

I Banks (MFIs) in Germany

2 Liabilities *

€ million

Period	Liabilities to non-banks (non-MFIs)				Securitised debts 4			Fiduciary liabilities			Value adjustments 5	Provisions for liabilities and charges	
	Liabilities to banks (MFIs)	Total	Sight and time deposits 1	Saving deposits 2	Bank saving bonds 3	Total	of which:		Total	of which:			
							Debt securities in issue	Money market paper in issue		Fiduciary loans			Securities issued on a fiduciary basis
1	2	3	4	5	6	7	8	9	10	11	12	13	
End of year or month *													
2016	1,724,795	3,504,870	2,860,276	596,537	48,057	1,098,901	986,791	111,327	46,361	35,204	702	7,737	63,248
2017	1,702,340	3,637,583	3,005,604	590,331	41,648	1,067,428	959,092	107,414	46,832	35,465	421	6,312	63,085
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
2023 Mar.	2,261,795	4,544,783	3,985,440	512,253	47,090	1,275,164	1,163,087	111,629	67,028	51,946	197	5,136	76,188
Apr.	2,261,741	4,555,462	3,998,219	503,545	53,698	1,271,109	1,163,581	107,078	67,031	51,961	197	5,134	75,291
May	2,280,280	4,569,500	4,013,177	495,463	60,860	1,305,851	1,184,033	121,365	66,393	51,967	197	5,170	74,065
June	2,166,836	4,548,602	3,992,941	488,091	67,570	1,294,905	1,176,377	118,074	65,345	51,442	197	5,098	72,812
July	2,203,694	4,552,523	3,997,164	480,715	74,644	1,297,443	1,184,223	112,768	65,788	51,561	197	5,168	72,791
Aug.	2,175,505	4,557,421	3,998,903	472,215	86,303	1,308,918	1,187,036	121,438	65,813	51,730	197	4,951	72,153
Sep.	2,109,509	4,554,371	3,995,200	466,499	92,672	1,314,771	1,200,342	113,987	65,765	51,500	197	4,870	72,488
Oct.	2,144,629	4,552,523	4,015,072	460,075	107,270	1,314,235	1,209,717	104,092	65,793	51,630	197	4,915	72,834
Nov.	2,129,873	4,590,196	4,011,115	452,946	126,135	1,322,752	1,208,084	114,233	66,855	51,808	197	4,835	71,830
Dec.	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 Jan.	2,094,264	4,586,718	3,995,639	443,968	147,111	1,341,842	1,231,462	109,935	84,112	68,565	194	4,934	74,457
Feb.	2,149,503	4,600,359	4,008,426	438,973	152,960	1,349,143	1,244,002	104,676	88,901	72,905	194	4,919	75,092
Mar.	2,113,428	4,608,634	4,017,488	434,854	156,292	1,362,875	1,248,421	113,988	91,761	75,571	194	5,351	74,908
Apr.	2,113,010	4,619,889	4,029,208	430,249	160,432	1,355,846	1,262,384	92,999	95,746	79,675	194	5,509	75,668
May	2,111,462	4,644,845	4,055,372	426,693	162,780	1,357,470	1,265,871	91,131	99,926	83,604	194	5,523	74,946
June	2,089,525	4,639,867	4,051,848	422,501	165,518	1,369,764	1,262,030	107,268	101,642	85,730	194	5,486	74,043
July	2,031,854	4,631,527	4,046,128	418,428	166,971	1,351,955	1,255,235	96,264	103,261	86,971	194	5,228	73,863
Aug.	1,989,365	4,691,835	4,108,288	415,542	168,005	1,353,251	1,253,554	99,244	107,448	91,559	194	5,185	72,962
Sep.	2,005,367	4,707,210	4,122,633	413,681	170,896	1,364,704	1,250,497	113,748	108,302	92,485	194	5,118	72,566
Oct.	2,004,111	4,702,391	4,120,588	411,947	169,856	1,371,177	1,257,537	113,187	106,026	90,806	194	10,922	72,115
Changes *													
2017	- 5,372	+ 138,434	+ 151,049	- 6,206	- 6,409	- 30,673	- 26,899	- 3,913	+ 616	- 469	- 281	- 1,425	- 153
2018	- 50,642	+ 109,585	+ 120,987	- 4,719	- 6,683	+ 33,301	+ 34,801	- 1,185	+ 3,567	+ 3,304	- 30	- 573	+ 1,165
2019	- 18,813	+ 122,251	+ 130,135	- 3,851	- 4,033	+ 40,646	+ 29,203	+ 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	+ 104,715	+ 96,953	+ 72,451	+ 24,510	+ 2,129	+ 1,415	- 3	- 2,106	+ 3,958
2023 Mar.	- 36,988	- 33,409	- 30,787	- 8,822	+ 6,200	+ 16,514	+ 3,297	+ 13,221	- 147	- 340	-	- 183	- 302
Apr.	+ 2,059	+ 11,489	+ 13,589	- 8,708	+ 6,608	- 4,055	+ 494	- 4,551	+ 3	+ 15	-	- 2	- 897
May	+ 12,139	+ 10,615	+ 11,535	- 8,082	+ 7,162	+ 34,742	+ 20,452	+ 14,287	- 638	+ 6	-	+ 36	- 1,228
June	- 106,108	- 20,540	- 19,878	- 7,372	+ 6,710	- 9,495	- 6,346	- 3,150	- 1,048	- 525	-	- 72	- 1,253
July	+ 37,575	+ 4,720	+ 5,022	- 7,376	+ 7,074	+ 2,538	+ 7,846	- 5,306	+ 443	+ 119	-	+ 70	- 21
Aug.	- 29,441	+ 3,805	+ 3,751	- 8,500	+ 8,554	+ 11,475	+ 2,813	+ 8,670	+ 25	+ 169	-	- 217	- 638
Sep.	- 71,113	- 4,965	- 5,618	- 5,716	+ 6,369	+ 5,853	+ 13,306	- 7,451	- 48	- 230	-	- 81	+ 335
Oct.	+ 36,886	+ 28,400	+ 20,226	- 6,424	+ 14,598	- 1,006	+ 8,905	- 9,895	+ 28	+ 130	-	+ 55	+ 353
Nov.	- 9,560	+ 9,873	- 1,863	- 7,129	+ 18,865	+ 8,517	- 1,633	+ 10,141	+ 1,062	+ 178	-	- 80	- 1,004
Dec.	- 125,257	- 8,454	- 17,770	- 2,465	+ 11,781	+ 5,204	- 3,487	+ 8,692	+ 1,077	+ 629	- 3	+ 106	+ 1,050
2024 Jan.	+ 77,203	+ 15,034	+ 12,402	- 6,563	+ 9,195	+ 13,886	+ 26,865	- 12,990	+ 3,932	+ 3,880	-	- 7	+ 1,557
Feb.	+ 55,421	+ 13,696	+ 12,842	- 4,995	+ 5,849	+ 7,301	+ 12,540	- 5,259	+ 4,789	+ 4,340	-	- 15	+ 635
Mar.	- 36,166	+ 8,272	+ 9,059	- 4,119	+ 3,332	+ 13,732	+ 4,419	+ 9,312	+ 2,860	+ 2,666	-	+ 42	- 184
Apr.	- 2,098	+ 10,619	+ 11,084	- 4,605	+ 4,140	- 7,029	+ 13,963	- 20,989	+ 3,985	+ 4,104	-	+ 158	+ 745
May	+ 1,799	+ 25,955	+ 27,163	- 3,556	+ 2,348	+ 1,624	+ 4,012	- 2,393	+ 4,180	+ 3,929	-	+ 14	- 722
June	- 23,591	- 7,996	- 6,542	- 4,192	+ 2,738	+ 12,294	- 3,841	+ 16,137	+ 1,716	+ 2,126	-	- 37	- 903
July	- 48,724	- 7,599	- 4,979	- 4,073	+ 1,453	- 17,809	- 6,795	- 11,004	+ 1,619	+ 1,241	-	- 258	- 180
Aug.	- 4,840	+ 30,649	+ 32,501	- 2,886	+ 1,034	+ 236	- 2,741	+ 2,980	+ 4,187	+ 4,588	-	- 43	- 830
Sep.	+ 17,869	+ 16,063	+ 15,033	- 1,861	+ 2,891	+ 11,453	- 3,057	+ 14,504	+ 854	+ 926	-	- 67	- 366
Oct.	- 1,590	- 7,250	- 4,476	- 1,734	- 1,040	+ 6,473	+ 7,040	- 561	- 2,276	- 1,679	-	+ 275	- 416

* 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.

I Banks (MFIs) in Germany

Sub-ordinated liabilities	Participation rights capital	Fund for general banking risks	Capital 6			Other liabilities 7			Total liabilities 7	Volume of business 7, 10	Memo item Sureties	Period
			Total	Subscribed capital	Reserves 6	Total	of which: trading portfolio derivatives 8					
							Total	of which with group-affiliated banks 9				
14	15	16	17	18	19	20	21	22	23	24	25	
End of year or month *												
66,003	9,829	88,779	391,042	102,951	288,091	834,708	618,843	134,344	7,836,273	7,836,280	222,090	2016
59,822	8,500	99,493	403,133	102,879	300,254	660,740	460,217	113,328	7,755,268	7,755,282	221,316	2017
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
81,372	12,244	139,087	445,056	107,410	337,646	1,709,628	1,392,190	586,291	10,617,481	10,617,481	263,261	2023 Mar.
81,271	12,211	138,043	448,215	108,743	339,472	1,712,341	1,396,153	588,023	10,627,849	10,627,850	262,275	Apr.
84,591	12,273	139,569	451,949	109,032	342,917	1,727,198	1,410,353	598,284	10,716,839	10,716,842	262,203	May
85,421	12,162	142,203	453,778	110,117	343,661	1,792,599	1,471,420	653,960	10,639,761	10,639,761	260,509	June
85,399	12,109	142,624	455,544	110,975	344,569	1,912,491	1,547,615	726,457	10,805,574	10,805,575	259,724	July
85,379	12,177	143,021	455,578	111,232	344,346	1,916,671	1,548,603	752,820	10,797,587	10,797,587	259,043	Aug.
85,305	12,269	143,108	456,227	111,417	344,810	1,981,252	1,599,064	724,989	10,799,935	10,799,935	261,707	Sep.
85,862	12,254	143,152	456,400	111,546	344,854	1,978,083	1,598,755	746,278	10,860,574	10,860,574	263,219	Oct.
87,559	12,140	143,081	455,920	111,858	344,062	1,789,393	1,415,035	645,231	10,674,434	10,674,434	262,707	Nov.
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	Dec.
88,052	12,177	143,248	455,608	112,102	343,506	1,649,240	1,259,900	575,617	10,534,652	10,534,652	266,655	2024 Jan.
87,891	12,184	142,670	456,029	112,200	343,829	1,702,923	1,286,722	589,522	10,669,614	10,669,614	265,940	Feb.
87,923	12,199	144,667	458,582	112,307	346,275	1,636,850	1,254,246	580,024	10,597,178	10,597,178	266,488	Mar.
88,268	12,223	145,842	460,937	112,439	348,498	1,717,171	1,333,490	615,780	10,690,109	10,690,109	265,488	Apr.
88,679	12,169	148,075	465,782	112,302	353,480	1,665,430	1,281,264	588,808	10,674,307	10,674,307	267,662	May
89,188	14,930	154,740	469,187	111,866	357,321	1,580,064	1,208,439	554,021	10,588,436	10,588,436	268,546	June
89,141	14,890	156,058	473,393	112,007	361,386	1,477,031	1,038,690	529,517	10,408,201	10,408,201	270,089	July
88,404	14,812	156,500	472,300	110,264	362,036	1,426,974	1,005,944	489,328	10,379,036	10,379,036	268,742	Aug.
89,560	14,788	157,070	472,720	110,416	362,304	1,487,980	1,041,131	501,432	10,485,385	10,485,385	269,307	Sep.
90,314	14,843	157,520	475,963	110,559	365,404	1,594,827	1,158,784	613,710	10,600,209	10,600,209	269,953	Oct.
Changes *												
- 5,906	- 1,229	+ 10,839	+ 14,076	+ 598	+ 13,478	- 122,910	- 156,737	- 20,762	- 3,703	- 3,696	- 774	2017
- 2,105	- 1,080	+ 10,661	+ 11,122	+ 1,175	+ 9,947	- 21,662	+ 1,312	+ 792	+ 93,339	+ 93,327	- 5,920	2018
+ 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
- 352	- 32	+ 1,410	+ 2,740	+ 165	+ 2,575	- 142,534	- 145,057	- 67,760	- 193,283	- 193,284	+ 2,403	2023 Mar.
- 101	- 33	- 1,044	+ 3,649	+ 1,353	+ 2,296	+ 5,251	+ 4,698	+ 2,073	+ 16,319	+ 16,320	- 986	Apr.
+ 3,320	+ 62	+ 1,526	+ 3,267	+ 283	+ 2,984	+ 7,666	+ 11,826	+ 9,588	+ 71,507	+ 71,509	- 74	May
+ 830	- 111	+ 2,634	+ 1,830	- 145	+ 1,975	+ 66,277	+ 61,770	+ 56,753	- 67,056	- 67,059	- 1,694	June
- 22	- 53	+ 421	+ 1,766	+ 93	+ 1,673	+ 126,011	+ 79,880	+ 75,524	+ 173,448	+ 173,449	- 785	July
- 20	+ 68	+ 397	+ 34	+ 257	- 223	- 5,210	- 3,142	+ 23,122	- 19,722	- 19,723	- 681	Aug.
- 74	+ 92	+ 87	+ 649	+ 185	+ 464	+ 50,594	+ 43,487	- 34,114	- 18,671	- 18,671	+ 2,664	Sep.
+ 557	- 15	+ 44	+ 190	+ 141	+ 49	+ 4,236	+ 1,794	+ 22,632	+ 69,728	+ 69,728	+ 1,512	Oct.
+ 1,777	- 114	- 71	- 480	+ 312	- 792	- 173,956	- 173,993	- 93,268	- 164,036	- 164,036	- 512	Nov.
+ 47	+ 2	+ 46	+ 139	+ 60	+ 79	- 156,285	- 152,815	- 80,379	- 282,325	- 282,325	+ 4,611	Dec.
+ 446	+ 35	+ 121	- 951	+ 184	- 1,135	+ 9,721	- 5,122	+ 8,279	+ 120,977	+ 120,977	- 613	2024 Jan.
- 161	+ 7	- 578	+ 421	+ 98	+ 323	+ 54,246	+ 26,989	+ 14,009	+ 135,762	+ 135,762	- 715	Feb.
+ 32	+ 15	+ 1,997	+ 2,553	+ 107	+ 2,446	- 65,820	- 32,764	- 9,798	- 72,667	- 72,667	+ 548	Mar.
+ 345	+ 24	+ 1,175	+ 2,355	+ 132	+ 2,223	+ 76,445	+ 77,245	+ 33,901	+ 86,724	+ 86,724	- 1,000	Apr.
+ 411	- 54	+ 2,233	+ 4,845	- 137	+ 4,982	- 45,331	- 48,309	- 23,834	- 5,046	- 5,046	+ 2,174	May
+ 314	+ 2,761	+ 6,665	+ 3,405	- 436	+ 3,841	- 93,588	- 77,565	- 38,248	- 98,960	- 98,960	+ 1,884	June
- 47	- 40	+ 1,318	+ 4,206	+ 141	+ 4,065	- 105,089	- 167,514	- 22,051	- 172,603	- 172,603	+ 1,543	July
+ 84	- 78	+ 503	- 120	- 1,644	+ 1,524	- 44,580	- 32,296	- 35,788	- 14,832	- 14,832	- 1,347	Aug.
+ 1,156	- 24	+ 585	+ 945	+ 277	+ 668	+ 63,361	+ 37,072	+ 13,677	+ 111,829	+ 111,829	+ 565	Sep.
+ 754	+ 55	- 45	+ 1,253	- 312	+ 1,565	+ 103,782	+ 111,144	+ 107,373	+ 101,015	+ 101,015	+ 646	Oct.

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.