

#### 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 <sup>1</sup>	Cash in hand and credit balances with central banks	Lending to banks (MFIs)			Lending to non-banks (non-MFIs)					Participating interests	Other assets <sup>1</sup>
				Total	of which:		Total	of which:			Securities issued by non-banks		
					Balances and loans	Securities issued by banks		Loans	for up to and including 1 year	for more than 1 year			
<b>All categories of banks</b>													
2024 Feb.	1,334	10,669.6	64.3	3,622.7	3,122.5	496.3	5,056.1	485.2	3,829.4	0.1	726.6	96.2	1,830.3
Mar.	1,333	10,597.2	65.1	3,580.4	3,074.4	502.4	5,068.9	480.5	3,829.3	0.1	743.3	96.5	1,786.4
Apr.	1,330	10,690.1	63.1	3,575.2	3,068.4	503.7	5,078.4	493.8	3,832.7	0.1	733.6	97.0	1,876.4
May	1,330	10,674.3	60.6	3,599.9	3,089.2	507.2	5,088.1	495.0	3,838.3	0.1	737.5	97.2	1,828.4
June	1,326	10,588.4	63.9	3,567.3	3,058.2	505.9	5,102.0	500.3	3,835.7	0.1	748.2	97.4	1,757.9
July	1,324	10,413.0	66.8	3,513.5	2,999.8	510.3	5,109.4	498.9	3,847.5	0.1	746.1	100.7	1,622.6
<b>Commercial banks <sup>6</sup></b>													
2024 June	239	4,864.2	23.9	1,684.5	1,587.3	96.7	1,686.1	333.8	1,058.0	0.1	285.4	30.5	1,439.4
July	240	4,738.6	23.0	1,676.2	1,573.9	101.5	1,690.5	336.4	1,062.3	0.1	283.3	33.8	1,315.1
<b>Big banks <sup>7</sup></b>													
2024 June	3	2,407.5	10.8	697.5	656.5	41.0	777.8	170.2	449.0	0.0	154.4	24.7	896.7
July	3	2,280.0	10.3	717.5	674.4	43.1	777.6	172.1	448.3	0.0	153.1	24.8	750.0
<b>Regional banks and other commercial banks</b>													
2024 June	127	1,949.8	9.8	662.6	610.2	52.3	749.7	115.5	509.1	0.1	121.1	4.8	522.8
July	127	1,991.1	9.0	673.2	617.6	55.0	756.3	118.1	514.4	0.1	120.2	8.1	544.5
<b>Branches of foreign banks</b>													
2024 June	109	506.9	3.3	324.4	320.6	3.4	158.6	48.1	100.0	–	9.9	0.9	19.8
July	110	467.5	3.7	285.6	281.8	3.4	156.6	46.1	99.6	–	10.0	0.9	20.7
<b>Landesbanken</b>													
2024 June	6	900.2	2.2	345.7	288.2	57.3	433.6	48.5	342.2	0.0	39.1	9.6	109.1
July	6	886.3	1.9	337.0	280.1	56.6	432.0	46.8	343.2	0.0	38.6	9.5	105.9
<b>Savings banks</b>													
2024 June	352	1,555.4	20.5	272.5	152.8	119.7	1,220.7	54.3	998.3	–	168.0	16.7	25.1
July	350	1,553.9	22.7	265.8	146.0	119.7	1,223.6	55.1	1,000.4	–	168.0	16.7	25.1
<b>Credit cooperatives</b>													
2024 June	690	1,179.1	12.5	215.4	105.1	110.0	898.8	35.8	745.7	0.0	117.2	20.6	31.8
July	689	1,183.0	13.5	215.8	105.5	109.9	901.4	35.2	749.0	0.0	117.2	20.7	31.7
<b>Mortgage banks</b>													
2024 June	7	220.3	0.2	17.2	9.8	7.4	197.6	2.9	181.4	–	13.3	0.1	5.2
July	7	220.1	0.1	17.4	9.9	7.5	197.1	2.8	181.0	–	13.3	0.1	5.4
<b>Building and loan associations</b>													
2024 June	14	258.6	0.2	39.5	23.9	15.7	214.7	1.3	192.9	–	20.5	0.2	4.0
July	14	259.6	0.1	39.7	24.1	15.7	215.3	1.3	193.2	–	20.8	0.2	4.2
<b>Banks with special, development and other central support tasks</b>													
2024 June	18	1,610.5	4.6	992.5	891.3	99.1	450.6	23.8	317.2	0.0	104.7	19.6	143.2
July	18	1,571.4	5.4	961.6	860.2	99.3	449.5	21.4	318.5	–	104.9	19.7	135.2
<b>Memo item: Foreign banks <sup>8</sup></b>													
2024 June	140	2,359.3	10.3	845.9	804.7	40.7	743.6	159.4	435.3	0.1	141.8	2.8	756.8
July	141	2,243.7	10.2	822.9	778.5	43.5	733.1	152.0	435.0	0.1	139.9	2.8	674.8
<b>of which: Banks majority-owned by foreign banks <sup>9</sup></b>													
2024 June	31	1,852.4	7.0	521.6	484.1	37.3	585.0	111.4	335.3	0.1	131.9	1.9	737.0
July	31	1,776.2	6.5	537.3	496.7	40.1	576.5	105.9	335.4	0.1	129.8	1.9	654.1

\* 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. <sup>1</sup> 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. <sup>2</sup> For building and loan associations: including deposits under savings

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Deposits of banks (MFIs)			Deposits of non-banks (non-MFIs)						Bearer debt securities outstanding <sup>5</sup>	Capital including published reserves, participation rights capital, funds for general banking risks	Other liabilities <sup>1</sup>	End of month		
Total	of which:		Total	of which:		Memo item: Liabilities arising from repos <sup>3</sup>	Savings deposits <sup>4</sup>							
	Sight deposits	Time deposits		Sight deposits	Time deposits <sup>2</sup>		Total	of which: At 3 months' notice					Bank savings bonds	
				for up to and including 1 year	for more than 1 year <sup>2</sup>									
<b>All categories of banks</b>														
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	2024 Feb.
2,124.4	661.5	1,462.9	4,647.7	2,672.0	692.5	686.5	79.1	434.9	376.8	161.8	1,400.3	615.4	1,809.3	Mar.
2,124.0	685.4	1,438.5	4,659.1	2,682.6	695.3	685.0	90.9	430.2	371.3	166.0	1,393.5	619.0	1,894.5	Apr.
2,122.4	712.2	1,410.2	4,684.0	2,709.0	692.6	687.4	87.4	426.7	367.2	168.4	1,395.6	626.0	1,846.3	May
2,100.8	708.1	1,392.7	4,679.2	2,698.6	697.9	689.0	86.5	422.5	362.6	171.1	1,408.0	638.9	1,761.7	June
2,053.9	675.3	1,378.6	4,671.1	2,688.8	702.9	688.4	86.5	418.4	358.4	172.6	1,390.2	644.3	1,653.5	July
<b>Commercial banks <sup>6</sup></b>														
1,137.3	543.1	594.1	1,909.9	1,169.3	353.9	250.0	85.0	85.1	54.6	51.7	219.2	223.5	1,374.3	2024 June
1,095.8	518.7	577.0	1,917.4	1,167.5	365.7	249.0	85.1	84.4	53.6	50.7	223.5	227.3	1,274.6	July
<b>Big banks <sup>7</sup></b>														
426.9	181.8	245.1	878.8	527.9	196.3	73.6	45.8	77.2	47.5	3.8	165.6	87.2	848.9	2024 June
419.1	192.4	226.7	882.1	525.9	202.7	73.1	47.6	76.7	46.7	3.7	168.9	87.2	722.8	July
<b>Regional banks and other commercial banks</b>														
457.2	226.5	230.7	816.9	499.1	109.7	152.7	39.2	7.6	6.8	47.8	52.0	119.1	504.7	2024 June
468.4	234.7	233.7	816.0	494.0	115.8	151.8	37.5	7.5	6.7	46.9	53.1	122.9	530.7	July
<b>Branches of foreign banks</b>														
253.2	134.9	118.3	214.3	142.4	47.9	23.7	0.0	0.2	0.2	0.1	1.6	17.2	20.7	2024 June
208.3	91.7	116.6	219.2	147.6	47.2	24.1	0.0	0.2	0.2	0.1	1.6	17.2	21.2	July
<b>Landesbanken</b>														
209.6	44.7	164.9	303.5	155.3	73.6	68.2	0.8	4.3	4.3	2.2	228.5	44.2	114.5	2024 June
205.9	38.2	167.6	296.6	149.5	72.3	68.3	0.8	4.2	4.2	2.3	227.5	44.2	112.2	July
<b>Savings banks</b>														
151.0	4.4	146.5	1,173.6	762.2	98.4	20.5	–	201.5	182.8	91.0	23.8	148.0	59.0	2024 June
149.0	4.0	145.0	1,173.0	760.5	99.3	20.9	–	199.2	180.6	93.0	24.0	149.4	58.5	July
<b>Credit cooperatives</b>														
154.5	2.7	151.8	866.4	531.4	133.7	44.3	–	131.2	120.6	25.8	9.0	111.2	38.0	2024 June
154.5	2.2	152.3	869.3	533.6	134.9	44.5	–	130.1	119.6	26.2	9.1	111.5	38.7	July
<b>Mortgage banks</b>														
41.4	3.3	38.1	54.6	2.5	6.0	46.1	0.3	–	–	–	107.7	9.2	7.4	2024 June
41.0	3.1	37.9	54.2	2.2	5.7	46.3	0.2	–	–	–	108.2	9.2	7.6	July
<b>Building and loan associations</b>														
37.6	3.0	34.7	192.2	4.1	3.0	184.6	–	0.4	0.4	0.1	7.6	13.2	8.0	2024 June
38.8	3.0	35.8	192.0	4.4	3.2	183.9	–	0.4	0.4	0.1	7.6	13.2	8.0	July
<b>Banks with special, development and other central support tasks</b>														
369.4	106.9	262.6	178.9	73.8	29.4	75.4	0.4	–	–	–	812.1	89.5	160.5	2024 June
369.1	106.0	263.0	168.6	71.1	21.8	75.4	0.4	–	–	–	790.3	89.5	153.9	July
<b>Memo item: Foreign banks <sup>8</sup></b>														
683.6	364.9	318.6	777.1	488.9	145.8	107.6	45.8	7.2	6.8	27.5	51.4	104.6	742.6	2024 June
645.9	328.5	317.4	777.7	488.9	146.9	107.8	44.2	7.0	6.7	27.1	51.3	104.9	663.9	July
<b>of which: Banks majority-owned by foreign banks <sup>9</sup></b>														
430.3	230.0	200.3	562.8	346.6	97.9	83.9	45.8	6.9	6.6	27.5	49.8	87.4	722.0	2024 June
437.6	236.8	200.8	558.5	341.3	99.7	83.7	44.2	6.8	6.4	27.1	49.7	87.6	642.7	July

and loan contracts (see Table IV.12). <sup>3</sup> Included in time deposits. <sup>4</sup> Excluding deposits under savings and loan contracts (see also footnote 2). <sup>5</sup> Including subordinated negotiable bearer debt securities; excluding non-negotiable bearer debt securities. <sup>6</sup> Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks". <sup>7</sup> 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"). <sup>8</sup> 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". <sup>9</sup> Separate presentation of the banks majority-owned by foreign banks included in other banking categories.