

Selected key figures of the Savings Banks Finance Group*

Selected balance sheet items

	Portfolio at the end of 2024 in EUR billion	Portfolio at the end of 2023 in EUR billion	Change in %
Loans and advances to banks (MFIs ¹)	430.2	425.0	+1.2
Loans and advances to non-banks (non-MFIs)	1,496.0	1,478.6	+1.2
Liabilities to banks (MFIs)	342.1	370.2	-7.6
Liabilities to non-banks (non-MFIs)	1,562.9	1,515.2	+3.1
Equity capital	198.0	187.6	+5.6
Balance sheet total	2,536.9	2,492.8	+1.8
Core capital ratio in accordance with CRR ² (in %; change in % points)	16.8	16.0	+0.8

Selected income statement items³

	2024 ⁴ in EUR billion	2023 in EUR billion	Change in %
Net interest income	38.78	37.14	+4.4
Net commission income	12.26	11.58	+5.9
Net result from financial transactions	1.01	1.07	-6.2
Administrative expenses	30.35	29.36	+3.4
Operating result before valuation	23.53	22.12	+6.4
Operating result after valuation	18.63	18.15	+2.7
Net income before taxes	10.01	9.60	+4.2
Income taxes	5.22	5.33	-2.1
Net income after taxes	4.78	4.26	+12.2
of which net income of Savings Banks after taxes	2.55	2.53	+0.6
of which net income of Landesbanken after taxes	2.15	1.63	+31.9
of which net income of Landesbausparkassen after taxes	0.08	0.10	-16.4

*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 taken into account here as expenses reducing the net income for the year, as in the "original" income statement in accordance with the HGB; In the DSGV financial reports up to 2010, these "Section 340g allocations" were treated as profit appropriation increasing the annual result in line with the income statement statistics of the Deutsche Bundesbank.

⁴ Preliminary figures from partly unaudited annual financial statements in accordance with the German Commercial Code (HGB); rounding differences are possible.