

I Banks (MFIs) in Germany

21 Changes in savings deposits, by category of banks *

€ million

Changes in savings deposits ¹							
Period	Total savings deposits at the beginning of year or month ²	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month ²	
	1	2	3	4	5	6	
All categories of banks							
2020	581,761	133,934	150,584	-	16,650	1,802	566,844
2021	566,847	138,342	139,544	-	1,202	1,483	567,123
2022	567,123	119,250	149,280	-	30,030	1,389	538,482
2023	538,482	141,146	231,752	-	90,606	2,605	450,481
2023 July	488,091	12,169	19,645	-	7,476	100	480,715
Aug.	480,715	11,854	20,455	-	8,601	101	472,215
Sep.	472,215	11,432	17,246	-	5,814	98	466,499
Oct.	466,499	12,427	18,967	-	6,540	116	460,075
Nov.	460,075	13,308	20,572	-	7,264	135	452,946
Dec.	452,946	12,873	16,881	-	4,008	1,543	450,481
2024 Jan.	450,495	13,378	20,029	-	6,651	124	443,968
Feb.	443,968	12,248	17,376	-	5,128	133	438,973
Mar.	438,973	11,286	15,541	-	4,255	136	434,854
Commercial banks ³							
2020	100,023	28,740	30,110	-	1,370	107	98,760
2021	98,760	31,104	27,737	+	3,367	93	102,215
2022	102,215	25,250	34,268	-	9,018	94	93,291
2023	93,291	42,366	49,779	-	7,413	340	86,218
2023 July	84,428	4,310	4,067	+	243	5	84,676
Aug.	84,676	3,927	4,084	-	157	7	84,526
Sep.	84,526	4,367	3,681	+	686	8	85,220
Oct.	85,220	4,286	3,688	+	598	8	85,826
Nov.	85,826	3,861	3,850	+	11	12	85,849
Dec.	85,849	3,622	3,526	+	96	273	86,218
2024 Jan.	86,218	4,174	4,100	+	74	20	86,312
Feb.	86,312	3,869	3,478	+	391	26	86,729
Mar.	86,729	3,499	3,344	+	155	27	86,911
of which: Big banks							
2020	83,852	24,802	25,165	-	363	59	83,548
2021	83,548	26,856	23,787	+	3,069	51	86,668
2022	86,668	21,894	29,261	-	7,367	58	79,359
2023	79,359	38,978	41,467	-	2,489	292	77,162
2023 July	73,501	4,041	3,386	+	655	5	74,161
Aug.	74,161	3,658	3,412	+	246	7	74,414
Sep.	74,414	4,112	3,088	+	1,024	8	75,446
Oct.	75,446	4,009	3,108	+	901	8	76,355
Nov.	76,355	3,568	3,262	+	306	11	76,672
Dec.	76,672	3,287	3,025	+	262	228	77,162
2024 Jan.	77,162	3,927	3,436	+	491	18	77,671
Feb.	77,671	3,662	3,028	+	634	25	78,330
Mar.	78,330	3,307	2,980	+	327	27	78,684
Regional banks and other commercial banks							
2020	15,912	3,773	4,878	-	1,105	48	14,855
2021	14,855	4,159	3,860	+	299	42	15,120
2022	15,120	3,254	4,769	-	1,515	35	13,640
2023	13,640	3,228	8,095	-	4,867	48	8,818
2023 July	10,659	255	669	-	414	-	10,245
Aug.	10,245	259	658	-	399	-	9,846
Sep.	9,846	248	577	-	329	-	9,517
Oct.	9,517	270	561	-	291	-	9,226
Nov.	9,226	279	568	-	289	1	8,938
Dec.	8,938	323	488	-	165	45	8,818
2024 Jan.	8,818	244	657	-	413	2	8,407
Feb.	8,407	204	442	-	238	1	8,170
Mar.	8,170	191	360	-	169	-	8,001

* For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** For "All categories of banks" and "All other categories of banks", excluding changes arising from deposits under savings and loan contracts. **2** For "All categories of banks" and "All other categories of banks", excluding deposits under

savings and loan contracts. Discrepancies between the level at the beginning of the period and the level at the end of preceding period and changes in the totals of turnover are mainly due to changes caused by mergers etc. **3** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

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Savings banks							
2020	287,401	53,441	64,613	–	11,172	1,182	277,342
2021	277,342	57,036	57,897	–	861	891	277,372
2022	277,372	48,697	61,223	–	12,526	868	265,714
2023	265,714	47,791	96,324	–	48,533	1,469	218,650
2023 July	242,549	3,842	8,176	–	4,334	89	238,304
Aug.	238,304	3,874	8,609	–	4,735	88	233,657
Sep.	233,657	3,392	7,276	–	3,884	84	229,857
Oct.	229,857	3,892	8,322	–	4,430	98	225,525
Nov.	225,525	4,542	9,245	–	4,703	111	220,933
Dec.	220,933	4,150	6,994	–	2,844	561	218,650
2024 Jan.	218,650	4,295	8,381	–	4,086	94	214,658
Feb.	214,658	3,970	7,407	–	3,437	98	211,319
Mar.	211,319	3,715	6,557	–	2,842	97	208,574
Credit cooperatives							
2020	187,396	50,541	54,316	–	3,775	513	184,134
2021	184,137	48,891	52,266	–	3,375	499	181,261
2022	181,261	44,224	52,173	–	7,949	427	173,739
2023	173,739	49,736	83,478	–	33,742	745	140,742
2023 July	155,859	3,921	7,216	–	3,295	6	152,570
Aug.	152,570	3,961	7,579	–	3,618	6	148,958
Sep.	148,958	3,585	6,129	–	2,544	6	146,420
Oct.	146,420	4,119	6,745	–	2,626	10	143,804
Nov.	143,804	4,747	7,269	–	2,522	12	141,294
Dec.	141,294	5,001	6,211	–	1,210	658	140,742
2024 Jan.	140,756	4,800	7,400	–	2,600	10	138,166
Feb.	138,166	4,284	6,333	–	2,049	9	136,126
Mar.	136,126	3,980	5,500	–	1,520	12	134,618
All remaining bank groups ⁴							
2020	6,941	1,212	1,545	–	333	–	6,608
2021	6,608	1,311	1,644	–	333	–	6,275
2022	6,275	1,079	1,616	–	537	–	5,738
2023	5,738	1,253	2,171	–	918	51	4,871
2023 July	5,255	96	186	–	90	–	5,165
Aug.	5,165	92	183	–	91	–	5,074
Sep.	5,074	88	160	–	72	–	5,002
Oct.	5,002	130	212	–	82	–	4,920
Nov.	4,920	158	208	–	50	–	4,870
Dec.	4,870	100	150	–	50	51	4,871
2024 Jan.	4,871	109	148	–	39	–	4,832
Feb.	4,832	125	158	–	33	–	4,799
Mar.	4,799	92	140	–	48	–	4,751

⁴ "Landesbanken", "Mortgage banks", "Building and loan associations" und "Banks with special, development and other central support tasks".