I Banks (MFIs) in Germany

2 Liabilities *

€ million

Period	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs): Total	Liabilities to non-banks (non-MFIs): Sight and time deposits 1	Liabilities to non-banks (non-MFIs): Saving deposits 2	Liabilities to non-banks (non-MFIs): Bank saving bonds 3	Securitised debts 4: Total	Securitised debts 4, of which: Debt securities in issue	Securitised debts 4, of which: Money market paper in issue	Fiduciary liabilities: Total	Fiduciary liabilities, of which: Fiduciary loans	Fiduciary liabilities, of which: Securities issued on a fiduciary basis	Value adjust-ments 5	Provisions for liabilities and charges
	1	2	3	4	5	6	7	8	9	10	11	12	13
													End of year or month *
2018	1,657,383	3,748,575	3,129,503	585,612	33,460	1,100,284	993,503	106,174	50,389	38,759	391	5,639	64,365
2019	1,684,934	3,871,721	3,260,618	581,761	29,342	1,141,445	1,023,041	117,702	49,900	37,000	356	5,090	65,121
2020	1,991,346	4,125,196	3,534,056	566,844	24,296	1,119,048	1,024,720	94,254	61,758	47,621	347	6,941	66,147
2021	2,245,400	4,236,799	3,648,956	567,123	20,720	1,173,942	1,066,786	106,826	64,094	50,676	197	8,412	64,364
2022	2,221,622	4,497,324	3,928,782	538,482	30,060	1,231,984	1,132,986	98,556	66,528	51,747	197	7,317	68,967
2023	2,012,804	4,570,495	3,982,098	450,481	137,916	1,327,956	1,204,597	122,925	80,180	64,685	194	4,941	72,900
2024	1,941,641	4,751,509	4,188,193	410,322	152,994	1,360,501	1,238,668	121,377	97,685	82,387	194	11,363	71,098
2025	1,918,869	4,920,640	4,375,591	394,430	150,619	1,406,345	1,258,715	147,083	110,601	95,137	194	11,301	68,674
2024 Nov.	2,033,684	4,764,123	4,198,612	409,436	156,075	1,369,832	1,250,976	118,397	98,009	82,183	194	11,085	70,878
Dec.	1,941,641	4,751,509	4,188,193	410,322	152,994	1,360,501	1,238,668	121,377	97,685	82,387	194	11,363	71,098
2025 Jan.	2,055,842	4,755,324	4,195,449	407,674	152,201	1,377,452	1,255,470	121,516	98,022	82,363	194	11,490	72,925
Feb.	2,090,673	4,790,764	4,233,755	405,533	151,476	1,386,080	1,261,092	124,530	97,077	81,385	194	11,543	73,481
Mar.	2,078,221	4,790,805	4,236,636	403,201	150,968	1,392,155	1,250,942	140,778	96,893	81,857	186	11,485	73,700
Apr.	2,102,232	4,801,232	4,249,807	401,775	149,650	1,366,829	1,245,229	121,175	98,215	82,410	189	11,412	71,761
May	2,067,241	4,814,558	4,264,663	401,513	148,382	1,383,888	1,258,782	124,674	98,811	83,060	188	11,237	70,542
June	2,072,372	4,812,801	4,262,702	402,149	147,950	1,383,016	1,252,141	130,449	98,265	82,525	189	11,442	70,007
July	2,037,284	4,807,185	4,257,892	401,330	147,963	1,392,815	1,255,301	137,075	99,805	83,898	192	11,372	70,764
Aug.	2,040,313	4,818,106	4,270,924	399,738	147,444	1,403,967	1,253,886	149,545	101,213	85,247	190	11,352	70,057
Sep.	2,055,657	4,822,553	4,276,827	398,155	147,571	1,404,622	1,254,070	150,011	106,202	90,455	189	11,328	69,626
Oct.	1,988,680	4,888,976	4,343,731	396,060	149,185	1,418,792	1,269,839	148,401	108,574	92,049	190	11,539	69,672
Nov.	1,998,851	4,931,345	4,387,620	393,910	149,815	1,424,612	1,268,134	155,906	107,834	92,597	190	11,541	69,386
Dec.	1,918,869	4,920,640	4,375,591	394,430	150,619	1,406,345	1,258,715	147,083	110,601	95,137	194	11,301	68,674
2026 Jan.	2,054,279	5,036,143	4,492,374	392,865	150,904	1,422,286	1,284,283	137,402	113,723	97,481	194	11,317	68,686
Feb.	2,093,455	5,041,918	4,497,953	391,843	152,122	1,424,110	1,289,244	134,264	115,574	98,858	194	11,610	68,488
Mar.	2,088,902	5,038,823	4,495,326	389,611	153,886	1,412,061	1,292,255	119,418	118,724	102,075	161	11,671	68,468
Apr.	2,095,726	5,049,385	4,507,256	386,966	155,163	1,420,391	1,299,771	119,941	122,071	105,859	161	11,702	67,167
May	2,116,333	5,089,351	4,545,365	387,164	156,822	1,430,836	1,309,987	120,270	124,379	107,543	60	11,648	66,266
June	2,116,563	5,106,222	4,558,020	386,175	162,027	1,447,396	1,316,395	130,402	124,561	107,797	60	11,785	65,724
													Changes *
2019	– 18,813	+ 122,251	+ 130,135	– 3,851	– 4,033	+ 40,646	+ 29,023	+ 11,528	– 489	– 1,759	– 35	– 549	+ 830
2020	+ 396,648	+ 245,528	+ 265,528	– 14,847	– 5,153	– 21,162	+ 1,679	– 22,213	+ 11,768	+ 10,111	– 9	+ 1,623	+ 952
2021	+ 240,803	+ 108,323	+ 111,613	+ 284	– 3,574	+ 54,213	+ 41,386	+ 12,572	+ 2,387	+ 3,055	– 150	+ 1,463	– 623
2022	– 19,731	+ 252,988	+ 271,769	– 28,136	+ 9,355	+ 59,194	+ 67,362	– 8,280	+ 2,444	+ 1,081	± 0	– 932	+ 5,159
2023	– 208,549	+ 83,887	+ 62,117	– 82,981	+ 104,751	+ 96,953	+ 72,451	+ 24,510	+ 2,129	+ 1,415	– 3	– 2,106	+ 3,958
2024	– 35,954	+ 142,682	+ 160,148	– 40,209	+ 22,743	+ 31,485	+ 33,536	– 2,073	+ 17,549	+ 17,797	–	+ 273	– 1,573
2025	+ 70,117	+ 151,670	+ 169,967	– 15,922	– 2,375	+ 46,199	+ 20,917	+ 25,191	+ 12,776	+ 12,760	± 0	+ 53	– 1,656
2024 Nov.	+ 21,449	+ 59,248	+ 67,923	– 2,506	– 6,169	– 825	– 6,061	+ 5,230	– 8,017	– 8,623	–	+ 104	– 1,230
Dec.	– 92,691	– 14,017	– 11,822	+ 886	– 3,081	– 9,331	– 12,308	+ 2,980	– 280	+ 299	–	+ 108	+ 328
2025 Jan.	+ 109,682	+ 4,395	+ 7,866	– 2,678	– 793	+ 16,951	+ 16,802	+ 139	+ 337	– 24	–	+ 127	+ 1,838
Feb.	+ 34,176	+ 36,664	+ 39,530	– 2,141	– 725	+ 8,628	+ 5,622	+ 3,014	– 945	– 978	–	+ 168	+ 556
Mar.	+ 1,061	+ 4,909	+ 7,749	– 2,332	– 508	+ 6,075	– 10,150	+ 16,248	– 434	+ 222	– 8	– 58	+ 219
Apr.	+ 38,440	+ 15,363	+ 18,107	– 1,426	– 1,318	– 25,326	– 5,713	– 19,603	+ 1,322	+ 553	+ 3	– 73	– 1,182
May	– 37,151	+ 13,575	+ 15,105	– 262	– 1,268	+ 17,059	+ 13,553	+ 3,499	+ 596	+ 910	– 1	– 175	– 1,219
June	+ 14,306	+ 1,152	+ 948	+ 636	– 432	– 872	– 6,641	+ 5,775	– 546	– 535	+ 1	+ 205	– 535
July	– 40,223	– 7,566	– 6,760	– 819	+ 13	+ 9,799	+ 3,675	+ 6,111	+ 1,540	+ 1,373	+ 3	– 70	+ 757
Aug.	+ 11,245	+ 12,562	+ 14,673	– 1,592	– 519	+ 11,152	– 1,415	+ 12,470	+ 1,408	+ 1,349	– 2	– 20	– 707
Sep.	+ 17,470	+ 5,128	+ 6,584	– 1,583	+ 127	+ 1,010	+ 539	+ 466	+ 4,989	+ 5,208	– 1	– 24	– 431
Oct.	– 125	+ 35,480	+ 35,961	– 2,095	+ 1,614	+ 14,170	+ 15,769	– 1,610	+ 2,482	+ 1,594	+ 1	+ 211	+ 46
Nov.	+ 8,208	+ 42,422	+ 43,942	– 2,150	+ 630	+ 5,820	– 1,705	+ 7,505	– 740	+ 548	–	+ 2	– 286
Dec.	– 86,972	– 12,414	– 13,738	+ 520	+ 804	– 18,267	– 9,419	– 8,823	+ 2,767	+ 2,540	+ 4	– 240	– 712
2026 Jan.	+ 101,848	+ 56,779	+ 58,059	– 1,565	+ 285	+ 13,848	+ 23,919	– 10,125	+ 3,122	+ 2,344	–	– 94	+ 40
Feb.	+ 37,345	+ 5,085	+ 4,889	– 1,022	+ 1,218	+ 1,824	+ 4,961	– 3,138	+ 1,851	+ 1,377	–	+ 293	– 198
Mar.	– 11,192	– 5,654	– 5,186	– 2,232	+ 1,764	– 12,049	+ 3,011	– 14,846	+ 3,230	+ 3,217	– 33	+ 61	– 20
Apr.	+ 10,521	+ 12,032	+ 13,400	– 2,645	+ 1,277	+ 8,330	+ 7,516	+ 523	+ 3,347	+ 3,784	–	+ 31	– 1,295
May	+ 19,437	+ 39,527	+ 37,665	+ 198	+ 1,664	+ 10,445	+ 10,216	+ 329	+ 2,308	+ 1,749	– 101	– 54	– 900
June	– 5,197	+ 15,012	+ 10,796	– 989	+ 5,205	+ 16,560	+ 6,408	+ 10,132	+ 182	+ 254	–	+ 137	– 542

***** 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** Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. **2** Excluding deposits under savings and loan contracts (see also footnote 1). **3** Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). **4** Excluding non-negotiable bearer debt securities and bearer money market paper. **5** General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the assets side. **6** Less published loss.

Subordinated liabilities	Participation rights capital	Fund for general banking risks	Capital 6: Total	Capital 6: Subscribed capital	Capital 6: Reserves 6	Other liabilities 7: Total	Other liabilities 7: of which: trading portfolio derivates 8: Total	Other liabilities 7: of which: trading portfolio derivates 8: of which with group-affiliated 9 foreign banks	Total liabilities 7	Volume of business 7, 10	*Memo item Sureties*	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of year or month *												
57,762	7,420	110,114	413,740	103,024	310,716	608,003	419,768	79,187	7,823,674	7,823,676	214,816	2018
56,309	7,871	117,046	427,580	104,838	322,742	931,502	654,294	163,433	8,358,519	8,358,521	218,155	2019
59,818	8,003	126,362	414,025	103,079	310,946	1,023,451	801,045	266,653	9,002,095	9,002,096	221,881	2020
69,867	10,298	130,658	423,954	108,993	314,961	805,560	574,482	177,930	9,233,348	9,233,349	246,305	2021
81,132	12,182	138,642	440,308	108,477	331,831	1,815,481	1,502,671	623,105	10,581,487	10,581,487	264,080	2022
87,606	12,142	143,127	456,559	111,918	344,641	1,629,066	1,258,804	562,854	10,397,776	10,397,776	267,268	2023
91,184	16,768	157,548	475,104	110,987	364,117	1,932,589	1,505,133	944,214	10,906,990	10,906,990	272,857	2024
91,432	17,517	171,820	488,992	111,416	377,576	1,789,590	1,318,077	824,623	10,995,781	10,995,781	274,880	2025
91,121	16,691	157,523	475,661	110,882	364,779	1,676,353	1,235,230	666,933	10,764,960	10,764,960	274,588	2024 Nov.
91,184	16,768	157,548	475,104	110,987	364,117	1,932,589	1,505,133	944,214	10,906,990	10,906,990	272,857	Dec.
91,466	16,744	161,664	478,213	110,561	367,652	2,151,291	1,670,291	1,140,262	11,270,433	11,270,433	272,459	2025 Jan.
90,292	16,749	164,960	478,656	110,452	368,204	1,597,499	1,138,156	618,063	10,797,774	10,797,774	272,366	Feb.
93,397	18,092	170,586	480,597	110,531	370,066	1,567,771	1,127,765	603,435	10,773,702	10,773,702	268,550	Mar.
90,625	16,357	171,045	481,935	110,361	371,574	1,772,092	1,335,557	797,192	10,983,735	10,983,735	270,141	Apr.
90,782	16,718	171,435	484,383	110,313	374,070	1,594,519	1,156,998	638,590	10,804,114	10,804,114	270,692	May
89,689	16,581	171,850	490,540	111,341	379,199	1,545,152	1,104,750	583,159	10,761,715	10,761,715	267,519	June
91,015	16,421	172,142	487,779	111,427	376,352	1,653,067	1,216,691	702,517	10,839,649	10,839,649	267,754	July
92,508	16,371	171,960	487,472	110,762	376,710	1,793,970	1,337,503	825,345	11,007,289	11,007,289	268,079	Aug.
91,951	16,470	172,052	488,347	111,139	377,208	1,652,589	1,194,863	698,794	10,891,397	10,891,397	268,395	Sep.
91,790	15,309	172,120	487,313	111,188	376,125	1,500,104	1,026,375	512,347	10,752,869	10,752,869	271,843	Oct.
91,730	16,508	172,174	487,277	111,358	375,919	1,747,674	1,270,570	761,752	11,058,932	11,058,932	275,804	Nov.
91,432	17,517	171,820	488,992	111,416	377,576	1,789,590	1,318,077	824,623	10,995,781	10,995,781	274,880	Dec.
98,846	18,489	175,753	496,733	113,816	382,917	2,156,616	1,662,130	851,680	11,652,871	11,652,871	275,394	2026 Jan.
97,494	18,487	178,480	496,619	113,986	382,633	2,206,671	1,715,928	901,529	11,752,906	11,752,906	279,287	Feb.
96,479	18,516	184,862	498,558	114,067	384,491	1,846,194	1,367,570	549,878	11,383,258	11,383,258	284,263	Mar.
96,085	17,742	185,232	498,958	113,593	385,365	1,919,932	1,441,636	606,645	11,484,391	11,484,391	285,476	Apr.
96,897	19,200	185,387	498,598	113,384	385,214	1,833,053	1,353,809	552,287	11,471,948	11,471,948	287,947	May
97,976	19,219	185,578	500,589	113,282	387,307	1,856,489	1,362,210	597,736	11,532,102	11,532,102	291,334	June
Changes *												
+ 1,043	+ 451	+ 6,938	+ 11,720	+ 2,950	+ 8,770	+ 313,098	+ 233,245	+ 83,779	+ 477,126	+ 477,126	+ 3,608	2019
+ 2,201	+ 132	+ 9,316	− 3,866	− 874	− 2,992	+ 112,359	+ 147,735	+ 103,571	+ 755,499	+ 755,498	+ 5,027	2020
+ 10,458	+ 2,295	+ 4,295	+ 11,593	+ 6,927	+ 4,666	− 236,636	− 227,229	− 89,026	+ 198,571	+ 198,571	+ 24,469	2021
+ 11,455	+ 984	+ 7,991	+ 11,411	− 102	+ 11,513	+ 824,223	+ 735,423	+ 394,802	+1,155,186	+1,155,185	+ 17,777	2022
+ 6,554	− 40	+ 4,485	+ 15,962	+ 1,572	+ 14,390	− 176,153	− 235,995	− 54,283	− 172,920	− 172,920	+ 3,236	2023
+ 4,204	+ 4,626	+ 14,002	+ 18,584	− 1,019	+ 19,603	+ 268,895	+ 221,914	+ 368,393	+ 464,773	+ 464,773	+ 5,594	2024
− 1,712	+ 749	+ 14,272	+ 15,459	+ 1,234	+ 14,225	− 99,010	− 142,257	− 93,436	+ 208,917	+ 208,917	+ 2,033	2025
+ 807	+ 1,848	+ 3	− 254	+ 323	− 577	+ 68,364	+ 67,349	+ 46,819	+ 141,497	+ 141,497	+ 4,592	2024 Nov.
+ 63	+ 77	+ 25	+ 364	+ 248	+ 116	+ 246,934	+ 265,685	+ 274,054	+ 131,580	+ 131,580	− 1,731	Dec.
+ 282	− 24	+ 4,116	+ 3,142	− 415	+ 3,557	+ 186,141	+ 181,811	+ 196,365	+ 326,987	+ 326,987	− 388	2025 Jan.
− 1,174	+ 5	+ 3,296	+ 303	− 104	+ 407	− 534,931	− 532,887	− 522,322	− 453,254	− 453,254	− 148	Feb.
+ 3,105	+ 1,343	+ 5,626	+ 1,941	+ 79	+ 1,862	− 14,302	− 122	− 6,952	+ 9,485	+ 9,485	− 3,816	Mar.
− 2,772	− 1,735	+ 459	+ 1,534	+ 1	+ 1,533	+ 229,409	+ 222,142	+ 204,476	+ 255,439	+ 255,439	+ 1,536	Apr.
+ 157	+ 361	+ 390	+ 2,498	− 48	+ 2,546	− 180,489	− 180,363	− 159,709	− 184,398	− 184,398	+ 551	May
− 1,093	− 137	+ 415	+ 6,157	+ 1,028	+ 5,129	− 32,257	− 41,757	− 48,141	− 13,205	− 13,205	− 3,173	June
+ 1,326	− 160	+ 292	− 2,761	+ 86	− 2,847	+ 98,744	+ 106,552	+ 115,248	+ 61,678	+ 61,678	+ 235	July
− 467	− 50	− 182	+ 504	+ 88	+ 416	+ 149,440	+ 125,584	+ 126,348	+ 184,885	+ 184,885	+ 325	Aug.
− 557	+ 99	+ 92	+ 715	+ 217	+ 498	− 146,070	− 147,163	− 125,044	− 117,579	− 117,579	+ 426	Sep.
− 161	− 1,161	+ 68	− 253	+ 74	− 327	− 161,706	− 171,353	− 188,654	− 110,949	− 110,949	+ 3,448	Oct.
− 60	+ 1,199	+ 54	− 36	+ 170	− 206	+ 251,706	+ 244,004	+ 249,335	+ 308,289	+ 308,289	+ 3,961	Nov.
− 298	+ 1,009	− 354	+ 1,715	+ 58	+ 1,657	+ 55,305	+ 51,295	+ 65,614	− 58,461	− 58,461	− 924	Dec.
+ 1,814	− 28	− 125	− 1,923	+ 552	− 2,475	+ 159,100	+ 126,536	+ 29,874	+ 334,381	+ 334,381	+ 514	2026 Jan.
− 1,352	− 2	+ 2,727	− 114	+ 170	− 284	+ 46,893	+ 51,776	+ 48,059	+ 94,352	+ 94,352	+ 3,893	Feb.
− 1,015	+ 29	+ 6,382	+ 1,939	+ 81	+ 1,858	− 41,890	− 24,906	− 102,871	− 60,179	− 60,179	+ 5,046	Mar.
− 300	− 774	+ 370	+ 865	− 469	+ 1,334	+ 82,988	+ 78,239	+ 59,813	+ 116,115	+ 116,115	+ 1,213	Apr.
+ 812	+ 1,458	+ 155	− 87	+ 64	− 151	− 89,143	− 88,952	− 55,358	− 16,042	− 16,042	+ 2,471	May
+ 729	+ 19	+ 191	+ 1,991	− 102	+ 2,093	+ 13,011	+ 1,612	+ 40,943	+ 42,093	+ 42,093	+ 3,387	June

7 See Table I.1, footnote 1. **8** I.e. Derivative financial instruments in the trading portfolio. **9** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **10** Col 23 plus contingent liabilities arising from bills rediscounted.