849	33,191	7,252	7,683	431	- 51	- 104	25,755
1995	3	911,755	17,565	55,378	37,813	6,991	7,517	526	1,071	- 77	25,550
1996	3	1,099,382	18,782	59,348	40,566	8,004	8,732	728	1,154	- 150	27,790
1997	3	1,340,110	20,037	66,201	46,164	10,224	11,092	868	1,713	- 437	31,537
1998	3	1,665,557	21,381	76,785	55,404	11,414	13,114	1,700	1,465	- 814	33,446
1999	4	2,437,025	28,068	118,111	90,043	15,467	17,346	1,880	4,207	- 634	47,108
1999	4	1,246,031	14,351	60,389	46,038	7,908	8,869	961	2,151	- 324	24,086
2000	4	1,508,019	14,174	79,073	64,899	10,205	11,251	1,046	4,761	- 327	28,813
2001	4	1,653,158	14,727	81,187	66,460	9,454	11,134	1,680	4,882	- 195	29,258
2002	4	1,601,526	17,615	65,553	47,938	8,481	10,073	1,592	2,074	- 225	27,945
2003	4	1,533,976	13,035	52,461	39,426	8,223	10,191	1,968	4,901	- 233	26,392
2004	5	1,764,080	17,340	58,161	40,821	8,836	11,087	2,251	619	- 907	27,702
2005	5	1,939,373	19,419	73,595	54,176	10,076	12,189	2,113	10,775	- 846	39,424
2006	5	1,995,918	22,111	87,108	64,997	10,861	13,365	2,504	2,971	- 920	36,863
2007	5	2,240,698	24,454	104,238	79,784	11,365	14,634	3,269	1,764	- 375	37,208
2008	5	2,212,741	21,828	100,199	78,371	9,895	13,541	3,646	-15,373	- 1,270	17,620
2009	4	1,931,021	21,060	56,590	35,530	9,565	13,035	3,470	4,262	- 1,862	33,025
2010	4	2,061,016	19,584	45,236	25,652	10,215	13,552	3,337	4,706	- 2,529	31,976
2011	4	3,010,173	19,121	47,102	27,981	10,591	13,399	2,808	4,576	- 1,057	33,231
2012	4	3,217,291	21,944	44,179	22,235	10,152	12,771	2,619	5,213	- 1,417	35,892
2013	4	2,798,461	19,235	36,200	16,965	10,698	13,043	2,345	3,821	- 2,086	31,668
2014	4	2,647,559	20,491	36,414	15,923	11,336	14,269	2,933	2,635	- 2,844	31,618
2015	4	2,736,876	22,151	36,394	14,243	11,762	14,569	2,807	2,496	- 3,732	32,677
2016	4	2,575,072	20,126	33,572	13,446	10,817	13,510	2,693	1,069	- 405	32,417
2017	4	2,400,315	16,369	30,216	13,847	10,205	12,929	2,724	3,701	- 1,712	28,563
2018	4	2,346,111	19,751	37,924	18,173	10,573	13,478	2,905	2,196	- 1,866	30,654
2019	4	2,475,076	16,126	34,920	18,794	10,154	13,650	3,496	1,302	- 32	27,550
2020	3	2,748,655	15,052	25,257	10,205	9,311	12,495	3,184	2,000	- 1,341	27,704
2021	3	2,461,038	15,568	22,111	6,543	11,124	14,085	2,961	1,985	- 1,595	27,082
2022	3	2,716,868	18,137	37,394	19,257	10,278	13,743	3,465	4,101	- 3,840	28,676

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", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020.

## 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
25,761	11,651	14,110	2,915	- 707	2,208	3,922	6,130	-2,125	8,255	-3,276	4,979	2022

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	107	52,520	1,108	2,987	1,879	274	311	37	-	-	1,382
1969	111	63,759	1,410	3,990	2,580	324	364	40	-	-	1,734
1970	106	75,310	1,537	5,888	4,351	338	382	44	-	-	1,875
1971	111	87,682	1,706	6,128	4,422	421	472	51	-	-	2,127
1972	113	103,306	2,016	6,527	4,511	528	591	63	-	-	2,544
1973	115	120,312	2,006	10,493	8,487	627	703	76	-	-	2,633
1974	110	126,117	2,760	11,973	9,213	625	682	57	-	-	3,385
1975	105	133,991	3,151	9,881	6,730	682	756	74	-	-	3,833
1976	104	156,896	3,369	10,151	6,782	728	828	100	-	-	4,097
1977	102	180,028	3,675	11,441	7,766	761	881	120	-	-	4,436
1978	101	205,687	4,004	12,323	8,319	864	1,006	142	-	-	4,868
1979	95	230,868	3,970	15,879	11,909	940	1,045	105	-	-	4,910
1980	96	252,210	4,160	21,434	17,274	1,045	1,171	126	-	-	5,205
1981	96	274,597	4,654	27,111	22,457	1,262	1,368	106	-	-	5,916
1982	95	288,212	6,152	26,864	20,712	1,358	1,465	107	-	-	7,510
1983	93	300,396	7,059	23,299	16,240	1,464	1,620	156	-	-	8,523
1984	94	321,565	6,966	25,096	18,130	1,561	1,739	178	-	-	8,527
1985	96	349,606	7,405	25,524	18,119	2,056	2,315	259	-	-	9,461
1986	147	406,618	9,186	27,681	18,495	2,341	2,801	460	-	-	11,527
1987	154	437,887	9,413	27,869	18,456	2,205	2,664	459	-	-	11,618
1988	161	466,485	9,516	29,462	19,946	2,343	2,835	492	-	-	11,859
1989	168	517,704	9,407	36,354	26,947	2,705	3,298	593	-	-	12,112
1990	185	580,780	10,509	44,579	34,070	2,976	3,667	691	-	-	13,485
1991	193	643,701	12,304	52,965	40,661	3,209	3,927	718	-	-	15,513
1992	192	735,012	14,701	61,928	47,227	3,599	4,397	798	-	-	18,300
1993	190	865,041	17,436	65,938	48,502	4,332	5,327	995	1,716	488	23,972
1994	187	956,434	20,340	66,074	45,734	4,422	5,437	1,015	152	629	25,543
1995	190	1,019,846	20,489	67,893	47,404	4,448	5,471	1,023	1,058	621	26,616
1996	184	1,149,387	21,986	69,662	47,676	4,870	6,097	1,227	801	906	28,563
1997	181	1,277,328	22,914	74,305	51,391	6,088	7,623	1,535	713	1,074	30,789
1998	174	1,359,340	22,909	77,151	54,242	6,794	8,504	1,710	2,409	2,033	34,145
1999	192	1,024,601	22,046	55,802	33,756	9,122	10,964	1,842	704	2,050	33,922
1999	192	523,870	11,272	28,531	17,259	4,664	5,606	942	360	1,048	17,344
2000	193	659,720	11,377	36,799	25,422	6,550	8,291	1,741	442	1,151	19,520
2001	188	672,959	12,342	38,240	25,898	5,701	7,376	1,675	-192	1,035	18,886
2002	183	676,254	13,060	35,015	21,955	5,317	6,969	1,652	59	1,719	20,155
2003	170	689,268	13,134	32,665	19,531	4,885	6,272	1,387	451	1,382	19,852
2004	162	573,400	11,963	26,207	14,244	4,456	5,912	1,456	-210	1,197	17,406
2005	155	602,538	13,050	27,930	14,880	5,133	7,020	1,887	-249	1,316	19,250
2006	152	590,122	12,362	28,507	16,145	5,496	7,815	2,319	-238	1,153	18,773
2007	151	671,668	13,466	35,134	21,668	6,194	9,366	3,172	-901	1,072	19,831
2008	158	722,740	13,660	38,753	25,093	5,939	9,354	3,415	-983	1,206	19,822
2009	161	766,860	11,519	31,235	19,716	5,369	8,615	3,246	614	1,023	18,525
2010	161	751,218	12,664	28,097	15,433	5,442	9,068	3,626	-16	1,248	19,338
2011	161	778,662	13,160	29,469	16,309	5,416	9,199	3,783	392	1,759	20,727
2012	160	840,168	12,687	28,162	15,475	5,143	8,942	3,799	372	1,904	20,106
2013	160	822,706	13,161	25,462	12,301	5,119	9,200	4,081	295	1,153	19,728
2014	160	833,806	13,500	24,305	10,805	5,245	9,674	4,429	375	428	19,548
2015	154	884,457	13,832	23,939	10,107	5,469	10,492	5,023	353	1,348	21,002
2016	148	942,665	14,369	22,343	7,974	5,286	10,245	4,959	340	1,916	21,911
2017	149	1,048,189	14,237	23,545	9,308	5,712	10,779	5,067	350	1,516	21,815
2018	145	962,520	14,149	23,562	9,413	3,827	8,543	4,716	261	986	19,223
2019	142	1,013,378	13,784	21,153	7,369	4,864	9,456	4,592	252	1,892	20,792
2020	139	1,094,301	13,435	19,073	5,638	6,015	10,759	4,744	660	1,605	21,715
2021	139	1,382,623	13,956	16,740	2,784	8,496	14,160	5,664	1,514	1,975	25,941
2022	129	1,895,932	15,953	22,127	6,174	8,383	14,366	5,983	2,729	2,586	29,651

For footnotes \*, 1-12, 14 and 15, see pp. 166 f. For footnote 17, see p. 172. 18 Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". 19 From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of

WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". 20 In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks".

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
976	676	300	406	-	406	37	443	191	252	- 90	162	1968
1,197	805	392	537	-	537	- 64	473	204	269	- 88	181	1969
1,440	977	463	435	-	435	10	445	194	251	- 18	233	1970
1,653	1,118	535	474	-	474	27	501	216	285	- 67	218	1971
1,899	1,271	628	645	-	645	- 91	554	247	307	- 65	242	1972
2,124	1,474	650	509	-	509	- 140	369	220	149	- 73	76	1973
2,400	1,679	721	985	-	985	- 432	553	247	306	- 54	252	1974
2,669	1,863	806	1,164	-	1,164	- 561	603	365	238	- 37	275	1975
2,913	2,018	895	1,184	-	1,184	- 485	699	325	374	- 43	331	1976
3,229	2,212	1,017	1,207	-	1,207	- 285	922	487	435	- 122	313	1977
3,508	2,394	1,114	1,360	-	1,360	- 329	1,031	551	480	- 108	372	1978
3,734	2,538	1,196	1,176	-	1,176	- 418	758	451	307	- 60	247	1979
4,180	2,791	1,389	1,025	-	1,025	- 71	954	457	497	- 130	367	1980
4,375	2,937	1,438	1,541	-	1,541	- 534	1,007	564	443	- 68	375	1981
4,698	3,087	1,611	2,812	-	2,812	- 1,631	1,181	697	484	- 88	396	1982
5,090	3,372	1,718	3,433	-	3,433	- 1,960	1,473	788	685	- 202	483	1983
5,434	3,541	1,893	3,093	-	3,093	- 1,355	1,738	914	824	- 171	653	1984
5,895	3,824	2,071	3,566	-	3,566	- 1,603	1,963	1,129	834	- 161	673	1985
7,798	4,901	2,897	3,729	-	3,729	- 1,307	2,422	1,391	1,031	- 233	798	1986
8,345	5,237	3,108	3,273	-	3,273	- 765	2,508	1,458	1,050	- 151	899	1987
8,814	5,508	3,306	3,045	-	3,045	- 369	2,676	1,509	1,167	- 166	1,001	1988
9,385	5,768	3,617	2,727	-	2,727	- 181	2,546	1,413	1,133	- 104	1,029	1989
10,441	6,386	4,055	3,044	-	3,044	- 417	2,627	1,451	1,176	- 290	886	1990
11,550	6,897	4,653	3,963	-	3,963	- 1,197	2,766	1,491	1,275	- 176	1,099	1991
12,937	7,694	5,243	5,363	-	5,363	- 3,456	1,907	1,746	161	1,003	1,164	1992
14,325	8,402	5,923	9,647	-4,614	5,033	- 570	4,463	1,944	2,519	- 273	2,246	1993
15,216	8,681	6,535	10,327	-4,864	5,463	- 519	4,944	1,960	2,984	- 550	2,434	1994
16,384	9,276	7,108	10,232	-3,566	6,666	- 1,013	5,653	2,457	3,196	- 277	2,919	1995
17,222	9,491	7,731	11,341	-4,667	6,674	- 1,141	5,533	2,375	3,158	- 91	3,067	1996
18,393	9,831	8,562	12,396	-4,582	7,814	- 1,305	6,509	2,282	4,227	- 1,135	3,092	1997
20,217	10,188	10,029	13,928	-5,060	8,868	1,184	10,052	3,127	6,925	-3,216	3,709	1998
23,380	11,127	12,253	10,542	-2,282	8,259	- 700	7,559	2,944	4,616	- 1,158	3,458	1999
11,954	5,689	6,265	5,390	-1,167	4,223	- 358	3,865	1,505	2,360	- 592	1,768	1999
13,696	6,296	7,400	5,824	-1,651	4,173	- 1,052	3,121	1,125	1,996	186	2,183	2000
14,248	6,399	7,849	4,638	-2,232	2,406	- 1,197	1,209	840	369	- 883	- 514	2001
13,954	6,229	7,725	6,201	-2,844	3,357	- 568	2,789	735	2,054	- 2,120	- 65	2002
13,279	5,990	7,289	6,573	-2,566	4,007	- 2,506	1,501	754	747	- 2,035	- 1,288	2003
10,816	5,051	5,765	6,590	-2,319	4,271	- 2,625	1,646	1,018	628	- 2,726	- 2,098	2004
11,242	5,247	5,995	8,008	-2,197	5,811	- 2,853	2,958	1,098	1,860	- 653	1,209	2005
11,335	5,383	5,952	7,438	-2,009	5,429	- 2,929	2,500	915	1,585	- 58	1,526	2006
12,127	5,658	6,469	7,704	-2,054	5,650	- 2,413	3,237	823	2,414	- 393	2,020	2007
12,637	5,858	6,779	7,185	-3,052	4,133	- 2,832	1,301	572	729	- 113	617	2008
12,624	5,997	6,627	5,901	-3,067	2,834	- 2,812	22	497	- 475	178	- 298	2009
12,538	5,441	7,097	6,800	-2,694	4,106	- 3,035	1,071	536	535	- 1,068	- 533	2010
12,647	5,612	7,035	8,080	-2,433	5,647	- 3,661	1,986	609	1,377	- 1,849	- 472	2011
13,059	5,786	7,273	7,047	- 940	6,107	- 3,394	2,713	593	2,120	- 2,547	- 427	2012
12,757	5,617	7,140	6,971	-1,076	5,895	- 3,402	2,493	690	1,803	- 2,017	- 214	2013
13,068	5,655	7,413	6,480	-1,042	5,438	- 2,808	2,630	672	1,958	- 2,066	- 108	2014
13,562	5,987	7,575	7,440	-1,267	6,173	- 3,937	2,236	802	1,434	- 1,633	- 199	2015
14,065	6,121	7,944	7,846	- 988	6,858	- 3,375	3,483	1,022	2,461	- 1,750	711	2016
14,795	6,538	8,257	7,020	-1,252	5,768	- 2,405	3,363	1,257	2,106	- 3,612	- 1,506	2017
12,702	5,781	6,921	6,521	-1,574	4,947	- 2,739	2,208	945	1,263	- 4,258	- 2,995	2018
13,391	5,998	7,393	7,401	- 997	6,404	- 3,131	3,273	1,294	1,979	- 3,794	- 1,815	2019
13,560	6,251	7,309	8,155	-2,846	5,309	- 1,997	3,312	1,329	1,983	- 884	1,099	2020
15,727	7,528	8,199	10,214	-1,674	8,540	- 2,927	5,613	2,045	3,568	- 414	3,154	2021
17,946	8,270	9,676	11,705	-3,737	7,968	- 3,299	4,669	2,185	2,484	1,241	3,725	2022

## 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
2022	24	166,220	406	690	284	103	149	46	10	184	703

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



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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
57	31	26	47	-	47	3	50	21	29	- 5	24	1968
73	40	33	74	-	74	- 18	56	29	27	0	27	1969
110	60	50	58	-	58	- 7	51	25	26	0	26	1970
126	70	56	113	-	113	- 5	108	56	52	-16	36	1971
159	85	74	155	-	155	- 36	119	57	62	-17	45	1972
216	109	107	240	-	240	- 4	236	123	113	-19	94	1973
288	150	138	269	-	269	- 6	263	119	144	-17	127	1974
349	180	169	233	-	233	- 56	177	140	37	60	97	1975
384	203	181	146	-	146	179	325	209	116	- 1	115	1976
374	198	176	158	-	158	30	188	125	63	-17	46	1977
372	197	175	163	-	163	9	172	97	75	-19	56	1978
393	218	175	143	-	143	- 51	92	68	24	-18	6	1979
448	249	199	165	-	165	- 3	162	109	53	- 9	44	1980
517	285	232	198	-	198	18	216	122	94	- 9	85	1981
593	302	291	249	-	249	- 59	190	122	68	-11	57	1982
668	338	330	284	-	284	- 15	269	155	114	-18	96	1983
728	371	357	313	-	313	- 1	312	190	122	-35	87	1984
770	387	383	384	-	384	- 54	330	225	105	-81	24	1985
687	351	336	282	-	282	21	303	204	99	-51	48	1986
675	342	333	103	-	103	165	268	207	61	-20	41	1987
625	317	308	135	-	135	19	154	147	7	20	27	1988
660	326	334	- 11	-	- 11	- 44	- 55	96	- 151	86	- 65	1989
589	300	289	96	-	96	-109	- 13	92	- 105	11	- 94	1990
659	325	334	103	-	103	59	162	107	55	30	85	1991
629	295	334	208	-	208	26	234	124	110	7	117	1992
334	166	168	249	- 47	202	0	202	79	123	- 3	120	1993
341	169	172	160	- 17	143	- 6	137	45	92	- 6	86	1994
393	182	211	141	25	166	- 8	158	53	105	- 7	98	1995
483	174	309	133	3	136	- 10	126	67	59	- 7	52	1996
470	181	289	119	- 32	87	- 22	65	51	14	-	14	1997
559	157	402	181	- 54	127	22	149	55	94	- 7	87	1998
501	162	338	192	2	194	-	194	76	117	-10	106	1999
256	83	173	98	1	99	-	99	39	60	- 5	54	1999
340	84	256	119	- 9	110	- 1	109	13	96	- 8	87	2000
156	68	88	122	- 35	87	4	91	44	47	- 3	45	2001
175	78	97	128	- 71	57	- 6	51	38	13	-	15	2002
180	77	103	156	- 28	128	- 2	126	38	88	- 2	86	2003
179	76	103	135	- 35	100	- 21	79	26	53	-	53	2004
171	78	93	124	4	128	- 5	123	52	71	-	71	2005
166	83	83	134	- 10	124	-	124	53	71	-	71	2006
175	87	88	215	- 19	196	3	199	78	121	-	121	2007
213	93	120	206	- 68	138	- 26	112	63	49	-	49	2008
268	96	172	251	- 49	202	- 7	195	65	130	- 2	128	2009
288	93	195	263	- 26	237	- 8	229	80	149	-10	139	2010
233	107	126	272	9	281	-	281	87	194	-42	152	2011
246	111	135	260	12	272	2	274	85	189	-22	167	2012
251	112	139	263	- 2	261	-	261	86	175	-21	154	2013
239	111	128	342	- 38	304	-	304	111	193	-17	176	2014
298	121	177	189	- 1	188	-	188	85	103	-21	82	2015
280	124	156	220	-121	99	-	99	68	31	-20	11	2016
281	133	148	246	46	292	- 5	287	69	218	-19	199	2017
253	117	136	207	- 36	171	-	171	58	113	-28	85	2018
284	128	156	238	- 23	215	- 1	214	74	140	-31	109	2019
304	126	178	267	-220	47	-	47	45	2	7	9	2020
289	115	174	337	- 22	315	3	318	99	219	-11	208	2021
315	122	193	388	- 96	292	- 1	291	91	200	27	227	2022

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

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

in DM million

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

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

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

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

in DM million

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	-	-	962
1969	13	105,955	914	5,808	4,894	117	141	24	-	-	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	-	-	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	-	-	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	-	-	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	-	-	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	-	-	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	-	-	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	-	-	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	-	-	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	-	-	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	-	-	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	-	-	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	-	-	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	-	-	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	-	-	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	-	-	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	-	-	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	-	-	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	-	-	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	-	-	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	-	-	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	-	-	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	-	-	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	-	-	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	- 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
2000	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2001	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2002	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2003	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2004	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2005	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2006	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	- 148	12,045
2007	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2008	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	- 1,726	474	11,872
2009	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	- 1,514	652	13,476
2010	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2011	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2012	9	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	- 541	44	11,164
2013	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2014	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2015	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	- 37	9,165
2016	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2017	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2018	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2019	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2020	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2021	6	898,328	5,559	25,055	19,496	1,152	2,697	1,545	456	174	7,341
2022	6	905,608	5,826	26,496	20,670	1,326	3,118	1,792	886	204	8,242
2023	6	977,020	6,178	28,753	22,575	1,526	3,152	1,626	1,729	65	9,498

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings <sup>13</sup>	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
414	292	122	548	-	548	22	570	331	239	- 150	89	1968
505	346	159	526	-	526	14	540	215	325	- 223	102	1969
638	447	191	273	-	273	63	336	150	186	- 92	94	1970
731	509	222	428	-	428	38	466	231	235	- 114	121	1971
851	575	276	679	-	679	4	683	356	327	- 187	140	1972
990	670	320	570	-	570	- 178	392	209	183	- 93	90	1973
1,142	774	368	700	-	700	- 271	429	198	231	- 129	102	1974
1,270	850	420	973	-	973	- 210	763	408	355	- 206	149	1975
1,537	1,006	531	938	-	938	- 126	812	484	328	- 170	158	1976
1,570	1,052	518	1,111	-	1,111	- 12	1,099	621	478	- 253	225	1977
1,684	1,140	544	1,382	-	1,382	- 232	1,150	617	533	- 276	257	1978
1,798	1,228	570	1,028	-	1,028	- 10	1,018	498	520	- 254	266	1979
1,945	1,331	614	738	-	738	- 118	620	321	299	- 128	171	1980
1,947	1,322	625	532	-	532	- 20	512	266	246	- 101	145	1981
2,087	1,394	693	1,610	-	1,610	- 934	676	408	268	- 121	147	1982
2,265	1,499	766	2,711	-	2,711	- 1,641	1,070	693	377	- 140	237	1983
2,427	1,616	811	2,705	-	2,705	- 1,612	1,093	738	355	- 136	219	1984
2,576	1,738	838	2,780	-	2,780	- 1,563	1,217	796	421	- 138	283	1985
2,776	1,842	934	2,667	-	2,667	- 1,328	1,339	880	459	- 138	321	1986
2,919	1,942	977	2,352	-	2,352	- 1,108	1,244	747	497	- 147	350	1987
3,117	2,069	1,048	2,185	-	2,185	- 572	1,613	1,089	524	- 165	359	1988
3,308	2,171	1,137	2,043	-	2,043	- 297	1,746	1,016	730	- 356	374	1989
3,604	2,393	1,211	1,858	-	1,858	- 953	905	433	472	- 136	336	1990
3,873	2,468	1,405	2,213	-	2,213	- 777	1,436	766	670	- 343	327	1991
5,063	3,220	1,843	2,655	-	2,655	- 845	1,810	889	921	- 487	434	1992
5,524	3,401	2,123	5,017	- 2,252	2,765	- 166	2,599	1,328	1,271	- 768	503	1993
5,970	3,486	2,484	5,867	- 2,564	3,303	- 689	2,614	1,115	1,499	- 949	550	1994
6,583	3,888	2,695	5,818	- 2,103	3,715	- 392	3,323	1,542	1,781	- 1,150	631	1995
7,227	4,172	3,055	7,084	- 2,446	4,638	- 1,143	3,495	1,299	2,196	- 1,330	866	1996
8,057	4,434	3,623	7,858	- 2,784	5,074	- 330	4,744	2,180	2,564	- 1,703	861	1997
8,796	4,640	4,156	10,116	- 5,845	4,271	1,410	5,681	2,597	3,084	- 1,700	1,384	1998
11,588	5,912	5,676	9,568	- 2,945	6,622	- 278	6,345	2,807	3,538	- 1,872	1,666	1999
5,925	3,023	2,902	4,892	- 1,506	3,386	- 142	3,244	1,435	1,809	- 957	852	1999
6,479	3,364	3,115	5,103	- 1,756	3,347	- 504	2,843	1,371	1,472	- 629	843	2000
7,255	3,613	3,642	5,441	- 3,181	2,260	- 423	1,837	296	1,541	- 637	905	2001
7,210	3,579	3,631	5,648	- 7,746	- 2,098	3,400	1,302	399	903	- 129	774	2002
6,898	3,378	3,520	6,094	- 3,754	2,340	- 4,573	- 2,233	482	- 2,715	3,619	904	2003
6,660	3,342	3,318	5,787	- 799	4,988	- 4,516	472	835	- 363	1,161	798	2004
7,140	3,607	3,533	4,905	- 782	4,123	- 1,093	3,030	413	2,617	- 1,715	902	2005
7,646	4,204	3,442	6,626	1,373	7,999	- 1,985	6,014	878	5,136	- 3,835	1,301	2006
7,248	3,747	3,501	4,624	- 2,163	2,461	- 1,673	788	283	505	400	907	2007
7,364	3,659	3,705	6,112	- 8,547	- 2,435	- 3,616	- 6,051	629	- 6,680	6,809	129	2008
7,111	3,622	3,489	6,831	- 6,096	735	- 6,649	- 5,914	223	- 6,137	3,791	- 2,345	2009
6,689	3,261	3,428	5,538	- 2,270	3,268	- 4,197	- 929	- 101	- 828	690	- 138	2010
6,681	3,202	3,479	4,483	- 684	3,799	- 3,727	72	697	- 625	267	- 358	2011
6,305	3,127	3,178	4,267	- 118	4,149	- 1,853	2,296	667	1,629	- 1,954	- 325	2012
6,605	3,200	3,405	4,077	- 3,321	756	- 1,235	- 479	469	- 948	973	25	2013
6,498	3,261	3,237	2,667	- 1,580	1,087	- 1,455	- 368	511	- 879	1,406	527	2014
6,893	3,488	3,405	3,077	- 1,114	1,963	- 158	1,805	764	1,041	- 580	461	2015
6,412	2,889	3,523	3,677	- 3,725	- 48	- 499	- 547	505	- 1,052	182	- 870	2016
6,699	3,083	3,616	2,545	- 2,257	288	656	944	443	501	- 741	- 240	2017
5,538	2,789	2,749	1,695	- 2,625	- 930	- 91	- 1,021	603	- 1,624	- 128	- 1,752	2018
5,729	2,805	2,924	1,570	- 337	1,233	- 410	823	196	627	- 575	52	2019
5,574	2,773	2,801	1,767	- 643	1,124	- 586	538	185	353	- 527	- 174	2020
5,815	2,828	2,987	2,427	- 50	2,377	- 665	1,712	748	964	- 1,154	- 190	2021
5,943	2,772	3,171	3,555	- 1,550	2,005	16	2,021	868	1,153	- 1,187	- 34	2022

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	858	140,830	3,976	8,299	4,323	213	218	5	-	-	4,189
1969	851	159,179	4,384	9,717	5,333	245	249	4	-	-	4,629
1970	832	179,043	4,918	12,840	7,922	290	294	4	-	-	5,208
1971	808	199,337	5,608	14,079	8,471	361	366	5	-	-	5,969
1972	771	226,557	6,691	15,497	8,806	509	515	6	-	-	7,200
1973	740	247,670	7,390	19,999	12,609	638	646	8	-	-	8,028
1974	710	271,832	8,673	23,734	15,061	770	776	6	-	-	9,443
1975	675	301,870	10,276	23,510	13,234	859	867	8	-	-	11,135
1976	649	337,364	10,933	23,512	12,579	920	929	9	-	-	11,853
1977	622	370,855	11,966	24,715	12,749	985	994	9	-	-	12,951
1978	611	408,074	13,011	25,273	12,262	1,070	1,079	9	-	-	14,081
1979	603	452,413	13,558	29,332	15,774	1,245	1,254	9	-	-	14,803
1980	599	490,534	14,364	37,504	23,140	1,525	1,537	12	-	-	15,889
1981	598	529,342	17,278	46,072	28,794	1,845	1,857	12	-	-	19,123
1982	595	570,029	19,805	50,489	30,684	1,969	1,983	14	-	-	21,774
1983	592	606,704	21,993	47,262	25,269	2,114	2,130	16	-	-	24,107
1984	591	645,764	22,276	49,295	27,019	2,132	2,148	16	-	-	24,408
1985	590	689,295	22,856	50,911	28,055	2,232	2,251	19	-	-	25,088
1986	589	733,290	23,354	50,338	26,984	2,356	2,385	29	-	-	25,710
1987	586	783,133	23,586	50,450	26,864	2,470	2,513	43	-	-	26,056
1988	585	831,211	24,443	51,762	27,319	2,619	2,671	52	-	-	27,062
1989	583	875,042	24,314	57,466	33,152	3,141	3,208	67	-	-	27,455
1990	575	934,259	24,968	67,561	42,593	4,077	4,155	78	-	-	29,045
1991	557	999,930	28,158	78,362	50,204	4,696	4,803	107	-	-	32,854
1992	542	1,029,488	29,701	85,138	55,437	5,431	5,567	136	-	-	35,132
1993	703	1,253,312	38,078	99,669	61,591	6,261	6,468	207	1,071	-235	45,175
1994	655	1,367,636	43,102	100,277	57,175	6,878	7,086	208	205	-358	49,827
1995	624	1,438,297	43,499	101,815	58,316	6,995	7,219	224	716	-437	50,773
1996	607	1,539,310	44,859	101,810	56,951	7,288	7,543	255	703	-922	51,928
1997	598	1,634,968	44,414	102,629	58,215	7,696	8,026	330	958	-207	52,861
1998	594	1,724,574	43,430	104,410	60,980	8,317	8,701	384	916	338	53,001
1999	578	1,753,407	43,537	100,193	56,656	9,069	9,521	452	464	514	53,584
1999	578	896,503	22,260	51,228	28,968	4,637	4,868	231	237	263	27,397
2000	561	922,381	21,526	52,774	31,248	5,052	5,355	303	150	-109	26,619
2001	536	948,723	21,606	54,522	32,916	4,743	5,019	276	-11	408	26,746
2002	519	975,490	23,234	53,932	30,698	4,784	5,065	281	-43	615	28,590
2003	489	980,622	23,504	50,962	27,458	5,180	5,495	315	215	256	29,155
2004	477	985,944	23,192	48,524	25,332	5,562	5,912	350	159	206	29,119
2005	463	995,377	22,926	47,328	24,402	5,621	5,996	375	180	299	29,026
2006	457	1,007,033	22,449	47,046	24,597	5,854	6,244	390	176	419	28,898
2007	446	1,019,129	20,949	48,987	28,038	6,082	6,492	410	151	690	27,872
2008	438	1,042,947	20,861	51,861	31,000	5,994	6,416	422	35	548	27,438
2009	431	1,060,725	22,570	46,406	23,836	5,858	6,298	440	172	105	28,705
2010	429	1,070,231	23,506	43,023	19,517	6,124	6,591	467	46	31	29,707
2011	426	1,078,852	23,791	42,686	18,895	6,182	6,575	393	-20	-66	29,887
2012	423	1,096,261	23,280	40,731	17,451	6,137	6,516	379	17	-106	29,328
2013	417	1,098,581	23,117	37,298	14,181	6,241	6,633	392	19	-476	28,901
2014	416	1,110,362	23,237	35,028	11,791	6,441	6,854	413	8	-563	29,123
2015	413	1,130,688	23,285	32,807	9,522	6,776	7,211	435	-7	-260	29,794
2016	403	1,154,475	22,667	30,520	7,853	6,975	7,423	448	10	7	29,659
2017	390	1,179,915	22,018	28,577	6,559	7,590	8,069	479	6	169	29,783
2018	386	1,267,726	21,949	27,541	5,592	7,965	8,778	813	1	718	30,633
2019	380	1,315,579	21,217	26,758	5,541	8,458	9,405	947	10	17	29,702
2020	377	1,407,118	20,741	24,986	4,245	8,660	9,646	986	5	8	29,414
2021	371	1,516,119	19,873	23,966	4,093	9,242	10,309	1,067	11	44	29,170
2022	362	1,573,071	23,058	26,317	3,259	9,668	10,740	1,072	9	1,259	33,994

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
2,761	1,843	918	1,428	-	1,428	- 160	1,268	537	731	- 201	530	1968
3,204	2,171	1,033	1,425	-	1,425	- 418	1,007	422	585	- 129	456	1969
3,871	2,648	1,223	1,337	-	1,337	- 576	761	350	411	- 75	336	1970
4,631	3,212	1,419	1,338	-	1,338	- 208	1,130	552	578	- 163	415	1971
5,191	3,601	1,590	2,009	-	2,009	- 512	1,497	746	751	- 238	513	1972
5,945	4,205	1,740	2,083	-	2,083	- 834	1,249	636	613	- 178	435	1973
6,834	4,884	1,950	2,609	-	2,609	- 890	1,719	928	791	- 262	529	1974
7,304	5,147	2,157	3,831	-	3,831	- 596	3,235	1,813	1,422	- 600	822	1975
8,256	5,794	2,462	3,597	-	3,597	- 745	2,852	1,588	1,264	- 466	798	1976
8,738	6,061	2,677	4,213	-	4,213	- 589	3,624	2,155	1,469	- 542	927	1977
9,271	6,413	2,858	4,810	-	4,810	- 959	3,851	2,218	1,633	- 648	985	1978
10,023	6,852	3,171	4,780	-	4,780	-1,550	3,230	1,743	1,487	- 589	898	1979
10,911	7,524	3,387	4,978	-	4,978	-1,375	3,603	2,033	1,570	- 612	958	1980
11,800	7,998	3,802	7,323	-	7,323	-2,769	4,554	2,884	1,670	- 714	956	1981
12,620	8,339	4,281	9,154	-	9,154	-2,848	6,306	4,337	1,969	- 837	1,132	1982
13,392	8,830	4,562	10,715	-	10,715	-3,297	7,418	5,196	2,222	- 906	1,316	1983
14,054	9,152	4,902	10,354	-	10,354	-2,764	7,590	5,256	2,334	- 937	1,397	1984
14,946	9,677	5,269	10,142	-	10,142	-3,044	7,098	4,900	2,198	- 819	1,379	1985
15,881	10,283	5,598	9,829	-	9,829	-2,928	6,901	4,762	2,139	- 762	1,377	1986
16,876	11,045	5,831	9,180	-	9,180	-2,958	6,222	4,224	1,998	- 681	1,317	1987
17,680	11,542	6,138	9,382	-	9,382	-3,207	6,175	4,095	2,080	- 735	1,345	1988
18,409	11,864	6,545	9,046	-	9,046	-4,903	4,143	2,466	1,677	- 518	1,159	1989
19,731	12,776	6,955	9,314	-	9,314	-4,371	4,943	3,133	1,810	- 570	1,240	1990
21,782	14,231	7,551	11,072	-	11,072	-2,636	8,436	5,612	2,824	- 1,210	1,614	1991
22,991	15,040	7,951	12,141	-	12,141	-2,734	9,407	6,475	2,932	- 1,206	1,726	1992
28,638	17,728	10,910	16,537	- 5,690	10,847	- 10	10,837	7,006	3,831	- 1,562	2,269	1993
29,237	18,287	10,950	20,590	-10,007	10,583	- 876	9,707	5,661	4,046	- 1,621	2,425	1994
31,280	19,291	11,989	19,493	- 7,481	12,012	301	12,313	7,953	4,360	- 1,789	2,571	1995
32,435	19,788	12,647	19,493	- 7,167	12,326	222	12,548	8,193	4,355	- 1,862	2,493	1996
33,504	20,113	13,391	19,357	- 7,561	11,796	407	12,203	8,010	4,193	- 1,640	2,553	1997
35,247	21,118	14,129	17,754	- 5,889	11,865	152	12,017	7,619	4,398	- 1,820	2,578	1998
35,224	21,090	14,135	18,359	- 3,049	15,310	-4,739	10,571	6,311	4,260	- 1,707	2,552	1999
18,010	10,783	7,227	9,387	- 1,559	7,828	-2,423	5,405	3,227	2,178	- 873	1,305	1999
18,335	10,993	7,342	8,284	- 4,229	4,055	977	5,032	2,770	2,262	- 976	1,287	2000
18,688	11,076	7,612	8,058	- 4,980	3,078	571	3,649	1,633	2,016	- 829	1,188	2001
19,022	11,324	7,698	9,568	- 6,927	2,641	786	3,427	1,471	1,956	- 676	1,281	2002
19,349	11,725	7,624	9,806	- 5,247	4,559	197	4,756	3,011	1,745	- 580	1,164	2003
18,907	11,587	7,320	10,212	- 5,883	4,329	71	4,400	2,122	2,278	- 885	1,394	2004
19,146	11,841	7,305	9,880	- 4,947	4,933	- 6	4,927	2,285	2,642	- 1,125	1,516	2005
19,014	11,693	7,321	9,884	- 5,246	4,638	- 217	4,421	1,973	2,448	- 855	1,592	2006
19,373	11,338	8,035	8,499	- 4,376	4,123	- 364	3,759	1,574	2,185	- 819	1,367	2007
18,865	11,534	7,331	8,573	- 4,900	3,673	-1,512	2,161	1,016	1,145	- 143	1,003	2008
19,109	11,912	7,197	9,596	- 4,484	5,112	- 402	4,710	2,245	2,465	- 1,201	1,264	2009
18,665	11,546	7,119	11,042	- 3,493	7,549	- 963	6,586	2,513	4,073	- 2,555	1,518	2010
18,735	11,562	7,173	11,152	7,468	18,620	-1,824	16,796	2,747	14,049	-12,437	1,612	2011
19,256	12,068	7,188	10,072	660	10,732	-1,272	9,460	2,657	6,803	- 5,200	1,603	2012
19,410	12,085	7,325	9,491	130	9,621	-1,020	8,601	2,664	5,937	- 4,401	1,536	2013
19,891	12,606	7,285	9,232	1	9,233	- 593	8,640	2,794	5,846	- 4,288	1,558	2014
20,517	12,946	7,571	9,277	92	9,369	- 392	8,977	2,913	6,064	- 4,491	1,573	2015
20,110	12,587	7,523	9,549	1,062	10,611	- 386	10,225	2,939	7,286	- 5,728	1,558	2016
19,991	12,646	7,345	9,792	283	10,075	- 153	9,922	2,861	7,061	- 5,517	1,544	2017
20,930	13,012	7,918	9,703	- 704	8,999	- 786	8,213	2,694	5,519	- 4,070	1,449	2018
21,211	13,079	8,132	8,491	- 296	8,195	41	8,236	2,437	5,799	- 4,390	1,409	2019
20,630	12,832	7,798	8,784	- 1,960	6,824	- 88	6,736	2,513	4,223	- 2,923	1,300	2020
20,637	12,606	8,031	8,533	- 209	8,324	- 155	8,169	2,675	5,494	- 4,190	1,304	2021
21,063	12,772	8,291	12,931	- 4,730	8,201	-1,753	6,448	2,610	3,838	- 2,660	1,178	2022

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

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

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

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

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



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

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

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

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	2,252	43,175	1,255	2,599	1,344	160	164	4	-	-	1,415
1969	2,222	49,484	1,536	3,208	1,672	179	185	6	-	-	1,715
1970	2,162	58,224	2,049	4,590	2,541	201	209	8	-	-	2,250
1971	2,105	68,544	2,279	5,201	2,922	237	245	8	-	-	2,516
1972	2,045	81,252	2,681	5,875	3,194	292	302	10	-	-	2,973
1973	2,445	101,633	3,578	8,899	5,321	363	377	14	-	-	3,941
1974	2,428	113,464	4,169	10,678	6,509	411	426	15	-	-	4,580
1975	2,408	126,510	4,532	10,124	5,592	446	468	22	-	-	4,978
1976	2,385	143,069	4,841	10,196	5,355	500	528	28	-	-	5,341
1977	2,342	162,366	5,391	11,026	5,635	555	587	32	-	-	5,946
1978	2,312	184,220	5,904	11,568	5,664	632	670	38	-	-	6,536
1979	2,293	212,340	6,574	14,166	7,592	761	805	44	-	-	7,335
1980	2,278	238,349	7,843	19,629	11,786	896	947	51	-	-	8,739
1981	2,268	266,029	9,794	25,484	15,690	991	1,059	68	-	-	10,785
1982	2,263	291,440	10,939	27,675	16,736	1,044	1,119	75	-	-	11,983
1983	2,250	314,632	11,505	24,939	13,434	1,184	1,263	79	-	-	12,689
1984	2,238	338,117	11,503	26,180	14,677	1,222	1,308	86	-	-	12,725
1985 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
2022	733	1,165,801	17,828	19,634	1,806	6,240	7,568	1,328	10	1,109	25,187

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
1,101	644	457	314	-	314	52	366	171	195	- 23	172	1968
1,275	750	525	440	-	440	- 47	393	186	207	- 17	190	1969
1,584	950	634	666	-	666	- 145	521	248	273	- 42	231	1970
1,919	1,174	745	597	-	597	20	617	292	325	- 67	258	1971
2,245	1,395	850	728	-	728	- 33	695	326	369	- 79	290	1972
2,885	1,829	1,056	1,056	-	1,056	- 187	869	434	435	- 88	347	1973
3,439	2,197	1,242	1,141	-	1,141	- 77	1,064	540	524	- 129	395	1974
3,794	2,458	1,336	1,184	-	1,184	133	1,317	672	645	- 200	445	1975
4,296	2,805	1,491	1,045	-	1,045	213	1,258	689	569	- 132	437	1976
4,719	3,059	1,660	1,227	-	1,227	233	1,460	873	587	- 126	461	1977
5,127	3,325	1,802	1,409	-	1,409	127	1,536	912	624	- 133	491	1978
5,644	3,639	2,005	1,691	-	1,691	- 120	1,571	933	638	- 118	520	1979
6,350	4,108	2,242	2,389	-	2,389	- 279	2,110	1,290	820	- 217	603	1980
7,078	4,590	2,488	3,707	-	3,707	- 1,095	2,612	1,761	851	- 220	631	1981
7,882	4,995	2,887	4,101	-	4,101	- 975	3,126	2,114	1,012	- 297	715	1982
8,643	5,398	3,245	4,046	-	4,046	- 752	3,294	2,268	1,026	- 311	715	1983
9,401	5,790	3,611	3,324	-	3,324	- 412	2,912	1,968	944	- 271	673	1984
11,400	6,975	4,425	3,065	-	3,065	- 192	2,873	1,957	916	- 198	718	1985 <sup>16</sup>
11,930	7,331	4,599	2,927	-	2,927	- 64	2,863	1,943	920	- 160	760	1986
12,352	7,636	4,716	3,016	-	3,016	- 6	3,010	2,066	944	- 169	775	1987
12,635	7,876	4,759	3,367	-	3,367	57	3,424	2,357	1,067	- 211	856	1988
12,976	8,100	4,876	4,028	-	4,028	- 1,344	2,684	1,706	978	- 148	830	1989
14,050	8,807	5,243	4,318	-	4,318	- 732	3,586	2,231	1,355	- 363	992	1990
15,068	9,428	5,640	5,370	-	5,370	- 239	5,131	3,096	2,035	- 743	1,292	1991
16,557	10,357	6,200	6,117	-	6,117	- 203	5,914	3,820	2,094	- 704	1,390	1992
19,183	11,599	7,584	8,814	- 2,284	6,530	- 77	6,453	4,014	2,439	- 814	1,625	1993
20,075	12,149	7,926	10,071	- 4,316	5,755	- 213	5,542	3,115	2,427	- 760	1,667	1994
21,302	12,819	8,483	9,685	- 2,983	6,702	139	6,841	4,237	2,604	- 810	1,794	1995
21,980	13,112	8,868	9,830	- 3,304	6,526	295	6,821	4,309	2,512	- 690	1,822	1996
22,544	13,349	9,195	9,769	- 3,864	5,905	287	6,192	3,781	2,411	- 593	1,818	1997
23,196	13,501	9,695	8,841	- 3,546	5,295	341	5,636	3,419	2,217	- 498	1,719	1998
23,615	13,808	9,807	9,537	- 4,000	5,537	- 628	4,909	2,736	2,173	- 401	1,772	1999
12,074	7,060	5,014	4,876	- 2,045	2,831	- 321	2,510	1,399	1,111	- 205	906	1999
12,547	7,252	5,295	4,289	- 2,445	1,844	250	2,094	1,096	998	85	1,084	2000
12,592	7,352	5,240	3,824	- 2,671	1,153	735	1,888	772	1,116	- 182	933	2001
12,615	7,442	5,173	4,632	- 3,687	945	1,572	2,517	801	1,716	- 768	947	2002
12,915	7,619	5,296	5,638	- 3,095	2,543	380	2,923	1,484	1,439	- 440	998	2003
12,963	7,677	5,286	5,915	- 3,042	2,873	104	2,977	1,458	1,519	- 437	1,082	2004
13,333	8,013	5,320	5,725	- 2,999	2,726	1,430	4,156	1,444	2,712	- 1,519	1,193	2005
13,536	8,250	5,286	7,503	- 4,249	3,254	360	3,614	829	2,785	- 1,556	1,229	2006
13,056	7,807	5,249	5,475	- 2,714	2,761	119	2,880	1,054	1,826	- 621	1,205	2007
12,909	7,874	5,035	5,980	- 3,615	2,365	- 326	2,039	571	1,468	- 423	1,044	2008
13,380	8,283	5,097	6,201	- 2,258	3,943	- 539	3,404	1,490	1,914	- 724	1,190	2009
13,134	7,940	5,194	7,480	- 2,316	5,164	- 375	4,789	1,620	3,169	- 1,796	1,373	2010
13,382	7,983	5,399	7,548	- 317	7,231	- 250	6,981	1,924	5,057	- 3,674	1,383	2011
13,774	8,210	5,564	7,135	263	7,398	13	7,411	1,989	5,422	- 4,001	1,421	2012
13,886	8,303	5,583	7,604	322	7,926	- 276	7,650	1,956	5,694	- 4,285	1,409	2013
14,201	8,538	5,663	7,339	- 198	7,141	- 153	6,988	2,077	4,911	- 3,480	1,431	2014
14,509	8,754	5,755	7,269	- 453	6,816	- 134	6,682	2,103	4,579	- 3,226	1,353	2015
14,423	8,649	5,774	7,237	103	7,340	361	7,701	2,104	5,597	- 4,246	1,351	2016
14,382	8,583	5,799	7,497	- 186	7,311	- 33	7,278	2,199	5,079	- 3,774	1,305	2017
14,520	8,564	5,956	7,427	- 926	6,501	- 172	6,329	2,078	4,251	- 2,978	1,273	2018
14,858	8,518	6,340	7,262	419	7,681	- 174	7,507	2,124	5,383	- 4,154	1,229	2019
14,899	8,533	6,366	7,275	- 745	6,530	- 192	6,338	2,020	4,318	- 3,119	1,199	2020
15,235	8,665	6,570	7,877	- 34	7,843	- 122	7,721	2,007	5,714	- 4,440	1,274	2021
15,746	8,832	6,914	9,441	- 4,052	5,389	- 851	4,538	1,114	3,424	- 2,295	1,129	2022

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	47	97,900	716	4,339	3,623	-	-	-	-	-	716
1969	47	105,741	976	5,052	4,076	-	-	-	-	-	976
1970	45	107,415	1,061	5,452	4,391	-	-	-	-	-	1,061
1971	45	117,104	1,109	6,214	5,105	-	-	-	-	-	1,109
1972	42	117,530	1,114	6,668	5,554	-	-	-	-	-	1,114
1973	41	132,239	1,476	8,065	6,589	-	-	-	-	-	1,476
1974	40	145,091	1,494	9,192	7,698	-	-	-	-	-	1,494
1975	40	168,697	1,509	11,219	9,710	-	-	-	-	-	1,509
1976	39	190,681	1,560	12,881	11,321	-	-	-	-	-	1,560
1977	39	217,466	1,663	14,646	12,983	-	-	-	-	-	1,663
1978	38	247,471	1,804	16,185	14,381	-	-	-	-	-	1,804
1979	38	274,073	1,947	17,530	15,583	-	-	-	-	-	1,947
1980	38	301,584	2,066	19,688	17,622	-	-	-	-	-	2,066
1981	38	339,669	2,225	23,697	21,472	-	-	-	-	-	2,225
1982	38	376,432	2,643	27,724	25,081	-	-	-	-	-	2,643
1983	37	396,235	3,390	29,241	25,851	-	-	-	-	-	3,390
1984	37	423,423	3,642	30,877	27,235	-	-	-	-	-	3,642
1985	37	453,423	3,766	32,311	28,545	-	-	-	-	-	3,766
1986	37	486,144	3,841	33,201	29,360	-	-	-	-	-	3,841
1987	38	510,098	3,962	33,422	29,460	-	-	-	-	-	3,962
1988	38	539,270	4,021	34,150	30,129	-	-	-	-	-	4,021
1989	37	564,021	4,062	35,397	31,335	-	-	-	-	-	4,062
1990	36	593,081	4,146	38,295	34,149	-	-	-	-	-	4,146
1991	35	627,296	4,248	42,981	38,733	-	-	-	-	-	4,248
1992	34	641,603	4,628	48,086	43,458	-	-	-	-	-	4,628
1993	33	698,613	4,953	52,340	47,387	- 34	241	275	16	- 62	4,873
1994	33	805,456	5,554	57,248	51,694	- 41	266	307	- 15	- 98	5,400
1995	32	891,904	6,135	61,532	55,397	- 12	275	287	18	3	6,144
1996	34	1,051,903	7,001	68,847	61,846	- 122	301	423	12	- 128	6,763
1997	34	1,225,246	7,744	78,334	70,590	- 109	338	447	17	- 74	7,578
1998	32	1,446,545	9,004	94,571	85,567	- 153	369	522	15	101	8,967
1999	32	1,552,201	8,087	93,676	85,589	- 176	327	503	-	176	8,087
1999	32	793,628	4,135	47,896	43,761	- 90	167	257	-	90	4,135
2000	31	880,137	3,995	51,095	47,100	- 47	187	234	1	305	4,254
2001	27	924,683	4,005	53,012	49,007	- 75	182	257	- 1	273	4,202
2002	25	929,571	3,695	49,868	46,173	- 55	208	263	5	138	3,783
2003	25	877,381	3,795	44,657	40,862	- 58	256	314	2	- 26	3,713
2004	25	875,035	3,847	42,398	38,551	- 31	247	278	1	169	3,986
2005	24	879,136	3,933	42,930	38,997	- 5	331	336	3	206	4,137
2006	22	878,310	3,774	46,761	42,987	285	603	318	6	65	4,130
2007	22	859,798	3,737	60,944	57,207	378	669	291	- 17	289	4,387
2008	19	821,083	3,213	63,510	60,297	418	787	369	- 4	75	3,702
2009	18	803,949	3,760	43,235	39,475	129	910	781	- 3	27	3,913
2010	18	793,476	3,505	35,431	31,926	197	800	603	- 6	86	3,782
2011	18	645,145	2,616	32,016	29,400	138	373	235	- 4	- 825	1,925
2012	17	565,008	2,413	24,026	21,613	97	327	230	-	143	2,653
2013	17	482,524	1,828	18,864	17,036	58	267	209	2	- 134	1,754
2014	17	421,014	2,007	16,232	14,225	14	225	211	- 4	108	2,125
2015	16	376,908	2,245	15,323	13,078	- 11	212	223	- 2	9	2,241
2016	15	289,800	1,565	11,623	10,058	- 43	176	219	-	14	1,536
2017	13	236,414	1,360	7,921	6,561	- 48	158	206	-	- 35	1,277
2018	11	233,165	1,732	6,975	5,243	- 80	97	177	6	- 27	1,631
2019	10	234,978	1,908	6,576	4,668	- 109	116	225	-	15	1,814
2020	10	241,909	2,024	6,020	3,996	- 123	109	232	-	- 72	1,829
2021	9	232,447	2,121	5,452	3,331	- 144	122	266	-	- 335	1,642
2022	8	235,064	2,117	5,620	3,503	- 102	121	223	-	- 6	2,009

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
223	157	66	493	-	493	- 16	477	133	344	- 184	160	1968
256	176	80	720	-	720	- 237	483	130	353	- 168	185	1969
273	188	85	788	-	788	- 287	501	149	352	- 173	179	1970
311	217	94	798	-	798	- 221	577	171	406	- 187	219	1971
331	223	108	783	-	783	- 189	594	203	391	- 220	171	1972
373	257	116	1,103	-	1,103	- 475	628	248	380	- 199	181	1973
431	302	129	1,063	-	1,063	- 423	640	244	396	- 200	196	1974
460	314	146	1,049	-	1,049	- 280	769	304	465	- 261	204	1975
500	335	165	1,060	-	1,060	- 254	806	322	484	- 263	221	1976
541	367	174	1,122	-	1,122	- 123	999	476	523	- 303	220	1977
611	404	207	1,193	-	1,193	- 14	1,179	564	615	- 368	247	1978
646	441	205	1,301	-	1,301	- 112	1,189	526	663	- 405	258	1979
711	497	214	1,355	-	1,355	111	1,466	663	803	- 515	288	1980
793	513	280	1,432	-	1,432	- 58	1,374	583	791	- 495	296	1981
830	543	287	1,813	-	1,813	- 264	1,549	672	877	- 540	337	1982
879	576	303	2,511	-	2,511	- 819	1,692	724	968	- 602	366	1983
951	616	335	2,691	-	2,691	- 948	1,743	750	993	- 626	367	1984
1,057	661	396	2,709	-	2,709	- 933	1,776	764	1,012	- 582	430	1985
1,118	717	401	2,723	-	2,723	- 1,148	1,575	725	850	- 470	380	1986
1,178	769	409	2,784	-	2,784	- 1,034	1,750	793	957	- 542	415	1987
1,244	808	436	2,777	-	2,777	- 1,070	1,707	773	934	- 495	439	1988
1,282	821	461	2,780	-	2,780	- 857	1,923	894	1,029	- 554	475	1989
1,413	936	477	2,733	-	2,733	- 843	1,890	772	1,118	- 625	493	1990
1,701	914	536	2,798	-	2,798	- 359	2,439	836	1,603	- 1,049	554	1991
1,701	1,043	658	2,927	-	2,927	- 649	2,278	945	1,333	- 751	582	1992
1,717	1,037	680	3,156	- 828	2,328	- 67	2,261	1,012	1,249	- 529	720	1993
1,808	1,091	717	3,592	- 1,493	2,099	114	2,213	883	1,330	- 571	759	1994
1,997	1,176	821	4,147	- 927	3,220	- 265	2,955	1,039	1,916	- 972	944	1995
2,135	1,250	885	4,628	- 848	3,780	- 341	3,439	1,325	2,114	- 982	1,132	1996
2,271	1,303	968	5,307	- 1,287	4,020	- 410	3,610	1,585	2,025	- 782	1,243	1997
2,664	1,534	1,130	6,303	- 1,165	5,138	- 645	4,493	1,864	2,629	- 618	2,011	1998
2,372	1,262	1,111	5,715	- 1,563	4,152	- 487	3,665	1,584	2,081	- 68	2,015	1999
1,213	645	568	2,922	- 799	2,123	- 249	1,874	810	1,064	- 35	1,030	1999
1,337	689	648	2,917	- 1,681	1,236	- 462	774	463	311	188	499	2000
1,402	694	708	2,800	- 1,121	1,679	- 495	1,184	324	860	680	1,541	2001
1,347	664	683	2,436	- 1,843	593	- 692	1,285	247	1,038	- 331	705	2002
1,405	663	742	2,308	- 1,110	1,198	- 368	830	255	575	14	590	2003
1,396	663	733	2,590	- 1,625	965	- 399	566	328	238	587	826	2004
1,458	697	761	2,679	- 1,128	1,551	- 1,391	160	313	- 153	906	751	2005
1,606	808	798	2,524	- 1,067	1,457	- 889	568	196	372	- 119	254	2006
1,578	751	827	2,809	- 1,244	1,565	- 1,190	375	165	210	- 626	- 415	2007
1,393	606	787	2,309	- 3,977	- 1,668	- 1,245	- 2,913	93	- 3,006	- 452	- 3,458	2008
1,432	639	793	2,481	- 3,481	- 1,000	- 419	- 1,419	163	- 1,582	- 3,093	- 4,675	2009
1,374	533	841	2,408	- 2,423	- 15	- 71	- 86	- 17	- 69	- 4,494	- 4,563	2010
1,418	552	866	507	- 1,641	- 1,134	827	- 307	74	- 381	- 4,321	- 4,702	2011
1,371	559	812	1,282	- 645	637	- 540	97	21	76	- 4,669	- 4,593	2012
1,322	525	797	432	- 405	27	- 90	117	88	29	- 4,775	- 4,746	2013
1,241	529	712	884	- 278	606	- 772	- 166	103	- 269	- 1,714	- 1,983	2014
1,147	492	655	1,094	- 327	767	- 20	747	98	649	- 1,385	- 736	2015
937	410	527	599	- 113	486	39	525	127	398	- 1,138	- 740	2016
897	411	486	380	32	412	75	487	171	316	- 722	- 406	2017
975	449	526	656	- 341	315	- 95	220	128	92	- 795	- 703	2018
929	428	501	885	- 125	760	- 217	543	160	383	- 229	154	2019
896	405	491	933	- 357	576	271	847	700	147	19	166	2020
862	404	458	780	- 156	624	1,043	1,667	1,102	565	166	731	2021
951	462	489	1,058	- 301	757	- 223	534	199	335	- 124	211	2022

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

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

in DM million

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

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

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

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

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

in DM million

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1993	34	196,948	5,720	11,856	6,136	588	2,571	1,983	-	-566	5,742
1994	35	211,229	5,845	12,179	6,334	688	2,716	2,028	-	-189	6,344
1995	35	222,245	5,865	12,523	6,658	483	2,538	2,055	-	-702	5,646
1996	34	234,169	5,918	12,769	6,851	170	2,658	2,488	-	-400	5,688
1997	34	250,607	6,004	13,285	7,281	298	2,633	2,335	-	-334	5,968
1998	34	264,925	5,909	13,780	7,871	811	3,261	2,450	-	-487	6,233
1999	33	275,267	6,014	14,225	8,211	92	2,871	2,779	-	315	6,421
1999	33	140,742	3,075	7,273	4,198	47	1,468	1,421	-	161	3,283
2000	31	149,860	3,056	7,579	4,523	306	1,583	1,277	-	255	3,617
2001	29	155,664	3,186	7,986	4,800	130	1,446	1,316	-	203	3,519
2002	28	161,195	3,222	8,079	4,857	48	1,469	1,421	-	325	3,595
2003	27	167,863	3,409	8,287	4,878	- 46	1,789	1,835	-	242	3,605
2004	27	178,273	3,439	8,355	4,916	2	1,573	1,571	-	116	3,557
2005	26	189,706	3,297	8,262	4,965	- 38	1,591	1,629	-	96	3,355
2006	26	194,193	2,915	8,125	5,210	-205	1,485	1,690	-	104	2,814
2007	25	192,926	3,241	8,158	4,917	-222	1,425	1,647	-	52	3,071
2008	25	191,129	3,197	8,135	4,938	-335	1,516	1,851	-	140	3,002
2009	24	189,910	3,278	7,881	4,603	-312	1,305	1,617	-	- 12	2,954
2010	23	195,151	3,284	7,896	4,612	-377	1,388	1,765	-	-105	2,802
2011	23	199,250	3,383	7,847	4,464	-497	1,395	1,892	-	11	2,897
2012	22	200,782	3,252	7,681	4,429	-531	1,403	1,934	-	46	2,767
2013	22	204,540	3,144	7,381	4,237	-629	1,381	2,010	-	26	2,541
2014	21	210,066	3,037	7,126	4,089	-547	1,339	1,886	-	- 53	2,437
2015	21	214,613	2,841	6,818	3,977	-590	1,375	1,965	-	- 2	2,249
2016	20	215,668	2,503	6,233	3,730	-503	1,260	1,763	-	717	2,717
2017	20	227,924	2,634	5,995	3,361	-481	1,226	1,707	-	701	2,854
2018	20	233,865	2,653	5,661	3,008	-500	1,295	1,795	-	14	2,167
2019	19	237,363	2,438	5,566	3,128	-548	1,309	1,857	-	52	1,942
2020	18	242,190	2,520	5,103	2,583	-493	1,270	1,763	-	30	2,057
2021	18	249,553	2,505	4,785	2,280	-389	1,295	1,684	-	26	2,142
2022	18	259,381	2,607	4,508	1,901	-174	1,834	2,008	-	393	2,826

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



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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
4,120	2,222	1,898	1,622	31	1,653	- 52	1,601	606	995	- 176	819	1993
4,210	2,172	2,038	2,134	- 158	1,976	90	2,066	1,060	1,006	- 284	722	1994
4,472	2,319	2,153	1,174	226	1,400	- 284	1,116	462	654	- 255	399	1995
4,634	2,318	2,316	1,054	334	1,388	27	1,415	543	872	- 539	333	1996
4,699	2,327	2,372	1,269	66	1,335	190	1,525	433	1,092	- 90	1,002	1997
4,853	2,411	2,442	1,380	- 67	1,313	413	1,726	636	1,090	- 653	437	1998
4,868	2,498	2,370	1,553	156	1,709	- 72	1,637	857	780	100	880	1999
2,489	1,277	1,212	794	80	874	- 37	837	438	399	51	450	1999
2,528	1,251	1,277	1,089	- 58	1,031	702	1,733	620	1,113	137	1,250	2000
2,555	1,193	1,362	964	- 125	839	- 131	708	373	335	- 79	255	2001
2,543	1,189	1,354	1,052	- 319	733	10	743	421	322	- 60	263	2002
2,524	1,139	1,385	1,081	- 225	856	- 320	536	296	240	- 52	188	2003
2,439	1,135	1,304	1,118	- 248	870	- 296	574	320	254	- 11	242	2004
2,328	1,132	1,196	1,027	- 248	779	- 174	605	325	280	- 35	245	2005
2,199	1,080	1,119	615	- 319	296	- 14	282	184	98	77	175	2006
2,074	955	1,119	997	- 410	587	- 163	424	287	137	7	145	2007
2,059	972	1,087	943	- 456	487	- 57	430	274	156	25	181	2008
1,966	885	1,081	988	- 116	872	- 200	672	267	405	- 117	288	2009
1,938	814	1,124	864	- 7	857	- 193	664	309	355	- 202	153	2010
1,951	807	1,144	946	755	1,701	- 273	1,428	191	1,237	- 914	323	2011
1,952	758	1,194	815	17	832	- 189	643	172	471	- 300	171	2012
1,867	701	1,166	674	- 88	586	- 145	441	194	247	- 104	143	2013
1,893	752	1,141	544	284	828	- 65	763	255	508	- 389	119	2014
1,749	721	1,028	500	- 72	428	- 2	426	78	348	- 4	344	2015
1,798	692	1,106	919	22	941	- 51	890	160	730	- 548	182	2016
1,891	719	1,172	963	- 61	902	89	991	155	836	- 622	214	2017
1,921	696	1,225	246	22	268	- 14	254	137	117	13	130	2018
1,838	647	1,191	104	49	153	303	456	105	351	- 139	212	2019
1,880	661	1,219	177	- 82	95	108	203	98	105	95	200	2020
2,005	752	1,253	137	- 16	121	53	174	113	61	26	87	2021
2,209	991	1,218	617	- 129	488	- 138	350	143	207	- 112	95	2022

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	17	54,949	353	994	641	12	60	48	-	-	365
1969	17	59,458	339	1,596	1,257	39	45	6	-	-	378
1970	17	65,931	364	2,071	1,707	49	69	20	-	-	413
1971	18	71,041	420	2,841	2,421	59	105	46	-	-	479
1972	18	78,415	444	3,157	2,713	86	118	32	-	-	530
1973	17	85,414	511	3,886	3,375	108	136	28	-	-	619
1974	17	89,191	552	4,379	3,827	106	137	31	-	-	658
1975	18	94,144	653	4,480	3,827	117	149	32	-	-	770
1976	18	103,489	702	4,799	4,097	100	134	34	-	-	802
1977	18	110,443	768	5,190	4,422	131	166	35	-	-	899
1978	17	117,598	838	5,334	4,496	128	162	34	-	-	966
1979	17	130,297	783	6,170	5,387	140	164	24	-	-	923
1980	16	142,163	772	7,491	6,719	164	193	29	-	-	936
1981	16	157,809	774	9,030	8,256	223	243	20	-	-	997
1982	16	176,678	939	10,636	9,697	224	245	21	-	-	1,163
1983	16	189,410	1,237	10,876	9,639	211	238	27	-	-	1,448
1984	16	201,298	1,323	11,625	10,302	235	261	26	-	-	1,558
1985	16	213,501	1,487	12,145	10,658	237	269	32	-	-	1,724
1986	16	231,062	1,595	12,632	11,037	237	279	42	-	-	1,832
1987	16	245,342	1,630	12,925	11,295	261	294	33	-	-	1,891
1988	16	257,560	1,714	13,359	11,645	279	318	39	-	-	1,993
1989	16	276,822	1,757	15,076	13,319	298	341	43	-	-	2,055
1990	17	378,292	4,624	23,123	18,499	1,300	1,348	48	-	-	5,924
1991	16	427,720	5,508	28,020	22,512	1,395	1,457	62	-	-	6,903
1992	16	491,697	5,549	33,395	27,846	1,464	1,554	90	-	-	7,013
1993	18	550,309	6,020	37,190	31,170	1,392	1,515	123	94	46	7,552
1994	17	673,763	6,294	37,524	31,230	1,492	1,640	148	21	182	7,989
1995	17	698,726	6,616	41,244	34,628	1,491	1,632	141	52	269	8,428
1996	17	747,641	6,749	42,372	35,623	1,379	1,606	227	79	428	8,635
1997	18	826,980	7,033	43,845	36,812	1,376	1,690	314	125	418	8,952
1998	18	907,364	7,521	47,167	39,646	1,198	1,596	398	113	424	9,256
1999	14	906,828	5,621	46,320	40,699	421	876	456	37	203	6,282
1999	14	463,654	2,874	23,683	20,809	215	448	233	19	104	3,212
2000	13	445,251	2,548	22,385	19,837	225	482	257	5	67	2,845
2001	13	481,621	2,534	23,850	21,316	248	509	261	- 1	122	2,903
2002	14	508,807	2,984	23,364	20,380	483	775	292	- 6	36	3,497
2003	14	531,247	2,893	21,904	19,011	492	835	343	16	181	3,582
2004	16	679,799	3,405	27,010	23,605	601	839	238	8	115	4,129
2005	16	707,171	3,481	28,663	25,182	633	900	267	- 1	134	4,247
2006	16	750,579	3,562	30,927	27,365	718	1,040	322	2	363	4,645
2007	16	807,794	3,454	35,945	32,491	781	1,218	437	- 5	178	4,408
2008	17	887,167	3,902	40,167	36,265	799	1,302	503	8	68	4,777
2009	18	894,261	4,748	33,547	28,799	873	1,304	431	1	28	5,650
2010	18	923,514	4,752	27,343	22,591	833	1,320	487	- 7	75	5,653
2011	18	927,186	4,234	28,284	24,050	766	1,223	457	- 10	195	5,185
2012	19	1,143,626	5,165	29,585	24,420	1,019	1,551	532	- 33	277	6,428
2013	20	1,037,399	1,964	29,076	27,112	1,142	1,538	396	7	3	3,116
2014	20	985,487	4,305	25,786	21,481	1,139	1,482	343	11	261	5,716
2015	20	1,028,351	4,437	24,861	20,424	992	1,341	349	12	159	5,600
2016	21	1,306,027	5,507	28,072	22,565	1,320	2,058	738	571	116	7,514
2017	20	1,265,735	5,279	22,474	17,195	1,276	1,967	691	423	1	6,979
2018	19	1,263,482	4,988	21,147	16,159	1,389	2,083	694	363	- 104	6,636
2019	19	1,333,352	5,121	20,216	15,095	1,607	2,348	741	427	- 212	6,943
2020	19	1,421,184	5,396	16,360	10,964	1,844	2,627	783	372	- 2	7,610
2021	18	1,468,095	5,635	13,692	8,057	2,007	2,892	885	507	88	8,237
2022	18	1,619,799	5,280	21,958	16,678	2,012	2,940	928	1,179	61	8,532

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
140	102	38	225	-	225	- 31	194	66	128	- 62	66	1968
170	115	55	208	-	208	- 37	171	48	123	- 66	57	1969
198	135	63	215	-	215	- 20	195	64	131	- 78	53	1970
224	165	59	255	-	255	- 39	216	78	138	- 76	62	1971
241	175	66	289	-	289	- 54	235	79	156	- 93	63	1972
273	205	68	346	-	346	- 123	223	90	133	- 71	62	1973
318	242	76	340	-	340	- 101	239	90	149	- 84	65	1974
334	239	95	436	-	436	- 129	307	126	181	- 99	82	1975
359	248	111	443	-	443	- 100	343	98	245	- 129	116	1976
409	265	144	490	-	490	- 110	380	126	254	- 151	103	1977
425	287	138	541	-	541	- 182	359	102	257	- 147	110	1978
447	306	141	476	-	476	- 110	366	103	263	- 144	119	1979
473	336	137	463	-	463	- 142	321	108	213	- 92	121	1980
468	342	126	529	-	529	- 160	369	143	226	- 115	111	1981
525	366	159	638	-	638	- 147	491	141	350	- 231	119	1982
558	393	165	890	-	890	- 297	593	234	359	- 225	134	1983
594	418	176	964	-	964	- 341	623	233	390	- 228	162	1984
657	453	204	1,067	-	1,067	- 418	649	230	419	- 282	137	1985
732	496	236	1,100	-	1,100	- 349	751	215	536	- 341	195	1986
767	512	255	1,124	-	1,124	- 450	674	234	440	- 286	154	1987
807	535	272	1,186	-	1,186	- 429	757	224	533	- 377	156	1988
853	562	291	1,202	-	1,202	- 460	742	232	510	- 336	174	1989
4,207	1,749	2,458	1,717	-	1,717	- 611	1,106	485	621	- 447	174	1990
4,475	1,925	2,550	2,428	-	2,428	-1,045	1,383	603	780	- 519	261	1991
4,993	2,040	2,953	2,020	-	2,020	- 790	1,230	580	650	- 535	115	1992
4,996	2,069	2,927	2,556	- 947	1,609	- 24	1,585	479	1,106	- 902	204	1993
5,175	2,109	3,066	2,814	-1,549	1,265	178	1,443	499	944	- 883	61	1994
5,480	2,673	2,807	2,948	-1,086	1,862	- 45	1,817	441	1,376	-1,108	268	1995
5,179	2,321	2,858	3,456	-1,546	1,910	-1,676	234	285	- 51	349	298	1996
5,478	2,749	2,729	3,474	-1,059	2,415	- 916	1,499	275	1,224	- 892	332	1997
5,165	2,371	2,794	4,091	-2,109	1,982	49	2,031	318	1,713	-1,160	553	1998
1,717	1,052	665	4,565	-2,136	2,429	- 196	2,234	227	2,007	-1,668	336	1999
878	538	340	2,334	-1,092	1,242	- 100	1,142	116	1,026	- 853	172	1999
846	516	330	1,999	- 655	1,344	- 9	1,335	87	1,248	-1,031	217	2000
883	527	356	2,020	- 725	1,295	- 354	941	86	855	- 681	174	2001
1,098	615	483	2,399	-1,075	1,324	- 153	1,171	90	1,081	- 872	208	2002
1,175	653	522	2,407	- 686	1,721	- 535	1,186	94	1,092	- 909	181	2003
1,463	830	633	2,666	- 310	2,356	- 277	2,079	95	1,984	-1,668	314	2004
1,496	855	641	2,751	- 65	2,686	- 71	2,615	99	2,516	-2,127	389	2005
1,638	959	679	3,007	- 608	2,399	55	2,454	69	2,385	-1,997	388	2006
1,683	955	728	2,725	-7,772	-5,047	- 575	-5,622	76	-5,698	4,777	- 921	2007
1,780	976	804	2,997	-4,717	-1,720	-1,694	-3,414	37	-3,451	- 898	-4,349	2008
1,865	1,006	859	3,785	-2,196	1,589	- 80	1,509	- 7	1,516	-4,369	-2,851	2009
1,797	1,027	770	3,856	- 460	3,396	76	3,472	79	3,393	-4,625	-1,232	2010
1,865	1,031	834	3,320	709	4,029	- 454	3,575	51	3,524	-4,363	- 839	2011
3,030	1,612	1,418	3,398	- 412	2,986	- 823	2,163	105	2,058	-3,730	-1,672	2012
2,773	1,450	1,323	343	- 815	- 472	- 744	-1,216	70	-1,286	- 669	-1,955	2013
2,859	1,458	1,401	2,857	-1,028	1,829	122	1,951	-140	2,091	-4,119	-2,028	2014
2,940	1,487	1,453	2,660	- 563	2,097	435	2,532	90	2,442	-4,393	-1,951	2015
4,250	2,009	2,241	3,264	- 973	2,291	- 28	2,263	86	2,177	-4,065	-1,888	2016
4,129	1,961	2,168	2,850	- 890	1,960	- 496	1,464	-178	1,642	-1,337	305	2017
4,352	2,214	2,138	2,284	- 197	2,087	- 755	1,332	146	1,186	- 894	292	2018
4,145	2,037	2,108	2,798	- 686	2,112	- 65	2,047	428	1,619	-1,387	232	2019
4,277	2,097	2,180	3,333	-1,159	2,174	77	2,251	538	1,713	-1,324	389	2020
4,568	2,235	2,333	3,669	- 799	2,870	303	3,173	1,054	2,119	-1,153	966	2021
5,065	2,555	2,510	3,467	- 931	2,536	- 118	2,418	415	2,003	-1,292	711	2022

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

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

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

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

Financial year	Number of reporting institutions	Total assets on annual average <sup>1</sup>	Interest business			Commissions business			Result from the trading portfolio <sup>5</sup>	Other operating result <sup>6</sup>	Operating income <sup>7</sup> (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received <sup>2</sup>	Interest paid <sup>3</sup>	Net commission income <sup>4</sup> (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1985	42	52,786	1,387	3,998	2,611	596	683	87	-	-	1,983
1986	47	70,335	1,555	4,430	2,875	681	788	107	-	-	2,236
1987	51	83,156	1,770	4,979	3,209	624	741	117	-	-	2,394
1988	56	96,330	1,901	5,828	3,927	599	746	147	-	-	2,500
1989	65	109,357	1,836	7,936	6,100	721	917	196	-	-	2,557
1990	78	122,583	2,117	10,058	7,941	771	1,013	242	-	-	2,888
1991	83	135,295	2,415	12,213	9,798	926	1,167	241	-	-	3,341
1992	88	197,150	3,656	18,320	14,664	1,196	1,458	262	-	-	4,852
1993	86	211,200	4,222	16,339	12,117	1,373	1,713	340	601	187	6,383
1994	88	231,376	5,038	15,822	10,784	1,448	1,801	353	303	262	7,051
1995	88	227,312	5,020	14,300	9,280	1,490	1,823	333	238	332	7,080
1996	78	240,468	5,074	13,214	8,140	1,699	2,094	395	271	481	7,525
1997	76	255,458	5,609	13,923	8,314	2,020	2,455	435	22	440	8,091
1998	68	256,528	4,970	13,209	8,239	2,309	2,758	449	237	576	8,092
1999	60	253,890	5,197	13,004	7,808	2,548	3,123	575	- 23	579	8,301
1999	60	129,812	2,657	6,649	3,992	1,303	1,597	294	- 12	296	4,244
2000	55	126,022	2,517	7,105	4,588	1,262	2,049	787	- 116	454	4,117
2001	51	168,673	3,019	11,676	8,657	1,426	2,233	807	- 143	327	4,629
2002	49	284,168	3,430	15,964	12,534	1,186	1,929	743	108	561	5,285
2003	45	291,782	3,521	14,921	11,400	1,425	1,818	393	287	292	5,525
2004	42	313,299	3,931	15,124	11,193	1,724	2,167	443	- 85	262	5,832
2005	41	649,254	8,216	29,491	21,275	3,389	4,246	857	345	167	12,117
2006	44	679,356	8,678	32,318	23,640	3,694	4,867	1,173	325	188	12,885
2007	42	766,323	10,189	39,607	29,418	4,038	5,725	1,687	- 542	421	14,106
2008	44	732,683	10,163	39,246	29,083	3,777	5,911	2,134	- 3,392	345	10,893
2009	43	679,565	9,831	26,212	16,381	3,311	5,272	1,961	1,277	370	14,789
2010	42	666,637	9,104	22,602	13,498	3,331	5,236	1,905	371	28	12,834
2011	39	756,406	9,868	23,908	14,040	3,234	4,934	1,700	- 173	447	13,376
2012	37	803,313	8,502	20,365	11,863	2,885	4,501	1,616	1,215	415	13,017
2013	37	692,773	8,266	15,323	7,057	2,633	4,282	1,649	1,106	301	12,306
2014	35	680,177	8,347	14,546	6,199	3,025	4,966	1,941	343	- 45	11,670
2015	33	735,491	8,383	13,502	5,119	2,919	4,834	1,915	435	456	12,193
2016	34	762,620	8,950	13,098	4,148	3,157	5,057	1,900	718	402	13,227
2017	34	765,500	8,801	12,037	3,236	3,589	5,218	1,629	812	891	14,093
2018	33	763,177	9,252	12,327	3,075	3,042	4,711	1,669	436	- 340	12,390
2019	32	849,008	9,683	12,911	3,228	3,520	5,338	1,818	546	1,184	14,933
2020	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
2022	31	1,872,399	10,869	15,104	4,235	7,018	10,163	3,145	2,994	1,037	21,918

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

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

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets <sup>10</sup> (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) <sup>11</sup>	Other and extraordinary result <sup>12</sup>	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax <sup>14</sup> (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital <sup>15</sup>	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs <sup>8</sup>	Other administrative spending <sup>9</sup>										
12	13	14	15	16	17	18	19	20	21	22	23	
1,275	739	536	708	-	708	- 217	491	267	224	- 57	167	1985
1,519	873	646	717	-	717	- 246	471	248	223	- 46	177	1986
1,743	994	749	651	-	651	- 189	462	268	194	- 29	165	1987
1,913	1,083	830	587	-	587	- 61	526	269	257	- 45	212	1988
2,141	1,155	986	416	-	416	- 90	326	212	114	48	162	1989
2,398	1,302	1,096	490	-	490	- 104	386	267	119	- 59	60	1990
2,755	1,456	1,299	586	-	586	- 202	384	243	141	- 34	107	1991
4,026	2,171	1,855	826	-	826	-1,518	- 692	308	- 1,000	1,213	213	1992
4,369	2,310	2,059	2,014	-1,184	830	- 164	666	153	513	27	540	1993
4,649	2,458	2,191	2,402	-1,442	960	- 214	746	339	407	- 109	298	1994
4,852	2,530	2,322	2,228	- 820	1,408	- 150	1,258	479	779	- 98	681	1995
5,010	2,573	2,437	2,515	- 755	1,760	- 369	1,391	646	745	- 108	637	1996
5,090	2,564	2,526	3,001	- 844	2,157	- 549	1,608	502	1,106	- 472	634	1997
5,160	2,505	2,655	2,932	- 720	2,212	- 80	2,132	693	1,439	- 518	921	1998
5,457	2,625	2,832	2,844	- 972	1,872	- 853	1,019	632	387	542	931	1999
2,790	1,342	1,448	1,454	- 497	957	- 436	521	323	198	277	476	1999
2,840	1,381	1,459	1,277	- 324	953	21	974	251	723	229	952	2000
3,216	1,474	1,742	1,413	- 422	991	- 266	725	349	376	134	510	2001
3,381	1,486	1,895	1,904	- 632	1,272	- 18	1,254	449	805	- 310	497	2002
3,325	1,443	1,882	2,200	- 799	1,401	- 837	564	274	290	390	680	2003
3,534	1,473	2,061	2,298	- 612	1,686	- 874	812	494	318	206	525	2004
7,291	3,416	3,875	4,826	-1,962	2,864	- 783	2,081	721	1,360	- 537	824	2005
7,672	3,711	3,961	5,213	-1,852	3,361	-1,287	2,074	517	1,557	- 511	1,045	2006
8,115	3,927	4,188	5,991	-2,204	3,787	5,914	9,701	769	8,932	-3,885	5,046	2007
8,371	3,947	4,424	2,522	-2,887	- 365	-1,423	-1,788	363	- 2,151	2,508	358	2008
8,811	4,471	4,340	5,978	-2,953	3,025	-1,816	1,209	496	713	592	1,306	2009
7,618	3,432	4,186	5,216	-1,697	3,519	-1,439	2,080	550	1,530	- 34	1,496	2010
7,950	3,551	4,399	5,426	-2,084	3,342	-1,582	1,760	271	1,489	- 409	1,080	2011
8,097	3,643	4,454	4,920	- 285	4,635	-1,339	3,296	735	2,561	- 32	2,529	2012
8,230	3,773	4,457	4,076	- 474	3,602	-1,481	2,121	513	1,608	- 558	1,050	2013
7,920	3,516	4,404	3,750	- 439	3,311	-1,308	2,003	320	1,683	- 725	958	2014
8,503	3,992	4,511	3,690	- 479	3,211	-1,723	1,488	430	1,058	- 396	662	2015
9,072	4,329	4,743	4,155	-1,012	3,143	-1,604	1,539	636	903	2,646	3,549	2016
8,817	4,070	4,747	5,276	- 590	4,686	-1,819	2,867	808	2,059	- 565	1,494	2017
8,717	4,064	4,653	3,673	- 994	2,679	- 992	1,687	586	1,101	- 518	583	2018
9,612	4,611	5,001	5,321	- 164	5,157	-1,952	3,205	1,189	2,016	2,664	4,680	2019
9,531	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
13,730	6,651	7,079	8,188	-2,140	6,048	-2,052	3,996	815	3,181	- 768	2,413	2022

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

### 9. Credit institutions' charge items \*

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

Financial year	Charges						General administrative spending					
	Number of reporting institutions	total	Interest paid <sup>1</sup>	Commissions paid	Net loss from the trading portfolio <sup>2</sup>	Gross loss on transactions in goods and subsidiary transactions <sup>3</sup>	total <sup>4</sup>	Staff costs			Other administrative spending <sup>6</sup>	
								Wages and salaries	Social security costs and costs relating to pensions and other benefits			
									total	of which: Pensions <sup>5</sup>		
1	2	3	4	5	6	7	8	9	10	11	12	
1968	3,708	29,844	18,487	155	–	–	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	–	–	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	–	–	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	–	–	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	–	–	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	–	–	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	–	–	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	–	–	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	–	–	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	–	–	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	–	–	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	–	–	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	–	–	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	–	–	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	–	–	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	–	–	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	–	–	41,473	29,001	23,203	5,798	2,350	12,472
1985 <sup>14</sup>	4,639	249,035	166,161	1,113	–	–	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	–	–	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	–	–	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	–	–	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	–	–	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	–	–	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	–	–	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	–	–	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	–	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	–	94,110	59,443	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	40,173
2022	1,301	247,761	75,437	16,679	17	–	90,536	48,427	36,555	11,872	5,987	42,109

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. **1** As of 1993, interest on participation rights capital is only shown here. Discount deductions may not be offset against the corresponding discount income. **2** Up to 1992, included in columns 15 and 16 as well as in table 10 ("Credit institutions' income items") column 15. Up to 2009, result from financial operations. **3** As of 1993, loss on

transactions in goods and subsidiary transactions is only shown in net terms with corresponding income. Up to 1992, loss 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 loss on transactions in goods and subsidiary transactions. **5** Up to 1992, including costs relating to other benefits. **6** Spending item does not include depreciation of and value adjustments to tangible and intangible assets, shown net of depreciation of assets leased ("narrow definition"). All other tables are based on a broad definition of "other administrative spending".

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

## 9. Credit institutions' charge items \*

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

Depreciation of and value adjustments to tangible and intangible assets <sup>7</sup>		Other operating charges <sup>8</sup>	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments <sup>9</sup>	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets <sup>10</sup>	Charges incurred from loss transfers	Transfers to special reserves	Extra-ordinary charges <sup>11</sup>	Taxes on income and earnings <sup>12</sup>	Other taxes <sup>13</sup>	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Financial year
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
605	–	542	775	15	–	35	–	1,860	53	18	1968
686	–	562	1,627	24	3	100	–	1,594	53	15	1969
812	–	676	2,101	40	8	66	–	1,485	48	11	1970
948	–	690	1,416	47	8	66	–	1,970	70	20	1971
1,030	–	692	2,056	36	6	91	–	2,475	104	34	1972
1,101	–	1,489	3,730	236	13	91	–	2,262	91	30	1973
1,230	–	1,976	3,933	297	28	459	–	2,957	91	49	1974
1,404	–	1,351	3,604	128	16	79	–	4,752	105	165	1975
1,731	–	1,729	3,900	254	14	67	–	4,595	107	297	1976
1,775	–	1,857	2,624	178	12	79	–	6,059	127	305	1977
1,852	–	1,877	3,383	197	13	147	–	6,315	123	335	1978
1,925	–	1,776	5,276	120	18	134	–	5,340	126	232	1979
2,079	–	2,061	5,394	126	18	183	–	5,979	71	167	1980
2,320	–	2,530	9,100	157	75	456	–	7,468	78	104	1981
2,580	–	2,831	12,262	234	38	443	–	10,275	79	147	1982
2,979	–	3,411	14,320	293	59	137	–	12,301	67	173	1983
3,307	–	4,110	12,617	256	36	93	–	12,422	84	232	1984
3,802	–	4,716	13,884	313	84	102	–	12,833	113	305	1985 <sup>14</sup>
4,091	–	5,250	12,714	366	142	186	–	12,739	112	269	1986
4,438	–	5,648	11,707	266	140	352	–	11,550	103	181	1987
4,608	–	5,841	8,088	92	157	4,124	–	13,109	96	194	1988
4,846	–	6,470	16,740	212	706	1,016	–	10,497	158	80	1989
5,207	–	6,157	18,512	512	1,145	379	–	10,757	194	257	1990
5,883	–	7,153	15,319	358	612	498	–	15,131	163	431	1991
6,323	–	7,781	18,742	443	429	285	–	16,915	171	546	1992
8,950	397	4,232	25,387	326	744	651	1,003	18,489	2,196	737	1993
9,172	312	4,235	31,905	1,580	884	660	1,531	16,603	2,671	1,107	1994
9,964	382	5,899	23,497	521	987	173	1,235	19,573	2,344	1,411	1995
10,357	439	6,128	25,139	571	2,108	404	3,191	20,890	3,011	1,998	1996
10,845	478	6,803	28,811	596	910	609	4,271	20,271	2,136	1,855	1997
11,611	494	7,479	30,280	545	1,373	362	6,428	31,784	251	1,772	1998
11,958	792	6,617	30,566	1,119	1,017	8,584	3,260	18,436	377	1,741	1999
6,114	405	3,383	15,628	572	520	4,389	1,667	9,426	193	890	1999
6,390	423	4,536	18,039	1,756	756	61	2,289	7,367	184	1,112	2000
6,116	167	4,548	22,531	1,839	2,807	113	2,340	4,045	218	1,877	2001
6,133	143	4,567	34,548	3,418	4,572	64	2,131	4,271	196	3,269	2002
5,647	125	5,661	23,587	7,487	2,863	63	5,353	5,801	172	3,911	2003
4,999	112	4,001	19,697	1,403	1,429	37	8,900	5,904	179	4,108	2004
4,430	–	5,986	18,211	739	1,400	36	4,791	10,069	204	4,726	2005
3,976	17	5,037	18,236	2,671	796	49	2,822	5,605	195	4,941	2006
3,823	6	5,551	26,902	3,940	939	65	1,361	6,240	158	4,961	2007
3,849	164	5,868	39,587	15,290	3,318	30	1,938	1,601	215	3,571	2008
3,922	338	8,357	28,959	9,624	3,750	23	7,405	4,182	170	3,353	2009
3,937	453	11,549	18,416	4,045	3,941	–	10,433	5,501	282	3,203	2010
5,445	2,007	17,231	11,924	11,180	6,581	–	2,674	7,034	559	3,584	2011
5,797	1,958	15,291	11,700	7,095	628	–	2,406	8,762	207	4,280	2012
5,537	1,884	16,824	10,565	3,646	651	–	3,359	7,376	173	4,889	2013
5,538	1,790	16,400	10,540	3,464	609	–	1,478	7,596	179	3,864	2014
5,890	1,822	17,897	7,249	3,579	1,213	–	2,471	8,445	309	4,077	2015
6,568	2,325	13,764	12,743	3,720	914	–	1,800	7,875	297	4,725	2016
6,968	2,581	14,784	8,309	1,466	636	–	2,317	7,536	291	4,297	2017
7,355	2,861	15,209	10,027	1,723	497	–	1,700	6,692	222	5,690	2018
9,153	3,712	14,732	10,045	12,158	908	–	3,152	7,806	252	4,116	2019
8,465	3,996	12,231	14,923	2,839	328	–	3,972	8,388	249	2,930	2020
9,398	4,514	15,950	7,049	1,494	318	–	3,585	9,759	280	3,870	2021
9,435	4,972	22,938	18,348	3,394	568	–	981	5,500	271	3,657	2022

<sup>7</sup> Up to 1992, excluding depreciation of and value adjustments to tangible and intangible assets and excluding depreciation of assets leased. <sup>8</sup> Up to 1992, including depreciation of assets leased as well as extraordinary charges. <sup>9</sup> As of 1993, excluding depreciation of and value adjustments on securities in the trading portfolio and on securities treated as fixed assets. Including premiums for credit insurance. <sup>10</sup> As of 1993, including depreciation of and value adjustments on securities treated as fixed assets. <sup>11</sup> Up to 1992, included in column 15. Extraordinary charges (and income) are

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

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

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

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

Financial year	Income									
	Interest received				Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Commissions received <sup>6</sup>
	total	total	from lending and money market transactions <sup>1</sup>	from debt securities and Debt Register claims	total <sup>2</sup>	from shares and other variable yield securities <sup>3</sup>	from participating interests <sup>4</sup>	from shares in affiliated enterprises <sup>5</sup>		
1	2	3	4	5	6	7	8	9	10	
1968	32,429	28,654	25,398	3,256	514	293	221	–	10	1,633
1969	40,435	36,333	32,196	4,137	595	335	260	–	16	1,920
1970	53,034	48,420	43,876	4,544	696	381	315	–	13	2,016
1971	58,275	52,908	48,043	4,865	747	424	323	–	65	2,459
1972	64,240	58,101	52,646	5,455	815	419	396	–	81	3,062
1973	89,621	81,232	75,411	5,821	883	433	450	–	73	3,614
1974	106,261	97,228	90,446	6,782	897	426	471	–	67	3,951
1975	102,144	93,313	84,427	8,886	939	430	509	–	86	4,426
1976	106,717	95,656	85,252	10,404	1,194	489	705	–	149	4,726
1977	114,935	103,977	92,209	11,768	1,319	547	772	–	163	5,117
1978	122,458	110,534	97,615	12,919	1,619	659	960	–	187	5,659
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	–	183	6,248
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	–	138	7,187
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	–	144	8,186
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	–	118	8,778
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	–	186	9,745
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	–	213	10,301
1985 <sup>12</sup>	257,127	231,371	203,425	27,946	2,531	985	1,546	–	225	12,078
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	–	667	13,381
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	–	200	13,098
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	–	241	14,295
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	–	538	16,752
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	–	325	19,918
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	–	318	21,546
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	–	342	24,735
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850	32,230
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274	33,219
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267	32,932
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000	35,997
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186	41,689
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641	46,864
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279	55,207
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165	28,227
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382	35,376
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898	32,682
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078	31,681
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525	32,434
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219	33,607
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339	36,942
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893	39,896
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931	43,604
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138	42,576
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100	40,710
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115	42,002
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025	41,050
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220	39,950
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628	40,618
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114	42,639
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773	44,542
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730	43,201
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388	44,190
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387	43,124
2019	239,836	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	216,880	131,360	119,089	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
2022	269,660	156,462	144,727	11,735	8,141	3,948	1,203	2,990	2,398	54,613

\* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. <sup>1</sup> Up to 1992, including guarantee commissions (from 1993, included in column 10). Discount

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



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

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

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

Net profit from the trading portfolio <sup>7</sup>	Gross profit on transactions in goods and subsidiary transactions <sup>8</sup>	Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments <sup>9</sup>	Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets <sup>9</sup>	Other operating income <sup>10</sup>		Income from the release of special reserves	Extraordinary income <sup>9 11</sup>	Income from loss transfers	Financial year
				total	of which: from leasing business <sup>9</sup>				
11	12	13	14	15	16	17	18	19	
-	146	-	-	1,437	-	35	-	-	1968
-	162	-	-	1,373	-	36	-	-	1969
-	172	-	-	1,641	-	73	-	3	1970
-	182	-	-	1,816	-	97	-	1	1971
-	210	-	-	1,914	-	56	-	1	1972
-	316	-	-	3,436	-	65	-	2	1973
-	333	-	-	3,685	-	85	-	15	1974
-	356	-	-	2,791	-	225	-	8	1975
-	374	-	-	4,403	-	211	-	4	1976
-	386	-	-	3,823	-	150	-	-	1977
-	379	-	-	3,983	-	96	-	1	1978
-	429	-	-	4,497	-	66	-	1	1979
-	474	-	-	5,378	-	127	-	-	1980
-	523	-	-	5,789	-	209	-	10	1981
-	508	-	-	6,534	-	144	-	6	1982
-	520	-	-	5,688	-	502	-	13	1983
-	548	-	-	7,699	-	224	-	16	1984
-	872	-	-	9,901	-	135	-	14	1985 <sup>12</sup>
-	824	-	-	9,121	-	117	-	9	1986
-	809	-	-	10,046	-	176	-	13	1987
-	751	-	-	11,984	-	182	-	17	1988
-	722	-	-	12,232	-	2,943	-	549	1989
-	732	-	-	14,551	-	1,878	-	619	1990
-	760	-	-	14,853	-	681	-	205	1991
-	741	-	-	15,385	-	341	-	211	1992
6,827	667	1,439	818	7,322	464	342	707	55	1993
1,698	605	851	3,006	7,964	365	371	1,844	143	1994
4,602	570	3,180	857	8,777	1,594	413	465	117	1995
4,513	548	3,405	1,176	10,068	1,668	357	1,280	1,191	1996
5,931	507	3,786	2,284	10,813	1,841	829	1,007	311	1997
7,368	457	3,049	15,789	12,464	988	298	15,593	676	1998
8,072	432	8,211	6,100	12,459	1,021	331	2,685	213	1999
4,127	221	4,198	3,119	6,370	522	169	1,373	109	1999
6,819	201	2,095	2,347	7,243	536	1,860	1,723	145	2000
6,203	183	2,789	5,789	8,493	247	1,519	2,409	353	2001
3,834	170	3,012	12,087	8,754	243	904	3,601	795	2002
6,803	165	1,611	2,219	9,843	220	456	1,118	112	2003
2,158	160	2,168	1,076	8,396	239	49	1,717	485	2004
12,058	161	3,956	4,983	7,986	55	83	3,161	56	2005
4,908	172	3,917	2,311	12,473	34	27	948	369	2006
3,336	173	2,889	8,979	9,100	12	38	2,111	49	2007
1,044	177	2,520	1,793	11,765	496	121	3,608	1,705	2008
8,124	157	1,913	1,111	9,214	785	37	1,280	879	2009
6,401	170	3,020	1,638	11,450	871	-	6,085	1,181	2010
5,789	184	15,027	690	20,219	6,339	-	764	5,213	2011
7,359	187	7,366	1,405	18,885	5,145	-	694	458	2012
6,195	186	4,023	1,539	17,875	4,705	-	870	865	2013
3,998	190	3,957	1,735	15,709	4,498	-	796	374	2014
4,197	185	3,752	1,905	17,647	4,679	-	543	1,101	2015
3,253	185	3,989	3,446	20,266	5,545	-	4,862	39	2016
5,576	180	4,690	3,100	18,780	5,952	-	1,608	610	2017
3,478	176	3,264	876	18,506	6,308	-	1,173	730	2018
2,525	177	3,326	1,609	21,037	8,442	-	1,858	734	2019
3,639	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
9,784	197	2,115	5,182	29,795	11,436	-	940	33	2022

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

income including income in connection with transfers from loan-loss provisions and other provisions. <sup>11</sup> Extraordinary income (and charges) are those incurred outside the credit institutions' normal business activities (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). <sup>12</sup> Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

## Explanatory notes

### Banking statistics

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

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

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

### Monthly balance sheet statistics

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

### Borrowers statistics

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

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

### Corpus of reporting credit institutions

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

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

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

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

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

### **Banks in Germany**

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

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

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

### **Building and loan associations**

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

### **Money market funds**

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

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

### **Multi-office banks**

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

## **■ Categories of banks**

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

### **Commercial banks**

#### **Big banks**

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

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

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

### **Branches of foreign banks**

#### **Landesbanken**

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

### Savings banks

### Regional institutions of credit Cooperatives

(until June 2016)

### Credit cooperatives

### Mortgage banks

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

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

### Banks majority-owned by foreign banks

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

### Foreign banks

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

### Building and loan associations

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

## ■ Classification by sector

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

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

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

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

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

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

## ■ Classification by maturity

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

The maturity categories are defined as follows:

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

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

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

## ■ Notes on the figures

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

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

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

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

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

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

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

The reporting group for statistics on banks' profit and loss accounts (profit and loss statistics) includes all banks which are monetary financial institutions (MFIs) and conform to the definition of a credit institution under the Capital Requirements Regulation (CRR) 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

AG", which had up to now been assigned to the "regional banks and other commercial banks" category, and "Post-bank 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 2022.

## Glossary of statistics of the banks' profit and loss accounts

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

### Administrative spending

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

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

**Affiliated enterprises**

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

**Average equity**

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

**Banks majority-owned by foreign banks**

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

**Categories of banks**

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

**Cost-income ratio (CIR)**

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

**Credit institution as a whole**

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

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

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

**Differing financial years**

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

**Equity ratio**

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

**Extraordinary result in the narrower sense**

Balance of reported extraordinary income less reported extraordinary charges.

**Figures for the most recent date**

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

**General administrative spending**

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

**Gross earnings**

The sum of net interest income and net commission income.

**Income from operating banking business**

See "Operating income".

**Insolvency**

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

**Interbank transaction**

Transaction between credit institutions.

**Interest income (total)**

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

**Interest income in the narrower sense**

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

**Interest margin**

Net interest income in relation to average total assets.

### **Leasing**

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

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

Balance sheet statistics main template item HV11 100.

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

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

### **Net accumulated losses**

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

### **Net commission income**

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

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

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

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

Operating result plus other and extraordinary result.

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

See "Net interest income in the narrower sense".

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

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

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

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

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

Operating income less general administrative spending.

### **Net retained profits**

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

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

### **Operating banking business**

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

### **Operating expenditure**

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

### **Operating income**

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

### **Operating result**

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

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

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

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

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

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

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

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

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



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

#### **Partial operating result**

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

#### **Participation certificate**

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

#### **Participation right**

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

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

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

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

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

#### **Reserves, disclosed**

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

#### **Reserves, undisclosed**

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

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

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

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

#### **Return**

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

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

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

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

Balance sheet statistics main template item HV11 090.

#### **Special reserves**

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

#### **Specific securities**

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

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

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

#### **Tangible fixed assets**

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

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

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

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

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

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

#### **Trading result**

See also "Result from the trading portfolio".

#### **Truncated financial year**

Period of less than twelve months in a balance sheet.

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

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

#### **Yield**

See also "Return".

## Translation of table header information

### I Banks (MFIs) in Germany

#### 1 Assets \*

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

#### 2 Liabilities \*

€ million

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

### I Banks (MFIs) in Germany

#### 2 Liabilities (cont'd)

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

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

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

### I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

Footnote to (b) By category of banks

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

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

(a) Total

€ million

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

  

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

Zeit = Period

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

Veränderungen = Changes

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

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

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

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

Excluding debt securities arising from the exchange of equalisation claims.

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

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

**(a) Total**

**(b) By category of banks**

€ million

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

**and long-term lending**

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

Zeit = Period

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

Veränderungen = Changes

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

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

**Footnote to (b) By category of banks**

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

# I Banks (MFIs) in Germany

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

### (a) Total

€ million

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

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

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

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

### (b) By category of banks

€ million

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

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

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

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

# I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

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

  

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

Zeit = Period; Vj. = Quarter

Kredite insgesamt = Total lending

Kurzfristige Kredite = Short-term lending

Mittelfristige Kredite = Medium-term lending

Langfristige Kredite = Long-term lending

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

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

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

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

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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



## I Banks (MFIs) in Germany

### 10 Securities portfolios and participating interests \*

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

## I Banks (MFIs) in Germany

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

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

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

### (a) Total

### (b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

# I Banks (MFIs) in Germany

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

### (a) Total

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

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

### (b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

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

# I Banks (MFIs) in Germany

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

### (a) Total

€ million

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

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

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

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

### (b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

## I Banks (MFIs) in Germany

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

#### (a) Total

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

Inländische wirtschaftlich selbständige Privatpersonen = Domestic self-employed persons

Inländische wirtschaftlich unselbständige Privatpersonen = Domestic employees

Inländische sonstige Privatpersonen = Other domestic individuals

Inländische Organisationen ohne Erwerbszweck = Domestic non-profit institutions

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

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

#### (b) By category of banks

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

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

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

(maximum maturity under the terms of issue)

€ million

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

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

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

## I Banks (MFIs) in Germany

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

€ million

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

Zeit = Period

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

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

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

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

€ million

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

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

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

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

### 1 Loans, building loans

€ million

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

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

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

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

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

€ million

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

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

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

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