



BVV • Straße der Pariser Kommune 8 • 10243 Berlin

To our member and  
sponsor undertakings, extraordinary members  
and partial members

Straße der Pariser Kommune 8  
10243 Berlin

Berlin, 1 December  
2025

## Alterations for the year 2026

Bulletin VI/2025

Company no. ...

Dear Sir/Madam,

Next year, there will be once again new reference and calculation values relevant for you and the BVV pension scheme. We have summarised these for you as usual.

### 1. New calculation parameters in social insurance in 2026

The contribution assessment limits in statutory pension and health insurance are as follows:

Contribution assessment limit (BBG) – standardised across Germany –		2026	2025
General pension insurance	annual	EUR 101,400	EUR 96,600
	monthly	EUR 8,450	EUR 8,050
Statutory health insurance	annual	EUR 69,750	EUR 66,150
	monthly	EUR 5,812.50	EUR 5,512.50

The contribution assessment limit – BBG – is an important reference value for occupational pension schemes. In the following, we explain how the change affects the BVV pension scheme.

BVV Versicherungsverein  
des Bankgewerbes a.G.  
Handelsregister: Amtsgericht  
Berlin-Charlottenburg,  
HRB 1570 B  
Sitz des Vereins: Berlin

BVV Versorgungskasse  
des Bankgewerbes e.V.  
Vereinsregister: Amtsgericht  
Berlin-Charlottenburg,  
VR 19126 B  
Sitz des Vereins: Berlin

BVV Pensionsfonds  
des Bankgewerbes AG  
Handelsregister: Amtsgericht  
Berlin-Charlottenburg,  
HRB 113087 B  
Sitz der Gesellschaft: Berlin

Vorsitzender der Aufsichtsräte:  
Heinz Laber  
Vorstände:  
Marco Herrmann (Vors.),  
Dr. Helmut Aden,  
Frank Egermann,  
Axel-Rainer Hoffmann

## Exemption from tax and social security in the BVV pension scheme

Contributions to the pension fund (BVV Versicherungsverein):

Maximum amounts		2026	2025
Tax-free pursuant to section 3 no. 63 of the German Income Tax Act (EStG) (8% of the BBG)	annual monthly	EUR 8,112 EUR 676	EUR 7,728 EUR 644
Social security exempt (4% of BBG)	annual monthly	EUR 4,056 EUR 338	EUR 3,864 EUR 322

This increases the scope in which you can pay tax-free contributions to the pension fund.

**Please note that we do not automatically adjust the contribution and the taxation of the contribution.** Please notify us of any changes either electronically using your monthly data report or using our BVV settlement form.

Contributions to the provident fund (BVV Versorgungskasse):

Maximum amounts		2026	2025
Employer's share			
Tax-free + social security exempt	annual monthly	unlimited	unlimited
Employee's share			
Tax-free	annual monthly	unlimited	unlimited
Social security exempt (4% of BBG)	annual monthly	EUR 4,056 EUR 338	EUR 3,864 EUR 322

## 2. BVV reference values for 2026

In addition to the statutory reference values, our by-laws and your membership agreements also contain values to be taken into account in occupational pension schemes.

### Mandatory registration limit

The mandatory registration limit does not alter for 2026 compared to the previous year.

	2026	2025
<b>Mandatory registration limit (annual) – unchanged</b>		
It regulates up to which annual income employees must be registered for the BVV pension scheme.	EUR 150,251.10	EUR 150,251.10

### Allowance assessment limit

If you have contractually agreed the BBG for this purpose, salary components of up to a maximum of EUR 8,450 per month will be assessed to determine the contribution in 2026.

The allowance assessment limit under the by-laws remains unchanged for 2026 compared to the previous year.

	2026	2025
<b>Allowance assessment limit (monthly) – unchanged</b>		
This is the upper limit of the employee's income that is assessed for the BVV contribution. If you have contractually agreed a different limit, this agreement will continue to apply.	EUR 5,385.00	EUR 5,385.00

### Maximum contribution in tariff group A

There are similarly no alterations here in 2026.

		2026	2025
<b>Maximum contribution in tariff group A (monthly) – unchanged</b>			
The difference above the maximum contribution for 2009 (EUR 316.75, in the contribution class system EUR 312.40) must be paid into a contract of the tariff group N (increase contract for tariff group A).	as percentage	EUR 350.03	EUR 350.03
	Class contribution	Class 47 EUR 345.63	Class 47 EUR 345.63

### **3. Information also available online**

For more information, visit [www.bvv.de/aktuelles](http://www.bvv.de/aktuelles).

We will be happy to answer any questions by phone on +49 (0)30 8960 1591 or by e-mail at [firmen@bvv.de](mailto:firmen@bvv.de).

We thank you for our successful collaboration and partnership this year and wish you a merry Christmas; we hope that you have an opportunity to unwind and relax. In closing, a very happy and healthy new year.

Yours sincerely,  
BVV