

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 ¹	Cash in hand and credit balances with central banks	Lending to banks (MFIs)			Lending to non-banks (non-MFIs)					Participating interests	Other assets ¹
				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					
All categories of banks													
2023 Sep.	1,353	10,799.9	68.2	3,508.2	3,022.6	481.1	5,006.9	477.4	3,809.0	0.1	700.8	96.7	2,119.9
Oct.	1,346	10,860.6	80.2	3,563.9	3,078.6	480.9	5,008.8	479.2	3,813.1	0.1	698.8	97.0	2,110.7
Nov.	1,334	10,674.4	62.9	3,566.2	3,076.8	485.1	5,029.2	482.3	3,824.2	0.1	704.1	97.2	1,919.0
Dec.	1,334	10,397.8	71.2	3,447.6	2,963.8	479.9	5,004.5	453.0	3,824.2	0.1	714.1	97.3	1,777.1
2024 Jan.	1,335	10,534.7	89.9	3,537.5	3,042.7	491.0	5,033.8	476.4	3,822.3	0.1	719.0	96.8	1,776.6
Feb.	1,334	10,669.6	64.3	3,622.7	3,122.5	496.3	5,056.1	485.3	3,829.3	0.1	726.6	96.2	1,830.3
Commercial banks ⁶													
2024 Jan.	241	4,853.9	40.2	1,678.9	1,589.3	89.4	1,645.1	317.6	1,051.5	0.1	266.9	30.5	1,459.2
Feb.	241	4,967.9	23.9	1,743.0	1,652.0	90.6	1,662.8	326.8	1,055.3	0.1	272.2	29.9	1,508.3
Big banks ⁷													
2024 Jan.	3	2,433.4	10.5	722.3	686.8	35.4	760.4	162.9	450.8	0.0	144.0	24.9	915.3
Feb.	3	2,500.9	8.9	742.1	705.9	36.1	764.1	164.6	449.9	0.0	146.9	24.4	961.4
Regional banks and other commercial banks													
2024 Jan.	130	1,920.3	14.6	637.8	587.1	50.5	735.2	109.6	506.7	0.1	113.2	4.7	528.0
Feb.	130	1,965.5	10.0	673.7	622.2	51.0	746.5	115.8	509.9	0.1	115.8	4.6	530.7
Branches of foreign banks													
2024 Jan.	108	500.2	15.1	318.8	315.4	3.4	149.5	45.2	94.0	–	9.7	0.9	15.9
Feb.	108	501.5	5.0	327.3	323.9	3.4	152.2	46.4	95.6	–	9.5	0.9	16.1
Landesbanken													
2024 Jan.	6	884.4	1.8	336.7	281.0	54.8	427.4	44.8	344.0	0.0	35.6	9.6	108.9
Feb.	6	897.9	2.5	346.6	290.7	55.1	428.2	45.2	344.2	0.0	36.2	9.6	111.0
Savings banks													
2024 Jan.	354	1,546.0	22.6	264.5	145.8	118.7	1,216.9	54.0	996.4	–	166.3	16.5	25.4
Feb.	354	1,550.6	19.8	270.5	150.7	119.8	1,218.0	53.3	997.9	–	166.7	16.6	25.8
Credit cooperatives													
2024 Jan.	694	1,169.5	14.1	211.3	102.9	108.3	892.3	34.7	739.2	0.0	118.4	20.3	31.5
Feb.	694	1,172.1	13.0	214.2	104.4	109.7	893.2	34.6	740.5	0.0	118.1	20.3	31.5
Mortgage banks													
2024 Jan.	7	223.7	0.1	18.0	11.0	6.9	200.0	3.2	182.7	–	14.1	0.1	5.5
Feb.	7	223.6	0.1	17.5	10.3	7.2	200.1	3.3	183.0	–	13.9	0.1	5.7
Building and loan associations													
2024 Jan.	15	259.5	0.2	41.7	25.9	15.8	213.8	1.2	191.1	.	21.6	0.3	3.6
Feb.	14	259.1	0.1	41.2	25.5	15.7	213.9	1.2	191.3	.	21.4	0.3	3.6
Banks with special, development and other central support tasks													
2024 Jan.	18	1,597.6	10.9	986.4	886.7	97.2	438.3	21.0	317.5	–	96.3	19.5	142.5
Feb.	18	1,598.4	4.9	989.7	888.8	98.4	439.9	20.9	317.2	0.0	98.3	19.5	144.4
Memo item: Foreign banks ⁸													
2024 Jan.	139	2,371.9	25.9	821.5	784.1	37.2	710.9	146.8	425.4	0.1	130.8	2.8	810.8
Feb.	139	2,428.4	11.8	873.4	834.7	38.3	723.1	151.8	428.9	0.1	135.2	2.8	817.4
of which: Banks majority-owned by foreign banks ⁹													
2024 Jan.	31	1,871.7	10.8	502.7	468.7	33.8	561.4	101.6	331.4	0.1	121.1	1.9	794.9
Feb.	31	1,926.9	6.8	546.1	510.8	34.9	570.9	105.3	333.3	0.1	125.7	1.9	801.3

* 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. ¹ 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. ² 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 ⁵	Bank savings bonds	Capital including published reserves, participation rights capital, funds for general banking risks	Other liabilities ¹	End of month	
Total	of which:		Total	of which:			Memo item: Liabilities arising from repos ³	Savings deposits ⁴						
	Sight deposits	Time deposits		Sight deposits	Time deposits ²			Total						of which: At 3 months' notice
				for up to and including 1 year	for more than 1 year ²									
All categories of banks														
2,118.8	674.3	1,444.5	4,593.2	2,764.3	593.6	671.1	80.8	466.5	424.2	97.8	1,351.5	611.6	2,124.8	2023 Sep.
2,153.9	695.6	1,458.2	4,621.2	2,751.6	624.0	673.2	88.2	460.1	414.7	112.4	1,351.7	611.8	2,122.0	Oct.
2,140.3	677.9	1,462.3	4,629.8	2,759.2	609.7	676.7	84.7	452.9	404.1	131.3	1,359.8	611.1	1,933.3	Nov.
2,023.8	607.5	1,416.3	4,609.7	2,717.1	615.3	683.6	66.0	450.5	399.1	143.2	1,365.0	611.8	1,787.5	Dec.
2,105.4	675.4	1,430.0	4,625.9	2,697.1	647.0	685.4	88.1	444.0	390.0	152.5	1,379.1	611.0	1,813.2	2024 Jan.
2,160.6	695.9	1,464.7	4,639.5	2,690.2	668.5	683.4	97.3	439.0	382.6	158.4	1,386.3	610.9	1,872.3	Feb.
Commercial banks ⁶														
1,110.2	511.6	598.6	1,903.3	1,176.3	342.3	246.7	86.2	86.3	60.7	51.7	212.8	212.2	1,415.5	2024 Jan.
1,160.0	530.5	629.4	1,916.0	1,175.7	356.1	244.8	95.6	86.7	59.2	52.6	211.6	212.0	1,468.4	Feb.
Big banks ⁷														
433.4	185.6	247.8	881.7	529.0	199.0	71.9	50.1	77.7	52.9	4.1	158.5	79.6	880.2	2024 Jan.
456.1	202.9	253.1	875.4	516.9	204.6	71.6	53.7	78.3	51.6	4.0	158.2	80.0	931.2	Feb.
Regional banks and other commercial banks														
433.8	205.4	228.5	801.8	502.0	92.7	151.1	36.1	8.4	7.6	47.5	52.8	115.5	516.4	2024 Jan.
460.8	208.4	252.4	820.5	511.7	101.7	150.4	41.9	8.2	7.3	48.5	51.8	114.9	517.5	Feb.
Branches of foreign banks														
242.9	120.6	122.3	219.8	145.2	50.5	23.7	0.0	0.2	0.2	0.1	1.5	17.0	18.9	2024 Jan.
243.2	119.2	123.9	220.1	147.1	49.8	22.9	0.0	0.2	0.2	0.1	1.5	17.0	19.7	Feb.
Landesbanken														
213.4	35.2	178.2	292.4	146.7	69.1	70.3	0.9	4.4	4.4	1.9	218.8	43.2	116.5	2024 Jan.
218.6	36.7	181.9	292.7	147.3	69.5	69.5	1.1	4.4	4.4	1.9	225.8	43.2	117.6	Feb.
Savings banks														
164.3	4.6	159.7	1,157.9	761.1	87.8	18.3	–	214.7	196.0	76.1	22.2	141.1	60.5	2024 Jan.
164.7	4.5	160.2	1,160.0	758.8	91.2	18.8	–	211.3	192.5	79.9	22.9	141.1	61.8	Feb.
Credit cooperatives														
159.0	2.8	156.2	854.4	536.7	117.6	39.4	–	138.2	128.5	22.4	9.1	105.6	41.4	2024 Jan.
159.0	2.9	156.2	856.0	532.5	123.0	41.0	–	136.1	126.1	23.5	9.0	105.7	42.4	Feb.
Mortgage banks														
44.7	3.3	41.4	54.7	2.7	5.8	46.3	0.6	–	–	–	107.6	8.9	7.8	2024 Jan.
44.5	3.4	41.2	53.6	2.2	5.3	46.1	0.2	–	–	–	108.8	8.9	7.7	Feb.
Building and loan associations														
37.6	3.0	34.6	193.9	3.7	2.5	187.2	–	0.4	0.4	0.1	7.0	12.9	8.1	2024 Jan.
37.6	3.1	34.5	193.7	3.9	2.6	186.7	–	0.4	0.4	0.1	7.0	12.9	7.9	Feb.
Banks with special, development and other central support tasks														
376.3	114.9	261.4	169.3	69.9	21.9	77.2	0.3	–	–	–	801.5	87.2	163.3	2024 Jan.
376.1	114.8	261.3	167.5	69.8	20.9	76.5	0.4	–	–	–	801.2	87.2	166.4	Feb.
Memo item: Foreign banks ⁸														
637.4	326.6	310.7	775.6	488.7	144.4	107.2	40.6	8.8	8.4	26.5	50.9	100.5	807.5	2024 Jan.
672.3	334.1	338.2	788.5	498.1	148.2	106.8	48.0	8.6	8.2	26.8	50.7	100.4	816.5	Feb.
of which: Banks majority-owned by foreign banks ⁹														
394.4	206.0	188.4	555.8	343.4	93.8	83.6	40.6	8.6	8.2	26.4	49.4	83.5	788.6	2024 Jan.
429.1	214.9	214.2	568.4	351.0	98.4	83.9	48.0	8.3	7.9	26.8	49.2	83.3	796.9	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.