

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			non-banks, total	domestic non-banks		foreign non-banks
			at 3 months' notice		at more than 3 months' notice			of which: At 3 months' notice				of which: With maturities of more than 2 years	
				of which: Special savings facilities ²		of which: Special savings facilities ²							
Total	Total	Total		Total		Total		Total			Total		
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	
	Total	of which:					with maturities of			Total	of which: with maturities of more than 2 years	negotiable debt securities		
		Floating rate bonds ¹	Zero coupon bonds ^{1,2}	Foreign currency bonds ^{3,4}	Certificates of deposit	up to and including 1 year		more than 1 year up to and including 2 years					more than 2 years	
						Total	of which: without a nominal guarantee ⁵	Total	of which: without a nominal guarantee ⁵					
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).