Banks in Germany

Banks perform essential functions for the economy and society

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Banks are the beating heart of the economy

Banks help ensure that capital is available where it is needed most. They drive investment, innovation and progress. Whether serving businesses, associations or public-sector clients, employees, pensioners, the self-employed or students, banks support their customers and help them achieve their financial goals.

In doing so, banks help drive economic growth and support employment. They also play a key role in making the economy and society more resilient and sustainable. The investment required is enormous and **can only be financed with the support of a strong and competitive banking sector.**

Banks create value and jobs

Germany's banking sector generates **88 billion euros** in gross value added each year.

More than **540,000** people work in the German banking industry.

Banks finance the economy

Bank lending
Banks support businesses in Germany with loans worth **1.1 trillion** euros.

Debt financing
More than **78 percent** of corporate debt financing comes from bank loans.

Export finance
Private banks support almost **90 percent** of German export business.

Start-ups
The three largest private banks support more than **10,000 start-ups**.

Banks provide access to the capital markets

324 billion euros

Corporate bonds
Banks support German companies in issuing corporate bonds.

2.5 trillion euros

Market capitalisation (shares)
The combined market capitalisation of companies listed on German stock exchanges with the support of private banks.

30.7 million

Securities accounts
are held by households at private banks.

2.8 trillion euros

Volume of securities
held in custody at banks.

Banks are part of everyday life

Even if we do not always realise it, banks play an important role in our daily lives. We rely on banking services every day – whether we are shopping at the supermarket, paying in a restaurant, shopping online or booking a holiday. With a smartphone in their pocket, many people now have access to their bank wherever they are. Customers open their banking apps or log in to their online banking accounts eight times a day, on average. 84 percent of people now conduct most of their banking online. All these everyday activities that we often take for granted ultimately depend on a bank account and a payment system that is efficient, secure and convenient.

Banks also help their customers build wealth. They finance home ownership and provide access to the capital markets, which play an important role in retirement planning and long-term wealth creation. Compared with many other European countries, the cost of everyday banking services in Germany is relatively low. At the same time, Germany's **deposit protection schemes** offer a unique dual layer of protection: statutory protection up to 100,000 euros per customer and bank, complemented by voluntary protection of at least 750,000 euros and up to 5 million euros for private customers. Together, these schemes provide a safety net that is unique worldwide among private banks.

Banks provide everyday banking and payment services

110 million current accounts are held in Germany.	**7.6 billion** bank transfers are processed annually.
196 million bank cards are in circulation in Germany.	**36 million** card payments are processed in Germany every day.
50,000 ATMs are located in Germany.	**3.7 million** cash withdrawals are made from those ATMs every day.

Banks help people build wealth

1.3 trillion euros in mortgage lending have been issued to private households.

There were **14.1 million** shareholders in Germany in 2025, an increase of 16.5 percent over 2024.

Banks create value for society

Banks are not only important partners for their customers, but they also create value for society as a whole. For example, they support foundations and other charitable organisations in performing the important work they do. Many banks also promote financial literacy through their own initiatives and are actively involved in charitable and community projects.

49 percent of foundations' income comes from investments, which are typically managed by banks.

Banks contribute to society in many ways, including by promoting **financial literacy** through educational materials and workshops for teachers.

Sources: *Federal Statistical Office of Germany (Destatis), Deutsche Bundesbank statistics, European Central Bank (ECB), German Share Institute (DAI), AGV Banken and ZEW – Leibniz Centre for European Economic Research.*

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Burgstraße 28
10178 Berlin
Germany

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Contact:
kontakt-presse@bdb.de
+49 30 1663-0
bankenverband.de

Responsible for content:
Corporate Finance
Dr. Hendrik Hartenstein, Head of Corporate Finance
Marc-Clemens Wecker, Corporate Finance