I Banks (MFIs) in Germany

21 Changes in savings deposits, by category of banks *

€ million

Period	Changes in savings deposits 1					
	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					
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
2024	450,495	133,349	177,212	– 43,863	3,690	410,322
2025	410,322	131,311	150,954	– 19,643	3,751	394,430
2025 Oct.	398,155	10,056	12,370	– 2,314	219	396,060
Nov.	396,060	10,097	12,433	– 2,336	186	393,910
Dec.	393,910	10,877	11,956	– 1,079	1,599	394,430
2026 Jan.	394,430	11,195	12,971	– 1,776	211	392,865
Feb.	392,865	10,558	11,742	– 1,184	162	391,843
Mar.	391,843	10,571	12,968	– 2,397	165	389,611
Apr.	389,611	9,375	12,189	– 2,814	169	386,966
May	386,966	11,160	11,139	+ 21	177	387,164
June	387,164	11,194	12,386	– 1,192	203	386,175
	Commercial banks 3					
2022	102,215	25,250	34,268	– 9,018	94	93,291
2023	93,291	42,366	49,779	– 7,413	340	86,218
2024	86,218	38,144	41,346	– 3,202	951	83,967
2025	83,967	40,244	43,611	– 3,367	1,163	81,532
2025 Oct.	84,195	3,108	4,093	– 985	110	83,320
Nov.	83,089	2,946	4,266	– 1,320	61	81,830
Dec.	81,830	2,885	3,398	– 513	215	81,532
2026 Jan.	81,532	3,664	3,885	– 221	89	81,400
Feb.	81,400	3,607	3,446	+ 161	57	81,618
Mar.	81,618	3,311	3,584	– 273	58	81,403
Apr.	81,403	2,600	3,263	– 663	59	80,799
May	80,799	5,009	3,199	+ 1,810	76	82,685
June	82,685	4,809	3,627	+ 1,182	102	83,969
	of which: Big banks					
2022	86,668	21,894	29,261	– 7,367	58	79,359
2023	79,359	38,978	41,467	– 2,489	292	77,162
2024	77,162	35,568	37,123	– 1,555	908	76,515
2025	76,515	36,474	39,405	– 2,931	1,109	74,693
2025 Oct.	77,211	2,705	3,726	– 1,021	110	76,300
Nov.	76,300	2,580	3,893	– 1,313	60	75,047
Dec.	75,047	2,534	3,054	– 520	166	74,693
2026 Jan.	74,693	3,213	3,471	– 258	86	74,521
Feb.	74,521	3,389	3,142	+ 247	57	74,825
Mar.	74,825	2,945	3,185	– 240	58	74,643
Apr.	74,643	2,308	2,948	– 640	59	74,062
May	74,062	4,707	2,847	+ 1,860	76	75,998
June	75,998	4,554	3,301	+ 1,253	101	77,352
	Regional banks and other commercial banks					
2022	15,120	3,254	4,769	– 1,515	35	13,640
2023	13,640	3,228	8,095	– 4,867	48	8,818
2024	8,818	2,558	4,174	– 1,616	42	7,244
2025	7,244	3,536	4,110	– 574	52	6,491
2025 Oct.	6,762	332	364	– 32	–	6,730
Nov.	6,499	323	357	– 34	–	6,465
Dec.	6,465	314	336	– 22	48	6,491
2026 Jan.	6,491	430	399	+ 31	3	6,525
Feb.	6,525	210	294	– 84	–	6,441
Mar.	6,441	348	388	– 40	–	6,401
Apr.	6,401	273	307	– 34	–	6,367
May	6,367	289	333	– 44	–	6,323
June	6,323	247	319	– 72	–	6,251

***** 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".

I Banks (MFIs) in Germany

con't: 21 Changes in savings deposits, by category of banks *

€ million

Period	Changes in savings deposits 1					
	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
	Savings banks					
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
2024	218,650	45,336	72,844	− 27,508	1,763	192,905
2025	192,905	43,820	56,662	− 12,842	1,453	181,516
2025 Oct.	183,209	3,409	4,407	− 998	82	182,293
Nov.	182,293	3,493	4,324	− 831	92	181,554
Dec.	181,554	3,875	4,418	− 543	505	181,516
2026 Jan.	181,516	3,637	4,673	− 1,036	94	180,574
Feb.	180,574	3,331	4,343	− 1,012	81	179,643
Mar.	179,643	3,446	4,861	− 1,415	80	178,308
Apr.	178,308	3,204	4,403	− 1,199	78	177,187
May	177,187	2,984	3,988	− 1,004	79	176,262
June	176,262	3,025	4,490	− 1,465	75	174,872
	Credit cooperatives					
2022	181,261	44,224	52,173	− 7,949	427	173,739
2023	173,739	49,736	83,478	− 33,742	745	140,742
2024	140,756	48,743	61,562	− 12,819	914	128,851
2025	128,851	46,196	49,357	− 3,161	1,094	127,015
2025 Oct.	126,318	3,472	3,769	− 297	26	126,047
Nov.	126,278	3,575	3,722	− 147	31	126,162
Dec.	126,162	4,035	4,026	+ 9	844	127,015
2026 Jan.	127,015	3,815	4,300	− 485	28	126,558
Feb.	126,558	3,547	3,852	− 305	24	126,277
Mar.	126,277	3,730	4,409	− 679	27	125,625
Apr.	125,625	3,505	4,428	− 923	32	124,734
May	124,734	3,099	3,854	− 755	22	124,001
June	124,001	3,280	4,173	− 893	26	123,134
	All remaining bank groups 4					
2022	6,275	1,079	1,616	− 537	−	5,738
2023	5,738	1,253	2,171	− 918	51	4,871
2024	4,871	1,126	1,460	− 334	62	4,599
2025	4,599	1,051	1,324	− 273	41	4,367
2025 Oct.	4,433	67	101	− 34	1	4,400
Nov.	4,400	83	121	− 38	2	4,364
Dec.	4,364	82	114	− 32	35	4,367
2026 Jan.	4,367	79	113	− 34	−	4,333
Feb.	4,333	73	101	− 28	−	4,305
Mar.	4,305	84	114	− 30	−	4,275
Apr.	4,275	66	95	− 29	−	4,246
May	4,246	68	98	− 30	−	4,216
June	4,216	80	96	− 16	−	4,200

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