

#### IV. Banks

##### 2. Principal assets and liabilities of banks (MFIs) in Germany, by category of banks \*

€ billion

End of month	Number of reporting institutions	Balance sheet total <sup>1</sup>	Cash in hand and credit balances with central banks	Lending to banks (MFIs)			Lending to non-banks (non-MFIs)					Participating interests	Other assets <sup>1</sup>
				Total	of which:		Total	of which:			Securities issued by non-banks		
					Balances and loans	Securities issued by banks		Loans	Bills				
							for up to and including 1 year	for more than 1 year					
<b>All categories of banks</b>													
2025 Sep.	1,270	10,891.4	64.5	3,476.9	2,934.7	539.0	5,415.7	577.0	3,923.8	0.2	898.1	102.7	1,831.7
Oct.	1,267	10,752.9	88.8	3,397.4	2,854.1	540.0	5,490.1	628.4	3,941.4	0.2	900.9	102.9	1,673.7
Nov.	1,256	11,058.9	69.9	3,446.3	2,900.7	541.6	5,513.4	637.1	3,950.5	0.2	903.6	103.0	1,926.4
Dec.	1,256	10,995.8	87.7	3,351.5	2,813.6	533.9	5,484.7	640.0	3,944.8	0.2	882.3	103.4	1,968.5
2026 Jan.	1,254	11,652.9	62.7	3,524.2	2,979.7	540.4	5,613.5	723.2	3,946.8	0.2	924.8	103.4	2,349.0
Feb.	1,254	11,751.8	70.0	3,546.7	2,998.3	544.3	5,644.3	725.0	3,958.6	0.2	942.4	103.7	2,387.2
<b>Commercial banks <sup>6</sup></b>													
2026 Jan.	228	5,919.9	26.2	1,807.6	1,690.5	116.5	2,005.2	505.7	1,091.1	0.2	398.5	37.3	2,043.6
Feb.	228	6,010.5	28.7	1,828.6	1,709.9	118.2	2,024.7	506.5	1,097.7	0.1	409.8	37.3	2,091.3
<b>Big banks <sup>7</sup></b>													
2026 Jan.	3	2,456.8	10.8	747.7	691.5	56.2	896.0	231.7	444.4	–	217.0	28.7	773.6
Feb.	3	2,424.5	12.1	747.5	690.0	57.5	897.1	220.9	449.6	–	223.3	28.7	739.1
<b>Regional banks and other commercial banks</b>													
2026 Jan.	122	2,979.0	12.1	755.6	698.9	56.4	953.7	227.8	549.1	0.2	170.4	8.0	1,249.6
Feb.	122	3,105.3	13.2	779.8	722.9	56.7	972.3	238.6	551.4	0.1	175.5	8.0	1,332.0
<b>Branches of foreign banks</b>													
2026 Jan.	103	484.0	3.4	304.2	300.1	4.0	155.5	46.1	97.6	–	11.1	0.6	20.3
Feb.	103	480.8	3.4	301.3	297.0	4.0	155.3	47.0	96.7	–	11.1	0.6	20.2
<b>Landesbanken</b>													
2026 Jan.	6	921.8	3.9	302.3	240.8	60.6	501.5	64.1	374.6	0.0	59.6	8.8	105.3
Feb.	6	929.5	3.2	310.4	248.6	61.0	504.5	64.5	375.1	0.0	62.4	8.8	102.7
<b>Savings banks</b>													
2026 Jan.	339	1,611.6	18.9	279.1	146.5	132.6	1,269.4	58.0	1,023.6	–	187.8	17.5	26.7
Feb.	339	1,619.5	21.5	281.1	147.7	133.4	1,272.4	57.6	1,025.6	–	189.2	17.8	26.7
<b>Credit cooperatives</b>													
2026 Jan.	645	1,232.2	11.1	220.0	108.7	110.5	950.9	36.3	788.7	0.0	125.9	21.0	29.2
Feb.	645	1,233.1	11.4	217.5	106.2	110.6	953.9	36.8	790.4	0.0	126.6	21.0	29.3
<b>Mortgage banks</b>													
2026 Jan.	6	178.7	0.1	13.9	10.2	3.7	160.3	1.3	145.3	–	13.4	0.2	4.1
Feb.	6	177.3	0.1	13.1	9.4	3.7	160.0	1.1	145.2	–	13.4	0.2	4.0
<b>Building and loan associations</b>													
2026 Jan.	13	260.1	0.2	33.8	19.7	14.0	221.7	1.2	199.3	–	21.2	0.2	4.3
Feb.	13	259.9	0.2	33.5	19.5	14.0	221.9	1.2	199.5	–	21.2	0.2	4.2
<b>Banks with special, development and other central support tasks</b>													
2026 Jan.	17	1,528.7	2.4	867.6	763.2	102.4	504.5	56.7	324.2	–	118.3	18.4	135.8
Feb.	17	1,521.9	5.0	862.4	757.0	103.5	507.0	57.3	325.1	–	119.7	18.4	129.1
<b>Memo item: Foreign banks <sup>8</sup></b>													
2026 Jan.	130	2,838.7	10.8	848.5	803.6	44.3	842.1	201.3	443.9	0.1	189.5	2.2	1,135.1
Feb.	130	2,921.8	12.2	862.7	817.3	45.0	861.3	211.3	444.1	0.1	197.5	2.2	1,183.4
<b>of which: Banks majority-owned by foreign banks <sup>9</sup></b>													
2026 Jan.	27	2,354.7	7.4	544.2	503.5	40.4	686.6	155.1	346.2	0.1	178.4	1.6	1,114.8
Feb.	27	2,441.1	8.8	561.4	520.3	41.0	706.0	164.3	347.4	0.1	186.4	1.6	1,163.2

\* Assets and liabilities of monetary financial institutions (MFIs) in Germany. The assets and liabilities of foreign branches, of money market funds (which are also classified as MFIs) and of the Bundesbank are not included. For the definitions of the respective items, see the footnotes to Table IV.3. <sup>1</sup> Owing to the Act Modernising Accounting Law (Gesetz zur Modernisierung des Bilanzrechts) of 25 May 2009, derivative financial instruments in the trading portfolio (trading portfolio derivatives) within the meaning of

Section 340e (3) sentence 1 of the German Commercial Code (Handelsgesetzbuch) read in conjunction with Section 35 (1) number 1a of the Credit Institution Accounting Regulation (Verordnung über die Rechnungslegung der Kreditinstitute) are classified under "Other assets and liabilities" as of the December 2010 reporting date. Trading portfolio derivatives are listed separately in the Statistical Series Banking statistics, in Tables I.1 to I.3. <sup>2</sup> For building and loan associations: including deposits under savings

IV. Banks

Deposits of banks (MFIs)			Deposits of non-banks (non-MFIs)							Bearer debt securities outstanding <sup>5</sup>	Capital including published reserves, participation rights capital, funds for general banking risks	Other liabilities <sup>1</sup>	End of month	
Total	of which:		Total	of which:			Memo item: Liabilities arising from repos <sup>3</sup>	Savings deposits <sup>4</sup>						
	Sight deposits	Time deposits		Sight deposits	Time deposits <sup>2</sup>	Bank savings bonds		Total	of which: At 3 months' notice					
					for up to and including 1 year	for more than 1 year <sup>2</sup>								
<b>All categories of banks</b>														
2,068.1	676.6	1,391.5	4,865.4	2,936.6	686.0	690.8	117.6	398.2	335.1	153.9	1,440.7	676.9	1,840.3	2025 Sep.
2,001.2	641.9	1,359.3	4,931.8	2,963.4	735.5	681.3	172.8	396.1	333.8	155.5	1,454.7	674.7	1,690.4	Oct.
2,011.4	673.7	1,337.7	4,974.4	3,019.6	722.0	682.8	155.7	393.9	332.7	156.2	1,460.1	676.0	1,937.0	Nov.
1,931.4	595.0	1,336.4	4,963.4	3,006.5	721.3	684.2	141.6	394.4	333.5	157.0	1,442.0	678.3	1,980.7	Dec.
2,067.2	716.1	1,351.0	5,084.4	3,090.6	753.8	689.7	230.1	392.9	331.8	157.3	1,459.4	691.0	2,350.9	2026 Jan.
2,106.1	736.8	1,369.3	5,090.2	3,096.3	753.7	689.8	215.4	391.8	330.2	158.6	1,460.1	693.6	2,401.8	Feb.
<b>Commercial banks <sup>6</sup></b>														
1,181.9	587.2	594.7	2,236.8	1,427.3	417.5	277.1	205.5	81.4	43.9	33.6	268.2	249.2	1,983.8	2026 Jan.
1,217.6	605.8	611.7	2,228.6	1,431.5	404.1	276.4	200.4	81.6	43.5	34.9	269.1	249.1	2,046.2	Feb.
<b>Big banks <sup>7</sup></b>														
430.5	191.6	238.9	991.3	613.3	220.8	79.3	89.7	74.5	37.8	3.3	194.1	92.5	748.5	2026 Jan.
432.9	189.6	243.3	978.9	610.8	210.7	79.3	82.5	74.8	37.4	3.2	192.6	92.2	727.9	Feb.
<b>Regional banks and other commercial banks</b>														
556.2	300.5	255.7	995.2	639.5	144.1	174.9	115.8	6.5	5.8	30.2	73.2	137.8	1,216.7	2026 Jan.
589.0	316.8	272.2	1,003.0	647.1	143.4	174.5	117.9	6.4	5.7	31.6	75.6	138.0	1,299.7	Feb.
<b>Branches of foreign banks</b>														
195.2	95.1	100.1	250.3	174.5	52.5	22.9	0.0	0.4	0.4	0.1	0.9	18.9	18.7	2026 Jan.
195.7	99.4	96.2	246.7	173.6	50.0	22.7	0.0	0.4	0.4	0.1	0.9	18.9	18.5	Feb.
<b>Landesbanken</b>														
205.8	44.2	161.5	310.1	169.4	67.1	67.2	7.4	4.0	3.8	2.4	251.6	46.6	107.7	2026 Jan.
211.8	51.6	160.3	316.4	170.4	72.5	67.1	7.5	3.9	3.8	2.4	249.2	46.6	105.5	Feb.
<b>Savings banks</b>														
137.2	2.0	135.2	1,229.1	838.1	90.9	23.5	–	180.6	165.5	96.0	25.6	162.3	57.4	2026 Jan.
137.7	2.1	135.6	1,234.2	842.9	91.6	24.0	–	179.6	164.8	96.0	26.7	163.8	57.2	Feb.
<b>Credit cooperatives</b>														
149.0	1.1	147.9	920.3	584.0	137.1	47.8	–	126.6	118.2	24.9	6.2	119.7	36.9	2026 Jan.
149.2	1.1	148.1	920.6	584.3	137.0	48.2	–	126.3	117.8	24.8	6.2	121.2	35.9	Feb.
<b>Mortgage banks</b>														
36.1	2.5	33.6	45.9	2.3	3.3	40.3	0.3	–	–	–	83.0	8.0	5.7	2026 Jan.
35.3	2.5	32.9	46.3	2.4	3.6	40.3	0.3	–	–	–	82.4	7.7	5.6	Feb.
<b>Building and loan associations</b>														
36.9	2.4	34.5	192.1	4.0	3.9	183.6	0.8	0.4	0.4	0.1	10.4	13.8	7.0	2026 Jan.
36.6	2.4	34.2	191.6	4.0	3.7	183.4	0.6	0.4	0.4	0.1	10.9	13.8	7.0	Feb.
<b>Banks with special, development and other central support tasks</b>														
320.3	76.7	243.6	150.1	65.5	34.0	50.2	16.2	–	–	–	814.6	91.3	152.4	2026 Jan.
317.9	71.4	246.5	152.6	60.9	41.1	50.3	6.7	–	–	–	815.7	91.4	144.3	Feb.
<b>Memo item: Foreign banks <sup>8</sup></b>														
668.2	339.4	328.8	885.9	567.4	186.2	113.7	87.0	5.9	5.7	12.6	62.1	111.0	1,111.5	2026 Jan.
700.6	361.3	339.3	882.7	567.6	183.9	112.1	85.2	5.9	5.6	13.2	63.7	111.0	1,163.8	Feb.
<b>of which: Banks majority-owned by foreign banks <sup>9</sup></b>														
473.0	244.3	228.7	635.6	393.0	133.7	90.9	87.0	5.6	5.3	12.5	61.2	92.1	1,092.9	2026 Jan.
504.9	261.9	243.1	636.0	394.0	133.9	89.4	85.2	5.5	5.3	13.1	62.8	92.1	1,145.2	Feb.

and loan contracts (see Table IV.12). **3** Included in time deposits. **4** Excluding deposits under savings and loan contracts (see also footnote 2). **5** Including subordinated negotiable bearer debt securities; excluding non-negotiable bearer debt securities. **6** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks". **7** Deutsche Bank AG, Dresdner Bank AG (up to Nov. 2009), Commerzbank AG, UniCredit Bank AG (formerly Bayerische Hypo- und Vereinsbank AG), Deutsche Postbank AG (from December 2004 up to April

2018) and DB Privat- und Firmenkundenbank AG (from May 2018) (see the explanatory notes in the Statistical Series Banking statistics, Table I.3, banking group "Big banks"). **8** Sum of the banks majority-owned by foreign banks and included in other categories of banks and the category "Branches (with dependent legal status) of foreign banks". **9** Separate presentation of the banks majority-owned by foreign banks included in other banking categories.