IV. Banks

10. Savings deposits and bank savings bonds of banks (MFIs) in Germany sold to non-banks (non-MFIs) *

€ billion

Period	Savings deposits [1]								Memo item: Interest credited on savings deposits	Bank savings bonds, [3] sold to			
		of residents					of non-residents				domestic non-banks		
			at 3 months' notice		at more than 3 months' notice								
	Total	Total	Total	of which: Special savings facilities [2]	Total	of which: Special savings facilities [2]	Total	of which: At 3 months' notice		non-banks, total	Total	of which: With maturities of more than 2 years	foreign non-banks
	End of year or month *												
2023	450.5	445.9	395.3	187.1	50.6	43.0	4.6	3.8	2.6	143.2	142.2	35.5	1.0
2024	410.3	406.0	346.2	169.7	59.8	53.0	4.3	3.3	3.7	158.9	157.8	43.2	1.1
2025	394.4	390.3	330.4	168.2	59.9	53.3	4.2	3.1	3.8	157.0	155.9	54.9	1.1
2026 May	387.2	383.0	320.1	163.2	63.0	56.6	4.1	3.0	0.2	163.2	162.1	58.4	1.1
June	386.2	382.0	317.5	162.0	64.6	58.3	4.1	3.0	0.2	168.4	167.2	59.0	1.2
July	383.6	379.5	314.2	160.4	65.2	59.0	4.1	3.0	0.2	173.2	172.0	59.8	1.2
Aug.	381.7	377.6	311.9	159.4	65.7	59.4	4.1	2.9	0.2	177.5	175.4	60.2	2.2
Sep.	379.0	374.9	309.3	158.2	65.6	59.3	4.1	2.9	0.2	178.7	176.9	60.7	1.7
	Changes *												
2024	− 40.2	− 40.0	− 49.2	− 17.1	+ 9.2	+ 10.0	− 0.2	− 0.5	.	+ 23.3	+ 23.1	+ 8.9	+ 0.2
2025	− 15.9	− 15.8	− 16.9	− 2.4	+ 1.2	+ 1.3	− 0.2	− 0.2	.	− 1.8	− 1.8	+ 11.7	− 0.0
2026 May	+ 0.2	+ 0.2	− 2.0	− 0.9	+ 2.2	+ 2.1	+ 0.0	− 0.0	.	+ 1.7	+ 1.7	+ 0.3	+ 0.0
June	− 1.0	− 1.0	− 2.6	− 1.2	+ 1.6	+ 1.7	+ 0.0	− 0.0	.	+ 5.2	+ 5.2	+ 0.6	+ 0.0
July	− 2.5	− 2.5	− 3.2	− 1.6	+ 0.7	+ 0.7	+ 0.0	− 0.0	.	+ 4.8	+ 4.8	+ 0.7	+ 0.0
Aug.	− 1.9	− 1.9	− 2.4	− 1.0	+ 0.5	+ 0.5	− 0.0	− 0.0	.	+ 3.4	+ 3.3	+ 0.5	+ 0.0
Sep.	− 2.7	− 2.7	− 2.6	− 1.2	− 0.1	− 0.1	− 0.0	− 0.0	.	+ 1.2	+ 1.7	+ 0.5	− 0.5

* See Table IV.2, footnote *; statistical breaks have been eliminated from the changes. The figures for the latest date are always to be regarded as provisional. Subsequent revisions, which appear in the following Monthly Report, are not specially marked. **1** Excluding deposits under savings and loan contracts, which are classified as time deposits. **2** Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. **3** Including liabilities arising from non-negotiable bearer debt securities.

11. Debt securities and money market paper outstanding of banks (MFIs) in Germany *

€ billion

Period	Negotiable bearer debt securities and money market paper										Non-negotiable bearer debt securities and money market paper [6]		Subordinated	
		of which:				with maturities of								
						up to and including 1 year		more than 1 year up to and including 2 years						
	Total	Floating rate bonds [1]	Zero coupon bonds [1,2]	Foreign currency bonds [3,4]	Certificates of deposit	Total	of which: without a nominal guarantee [5]	Total	of which: without a nominal guarantee [5]	more than 2 years	Total	of which: with maturities of more than 2 years	negotiable debt securities	non-negotiable debt securities
	End of year or month *													
2023	1,327.5	85.8	15.7	312.6	101.2	122.9	1.3	43.7	3.4	1,160.9	0.0	0.0	37.5	0.1
2024	1,360.0	97.6	15.7	319.0	111.2	121.4	1.2	42.7	3.8	1,196.0	0.2	0.0	40.9	0.1
2025	1,405.8	120.4	24.9	315.3	128.2	147.1	1.5	35.6	4.4	1,223.2	1.5	0.0	36.2	0.1
2026 May	1,430.3	132.9	30.1	311.1	97.4	120.3	1.8	30.3	4.9	1,279.7	1.2	0.0	35.1	0.1
June	1,446.8	135.4	30.7	325.0	106.9	130.4	1.7	30.8	4.7	1,285.6	1.1	0.0	35.4	0.1
July	1,455.1	138.7	33.3	329.8	101.7	128.6	1.8	31.3	4.8	1,295.2	1.1	0.0	34.5	0.1
Aug.	1,462.3	140.1	33.7	327.3	107.3	135.7	1.9	30.9	4.9	1,295.8	1.1	0.0	34.4	0.1
Sep.	1,468.7	139.6	34.4	332.7	109.6	137.7	1.8	30.8	4.7	1,300.1	0.6	0.0	33.8	0.1
	Changes *													
2024	+ 31.5	+ 11.9	+ 1.0	+ 5.3	+ 8.7	− 2.1	− 0.1	− 0.5	+ 0.4	+ 34.0	+ 0.2	− 0.0	+ 3.4	− 0.0
2025	+ 46.1	+ 23.1	+ 8.7	− 3.5	+ 17.0	+ 25.2	+ 0.3	− 6.6	+ 0.6	+ 27.5	+ 1.3	− 0.0	− 4.7	−
2026 May	+ 10.5	+ 2.9	+ 0.7	+ 4.7	− 0.9	+ 0.3	+ 0.1	+ 0.2	+ 0.1	+ 10.1	− 0.0	−	− 0.5	−
June	+ 16.5	+ 2.6	+ 0.7	+ 13.9	+ 9.5	+ 10.1	− 0.1	+ 0.5	− 0.3	+ 5.9	− 0.1	−	+ 0.3	−
July	+ 8.3	+ 3.2	+ 2.5	+ 4.8	− 5.2	− 1.8	+ 0.0	+ 0.6	+ 0.2	+ 9.5	− 0.0	−	− 1.0	−
Aug.	+ 7.3	+ 1.4	+ 0.4	+ 4.6	+ 9.1	+ 7.1	+ 0.1	− 0.4	+ 0.1	+ 0.6	− 0.0	−	− 0.1	−
Sep.	+ 6.3	− 0.4	+ 0.7	+ 5.4	+ 2.3	+ 2.0	− 0.1	− 0.0	− 0.2	+ 4.4	− 0.5	−	− 0.6	−

* See Table IV.2, footnote *; statistical breaks have been eliminated from the changes. The figures for the latest date are always to be regarded as provisional. Subsequent revisions, which appear in the following Monthly Report, are not specially marked. **1** Including debt securities denominated in foreign currencies. **2** Issue value when floated. **3** Including floating rate notes and zero coupon bonds denominated in foreign currencies. **4** Bonds denominated in non-euro area currencies. **5** Negotiable bearer debt securities and money market paper with a nominal guarantee of less than 100%. **6** Non-negotiable bearer debt securities are classified among bank savings bonds (see also Table IV.10, footnote 2).