

## I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks 5</b>													<b>End of year or month *</b>
2025	1,694,890	1,158,942	424,350	261,755	125,019	111,598	49,062	18,203	30,395	23,549	3,632	464	42,960
2025 Nov.	1,692,579	1,157,413	423,917	263,528	122,949	111,249	49,545	18,946	30,198	23,731	3,820	401	41,068
2025 Dec.	1,694,890	1,158,942	424,350	261,755	125,019	111,598	49,062	18,203	30,395	23,549	3,632	464	42,960
2026 Jan.	1,704,799	1,156,793	435,525	273,133	124,971	112,481	51,221	18,910	31,847	24,967	3,664	464	44,371
2026 Feb.	1,703,337	1,155,900	433,489	271,027	124,974	113,948	51,938	18,754	32,722	25,906	3,618	462	45,207
<b>Changes *</b>													
2025	+ 58,923	+ 78,952	- 19,530	- 20,657	+ 164	- 499	+ 2,585	- 200	+ 2,743	+ 4,197	- 1,662	+ 42	+ 8,075
2025 Nov.	+ 26,608	+ 27,232	+ 56	+ 336	+ 71	- 680	+ 3,729	+ 297	+ 3,446	+ 3,344	+ 1	- 14	- 178
2025 Dec.	- 454	+ 1,734	- 2,537	- 1,893	- 360	+ 349	- 738	- 943	+ 142	- 237	- 188	+ 63	+ 1,892
2026 Jan.	+ 8,005	- 4,358	+ 11,480	+ 11,683	- 48	+ 883	+ 795	- 657	+ 1,452	+ 1,418	+ 32	-	+ 1,411
2026 Feb.	- 1,462	- 893	- 2,036	- 2,106	+ 3	+ 1,467	+ 717	- 156	+ 875	+ 939	- 46	- 2	+ 836
<b>Big banks</b>													<b>End of year or month *</b>
2025	829,764	554,694	199,121	126,689	63,432	75,949	35,487	12,779	22,624	17,965	2,163	84	3,095
2025 Nov.	822,175	544,275	201,537	129,184	63,345	76,363	36,062	13,830	22,217	18,091	2,224	15	3,215
2025 Dec.	829,764	554,694	199,121	126,689	63,432	75,949	35,487	12,779	22,624	17,965	2,163	84	3,095
2026 Jan.	824,073	541,481	206,709	134,863	63,037	75,883	36,369	12,059	24,225	19,539	2,193	85	3,015
2026 Feb.	818,053	539,477	202,493	130,592	63,071	76,083	36,937	12,112	24,740	20,103	2,149	85	2,977
<b>Changes *</b>													
2025	+ 29,476	+ 37,306	- 5,591	- 6,239	- 280	- 2,239	+ 4,213	+ 627	+ 3,530	+ 3,800	- 947	+ 56	- 969
2025 Nov.	+ 10,270	+ 9,356	+ 2,195	+ 2,298	+ 9	- 1,281	+ 3,242	+ 349	+ 2,894	+ 2,809	- 9	- 1	- 70
2025 Dec.	+ 7,594	+ 10,424	+ 2,416	- 2,495	+ 87	- 414	- 575	- 1,051	+ 407	- 126	- 61	+ 69	- 120
2026 Jan.	- 5,691	- 13,213	+ 7,588	+ 8,174	- 395	- 66	+ 882	- 720	+ 1,601	+ 1,574	+ 30	+ 1	- 80
2026 Feb.	- 6,020	- 2,004	- 4,216	- 4,271	+ 34	+ 200	+ 568	+ 53	+ 515	+ 564	- 44	-	- 38
<b>Regional banks and other commercial banks</b>													<b>End of year or month *</b>
2025	657,968	452,716	170,064	94,959	52,379	35,188	11,908	4,571	6,957	5,195	1,044	380	39,865
2025 Nov.	666,326	467,861	164,008	91,470	50,192	34,457	11,394	4,156	6,852	4,983	1,124	386	37,853
2025 Dec.	657,968	452,716	170,064	94,959	52,379	35,188	11,908	4,571	6,957	5,195	1,044	380	39,865
2026 Jan.	669,207	463,430	169,642	94,067	52,728	36,135	13,148	6,086	6,683	4,912	1,048	379	41,356
2026 Feb.	677,599	465,659	174,537	98,746	52,728	37,403	12,940	5,804	6,759	5,003	1,046	377	42,230
<b>Changes *</b>													
2025	+ 13,987	+ 23,004	- 10,630	- 12,179	+ 766	+ 1,613	- 1,201	- 551	- 636	+ 383	- 594	- 14	+ 9,044
2025 Nov.	+ 16,730	+ 15,354	+ 801	+ 806	+ 66	+ 575	+ 53	- 155	+ 221	+ 197	+ 17	- 13	- 108
2025 Dec.	- 11,128	- 14,945	+ 3,086	+ 3,369	- 243	+ 731	+ 259	+ 215	+ 50	+ 157	- 80	- 6	+ 2,012
2026 Jan.	+ 7,783	+ 7,965	- 1,129	- 1,569	+ 334	+ 947	- 177	+ 145	- 321	- 330	+ 4	- 1	+ 1,491
2026 Feb.	+ 8,392	+ 2,229	+ 4,895	+ 4,679	-	+ 1,268	- 208	- 282	+ 76	+ 91	- 2	- 2	+ 874
<b>Branches of foreign banks</b>													<b>End of year or month *</b>
2025	207,158	151,532	55,165	40,107	9,208	461	1,667	853	814	389	425	-	-
2025 Nov.	204,078	145,277	58,372	42,874	9,412	429	2,089	960	1,129	657	472	-	-
2025 Dec.	207,158	151,532	55,165	40,107	9,208	461	1,667	853	814	389	425	-	-
2026 Jan.	211,519	151,882	59,174	44,203	9,206	463	1,704	765	939	516	423	-	-
2026 Feb.	207,685	150,764	56,459	41,689	9,175	462	2,061	838	1,223	800	423	-	-
<b>Changes *</b>													
2025	+ 15,460	+ 18,642	- 3,309	- 2,239	- 322	+ 127	- 427	- 276	- 151	+ 14	- 121	-	-
2025 Nov.	+ 204,078	+ 145,277	+ 58,372	+ 42,874	+ 9,412	+ 429	+ 2,089	+ 960	+ 1,129	+ 657	+ 472	-	-
2025 Dec.	+ 207,158	+ 151,532	+ 55,165	+ 40,107	+ 9,208	+ 461	+ 1,667	+ 853	+ 814	+ 389	+ 425	-	-
2026 Jan.	+ 211,519	+ 151,882	+ 59,174	+ 44,203	+ 9,206	+ 463	+ 1,704	+ 765	+ 939	+ 516	+ 423	-	-
2026 Feb.	+ 207,685	+ 150,764	+ 56,459	+ 41,689	+ 9,175	+ 462	+ 2,061	+ 838	+ 1,223	+ 800	+ 423	-	-

For footnotes \* and 1 to 4, see under (a) Total, above. 5 Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

cont'd: 14 Deposits and borrowing from domestic enterprises, households and government \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
		Sight deposits	Time deposits 2			Savings deposits and bank savings bonds 3, 4			Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Landesbanken</b>													<b>End of year or month *</b>
2025	215,443	120,712	88,570	31,891	55,468	6,161	55,612	21,008	34,497	25,364	6,362	107	12,593
2025 Nov.	224,800	126,401	92,215	35,232	55,721	6,184	52,729	21,799	30,823	21,503	6,548	107	12,386
2025 Dec.	215,443	120,712	88,570	31,891	55,468	6,161	55,612	21,008	34,497	25,364	6,362	107	12,593
2026 Jan.	227,405	129,100	92,147	35,423	55,569	6,158	55,856	21,336	34,413	24,846	6,474	107	12,689
2026 Feb.	224,327	126,875	91,282	34,793	55,376	6,170	59,545	23,583	35,855	26,142	6,437	107	12,667
<b>Changes *</b>													
2025	- 6,235	+ 2,240	- 7,829	- 7,603	- 250	- 646	- 4,028	+ 2,080	- 6,133	- 4,437	- 351	+ 25	+ 698
2025 Nov.	- 3,475	+ 2,980	- 6,470	- 6,118	- 297	+ 15	- 1,911	- 1,936	+ 25	+ 51	- 50	-	+ 42
2025 Dec.	- 9,067	- 5,689	- 3,355	- 3,341	+ 37	- 23	+ 2,883	- 791	+ 3,674	+ 3,861	- 186	-	+ 207
2026 Jan.	+ 11,662	+ 8,088	+ 3,577	+ 3,532	+ 101	- 3	+ 244	+ 328	- 84	- 518	+ 112	-	+ 96
2026 Feb.	- 3,078	- 2,225	- 865	- 630	- 193	+ 12	+ 3,689	+ 2,247	+ 1,442	+ 1,296	- 37	-	- 22
<b>Savings banks</b>													<b>End of year or month *</b>
2025	1,171,536	800,955	97,763	78,646	13,897	272,818	54,192	35,798	15,152	11,255	2,182	3,242	47
2025 Nov.	1,170,269	799,698	97,977	78,793	13,799	272,594	52,469	33,673	15,521	11,650	2,173	3,275	50
2025 Dec.	1,171,536	800,955	97,763	78,646	13,897	272,818	54,192	35,798	15,152	11,255	2,182	3,242	47
2026 Jan.	1,168,626	799,017	98,267	78,907	14,163	271,342	48,962	30,819	14,920	11,025	2,173	3,223	49
2026 Feb.	1,170,322	800,486	99,411	79,541	14,320	270,425	52,334	34,043	15,095	11,157	2,161	3,196	46
<b>Changes *</b>													
2025	+ 30,287	+ 47,067	- 4,482	- 5,524	+ 1,032	- 12,298	- 1,338	- 125	- 880	- 779	+ 72	- 333	- 19
2025 Nov.	+ 12,087	+ 13,416	- 815	- 935	+ 167	- 514	+ 3,793	+ 3,279	+ 546	+ 509	+ 42	- 32	- 1
2025 Dec.	+ 1,267	+ 1,257	- 214	- 147	+ 98	+ 224	+ 1,723	+ 2,125	- 369	- 395	+ 9	- 33	- 3
2026 Jan.	- 2,910	- 1,938	+ 504	+ 261	+ 266	- 1,476	- 5,230	- 4,979	- 232	- 230	- 9	- 19	+ 2
2026 Feb.	+ 1,696	+ 1,469	+ 1,144	+ 634	+ 157	- 917	+ 3,372	+ 3,224	+ 175	+ 132	- 12	- 27	- 3
<b>Credit cooperatives</b>													<b>End of year or month *</b>
2025	879,688	572,472	156,968	117,273	20,884	150,248	37,909	11,091	26,100	18,774	3,318	718	142
2025 Nov.	875,925	570,185	156,256	116,737	20,732	149,484	38,787	11,550	26,519	19,283	3,234	718	145
2025 Dec.	879,688	572,472	156,968	117,273	20,884	150,248	37,909	11,091	26,100	18,774	3,318	718	142
2026 Jan.	874,201	568,161	156,512	116,499	20,999	149,528	38,337	10,514	27,023	19,485	3,498	800	142
2026 Feb.	874,402	568,094	157,179	116,899	21,202	149,129	38,393	10,828	26,707	19,030	3,532	858	145
<b>Changes *</b>													
2025	+ 28,393	+ 33,710	- 1,501	- 3,115	+ 3,362	- 3,816	+ 4,184	+ 963	+ 3,241	+ 2,875	+ 286	- 20	- 3
2025 Nov.	+ 6,491	+ 6,553	+ 143	- 589	+ 442	- 205	+ 2,677	+ 1,029	+ 1,651	+ 1,385	+ 78	- 3	+ 3
2025 Dec.	+ 3,763	+ 2,287	+ 712	+ 536	+ 152	+ 764	- 878	- 459	- 419	- 509	+ 84	-	- 3
2026 Jan.	- 5,242	- 4,311	- 211	- 584	+ 170	- 720	+ 183	- 577	+ 678	+ 521	+ 125	+ 82	-
2026 Feb.	+ 201	- 67	+ 667	+ 400	+ 203	- 399	+ 56	+ 314	- 316	- 455	+ 34	+ 58	+ 3
<b>Mortgage banks</b>													<b>End of year or month *</b>
2025	41,241	1,375	39,866	1,970	36,327	-	3,586	2	3,584	1,353	1,518	-	-
2025 Nov.	41,443	1,295	40,148	2,002	36,526	-	3,992	377	3,615	1,316	1,559	-	-
2025 Dec.	41,241	1,375	39,866	1,970	36,327	-	3,586	2	3,584	1,353	1,518	-	-
2026 Jan.	41,370	1,754	39,616	1,876	36,240	-	3,857	179	3,678	1,432	1,533	-	-
2026 Feb.	41,379	1,743	39,636	1,896	36,273	-	4,039	298	3,741	1,511	1,519	-	-
<b>Changes *</b>													
2025	- 1,424	- 157	- 1,267	- 187	- 832	-	- 430	- 398	- 32	- 398	- 71	± 0	-
2025 Nov.	- 9	+ 17	- 26	- 86	+ 46	-	- 442	+ 147	- 589	- 703	+ 74	-	-
2025 Dec.	- 202	+ 80	- 282	- 32	- 199	-	- 406	- 375	- 31	+ 37	- 41	-	-
2026 Jan.	+ 129	+ 379	- 250	- 94	- 87	-	+ 271	+ 177	+ 94	+ 79	+ 15	-	-
2026 Feb.	+ 9	- 11	+ 20	+ 20	+ 33	-	+ 182	+ 119	+ 63	+ 79	- 14	-	-

For footnotes \* and 1 to 4, see under (a) Total, above.

## I Banks (MFIs) in Germany

cont'd: 14 Deposits and borrowing from domestic enterprises, households and government \*  
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2				
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			Total	for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Building and loan associations</b>													<b>End of year or month *</b>
2025	189,087	3,837	184,743	3,424	179,571	507	1,371	-	1,371	369	946	-	3
2025 Nov.	187,947	4,030	183,422	3,123	178,540	495	1,373	-	1,373	370	947	-	3
2025 Dec.	189,087	3,837	184,743	3,424	179,571	507	1,371	-	1,371	369	946	-	3
2026 Jan.	189,178	3,993	184,677	3,472	179,444	508	1,353	-	1,353	359	939	-	3
2026 Feb.	188,750	3,938	184,305	3,314	179,239	507	1,312	-	1,312	319	938	-	2
<b>Changes *</b>													
2025	- 2,943	- 2,904	- 30	+ 265	- 899	- 9	- 47	-	- 47	+ 96	- 145	-	-
2025 Nov.	+ 57	- 165	+ 222	+ 52	+ 42	-	+ 67	-	+ 67	+ 71	- 4	-	-
2025 Dec.	+ 1,140	- 193	+ 1,321	+ 301	+ 1,031	+ 12	- 2	-	- 2	- 1	- 1	-	-
2026 Jan.	+ 91	+ 156	- 66	+ 48	- 127	+ 1	- 18	-	- 18	- 10	- 7	-	-
2026 Feb.	- 428	- 55	- 372	- 158	- 205	- 1	- 41	-	- 41	- 40	- 1	-	- 1
<b>Banks with special, development and other central support tasks</b>													<b>End of year or month *</b>
2025	93,990	44,223	49,471	16,209	32,568	296	40,302	7,085	33,182	17,153	14,830	35	20,258
2025 Nov.	95,852	48,345	47,211	14,489	32,059	296	46,031	9,857	36,139	19,924	14,989	35	20,254
2025 Dec.	93,990	44,223	49,471	16,209	32,568	296	40,302	7,085	33,182	17,153	14,830	35	20,258
2026 Jan.	102,641	52,098	50,247	17,210	32,433	296	39,060	8,352	30,673	14,923	14,782	35	20,206
2026 Feb.	92,790	46,894	45,600	12,470	32,528	296	47,276	9,369	37,872	22,138	14,741	35	20,276
<b>Changes *</b>													
2025	+ 10,469	+ 4,219	+ 6,267	+ 6,650	- 323	- 17	- 10,619	- 1,951	- 8,663	+ 5,087	- 13,978	- 5	+ 596
2025 Nov.	+ 4,950	+ 3,534	+ 2,072	+ 2,408	- 20	- 656	+ 2,976	+ 540	+ 2,436	+ 2,386	- 11	-	-
2025 Dec.	- 1,872	+ 5,227	- 6,507	- 5,627	- 586	- 592	- 2,345	- 514	- 1,831	- 1,846	- 113	-	-
2026 Jan.	+ 3,141	- 2,109	+ 5,619	+ 5,901	+ 28	- 369	+ 1,564	- 216	+ 1,780	+ 1,798	- 11	-	-
2026 Feb.	- 183	- 3,756	+ 3,015	+ 3,286	- 26	+ 558	+ 1,308	+ 94	+ 1,214	+ 1,252	- 38	-	-
<b>Memo item: Foreign banks</b>													<b>End of year or month *</b>
2025	640,567	450,467	171,357	117,851	39,224	18,743	17,706	7,375	10,321	7,115	1,447	10	-
2025 Nov.	642,439	445,240	177,864	123,478	39,810	19,335	20,051	7,889	12,152	8,961	1,560	10	-
2025 Dec.	640,567	450,467	171,357	117,851	39,224	18,743	17,706	7,375	10,321	7,115	1,447	10	-
2026 Jan.	642,156	447,818	175,964	122,770	39,237	18,374	19,217	7,153	12,054	8,866	1,436	10	-
2026 Feb.	641,973	444,062	178,979	126,056	39,211	18,932	20,525	7,247	13,268	10,118	1,398	10	-
<b>Changes *</b>													
2025	+ 18,548	+ 28,807	- 7,961	- 7,948	- 104	- 2,298	+ 667	- 876	+ 1,546	+ 1,546	- 957	- 3	-
2025 Nov.	+ 4,950	+ 3,534	+ 2,072	+ 2,408	- 20	- 656	+ 2,976	+ 540	+ 2,436	+ 2,386	- 11	-	-
2025 Dec.	- 1,872	+ 5,227	- 6,507	- 5,627	- 586	- 592	- 2,345	- 514	- 1,831	- 1,846	- 113	-	-
2026 Jan.	+ 3,141	- 2,109	+ 5,619	+ 5,901	+ 28	- 369	+ 1,564	- 216	+ 1,780	+ 1,798	- 11	-	-
2026 Feb.	- 183	- 3,756	+ 3,015	+ 3,286	- 26	+ 558	+ 1,308	+ 94	+ 1,214	+ 1,252	- 38	-	-

For footnotes \* and 1 to 4, see under (a) Total, above.