Selected key figures of the Savings Banks Finance Group*

Selected balance sheet items

	Portfolio at the end of 2025 in EUR billions	Portfolio at the end of 2024 in EUR billions	Change in %
Loans and advances to banks (MFIs[1])	**399.1**	430.2	−7.2
Loans and advances to non-banks (non-MFIs)	**1,562.2**	1,496.0	+4.4
Liabilities to banks (MFIs)	**344.6**	342.1	+0.7
Liabilities to non-banks (non-MFIs)	**1,592.6**	1,562.9	+1.9
Equity capital	**210.4**	198.0	+6.2
Total assets	**2,601.1**	2,536.9	+2.5
Core capital ratio in accordance with CRR[2] (in %; change in % points)	**17.3**	16.8	+0.5

Selected income statement items[3]

	2025[4] in EUR billions	2024 in EUR billions	Change in %
Net interest income	**38.58**	38.73	−0.4
Net commission income	**13.02**	12.35	+5.5
Net profit from financial transactions	**1.49**	1.01	+47.9
Administrative expenses	**31.70**	30.46	+4.1
Operating result before valuation	**22.80**	23.34	−2.3
Operating result after valuation	**17.78**	18.99	−6.4
Net income before taxes	**9.59**	9.85	−2.7
Income taxes	**5.14**	5.20	−1.3
Net income after taxes	**4.45**	4.65	−4.2
of which net income of Savings Banks after taxes	**2.55**	2.43	+5.1
of which net income of Landesbanken after taxes	**1.85**	2.13	−13.5
of which net income of Landesbausparkassen after taxes	**0.05**	0.08	−38.6

* Savings Banks Finance Group 1. Savings Banks, 2. Landesbanken excluding foreign branches, excluding domestic and foreign Group subsidiaries, excluding LBS, 3. Landesbausparkassen (legally independent LBS and legally dependent divisions of the Landesbanken).

[1] Monetary Financial Institutions.

[2] Capital Requirements Regulation (Capital Adequacy Directive).

[3] Allocations to the fund for general banking risks in accordance with Section 340g of the German Commercial Code (HGB) are treated here – as in the 'original' profit and loss account in accordance with the HGB – as expenses that reduce the net profit for the year; in the DSGV financial reports up to 2010, these 'Section 340g allocations' were treated as an appropriation of profits increasing the annual result in line with the Deutsche Bundesbank's profit and loss account statistics.

[4] Preliminary figures from partly unaudited annual financial statements in accordance with the German Commercial Code (HGB); rounding differences may occur.