

#### IV. Structural figures, multi-office banks

##### 3. Assets and liabilities of multi-office banks (MFIs), by category of banks \*

€ million

End of year or month	Number of reporting credit institutions	Total assets <sup>1</sup>	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecured lending to banks (MFIs) (including postal giro account balances)	Unsecured lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
<b>All categories of banks</b>												
2021	1,446	9,233,348	49,690	905,741	6,302	420	2,041,155	3,964,520	941,802	228,448	95,949	64,094
2022	1,385	10,886,539	19,992	155,852	6,162	2,679	2,702,048	4,671,833	1,020,394	225,818	104,486	66,647
2023	1,330	10,715,327	18,717	160,727	5,304	2,079	2,653,897	4,671,427	1,073,477	235,528	106,044	83,148
2024 Aug.	1,313	10,723,295	16,967	163,411	8,816	1,853	2,680,212	4,786,389	1,135,686	242,836	110,264	109,735
<b>Commercial banks <sup>6</sup></b>												
2021	251	3,807,121	22,093	481,784	2,762	360	990,737	1,231,387	273,815	24,030	32,714	15,879
2022	240	5,125,904	3,997	106,055	5,223	2,616	1,250,815	1,735,064	347,614	21,410	39,327	17,321
2023	236	5,026,257	3,568	118,852	4,306	2,035	1,241,589	1,704,141	404,274	36,876	39,670	34,671
2024 Aug.	234	4,954,141	3,288	105,149	7,601	1,822	1,247,893	1,796,660	435,822	42,381	43,135	58,622
<b>Big banks</b>												
2021	3	2,016,812	16,511	128,020	1,369	53	482,608	576,573	116,983	11,713	26,853	5,136
2022	3	2,733,448	3,011	83,000	2,517	2,393	386,701	910,627	207,105	10,691	34,142	5,788
2023	3	2,637,640	2,520	104,266	2,118	1,873	405,371	880,124	251,509	13,449	34,058	6,130
2024 Aug.	3	2,467,758	2,364	89,244	3,490	1,658	406,097	921,930	267,151	16,352	34,105	6,949
<b>Regional banks and other commercial banks</b>												
2021	139	1,332,489	5,549	218,658	1,393	189	313,906	545,769	148,119	12,279	5,167	10,431
2022	132	1,911,399	963	18,202	2,706	177	542,295	691,288	131,729	10,692	4,509	11,321
2023	126	1,881,073	1,031	10,706	2,152	162	501,983	684,464	139,806	22,553	4,688	28,230
2024 Aug.	123	2,021,340	902	12,599	4,066	164	558,589	730,922	155,804	24,855	8,160	51,342
<b>Branches of foreign banks</b>												
2021	109	457,820	33	135,106	–	118	194,223	109,045	8,713	38	694	312
2022	105	481,057	23	4,853	–	46	321,819	133,149	8,780	27	676	212
2023	107	507,544	17	3,880	36	–	334,235	139,553	12,959	874	924	311
2024 Aug.	108	465,043	22	3,306	45	–	283,207	143,808	12,867	1,174	870	331
<b>Landesbanken and savings banks</b>												
2021	377	2,355,290	18,216	247,605	139	16	212,088	1,358,771	271,901	110,273	23,924	14,590
2022	368	2,483,943	9,403	30,666	728	40	410,168	1,456,987	286,864	107,484	25,107	15,008
2023	360	2,443,101	9,075	30,402	784	20	390,004	1,465,701	282,070	102,265	26,171	13,977
2024 Aug.	355	2,507,785	8,212	47,016	882	7	423,918	1,472,933	296,303	104,951	26,278	16,818
<b>Credit cooperatives</b>												
2021	773	1,140,379	9,281	61,205	200	18	79,508	708,878	165,102	71,142	18,873	3,536
2022	733	1,172,886	6,445	13,237	17	23	112,729	755,077	162,053	75,216	19,628	3,356
2023	694	1,172,420	5,890	9,259	–	4	104,084	776,192	149,748	74,859	20,330	2,917
2024 Aug.	685	1,191,183	5,307	6,613	10	4	109,619	788,225	152,695	75,103	20,696	2,657
<b>Mortgage banks</b>												
2021	9	228,891	–	10,731	–	–	9,428	177,693	24,735	149	147	26
2022	8	223,334	–	216	–	–	11,547	184,978	20,951	147	136	88
2023	7	224,145	–	140	–	–	9,942	187,608	20,781	149	114	6
2024 Aug.	7	221,757	–	114	–	–	9,813	185,470	20,584	149	147	6
<b>Building and loan associations</b>												
2021	18	253,225	–	2,910	–	–	27,096	177,310	30,729	11,462	268	466
2022	18	260,882	–	382	–	–	28,504	189,659	27,866	10,459	252	8
2023	15	260,639	–	144	–	–	23,737	195,192	27,355	10,397	259	6
2024 Aug.	14	261,429	–	215	–	–	22,398	198,227	25,885	10,287	229	4
<b>Banks with special, development and other central support tasks</b>												
2021	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	11,392	20,023	29,597
2022	18	1,619,590	147	5,296	194	–	888,285	350,068	175,046	11,102	20,036	30,866
2023	18	1,588,765	184	1,930	214	20	884,541	342,593	189,249	10,982	19,500	31,571
2024 Aug.	18	1,587,000	160	4,304	323	20	866,571	344,874	204,397	9,965	19,779	31,628

\* 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 at the end of this Supplement. Including assets and liabilities of the foreign branches. <sup>1</sup> See Table I.1, footnote 1.

## IV. Structural figures, multi-office banks

Tangible assets and other assets <sup>1</sup>											Other liabilities <sup>1</sup>			End of year or month
Total	of which: trading portfolio derivatives <sup>4</sup>	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts <sup>5</sup>	Fiduciary liabilities	Value adjustments <sup>2</sup>	Provisions for liabilities and charges	Sub-ordinated liabilities <sup>5</sup>	Capital <sup>3</sup>	Total	of which: trading portfolio derivatives <sup>4</sup>	Memo items: Sureties		
13	14	15	16	17	18	19	20	21	22	23	24	25		
<b>All categories of banks</b>														
938,380	593,844	2,245,400	4,236,799	1,173,942	64,094	8,412	64,364	69,867	564,910	805,560	574,482	246,305	2021	
1,910,628	1,561,978	2,022,379	4,865,225	1,296,424	66,647	8,302	75,919	85,493	591,288	1,874,862	1,542,622	352,464	2022	
1,704,979	1,331,963	1,824,918	4,938,780	1,388,119	83,148	5,631	78,538	92,756	610,141	1,693,296	1,298,479	353,878	2023	
1,467,126	1,068,296	1,787,749	5,087,093	1,434,043	109,735	6,122	78,402	94,366	644,382	1,481,403	1,034,357	361,195	2024 Aug.	
<b>Commercial banks <sup>6</sup></b>														
731,560	509,705	1,142,129	1,644,954	150,714	15,879	3,763	19,086	41,266	188,756	600,574	496,033	123,451	2021	
1,596,462	1,386,576	966,855	2,113,498	208,615	17,321	5,086	28,850	54,161	201,623	1,529,895	1,367,449	218,950	2022	
1,436,275	1,198,525	868,205	2,195,529	224,429	34,671	3,471	29,600	60,130	211,098	1,399,124	1,166,417	222,572	2023	
1,211,768	944,457	837,648	2,301,650	239,097	58,622	3,672	30,003	61,158	226,956	1,195,335	913,636	228,759	2024 Aug.	
<b>Big banks</b>														
650,993	488,578	478,599	783,357	109,441	5,136	1,711	10,052	16,596	73,627	538,293	474,093	76,755	2021	
1,087,473	965,589	350,997	1,057,228	163,648	5,788	2,160	17,188	24,024	73,590	1,038,825	947,069	137,555	2022	
936,222	772,336	348,233	1,074,659	173,087	6,130	1,548	17,853	23,433	79,575	913,122	753,005	137,625	2023	
718,418	531,290	311,848	1,110,544	187,758	6,949	1,638	17,934	24,003	87,084	720,000	515,024	138,017	2024 Aug.	
<b>Regional banks and other commercial banks</b>														
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910	2021	
497,517	.	338,265	882,409	44,484	11,321	2,368	9,672	29,482	112,689	480,709	.	42,837	2022	
485,298	.	269,122	903,064	50,320	28,230	1,435	9,120	35,446	114,506	469,830	.	38,976	2023	
473,937	.	327,216	965,850	49,656	51,342	1,485	9,169	35,715	122,626	458,281	.	43,017	2024 Aug.	
<b>Branches of foreign banks</b>														
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786	2021	
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	2022	
14,755	.	250,850	217,806	1,022	311	488	2,627	1,251	17,017	16,172	.	45,971	2023	
19,413	.	198,584	225,256	1,683	331	549	2,900	1,440	17,246	17,054	.	47,725	2024 Aug.	
<b>Landesbanken and savings banks</b>														
97,767	49,271	453,571	1,387,210	188,129	14,590	2,688	20,543	16,960	175,302	96,297	43,228	71,829	2021	
141,488	89,597	412,636	1,455,016	217,338	15,008	1,240	21,608	18,021	180,563	162,513	92,077	80,707	2022	
122,632	67,363	366,111	1,460,695	238,608	13,977	911	22,630	17,659	184,259	138,251	68,432	80,811	2023	
110,467	62,667	359,177	1,494,055	269,693	16,818	1,106	22,382	18,304	193,681	132,569	61,543	81,068	2024 Aug.	
<b>Credit cooperatives</b>														
22,636	-	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	2	19,482	2021	
25,105	-	164,996	858,263	8,472	3,356	489	8,149	3,277	101,668	24,216	1	19,740	2022	
29,137	-	158,530	856,415	8,954	2,917	11	8,836	3,624	105,530	27,603	1	18,322	2023	
30,254	-	154,881	871,902	8,937	2,657	12	9,313	3,795	111,724	27,962	-	17,825	2024 Aug.	
<b>Mortgage banks</b>														
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2021	
5,271	.	51,059	52,782	102,360	88	279	915	898	9,498	5,455	.	745	2022	
5,405	.	43,607	53,735	108,402	6	348	895	1,764	8,930	6,458	.	582	2023	
5,474	.	40,350	54,542	108,411	6	307	914	1,708	9,216	6,303	.	592	2024 Aug.	
<b>Building and loan associations</b>														
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021	
3,752	.	38,610	195,441	5,033	8	177	6,358	434	12,255	2,566	.	1	2022	
3,549	.	37,884	194,704	6,483	6	131	5,812	371	12,999	2,249	.	1	2023	
4,184	.	37,987	194,056	7,553	4	125	5,357	366	13,224	2,757	.	1	2024 Aug.	
<b>Banks with special, development and other central support tasks</b>														
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021	
138,550	.	388,223	190,225	754,606	30,866	1,031	10,039	8,702	85,681	150,217	.	32,321	2022	
107,981	.	350,581	177,702	801,243	31,571	759	10,765	9,208	87,325	119,611	.	31,590	2023	
104,979	.	357,706	170,888	800,352	31,628	900	10,433	9,035	89,581	116,477	.	32,950	2024 Aug.	

<sup>2</sup> Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. <sup>3</sup> Subscribed capital and reserves, less published loss; including participation rights capital and fund for

general banking risks. <sup>4</sup> Trading portfolio derivatives. <sup>5</sup> Less own debt securities. <sup>6</sup> Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".