

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: | | | | | |
| | | | | | Balances and loans | Securities issued by banks | | Loans | Bills | Securities issued by non-banks | | | |
| | | | | | | | for up to and including 1 year | for more than 1 year | | | | | |
| All categories of banks | | | | | | | | | | | | | |
| 2025 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 | 11,752.9 | 70.0 | 3,546.6 | 2,998.3 | 544.3 | 5,644.2 | 725.2 | 3,958.4 | 0.2 | 943.1 | 103.7 | 2,388.4 |
| Mar. | 1,253 | 11,379.5 | 75.0 | 3,513.3 | 2,966.0 | 543.0 | 5,651.4 | 730.3 | 3,966.4 | 0.2 | 934.4 | 103.8 | 2,036.0 |
| Commercial banks ⁶ | | | | | | | | | | | | | |
| 2026 Feb. | 228 | 6,011.7 | 28.7 | 1,828.6 | 1,709.9 | 118.2 | 2,024.6 | 506.6 | 1,097.6 | 0.1 | 410.5 | 37.3 | 2,092.5 |
| Mar. | 228 | 5,662.5 | 31.8 | 1,834.0 | 1,715.8 | 117.3 | 2,024.7 | 510.6 | 1,104.1 | 0.2 | 397.3 | 37.3 | 1,734.7 |
| Big banks ⁷ | | | | | | | | | | | | | |
| 2026 Feb. | 3 | 2,425.7 | 12.1 | 747.5 | 690.0 | 57.5 | 897.1 | 220.9 | 449.6 | – | 223.3 | 28.7 | 740.3 |
| Mar. | 3 | 2,466.7 | 14.2 | 740.0 | 683.4 | 56.6 | 898.5 | 220.6 | 452.6 | – | 222.1 | 28.7 | 785.3 |
| Regional banks and other commercial banks | | | | | | | | | | | | | |
| 2026 Feb. | 122 | 3,105.3 | 13.2 | 779.8 | 722.9 | 56.7 | 972.3 | 238.6 | 551.4 | 0.1 | 176.2 | 8.0 | 1,332.0 |
| Mar. | 122 | 2,712.0 | 14.1 | 792.9 | 736.0 | 56.6 | 967.7 | 241.4 | 552.9 | 0.2 | 164.5 | 8.0 | 929.3 |
| Branches of foreign banks | | | | | | | | | | | | | |
| 2026 Feb. | 103 | 480.7 | 3.4 | 301.3 | 297.1 | 4.0 | 155.3 | 47.0 | 96.6 | – | 11.1 | 0.6 | 20.2 |
| Mar. | 103 | 483.7 | 3.6 | 301.0 | 296.4 | 4.0 | 158.5 | 48.6 | 98.6 | – | 10.7 | 0.6 | 20.0 |
| Landesbanken | | | | | | | | | | | | | |
| 2026 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 |
| Mar. | 6 | 929.6 | 3.0 | 305.4 | 245.2 | 59.4 | 506.7 | 68.2 | 374.9 | 0.0 | 61.6 | 8.7 | 105.9 |
| Savings banks | | | | | | | | | | | | | |
| 2026 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 |
| Mar. | 339 | 1,610.1 | 22.9 | 267.3 | 132.7 | 134.5 | 1,276.5 | 59.4 | 1,025.4 | – | 191.7 | 17.8 | 25.5 |
| Credit cooperatives | | | | | | | | | | | | | |
| 2026 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 |
| Mar. | 644 | 1,229.2 | 13.0 | 210.3 | 98.3 | 111.3 | 956.0 | 36.8 | 791.5 | 0.0 | 127.7 | 21.0 | 28.9 |
| Mortgage banks | | | | | | | | | | | | | |
| 2026 Feb. | 6 | 177.3 | 0.1 | 13.1 | 9.4 | 3.7 | 160.0 | 1.1 | 145.2 | – | 13.4 | 0.2 | 4.0 |
| Mar. | 6 | 176.8 | 0.1 | 13.6 | 9.9 | 3.7 | 159.2 | 1.0 | 144.5 | – | 13.5 | 0.2 | 3.7 |
| Building and loan associations | | | | | | | | | | | | | |
| 2026 Feb. | 13 | 259.8 | 0.2 | 33.4 | 19.4 | 14.0 | 221.9 | 1.2 | 199.5 | – | 21.2 | 0.2 | 4.2 |
| Mar. | 13 | 259.9 | 0.2 | 33.3 | 19.4 | 13.9 | 222.2 | 1.2 | 199.9 | – | 21.0 | 0.2 | 4.1 |
| Banks with special, development and other central support tasks | | | | | | | | | | | | | |
| 2026 Feb. | 17 | 1,521.9 | 5.0 | 862.4 | 757.0 | 103.5 | 507.0 | 57.5 | 325.0 | – | 119.7 | 18.4 | 129.1 |
| Mar. | 17 | 1,511.2 | 4.0 | 849.4 | 744.7 | 102.9 | 506.1 | 53.1 | 326.2 | – | 121.7 | 18.6 | 133.2 |
| Memo item: Foreign banks ⁸ | | | | | | | | | | | | | |
| 2026 Feb. | 130 | 2,921.8 | 12.2 | 862.8 | 817.3 | 45.0 | 861.2 | 211.3 | 444.0 | 0.1 | 197.5 | 2.2 | 1,183.4 |
| Mar. | 130 | 2,498.2 | 12.3 | 867.6 | 821.7 | 45.1 | 865.4 | 221.7 | 448.8 | 0.1 | 183.2 | 2.2 | 750.7 |
| of which: Banks majority-owned by foreign banks ⁹ | | | | | | | | | | | | | |
| 2026 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 |
| Mar. | 27 | 2,014.5 | 8.8 | 566.6 | 525.3 | 41.1 | 706.8 | 173.1 | 350.2 | 0.1 | 172.5 | 1.6 | 730.7 |

* 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) | | | | | | | | | 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 | | Bearer debt securities outstanding 5 | | | | |
| | Sight deposits | Time deposits | | Sight deposits | Time deposits 2 | | | Total | of which: At 3 months' notice | | Bank savings bonds | | | |
| | | | | | for up to and including 1 year | for more than 1 year 2 | | | | | | | | |
| All categories of banks | | | | | | | | | | | | | | |
| 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 | 2025 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 | 2,402.9 | Feb. |
| 2,101.8 | 728.5 | 1,373.4 | 5,087.6 | 3,100.8 | 744.5 | 692.4 | 212.7 | 389.6 | 327.6 | 160.3 | 1,447.3 | 701.9 | 2,040.8 | Mar. |
| Commercial banks 6 | | | | | | | | | | | | | | |
| 1,217.5 | 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 | 2,047.3 | 2026 Feb. |
| 1,220.1 | 601.2 | 618.9 | 2,243.2 | 1,447.0 | 399.9 | 278.9 | 194.0 | 81.4 | 43.0 | 35.9 | 270.8 | 250.2 | 1,678.2 | Mar. |
| Big banks 7 | | | | | | | | | | | | | | |
| 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 | 729.1 | 2026 Feb. |
| 436.6 | 198.9 | 237.7 | 985.8 | 615.0 | 212.9 | 79.9 | 82.1 | 74.6 | 37.0 | 3.3 | 193.0 | 93.0 | 758.4 | Mar. |
| Regional banks and other commercial banks | | | | | | | | | | | | | | |
| 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 | 2026 Feb. |
| 584.5 | 301.7 | 282.9 | 1,011.6 | 658.3 | 137.8 | 176.6 | 111.9 | 6.4 | 5.6 | 32.5 | 77.0 | 138.2 | 900.8 | Mar. |
| Branches of foreign banks | | | | | | | | | | | | | | |
| 195.6 | 99.4 | 96.2 | 246.8 | 173.6 | 50.0 | 22.7 | 0.0 | 0.4 | 0.4 | 0.1 | 0.9 | 18.9 | 18.5 | 2026 Feb. |
| 199.0 | 100.6 | 98.3 | 245.9 | 173.7 | 49.3 | 22.4 | 0.0 | 0.4 | 0.4 | 0.1 | 0.9 | 19.0 | 19.0 | Mar. |
| Landesbanken | | | | | | | | | | | | | | |
| 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 | 2026 Feb. |
| 204.4 | 44.5 | 159.9 | 320.5 | 173.2 | 73.8 | 67.2 | 10.7 | 3.9 | 3.7 | 2.4 | 245.5 | 46.9 | 112.3 | Mar. |
| Savings banks | | | | | | | | | | | | | | |
| 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 | 2026 Feb. |
| 136.7 | 2.3 | 134.4 | 1,224.6 | 834.4 | 91.3 | 24.1 | - | 178.3 | 163.5 | 96.6 | 26.6 | 168.6 | 53.5 | Mar. |
| Credit cooperatives | | | | | | | | | | | | | | |
| 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 | 2026 Feb. |
| 148.4 | 1.4 | 147.0 | 916.7 | 578.5 | 138.8 | 49.0 | - | 125.6 | 117.0 | 24.9 | 6.2 | 123.2 | 34.7 | Mar. |
| Mortgage banks | | | | | | | | | | | | | | |
| 35.3 | 2.5 | 32.9 | 46.3 | 2.4 | 3.6 | 40.3 | 0.3 | - | - | . | 82.4 | 7.7 | 5.6 | 2026 Feb. |
| 36.4 | 2.6 | 33.8 | 45.5 | 2.1 | 3.6 | 39.8 | 0.3 | - | - | . | 81.8 | 7.7 | 5.5 | Mar. |
| Building and loan associations | | | | | | | | | | | | | | |
| 36.6 | 2.4 | 34.2 | 191.5 | 3.9 | 3.7 | 183.4 | 0.6 | 0.4 | 0.4 | 0.1 | 10.9 | 13.8 | 7.0 | 2026 Feb. |
| 37.4 | 2.7 | 34.7 | 190.7 | 3.8 | 3.5 | 183.0 | 0.4 | 0.4 | 0.4 | 0.2 | 10.9 | 13.9 | 7.0 | Mar. |
| Banks with special, development and other central support tasks | | | | | | | | | | | | | | |
| 317.9 | 71.4 | 246.5 | 152.6 | 60.9 | 41.1 | 50.3 | 6.7 | - | - | . | 815.7 | 91.4 | 144.3 | 2026 Feb. |
| 318.4 | 73.8 | 244.7 | 146.4 | 61.9 | 33.7 | 50.4 | 7.3 | - | - | . | 805.5 | 91.4 | 149.5 | Mar. |
| Memo item: Foreign banks 8 | | | | | | | | | | | | | | |
| 700.6 | 361.3 | 339.2 | 882.8 | 567.7 | 183.9 | 112.1 | 85.2 | 5.9 | 5.6 | 13.2 | 63.7 | 111.0 | 1,163.8 | 2026 Feb. |
| 702.0 | 351.6 | 350.4 | 891.6 | 578.0 | 178.7 | 115.4 | 82.9 | 5.8 | 5.6 | 13.6 | 65.9 | 111.1 | 727.7 | Mar. |
| of which: Banks majority-owned by foreign banks 9 | | | | | | | | | | | | | | |
| 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 | 2026 Feb. |
| 503.0 | 251.0 | 252.0 | 645.7 | 404.3 | 129.4 | 93.0 | 82.9 | 5.5 | 5.2 | 13.5 | 65.1 | 92.1 | 708.7 | Mar. |

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.