

#### IV. Banks

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

€ billion

| Period                        | Savings deposits <sup>1</sup> |        |                     |                                                   |                               |                                                   |       |                               | Memo item: Interest credited on savings deposits | Bank savings bonds, <sup>3</sup> sold to |                    |                                                |                   |
|-------------------------------|-------------------------------|--------|---------------------|---------------------------------------------------|-------------------------------|---------------------------------------------------|-------|-------------------------------|--------------------------------------------------|------------------------------------------|--------------------|------------------------------------------------|-------------------|
|                               | of residents                  |        |                     |                                                   | of non-residents              |                                                   |       |                               |                                                  | non-banks, total                         | domestic non-banks |                                                | foreign non-banks |
|                               | Total                         | Total  | at 3 months' notice |                                                   | at more than 3 months' notice |                                                   | Total | of which: At 3 months' notice |                                                  |                                          | Total              | of which: With maturities of more than 2 years |                   |
|                               |                               |        | Total               | of which: Special savings facilities <sup>2</sup> | Total                         | of which: Special savings facilities <sup>2</sup> |       |                               |                                                  |                                          |                    |                                                |                   |
| <b>End of year or month *</b> |                               |        |                     |                                                   |                               |                                                   |       |                               |                                                  |                                          |                    |                                                |                   |
| 2021                          | 567.1                         | 561.2  | 537.1               | 269.0                                             | 24.1                          | 14.8                                              | 5.9   | 5.4                           | 1.5                                              | 24.7                                     | 24.5               | 19.5                                           | 0.2               |
| 2022                          | 538.5                         | 533.2  | 510.3               | 254.2                                             | 22.9                          | 14.2                                              | 5.3   | 4.8                           | 1.4                                              | 34.9                                     | 34.6               | 20.8                                           | 0.2               |
| 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 May                      | 426.7                         | 422.2  | 363.7               | 174.7                                             | 58.6                          | 51.5                                              | 4.5   | 3.5                           | 0.1                                              | 168.4                                    | 167.2              | 40.0                                           | 1.1               |
| June                          | 422.5                         | 418.1  | 359.2               | 172.6                                             | 58.9                          | 51.9                                              | 4.4   | 3.5                           | 0.2                                              | 171.1                                    | 170.0              | 40.6                                           | 1.2               |
| July                          | 418.4                         | 414.0  | 355.0               | 171.0                                             | 59.0                          | 52.1                                              | 4.4   | 3.4                           | 0.2                                              | 172.6                                    | 171.5              | 41.1                                           | 1.2               |
| Aug.                          | 415.5                         | 411.2  | 352.1               | 170.1                                             | 59.1                          | 52.1                                              | 4.4   | 3.4                           | 0.2                                              | 173.7                                    | 172.5              | 41.6                                           | 1.2               |
| Sep.                          | 413.7                         | 409.4  | 349.5               | 169.3                                             | 59.9                          | 53.0                                              | 4.4   | 3.3                           | 0.2                                              | 176.6                                    | 175.4              | 42.2                                           | 1.2               |
| <b>Changes *</b>              |                               |        |                     |                                                   |                               |                                                   |       |                               |                                                  |                                          |                    |                                                |                   |
| 2022                          | - 28.1                        | - 27.5 | - 26.4              | - 14.6                                            | - 1.2                         | - 0.6                                             | - 0.6 | - 0.6                         | .                                                | + 10.2                                   | + 10.1             | + 1.3                                          | + 0.1             |
| 2023                          | - 83.0                        | - 82.3 | -110.0              | - 52.3                                            | + 27.7                        | + 28.8                                            | - 0.7 | - 1.1                         | .                                                | + 105.2                                  | + 104.5            | + 12.2                                         | + 0.7             |
| 2024 May                      | - 3.6                         | - 3.5  | - 4.0               | - 1.7                                             | + 0.5                         | + 0.5                                             | - 0.0 | - 0.1                         | .                                                | + 2.4                                    | + 2.4              | + 0.5                                          | + 0.0             |
| June                          | - 4.2                         | - 4.2  | - 4.5               | - 2.1                                             | + 0.3                         | + 0.4                                             | - 0.0 | - 0.0                         | .                                                | + 2.8                                    | + 2.8              | + 0.6                                          | + 0.0             |
| July                          | - 4.1                         | - 4.0  | - 4.2               | - 1.6                                             | + 0.1                         | + 0.2                                             | - 0.0 | - 0.1                         | .                                                | + 1.5                                    | + 1.5              | + 0.5                                          | + 0.0             |
| Aug.                          | - 2.9                         | - 2.9  | - 2.9               | - 0.9                                             | + 0.1                         | + 0.1                                             | - 0.0 | - 0.0                         | .                                                | + 1.1                                    | + 1.0              | + 0.5                                          | + 0.0             |
| Sep.                          | - 1.8                         | - 1.8  | - 2.6               | - 0.8                                             | + 0.8                         | + 0.9                                             | - 0.0 | - 0.0                         | .                                                | + 3.0                                    | + 2.9              | + 0.6                                          | + 0.0             |

\* 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.  
<sup>1</sup> Excluding deposits under savings and loan contracts, which are classified as time

deposits. <sup>2</sup> Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. <sup>3</sup> 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 <sup>6</sup> |                            | Subordinated                   |                   |
|-------------------------------|----------------------------------------------------------|----------------------------------|----------------------------------|---------------------------------------|-------------------------|----------------------------|----------------------------------------------------|----------------------------------------------|----------------------------------------------------|---------|---------------------------------------------------------------------------|----------------------------|--------------------------------|-------------------|
|                               | Total                                                    | of which:                        |                                  |                                       |                         | with maturities of         |                                                    |                                              |                                                    | Total   | of which: with maturities of more than 2 years                            | negotiable debt securities | non-negotiable debt securities |                   |
|                               |                                                          | Floating rate bonds <sup>1</sup> | Zero coupon bonds <sup>1,2</sup> | Foreign currency bonds <sup>3,4</sup> | 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 <sup>5</sup> | Total                                        | of which: without a nominal guarantee <sup>5</sup> |         |                                                                           |                            |                                |                   |
| <b>End of year or month *</b> |                                                          |                                  |                                  |                                       |                         |                            |                                                    |                                              |                                                    |         |                                                                           |                            |                                |                   |
| 2021                          | 1,173.6                                                  | 106.8                            | 13.5                             | 331.4                                 | 98.7                    | 106.8                      | 1.9                                                | 18.0                                         | 4.5                                                | 1,048.8 | 0.9                                                                       | 0.7                        | 34.6                           | 0.1               |
| 2022                          | 1,231.5                                                  | 92.8                             | 15.0                             | 307.8                                 | 88.6                    | 98.6                       | 1.4                                                | 26.6                                         | 3.4                                                | 1,106.4 | 0.8                                                                       | 0.7                        | 37.8                           | 0.1               |
| 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 May                      | 1,357.0                                                  | 96.8                             | 16.3                             | 303.2                                 | 73.6                    | 91.1                       | 1.5                                                | 53.1                                         | 3.9                                                | 1,212.8 | 0.0                                                                       | 0.0                        | 38.6                           | 0.1               |
| June                          | 1,369.3                                                  | 95.9                             | 15.9                             | 320.9                                 | 90.4                    | 107.3                      | 1.5                                                | 53.2                                         | 3.7                                                | 1,208.9 | 0.1                                                                       | 0.0                        | 38.7                           | 0.1               |
| July                          | 1,351.5                                                  | 97.4                             | 16.1                             | 303.6                                 | 79.9                    | 96.3                       | 1.5                                                | 53.4                                         | 3.8                                                | 1,201.9 | 0.1                                                                       | 0.0                        | 38.7                           | 0.1               |
| Aug.                          | 1,352.8                                                  | 98.2                             | 14.7                             | 301.0                                 | 85.8                    | 99.2                       | 1.5                                                | 49.5                                         | 3.9                                                | 1,204.0 | 0.1                                                                       | 0.0                        | 38.6                           | 0.1               |
| Sep.                          | 1,365.4                                                  | 99.5                             | 14.8                             | 308.1                                 | 101.3                   | 114.5                      | 1.4                                                | 46.8                                         | 3.9                                                | 1,204.1 | 0.2                                                                       | 0.0                        | 39.0                           | 0.1               |
| <b>Changes *</b>              |                                                          |                                  |                                  |                                       |                         |                            |                                                    |                                              |                                                    |         |                                                                           |                            |                                |                   |
| 2022                          | + 59.1                                                   | - 12.7                           | + 1.1                            | - 23.6                                | - 9.9                   | - 8.3                      | - 0.5                                              | + 8.5                                        | - 1.1                                              | + 58.9  | - 0.1                                                                     | + 0.1                      | + 3.5                          | -                 |
| 2023                          | + 97.0                                                   | - 6.3                            | + 1.4                            | + 4.4                                 | + 11.4                  | + 24.5                     | - 0.0                                              | + 17.7                                       | + 0.6                                              | + 54.8  | + 0.0                                                                     | + 0.1                      | - 0.3                          | -                 |
| 2024 May                      | + 1.6                                                    | + 1.7                            | - 0.3                            | - 1.5                                 | - 1.6                   | - 2.4                      | + 0.0                                              | + 0.6                                        | + 0.1                                              | + 3.4   | - 0.0                                                                     | - 0.0                      | + 0.4                          | - 0.0             |
| June                          | + 12.3                                                   | - 0.9                            | - 0.5                            | + 17.7                                | + 16.8                  | + 16.1                     | - 0.0                                              | + 0.1                                        | - 0.2                                              | - 3.9   | + 0.1                                                                     | -                          | + 0.1                          | -                 |
| July                          | - 17.8                                                   | + 1.6                            | + 0.2                            | - 17.3                                | - 10.5                  | - 11.0                     | + 0.1                                              | + 0.2                                        | + 0.1                                              | - 7.0   | - 0.0                                                                     | - 0.0                      | - 0.0                          | -                 |
| Aug.                          | + 0.2                                                    | + 0.8                            | - 0.4                            | - 3.7                                 | + 4.5                   | + 3.0                      | - 0.0                                              | - 3.8                                        | + 0.1                                              | + 1.1   | + 0.0                                                                     | + 0.0                      | - 0.1                          | -                 |
| Sep.                          | + 12.6                                                   | + 1.3                            | + 0.1                            | + 7.1                                 | + 15.6                  | + 15.2                     | - 0.1                                              | - 2.7                                        | - 0.1                                              | + 0.1   | + 0.0                                                                     | - 0.0                      | + 0.4                          | -                 |

\* 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.  
<sup>1</sup> Including debt securities denominated in foreign currencies. <sup>2</sup> Issue value when floated. <sup>3</sup> Including floating rate notes and zero coupon bonds denominated in foreign

currencies. <sup>4</sup> Bonds denominated in non-euro area currencies. <sup>5</sup> Negotiable bearer debt securities and money market paper with a nominal guarantee of less than 100%. <sup>6</sup> Non-negotiable bearer debt securities are classified among bank savings bonds (see also Table IV.10, footnote 2).