

II. Monetary and banking statistics data

1. Money stock and credit volume in Germany until 1998*

Year-end data

Period	Money stock								Stock of central bank money ⁵		Credit volume ^{2,6}	
	M1 ^{1,2,3}		M2 ^{1,2,3}		M3 ^{1,2,3}		M3 extended ^{2,3,4}		DEM billion	Change (%)	DEM billion	Change (%)
	DEM billion	Change (%)	DEM billion	Change (%)	DEM billion	Change (%)	DEM billion	Change (%)				
1950	18.1	10.7	22.5	22.1	.	.	.	.	.	.	28.8	50.7
1951	21.0	15.0	27.3	19.9	.	.	.	.	.	.	36.2	24.6
1952	23.1	10.3	31.9	16.6	.	.	.	.	.	.	45.2	24.1
1953	25.2	8.9	36.5	14.2	.	.	.	.	.	.	56.1	23.8
1954	28.4	12.9	39.4	8.0	.	.	.	.	.	.	69.7	23.4
1955	31.5	10.4	42.5	7.8	56.7	.	.	.	.	.	83.1	19.3
1956	33.9	7.7	47.4	11.5	63.1	11.4	.	.	.	.	93.6	12.7
1957	37.7	11.3	54.8	15.3	73.3	15.9	.	.	.	.	103.3	10.7
1958	42.5	12.6	60.4	10.0	83.2	13.5	.	.	.	.	115.6	12.0
1959	47.7	11.0	67.6	10.2	96.7	13.9	.	.	.	.	135.6	14.8
1960	51.1	7.2	72.7	7.5	107.2	10.9	.	.	22.0	.	167.7	12.5
1961	58.7	14.7	82.2	13.3	123.0	14.9	.	.	24.6	11.8	191.6	14.2
1962	63.4	7.9	88.5	7.7	135.8	10.2	.	.	26.5	7.7	215.4	12.5
1963	67.8	7.0	94.5	6.7	149.2	9.9	.	.	28.2	6.4	241.2	12.0
1964	73.0	8.0	100.8	6.8	163.2	9.5	.	.	30.2	7.1	272.3	12.9
1965	78.5	7.6	106.9	6.1	180.4	10.6	.	.	32.5	7.6	306.8	12.7
1966	79.6	1.4	113.4	6.1	195.3	8.3	.	.	33.9	4.3	334.7	9.1
1967	87.9	10.4	127.6	12.5	218.7	12.0	.	.	35.2	3.8	366.8	9.6
1968	93.5	6.3	142.3	14.2	244.4	12.9	.	.	37.5	6.5	408.9	11.5
1969	99.4	6.4	156.9	10.2	267.3	9.4	.	.	40.1	6.9	461.7	12.9
1970	108.2	8.7	173.4	10.5	291.5	9.0	.	.	42.4	5.7	513.1	11.0
1971	121.5	12.2	198.6	14.4	330.7	13.3	.	.	46.6	9.9	583.2	13.6
1972	139.3	14.4	232.3	16.9	378.4	14.2	.	.	52.9	13.5	672.2	15.2
1973	142.9	1.8	265.9	13.7	416.7	9.0	415.4	.	56.5	6.8	745.1	9.7
1974	158.4	10.8	279.6	5.1	452.2	8.4	451.6	8.1	61.0	8.0	804.5	8.2
1975	179.9	13.5	279.3	-0.1	490.9	8.5	488.1	8.0	66.8	9.5	883.6	9.8
1976	186.9	3.8	298.2	6.8	532.0	8.4	532.3	9.0	71.5	7.0	980.1	10.9
1977	208.1	11.3	331.8	11.2	591.5	11.1	587.9	10.4	78.7	10.1	1,076.3	9.8
1978	237.9	14.3	375.4	13.1	656.6	10.9	655.0	11.3	84.1	6.9	1,199.0	11.4
1979	247.9	4.1	406.5	8.2	696.2	6.0	699.3	6.8	89.7	6.7	1,340.1	11.8
1980	257.3	3.8	440.6	8.4	739.4	6.1	751.0	7.3	94.3	5.1	1,462.0	9.1
1981	255.3	-0.8	478.1	8.5	776.0	4.9	800.5	6.5	95.0	0.7	1,592.0	8.9
1982	273.0	6.9	502.2	5.0	831.0	7.1	857.7	6.2	100.1	5.4	1,698.1	6.7
1983	295.8	8.3	515.4	2.6	874.8	5.5	910.8	6.2	107.9	7.8	1,808.5	6.6
1984	314.2	6.2	542.3	5.2	916.2	4.7	947.4	4.0	113.2	4.9	1,915.6	6.1
1985	334.1	4.9	577.1	4.4	985.5	5.0	1,000.3	4.5	117.9	4.2	2,039.8	5.3
1986	358.7	7.4	610.9	6.0	1,050.7	6.7	1,092.8	7.7	127.6	8.2	2,114.6	3.8
1987	385.2	7.5	645.6	5.8	1,112.4	6.0	1,158.1	6.0	139.7	9.5	2,200.3	4.3
1988	427.0	10.6	696.1	7.7	1,189.6	6.8	1,242.7	7.2	155.4	11.2	2,332.4	6.3
1989	450.7	5.6	776.6	11.6	1,255.6	5.6	1,345.4	8.3	162.9	4.8	2,470.1	5.8
1990	584.3	8.1	987.6	14.1	1,503.0	4.3	1,619.7	6.4	.	.	2,875.0	8.6
1991	604.0	2.9	1,084.5	9.5	1,597.7	6.4	1,733.8	7.1	195.9	.	3,147.0	10.0
1992	669.6	10.4	1,196.5	10.1	1,718.7	7.3	1,908.7	9.9	223.2	13.9	3,478.2	9.3
1993	726.3	8.2	1,319.2	10.1	1,906.7	10.8	2,132.5	11.9	239.6	7.3	3,826.4	9.7
1994	764.1	5.4	1,282.7	-2.7	1,937.0	1.7	2,214.5	4.1	253.9	6.0	4,137.2	8.4
1995	816.1	8.2	1,257.7	-1.2	2,007.4	4.5	2,266.8	3.2	264.3	4.1	4,436.9	7.6
1996	916.9	12.2	1,315.9	4.5	2,181.8	8.7	2,409.4	6.1	278.5	5.4	4,773.1	7.6
1997	938.0	2.1	1,330.9	1.0	2,259.7	3.4	2,506.5	3.5	281.0	0.9	5,058.4	6.0
1998	1,042.1	11.2	1,454.3	9.3	2,425.7	7.3	2,690.2	6.5	279.3	-0.6	5,379.8	6.6

* Up to and including 1989 West Germany, from 1991 Germany. Data for 1990 were subsequently adjusted to smooth the associated break. Up to and including 1955 excluding Saarland. **1** Based on month-end data. **2** 1985 statistically adjusted for Bundesbank balances temporarily transferred to credit institutions (pursuant to Section 17 of the Bundesbank Act (Bundesbankgesetz) in the version valid until 15 July 1994). **3** From 1985 the figures contain data for all credit cooperatives (previously partial survey). **4** Based on the mean of two consecutive month-end figures. **5** Daily average in December. Seasonally adjusted. **6** Excluding Deutsche Bundesbank credit.

II. Monetary and banking statistics data

2. German contribution to money stock and credit volume in the euro area

Year-end data

Period	Money stock (from January 2002 excluding cash in circulation)								Monetary capital ³		Loans to non-banks (non-MFIs) in the euro area ⁴	
	M1		M2		M3 ^{1,2}		Memo item: Monetary aggregate M3 in the euro area					
	€ billion	Change (%)	€ billion	Change (%)	€ billion	Change (%)	€ billion	Change (%)	€ billion	Change (%)	€ billion	Change (%)
1999	557.6	9.2	1,321.6	5.0	1,395.3	7.8	4,709.0	5.5	1,730.5	6.8	3,131.8	7.1
2000	574.6	5.3	1,309.4	-0.4	1,381.2	-0.9	4,910.3	4.2	1,781.0	2.4	3,254.3	3.9
2001	601.6	18.7	1,367.0	9.6	1,466.9	6.2	5,446.7	7.7	1,781.7	1.4	3,321.6	1.7
2002	583.5	9.5	1,349.2	4.0	1,456.6	4.6	5,807.8	6.9	1,806.8	1.8	3,344.6	1.0
2003	631.9	8.6	1,395.2	3.6	1,505.9	4.1	6,180.9	7.0	1,818.7	1.8	3,337.7	0.9
2004	655.4	4.1	1,423.3	2.2	1,518.6	1.0	6,568.2	6.5	1,875.2	3.3	3,363.1	1.3
2005	725.8	10.7	1,490.1	4.6	1,593.6	4.3	7,130.7	7.5	1,934.2	2.0	3,412.0	1.8
2006	760.0	4.8	1,568.7	5.4	1,673.6	5.0	7,802.0	10.0	2,001.5	2.7	3,466.6	1.6
2007	789.7	4.0	1,737.4	10.8	1,857.2	11.2	8,691.9	11.4	2,019.3	1.1	3,491.7	1.6
2008	832.8	4.9	1,883.0	8.2	2,034.9	9.4	9,423.4	7.4	2,025.6	-0.3	3,642.6	4.0
2009	1,015.9	24.3	1,865.7	-0.9	1,994.9	-1.9	9,381.5	-0.2	2,016.8	-0.9	3,642.7	0.5
2010	1,110.2	9.0	1,944.6	3.8	1,998.8	4.4	9,320.9	1.1	2,059.1	-1.9	3,683.2	3.5
2011	1,170.4	5.7	2,072.8	6.4	2,112.5	5.5	9,535.4	1.7	2,058.1	-1.2	3,625.7	-1.4
2012	1,365.7	16.8	2,231.6	7.6	2,263.0	6.9	9,809.1	3.4	1,981.4	-4.3	3,656.3	0.9
2013	1,448.1	6.2	2,293.9	2.9	2,319.3	2.6	9,852.3	1.0	1,853.4	-3.8	3,644.0	0.0
2014	1,557.8	7.3	2,405.7	4.6	2,429.9	4.5	10,313.4	3.5	1,855.6	-2.2	3,696.6	1.3
2015	1,766.1	13.1	2,610.8	8.2	2,652.1	8.8	10,837.7	4.7	1,795.8	-4.4	3,839.2	3.9
2016	1,912.6	8.3	2,759.2	5.8	2,800.3	5.6	11,392.6	5.1	1,808.4	0.0	4,037.0	5.6
2017	2,045.5	7.2	2,882.9	4.6	2,919.9	4.4	11,877.2	4.7	1,852.1	1.0	4,202.2	4.6
2018	2,195.0	7.2	3,021.7	4.8	3,052.5	4.5	12,373.3	4.1	1,879.0	0.8	4,317.4	3.2
2019	2,340.1	6.5	3,161.1	4.5	3,193.6	4.5	13,002.2	5.0	1,933.9	0.7	4,480.4	3.6
2020	2,632.8	13.4	3,426.1	9.0	3,456.4	8.8	14,503.9	12.3	1,888.4	-3.0	4,839.4	7.9
2021	2,853.4	8.4	3,619.4	5.6	3,650.9	5.6	15,539.5	7.0	1,919.7	1.5	5,212.1	8.3
2022	2,881.6	0.9	3,795.1	4.7	3,835.9	4.9	16,135.3	4.0	1,869.2	1.9	5,345.2	5.3
2023	2,624.7	-8.6	3,762.2	-0.5	3,844.4	0.6	16,193.2	0.1	2,034.5	6.4	5,384.9	0.5
2024	2,719.8	2.3	3,907.7	2.9	3,984.3	2.7	16,832.0	3.4	2,186.6	4.3	5,442.3	1.3
2025	2,908.4	6.0	4,044.4	2.6	4,129.7	2.8	17,273.6	2.9	2,359.8	3.6	5,528.1	2.0

Source: European Central Bank and Bundesbank calculations. ¹ Including money market fund shares, money market paper and debt securities with a maturity of up to 2 years held by euro area residents. ² Excluding repo transactions of central counterparties. ³ After deduction of inter-MFI participations. ⁴ Excluding reverse repo transactions with central counterparties.

II. Monetary and banking statistics data

3. Number of credit institutions and their branches*

Period	Credit institutions	Branches in Germany	Bank offices in Germany Total	Foreign branches of German banks ¹	Foreign subsidiaries of German banks ²
1957	13,359	12,974	26,333	.	.
1962	12,960	19,267	32,227	.	.
1967	10,859	26,285	37,144	.	.
1972	7,199	35,391	42,590	26	.
1977	6,007	37,768	43,775	58	.
1982	4,940	39,913	44,853	108	.
1987	4,552	39,917	44,469	122	117
1988	4,437	39,856	44,293	160	131
1989	4,306	39,863	44,169	164	157
1990	4,719	44,345	49,064	177	214
1991	4,460	44,863	49,323	175	217
1992	4,200	49,186	53,386	199	261
1993	4,038	49,118	53,156	228	277
1994	3,872	48,721	52,593	241	285
1995	3,785	67,930	71,715	255	324
1996	3,675	66,663	70,338	264	299
1997	3,578	63,186	66,764	273	316
1998	3,404	59,929	63,333	290	310
1999	3,168	58,546	61,714	313	365
2000	2,912	56,936	59,848	324	390
2001	2,696	53,931	56,627	329	434
2002	2,592	50,868	53,460	323	407
2003	2,466	47,244	49,710	322	414
2004	2,400	45,467	47,867	303	368
2005	2,344	44,100	46,444	287	398
2006	2,300	40,332	42,632	309	406
2007	2,277	39,833	42,110	292	428
2008	2,169	39,565	41,734	275	387
2009	2,121	39,441	41,562	253	338
2010	2,093	38,183	40,276	259	301
2011	2,080	37,719	39,799	260	281
2012	2,053	36,283	38,336	254	254
2013	2,029	36,196	38,225	252	204
2014	1,990	35,302	37,292	246	189
2015	1,960	34,045	36,005	240	173
2016	1,889	32,026	33,914	234	145
2017	1,823	30,126	31,949	224	124
2018	1,783	27,887	29,670	226	97
2019	1,717	26,667	28,384	251	92
2020	1,679	24,100	25,779	273	83
2021	1,519	21,712	23,231	255	79
2022	1,458	20,446	21,904	251	77
2023	1,403	19,501	20,904	257	76
2024	1,368	17,870	19,238	271	73

* Credit institutions pursuant to Section 1(1) of the German Banking Act (Kreditwesengesetz). Until 1994 excluding postal giro and postal savings bank offices, until 1971 excluding building and loan associations, and until 1989 excluding housing enterprises with a saving facility. Until 1991 only branches within the meaning of Section 24(1) number 7 of the Banking Act with lodgements and withdrawals, i.e. excluding deposit-receiving offices, purely foreign exchange bureaus, commission agencies, sub-offices and representative offices; from 1992 without this restriction. Registered offices, registered secondary offices and other offices of credit institutions are recorded as branches provided they engage in banking business. The first branch of a foreign bank in Germany is recorded as a credit institution pursuant to Section 53(1) of the Banking Act, and all others as branches. Up to 1990 West Germany, from 1991 Germany. From 1995 including Deutsche Postbank AG. From 2008, investment companies are no longer classified as credit institutions and are therefore no longer included in these statistics. ¹ Including sub-branches (e.g. city branches), if reported. ² Minimum 50% equity interests in credit institutions (until 31 December 1998, including factoring and leasing companies), excluding their branches.

II. Monetary and banking statistics data

4. Key figures in payment transactions

Period	Number of accounts with transferable overnight deposits ¹	Credit transfers ²		Direct debits ²		Card payments		Cheques	
		Number (million)	Value (€ million)	Number (million)	Value (€ million)	Number (million)	Value (€ million)	Number (million)	Value (€ million)
		2007	91,161,471	5,596	59,955,660	7,721	9,845,689	2,148	143,482	75	418,876
2008	91,547,802	5,682	58,406,887	7,949	10,243,093	2,313	151,209	65	382,712
2009	93,974,039	5,830	50,893,895	8,189	10,070,797	2,459	155,878	57	299,499
2010	94,981,653	5,872	51,005,185	8,687	11,506,317	2,678	169,066	48	263,796
2011	95,684,274	6,072	57,082,064	8,648	13,287,073	2,941	186,828	41	251,978
2012	96,858,421	6,151	58,042,072	8,809	13,225,052	3,182	198,330	34	226,936
2013	98,511,666	6,217	56,981,528	9,676	13,349,970	3,633	223,577	31	201,367
2014	99,874,938	5,633	48,850,208	8,518	3,165,763	3,434	235,184	30	170,468
2015	101,660,756	6,020	50,359,209	9,676	3,573,630	3,691	245,743	21	155,028
2016	103,843,985	6,186	49,643,317	9,765	3,337,241	4,044	257,244	18	150,969
2017	103,875,559	6,299	51,289,483	10,194	3,308,886	4,486	280,149	13	109,133
2018	105,955,389	6,468	51,748,521	10,361	3,350,499	5,300	314,129	10	90,085
2019	107,973,267	6,677	54,799,509	10,688	3,415,513	6,296	350,468	8	72,452
2020	109,670,074	6,898	56,872,051	11,286	3,193,638	7,530	363,707	6	50,678
2021	113,954,474	7,136	61,655,362	11,758	3,430,006	8,241	392,100	5	38,659
2022	102,488,768	7,195	65,219,015	10,151	4,042,169	10,149	485,392	4	30,512
2023	105,368,845	7,254	62,537,856	9,598	5,449,899	11,810	542,815	3	20,590
2024	106,631,659	7,554	63,325,474	9,882	5,923,507	13,114	576,812	2	13,681

¹ As of the reporting year 2022, includes only accounts with a positive balance. ² Includes "simple book entries" up to and including 2013.