

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group * (b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Period	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits
			Total	of which					Total	of which			
				for up to and including 1 year	for more than 2 years 2						for up to and including 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5												End of month *	
2025 Dec.	637,029	379,383	257,646	145,686	97,785	103	137,127	108,921	28,206	23,981	2,264	719,304	602,734
2026 Jan.	647,043	378,616	268,427	156,709	97,595	103	137,889	109,385	28,504	24,272	2,269	718,773	601,863
Feb.	638,637	371,362	267,275	155,588	97,459	103	138,301	109,951	28,350	24,249	2,256	723,471	606,923
Big banks													
2025 Dec.	374,444	223,469	150,975	83,381	62,036	-	71,157	54,672	16,485	15,872	114	268,737	244,563
2026 Jan.	375,072	216,529	158,543	91,430	61,664	-	70,846	54,091	16,755	16,123	113	264,498	240,366
Feb.	370,625	216,056	154,569	87,300	61,741	-	70,522	53,763	16,759	16,181	110	262,917	238,975
Regional banks and other commercial banks													
2025 Dec.	149,243	76,395	72,848	33,783	31,389	103	53,279	44,021	9,258	6,506	1,725	379,592	303,146
2026 Jan.	156,396	84,840	71,556	32,364	31,497	103	54,456	44,773	9,683	6,910	1,747	381,316	304,426
Feb.	157,885	80,636	77,249	38,200	31,323	103	54,973	45,471	9,502	6,722	1,745	386,427	309,857
Branches of foreign banks													
2025 Dec.	113,342	79,519	33,823	28,522	4,360	-	12,691	10,228	2,463	1,603	425	70,975	55,025
2026 Jan.	115,575	77,247	38,328	32,915	4,434	-	12,587	10,521	2,066	1,239	409	72,959	57,071
Feb.	110,127	74,670	35,457	30,088	4,395	-	12,806	10,717	2,089	1,346	401	74,127	58,091
Landesbanken													
2025 Dec.	173,684	94,479	79,205	24,609	53,498	143	8,409	5,262	3,147	3,107	2	19,742	16,683
2026 Jan.	185,611	102,608	83,003	28,332	53,623	143	8,450	5,379	3,071	3,038	2	19,749	16,773
Feb.	182,351	100,026	82,325	27,893	53,431	144	8,572	5,559	3,013	2,978	4	19,748	16,811
Savings banks													
2025 Dec.	202,316	163,145	39,171	27,090	11,544	47	105,147	92,525	12,622	11,991	209	519,160	479,159
2026 Jan.	199,760	160,036	39,724	27,448	11,731	49	104,519	92,055	12,464	11,870	216	520,847	480,776
Feb.	197,379	156,847	40,532	28,081	11,841	46	104,184	91,874	12,310	11,691	199	525,268	484,860
Commercial banks 5												Changes *	
2025 Dec.	- 3,422	- 38	- 3,384	- 2,708	- 530	-	+ 691	+ 700	- 9	+ 29	+ 1	+ 630	+ 78
2026 Jan.	+ 8,110	- 2,976	+ 11,086	+ 11,328	- 190	-	+ 837	+ 539	+ 298	+ 291	+ 5	- 426	- 766
Feb.	- 8,406	- 7,254	- 1,152	- 1,121	- 136	-	+ 412	+ 566	- 154	- 23	- 13	+ 4,698	+ 5,060
Big banks													
2025 Dec.	+ 9	+ 12	- 3	- 3	+ 0	-	+ 0	- 0	+ 0	+ 0	+ 0	- 2	- 2
2026 Jan.	+ 1	- 7	+ 8	+ 8	- 0	-	- 0	- 1	+ 0	+ 0	- 0	- 4	- 4
Feb.	- 4	- 0	- 4	- 4	+ 0	-	- 0	- 0	+ 0	+ 0	- 0	- 2	- 1
Regional banks and other commercial banks													
2025 Dec.	- 11,464	- 14,196	+ 2,732	+ 3,253	- 450	-	+ 32	+ 30	+ 2	+ 8	+ 2	- 711	- 985
2026 Jan.	+ 4,684	+ 6,110	- 1,426	- 1,543	+ 104	-	+ 590	+ 544	+ 46	+ 40	+ 14	+ 1,469	+ 1,126
Feb.	+ 1,489	- 4,204	+ 5,693	+ 5,836	- 174	-	+ 517	+ 698	- 181	- 188	- 2	+ 5,111	+ 5,431
Branches of foreign banks													
2025 Dec.	- 704	+ 2,245	- 2,949	- 2,718	- 161	-	+ 633	+ 699	- 66	- 44	- 4	+ 2,996	+ 3,122
2026 Jan.	+ 2,798	- 2,146	+ 4,944	+ 4,822	+ 78	-	+ 558	+ 576	- 18	-	- 8	+ 2,344	+ 2,305
Feb.	- 5,448	- 2,577	- 2,871	- 2,827	- 39	-	+ 219	+ 196	+ 23	+ 107	- 8	+ 1,168	+ 1,020
Landesbanken													
2025 Dec.	- 9	- 6	- 3	- 3	+ 0	- 0	- 0	+ 0	- 0	- 0	-	+ 0	+ 0
2026 Jan.	+ 12	+ 8	+ 4	+ 4	+ 0	-	+ 0	+ 0	- 0	- 0	-	+ 0	+ 0
Feb.	- 3	- 3	- 1	- 0	- 0	+ 0	+ 0	+ 0	- 0	- 0	+ 0	- 0	+ 0
Savings banks													
2025 Dec.	+ 2,245	+ 2,614	- 369	- 332	- 12	- 3	+ 389	+ 431	- 42	- 27	+ 8	- 1,421	- 1,602
2026 Jan.	- 2,556	- 3,109	+ 553	+ 358	+ 187	+ 2	- 628	- 470	- 158	- 121	+ 7	+ 1,687	+ 1,617
Feb.	- 2,381	- 3,189	+ 808	+ 633	+ 110	- 3	- 335	- 181	- 154	- 179	- 17	+ 4,421	+ 4,084

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building

I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits 2						Time deposits 2							
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	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				for up to and including 1 year	for more than 2 years 2	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													
													Commercial banks 5
116,570	78,131	20,274	73,262	57,938	15,324	8,735	3,829	16,570	9,966	6,604	5,222	867	2025 Dec.
116,910	78,322	20,400	73,099	57,773	15,326	8,753	3,844	15,514	9,156	6,358	5,077	863	2026 Jan.
116,548	77,660	20,602	73,149	58,182	14,967	8,465	3,803	15,831	9,482	6,349	5,065	854	Feb.
													Big banks
24,174	21,155	632	27,280	25,061	2,219	1,975	92	12,197	6,929	5,268	4,306	558	2025 Dec.
24,132	21,126	623	26,972	24,732	2,240	1,992	93	10,802	5,763	5,039	4,192	544	2026 Jan.
23,942	20,943	621	26,986	24,827	2,159	1,948	60	10,920	5,856	5,064	4,220	539	Feb.
													Regional banks and other commercial banks
76,446	48,504	15,892	37,540	26,992	10,548	5,491	3,168	3,126	2,162	964	675	205	2025 Dec.
76,890	48,650	16,081	37,405	26,909	10,496	5,430	3,187	3,499	2,482	1,017	713	216	2026 Jan.
76,570	47,976	16,269	37,313	27,075	10,238	5,176	3,179	3,598	2,620	978	672	212	Feb.
													Branches of foreign banks
15,950	8,472	3,750	8,442	5,885	2,557	1,269	569	1,247	875	372	241	104	2025 Dec.
15,888	8,546	3,696	8,722	6,132	2,590	1,331	564	1,213	911	302	172	103	2026 Jan.
16,036	8,741	3,712	8,850	6,280	2,570	1,341	564	1,313	1,006	307	173	103	Feb.
													Landesbanken
3,059	3,035	2	2,153	1,878	275	273	2	5,294	2,410	2,884	867	1,964	2025 Dec.
2,976	2,953	2	2,257	1,999	258	256	1	5,180	2,341	2,839	844	1,941	2026 Jan.
2,937	2,913	2	2,290	2,045	245	243	1	5,196	2,434	2,762	766	1,938	Feb.
													Savings banks
40,001	34,306	1,802	51,949	49,105	2,844	2,420	167	20,146	17,021	3,125	2,839	175	2025 Dec.
40,071	34,305	1,860	51,923	49,067	2,856	2,423	175	20,235	17,083	3,152	2,861	181	2026 Jan.
40,408	34,351	1,920	52,223	49,293	2,930	2,486	180	20,843	17,612	3,231	2,932	180	Feb.
Changes *													
													Commercial banks 5
+ 552	+ 468	+ 186	+ 530	+ 405	+ 125	+ 174	- 19	+ 768	+ 589	+ 179	+ 144	+ 2	2025 Dec.
+ 340	+ 191	+ 126	- 343	- 345	+ 2	+ 18	+ 15	- 1,056	- 810	- 246	- 145	- 4	2026 Jan.
- 362	- 662	+ 202	+ 50	+ 409	- 359	- 288	- 41	+ 317	+ 326	- 9	- 12	- 9	Feb.
													Big banks
+ 404	+ 424	- 3	+ 62	- 14	+ 76	+ 74	+ 1	+ 829	+ 613	+ 216	+ 185	+ 5	2025 Dec.
- 42	- 29	- 9	- 308	- 329	+ 21	+ 17	+ 1	- 1,395	- 1,166	- 229	- 114	- 14	2026 Jan.
- 190	- 183	- 2	+ 14	+ 95	- 81	- 44	- 33	+ 118	+ 93	+ 25	+ 28	- 5	Feb.
													Regional banks and other commercial banks
+ 274	- 1	+ 231	+ 257	+ 174	+ 83	+ 106	- 21	+ 27	+ 32	- 5	+ 3	- 5	2025 Dec.
+ 343	+ 48	+ 187	- 153	- 93	- 60	- 69	+ 19	+ 246	+ 278	- 32	- 45	+ 10	2026 Jan.
- 320	- 674	+ 188	- 92	+ 166	- 258	- 254	- 8	+ 99	+ 138	- 39	- 41	- 4	Feb.
													Branches of foreign banks
- 126	+ 45	- 42	+ 211	+ 245	- 34	- 6	+ 1	- 88	- 56	- 32	- 44	+ 2	2025 Dec.
+ 39	+ 172	- 52	+ 118	+ 77	+ 41	+ 70	- 5	+ 93	+ 78	+ 15	+ 14	-	2026 Jan.
+ 148	+ 195	+ 16	+ 128	+ 148	- 20	+ 10	-	+ 100	+ 95	+ 5	+ 1	-	Feb.
													Landesbanken
- 2	- 1	-	- 1	- 8	+ 7	+ 6	+ 1	+ 9	+ 20	- 11	- 18	+ 8	2025 Dec.
- 83	- 82	-	+ 104	+ 121	- 17	- 17	- 1	- 114	- 69	- 45	- 23	- 3	2026 Jan.
- 39	- 40	-	+ 33	+ 46	- 13	- 13	-	+ 16	+ 93	- 77	- 78	- 23	Feb.
													Savings banks
+ 181	+ 205	+ 86	- 107	- 85	- 22	- 19	+ 4	- 63	- 101	+ 38	+ 26	+ 12	2025 Dec.
+ 70	- 1	+ 58	- 26	- 38	+ 12	+ 3	+ 8	+ 89	+ 62	+ 27	+ 22	+ 6	2026 Jan.
+ 337	+ 46	+ 60	+ 300	+ 226	+ 74	+ 63	+ 5	+ 608	+ 529	+ 79	+ 71	- 1	Feb.

and loan associations, including deposits under savings and loan contracts; see Table III.2. 3 Excluding sole proprietors; see also footnote 4. 4 Including sole proprietors; see

also footnote 3. 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

15 Deposits and borrowing from domestic enterprises and households, by creditor group * (b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Period	Total	Sight deposits	Time deposits 2		Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2		Total	Sight deposits		
			Total	of which				Total	of which				
				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
1	2	3	4	5	6	7	8	9	10	11	12	13	
Credit cooperatives												End of month *	
2025 Dec.	157,710	117,392	40,318	30,858	6,985	17	100,819	84,626	16,193	13,689	1,157	406,150	321,002
2026 Jan.	151,794	112,639	39,155	30,140	6,728	17	97,109	81,331	15,778	13,274	1,163	408,481	323,138
Feb.	150,050	110,747	39,303	30,285	6,746	17	96,656	80,845	15,811	13,314	1,169	410,665	324,993
Mortgage banks													
2025 Dec.	32,486	488	31,998	469	31,434	-	65	17	48	.	.	6,064	832
2026 Jan.	32,521	616	31,905	469	31,341	-	70	22	48	.	.	6,171	1,077
Feb.	32,545	624	31,921	486	31,365	-	78	31	47	.	.	6,119	1,050
Building and loan associations													
2025 Dec.	5,588	706	4,882	1,154	3,558	3	12,446	242	12,204	195	11,922	145,406	2,514
2026 Jan.	5,880	962	4,918	1,192	3,556	3	12,469	252	12,217	206	11,923	145,254	2,413
Feb.	5,686	897	4,789	1,036	3,584	2	12,435	240	12,195	195	11,914	145,141	2,440
Banks with special, development and other central support tasks													
2025 Dec.	92,385	43,868	48,517	16,022	31,848	1,331	45	4	41	1	32	210	2
2026 Jan.	100,704	51,711	48,993	16,908	31,535	1,331	55	8	47	1	38	251	4
Feb.	90,738	46,464	44,274	12,186	31,540	1,338	62	4	58	1	49	327	6
Memo item: Foreign banks													
2025 Dec.	240,636	147,488	93,148	64,781	26,366	-	47,255	36,080	11,175	9,303	925	300,129	242,499
2026 Jan.	244,828	146,334	98,494	70,269	26,361	-	46,835	35,883	10,952	9,119	916	298,413	241,150
Feb.	243,101	140,995	102,106	73,952	26,291	-	46,819	35,921	10,898	9,168	902	299,313	242,346
Credit cooperatives												Changes *	
2025 Dec.	+ 2,163	+ 1,958	+ 205	+ 117	+ 33	- 1	- 193	- 130	- 63	- 18	+ 17	+ 576	+ 148
2026 Jan.	- 2,291	- 2,578	+ 287	+ 217	+ 73	-	- 2,885	- 2,470	- 415	- 415	+ 6	+ 1,506	+ 1,311
Feb.	- 1,744	- 1,892	+ 148	+ 145	+ 18	-	- 453	- 486	+ 33	+ 40	+ 6	+ 2,184	+ 1,855
Mortgage banks													
2025 Dec.	- 80	+ 59	- 139	+ 23	- 162	-	+ 1	-	+ 1	.	.	- 59	+ 20
2026 Jan.	+ 35	+ 128	- 93	-	- 93	-	+ 5	+ 5	-	.	.	+ 107	+ 245
Feb.	+ 24	+ 8	+ 16	+ 17	+ 24	-	+ 8	+ 9	- 1	.	.	- 52	- 27
Building and loan associations													
2025 Dec.	+ 202	- 108	+ 310	+ 260	+ 51	-	+ 46	- 13	+ 59	+ 3	+ 55	+ 704	- 74
2026 Jan.	+ 292	+ 256	+ 36	+ 38	- 2	-	+ 23	+ 10	+ 13	+ 11	+ 1	- 152	- 101
Feb.	- 194	- 65	- 129	- 156	+ 28	- 1	- 34	- 12	- 22	- 11	- 9	- 113	+ 27
Banks with special, development and other central support tasks													
2025 Dec.	- 2,013	- 4,017	+ 2,004	+ 1,722	+ 292	+ 14	-	- 6	+ 6	+ 1	+ 2	- 6	- 9
2026 Jan.	+ 8,449	+ 7,843	+ 606	+ 886	- 183	-	+ 10	+ 4	+ 6	-	+ 6	+ 41	+ 2
Feb.	- 9,966	- 5,247	- 4,719	- 4,722	+ 5	+ 7	+ 7	- 4	+ 11	-	+ 11	+ 76	+ 2
Memo item: Foreign banks													
2025 Dec.	- 3,487	+ 3,913	- 7,400	- 6,697	- 624	-	+ 262	+ 244	+ 18	+ 52	- 5	+ 1,866	+ 1,031
2026 Jan.	+ 4,757	- 1,028	+ 5,785	+ 5,917	- 1	-	+ 242	+ 86	+ 156	+ 180	- 1	- 1,356	- 1,090
Feb.	- 1,727	- 5,339	+ 3,612	+ 3,683	- 70	-	- 16	+ 38	- 54	+ 49	- 14	+ 900	+ 1,196

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liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building

I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits 2						Time deposits 2							
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	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				for up to and including 1 year	for more than 2 years 2	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													
Credit Cooperatives													
85,148	62,344	10,001	42,089	34,191	7,898	5,398	1,236	22,672	15,261	7,411	4,984	1,505	2025 Dec.
85,343	62,140	10,163	41,931	34,040	7,891	5,333	1,261	25,358	17,013	8,345	5,612	1,684	2026 Jan.
85,672	62,197	10,331	42,051	34,139	7,912	5,320	1,284	25,851	17,370	8,481	5,783	1,672	Feb.
Mortgage banks													
5,232	1,066	3,229	2,079	38	2,041	426	1,086	547	–	547	–	547	2025 Dec.
5,094	980	3,231	2,062	39	2,023	418	1,090	546	–	546	–	546	2026 Jan.
5,069	950	3,259	2,096	38	2,058	452	1,076	541	–	541	–	541	Feb.
Building and loan associations													
142,892	1,427	140,381	24,802	374	24,428	642	23,383	338	1	337	6	327	2025 Dec.
142,841	1,433	140,312	24,722	365	24,357	633	23,321	345	1	344	8	332	2026 Jan.
142,701	1,422	140,185	24,637	360	24,277	653	23,225	344	1	343	8	331	Feb.
Banks with special, development and other central support tasks													
208	3	173	28	6	22	2	17	1,026	343	683	181	498	2025 Dec.
247	2	213	32	6	26	2	21	1,303	369	934	297	626	2026 Jan.
321	2	287	38	6	32	2	27	1,329	414	915	279	625	Feb.
Memo item: Foreign banks													
57,630	37,717	10,094	30,207	22,256	7,951	5,049	1,459	3,597	2,144	1,453	1,001	380	2025 Dec.
57,263	37,401	10,131	30,134	22,244	7,890	5,065	1,452	3,572	2,207	1,365	916	377	2026 Jan.
56,967	37,148	10,202	29,980	22,371	7,609	4,846	1,436	3,828	2,429	1,399	942	380	Feb.
Changes *													
Credit Cooperatives													
+ 428	+ 222	+ 123	+ 106	+ 88	+ 18	–	+ 5	+ 347	+ 223	+ 124	+ 215	– 26	2025 Dec.
+ 195	– 204	+ 162	– 158	– 151	– 7	– 65	+ 25	– 694	– 423	– 271	– 117	– 96	2026 Jan.
+ 329	+ 57	+ 168	+ 120	+ 99	+ 21	– 13	+ 23	+ 493	+ 357	+ 136	+ 171	– 12	Feb.
Mortgage banks													
– 79	– 43	– 5	– 35	+ 1	– 36	– 12	– 4	– 29	–	– 29	–	– 29	2025 Dec.
– 138	– 86	+ 2	– 17	+ 1	– 18	– 8	+ 4	– 1	–	– 1	–	– 1	2026 Jan.
– 25	– 30	+ 28	+ 34	– 1	+ 35	+ 34	– 14	– 5	–	– 5	–	– 5	Feb.
Building and loan associations													
+ 778	+ 33	+ 744	+ 185	+ 2	+ 183	+ 5	+ 189	– 9	–	– 9	–	– 8	2025 Dec.
– 51	+ 6	– 69	– 80	– 9	– 71	– 9	– 62	+ 7	–	+ 7	+ 2	+ 5	2026 Jan.
– 140	– 11	– 127	– 85	– 5	– 80	+ 20	– 96	– 1	–	– 1	–	– 1	Feb.
Banks with special, development and other central support tasks													
+ 3	– 2	+ 3	+ 6	+ 1	+ 5	–	+ 2	– 104	– 91	– 13	– 6	– 5	2025 Dec.
+ 39	– 1	+ 40	+ 4	–	+ 4	–	+ 4	+ 147	+ 26	+ 121	+ 116	– 2	2026 Jan.
+ 74	–	+ 74	+ 6	–	+ 6	–	+ 6	+ 26	+ 45	– 19	– 18	– 1	Feb.
Memo item: Foreign banks													
+ 835	+ 925	+ 47	+ 202	+ 153	+ 49	+ 123	– 14	– 123	– 114	– 9	– 30	+ 10	2025 Dec.
– 266	– 218	+ 39	– 235	– 182	– 53	+ 24	– 7	+ 102	+ 105	– 3	– 2	– 2	2026 Jan.
– 296	– 253	+ 71	– 154	+ 127	– 281	– 219	– 16	+ 256	+ 222	+ 34	+ 26	+ 3	Feb.

and loan associations, including deposits under savings and loan contracts; see Table III.2. 3 Excluding sole proprietors; see also footnote 4. 4 Including sole proprietors; see

also footnote 3.