

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group * (b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Period	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits
			Total	of which					Total	of which			
				for up to and including 1 year	for more than 2 years 2						for up to and including 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5													
												End of month *	
2024 Sep.	570,361	339,630	230,731	128,462	88,097	1,575	135,758	103,852	31,906	28,282	1,506	649,303	535,270
Oct.	573,554	338,962	234,592	132,401	87,968	1,599	136,740	104,231	32,509	28,884	1,554	657,998	534,117
Nov.	580,557	346,929	233,628	127,215	92,118	1,585	137,136	104,712	32,424	28,870	1,549	671,425	545,161
Big banks													
2024 Sep.	317,600	184,698	132,902	75,060	52,538	1	71,860	53,680	18,180	17,636	58	253,201	223,325
Oct.	319,335	186,683	132,652	74,538	52,695	1	71,829	53,425	18,404	17,879	67	250,541	220,902
Nov.	319,532	191,315	128,217	70,336	52,519	-	71,104	52,975	18,129	17,662	62	252,309	223,105
Regional banks and other commercial banks													
2024 Sep.	142,713	79,002	63,711	25,320	30,888	1,574	50,761	40,528	10,233	8,044	1,028	332,898	266,120
Oct.	144,474	78,915	65,559	27,531	30,602	1,598	51,811	41,219	10,592	8,392	1,064	343,841	267,405
Nov.	148,712	78,704	70,008	27,654	34,822	1,585	53,095	42,243	10,852	8,663	1,061	356,126	276,858
Branches of foreign banks													
2024 Sep.	110,048	75,930	34,118	28,082	4,671	-	13,137	9,644	3,493	2,602	420	63,204	45,825
Oct.	109,745	73,364	36,381	30,332	4,671	-	13,100	9,587	3,513	2,613	423	63,616	45,810
Nov.	112,313	76,910	35,403	29,225	4,777	-	12,937	9,494	3,443	2,545	426	62,990	45,198
Landesbanken													
2024 Sep.	171,092	92,363	78,729	26,991	50,838	252	7,687	4,386	3,301	3,225	3	18,034	14,732
Oct.	171,430	91,426	80,004	28,862	50,306	253	7,849	4,760	3,089	3,029	3	18,181	14,931
Nov.	171,987	92,457	79,530	28,195	50,427	253	7,892	4,915	2,977	2,921	3	18,710	15,530
Savings banks													
2024 Sep.	190,753	147,353	43,400	31,553	11,301	65	98,391	83,303	15,088	14,562	147	471,244	432,854
Oct.	194,939	151,692	43,247	31,303	11,397	65	100,329	85,260	15,069	14,519	150	473,819	434,476
Nov.	194,812	152,248	42,564	30,615	11,412	65	101,051	86,109	14,942	14,374	147	486,732	446,864
Commercial banks 5													
												Changes *	
2024 Sep.	+ 5,497	+ 5,693	- 196	- 783	+ 440	+ 6	- 910	- 1,294	+ 384	+ 506	+ 20	+ 194	- 1,275
Oct.	+ 3,188	- 653	+ 3,841	+ 3,934	- 144	+ 24	+ 762	+ 379	+ 383	+ 417	+ 23	+ 2,155	- 263
Nov.	+ 7,368	+ 7,967	- 599	- 5,186	+ 4,150	- 14	+ 396	+ 481	- 85	- 14	- 5	+ 13,427	+ 10,794
Big banks													
2024 Sep.	+ 2	+ 2	- 1	- 0	+ 0	-	- 0	- 0	+ 0	+ 0	- 0	- 0	+ 0
Oct.	+ 2	+ 2	- 0	- 1	+ 0	-	- 0	- 0	+ 0	+ 0	+ 0	- 3	- 2
Nov.	+ 1	+ 5	- 4	- 4	- 0	- 0	- 1	- 0	- 0	- 0	- 0	+ 2	+ 2
Regional banks and other commercial banks													
2024 Sep.	+ 2,147	+ 1,823	+ 324	- 476	+ 145	+ 6	- 567	- 677	+ 110	+ 152	+ 16	+ 82	- 1,152
Oct.	+ 1,756	- 72	+ 1,828	+ 2,206	- 301	+ 24	+ 830	+ 691	+ 139	+ 163	+ 11	+ 4,473	+ 2,245
Nov.	+ 4,238	- 211	+ 4,449	+ 123	+ 4,220	- 13	+ 1,284	+ 1,024	+ 260	+ 271	- 3	+ 12,285	+ 9,203
Branches of foreign banks													
2024 Sep.	+ 1,610	+ 1,469	+ 141	+ 122	+ 62	-	- 144	- 138	- 6	- 19	+ 5	+ 161	- 422
Oct.	- 303	- 2,566	+ 2,263	+ 2,250	-	-	- 37	- 57	+ 20	+ 11	+ 3	+ 342	- 85
Nov.	+ 2,568	+ 3,546	- 978	- 1,107	+ 106	-	- 163	- 93	- 70	- 68	+ 3	- 626	- 612
Landesbanken													
2024 Sep.	+ 2	+ 3	- 1	- 1	- 0	- 0	- 0	- 0	- 0	+ 0	- 0	- 0	- 0
Oct.	+ 0	- 1	+ 1	+ 2	- 1	+ 0	+ 0	+ 0	- 0	- 0	-	+ 0	+ 0
Nov.	+ 1	+ 1	- 0	- 1	+ 0	-	+ 0	+ 0	- 0	- 0	-	+ 1	+ 1
Savings banks													
2024 Sep.	- 2,693	- 2,554	- 139	- 45	- 123	- 4	- 1,639	- 1,917	+ 278	+ 251	+ 8	+ 1,573	+ 749
Oct.	+ 4,186	+ 4,339	- 153	- 250	+ 96	-	+ 1,938	+ 1,957	- 19	- 43	+ 3	+ 2,285	+ 1,382
Nov.	- 127	+ 556	- 683	- 688	+ 15	-	+ 722	+ 849	- 127	- 145	- 3	+ 12,913	+ 12,388

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building

I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits 2						Time deposits 2							
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													Commercial banks 5
114,033	83,349	13,661	71,931	56,469	15,462	9,582	3,115	16,821	9,488	7,333	5,853	1,026	2024 Sep.
123,881	91,074	15,401	72,928	56,707	16,221	10,193	3,203	16,411	9,282	7,129	5,711	973	Oct.
126,264	94,074	14,981	73,378	57,002	16,376	10,378	3,178	15,934	8,994	6,940	5,489	972	Nov.
Big banks													
29,876	26,623	638	26,415	23,904	2,511	2,262	48	12,092	6,563	5,529	4,584	584	2024 Sep.
29,639	26,516	646	26,662	24,045	2,617	2,376	49	11,783	6,425	5,358	4,432	572	Oct.
29,204	26,333	638	26,639	24,061	2,578	2,348	50	11,428	6,178	5,250	4,282	581	Nov.
Regional banks and other commercial banks													
66,778	47,232	9,164	36,968	26,955	10,013	5,624	2,534	3,148	1,977	1,171	810	289	2024 Sep.
76,436	54,743	10,876	37,722	27,105	10,617	6,102	2,618	3,126	1,950	1,176	852	253	Oct.
79,268	57,910	10,480	38,171	27,368	10,803	6,315	2,593	3,101	1,970	1,131	816	243	Nov.
Branches of foreign banks													
17,379	9,494	3,859	8,548	5,610	2,938	1,696	533	1,581	948	633	459	153	2024 Sep.
17,806	9,815	3,879	8,544	5,557	2,987	1,715	536	1,502	907	595	427	148	Oct.
17,792	9,831	3,863	8,568	5,573	2,995	1,715	535	1,405	846	559	391	148	Nov.
Landesbanken													
3,302	3,249	2	2,108	1,819	289	285	-	5,170	2,307	2,863	1,002	1,812	2024 Sep.
3,250	3,200	2	2,029	1,753	276	273	-	5,263	2,193	3,070	1,187	1,833	Oct.
3,180	3,133	2	2,086	1,825	261	258	1	5,370	2,266	3,104	1,221	1,837	Nov.
Savings banks													
38,390	34,500	861	49,569	46,559	3,010	2,691	85	19,473	16,110	3,363	3,076	181	2024 Sep.
39,343	35,147	891	49,474	46,430	3,044	2,707	87	19,509	16,203	3,306	3,021	179	Oct.
39,868	35,263	922	50,687	47,617	3,070	2,713	90	19,425	16,220	3,205	2,919	181	Nov.
Changes *													Commercial banks 5
+ 1,469	+ 1,858	+ 113	+ 20	- 217	+ 237	+ 242	+ 7	+ 74	+ 221	- 147	- 159	- 12	2024 Sep.
+ 2,418	+ 2,415	+ 200	+ 282	- 162	+ 444	+ 421	- 2	- 410	- 206	- 204	- 142	- 53	Oct.
+ 2,633	+ 2,800	+ 30	+ 450	+ 295	+ 155	+ 185	- 25	- 477	- 288	- 189	- 222	- 1	Nov.
Big banks													
- 348	- 179	- 6	+ 57	+ 51	+ 6	+ 20	- 1	+ 23	+ 91	- 68	- 85	- 9	2024 Sep.
- 237	- 107	+ 8	+ 247	+ 141	+ 106	+ 114	+ 1	- 309	- 138	- 171	- 152	- 12	Oct.
- 435	- 183	- 8	- 23	+ 16	- 39	- 28	+ 1	- 355	- 247	- 108	- 150	+ 9	Nov.
Regional banks and other commercial banks													
+ 1,234	+ 1,502	+ 110	- 57	- 193	+ 136	+ 150	+ 4	- 1	+ 4	- 5	- 3	-	2024 Sep.
+ 2,228	+ 2,201	+ 172	+ 39	- 250	+ 289	+ 288	- 6	- 22	- 27	+ 5	+ 42	- 36	Oct.
+ 3,082	+ 2,967	+ 54	+ 449	+ 263	+ 186	+ 213	- 25	- 25	+ 20	- 45	- 36	- 10	Nov.
Branches of foreign banks													
+ 583	+ 535	+ 9	+ 20	- 75	+ 95	+ 72	+ 4	+ 52	+ 126	- 74	- 71	- 3	2024 Sep.
+ 427	+ 321	+ 20	- 4	- 53	+ 49	+ 19	+ 3	- 79	- 41	- 38	- 32	- 5	Oct.
- 14	+ 16	- 16	+ 24	+ 16	+ 8	-	- 1	- 97	- 61	- 36	- 36	-	Nov.
Landesbanken													
+ 13	+ 14	-	+ 83	+ 83	-	+ 1	- 1	- 74	+ 82	- 156	- 143	- 11	2024 Sep.
- 52	- 49	-	- 79	- 66	- 13	- 12	-	+ 93	- 114	+ 207	+ 185	+ 21	Oct.
- 70	- 67	-	+ 57	+ 72	- 15	- 15	+ 1	+ 107	+ 73	+ 34	+ 34	+ 4	Nov.
Savings banks													
+ 824	+ 614	+ 27	- 110	- 96	- 14	- 32	+ 3	- 190	- 192	+ 2	+ 12	- 3	2024 Sep.
+ 903	+ 607	+ 30	+ 195	+ 111	+ 84	+ 56	+ 2	+ 36	+ 93	- 57	- 55	- 2	Oct.
+ 525	+ 116	+ 31	+ 1,213	+ 1,187	+ 26	+ 6	+ 3	- 84	+ 17	- 101	- 102	+ 2	Nov.

and loan associations, including deposits under savings and loan contracts; see Table III.2. 3 Excluding sole proprietors; see also footnote 4. 4 Including sole proprietors; see

also footnote 3. 5 Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group * (b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2														
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees			
Period	Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits	
			Total	of which					Total	of which	Total			of which
				for up to and including 1 year	for more than 2 years 2									
1	2	3	4	5	6	7	8	9	10	11	12	13		
Credit cooperatives												End of month *		
2024 Sep.	146,967	106,578	40,389	31,510	6,180	26	94,857	76,445	18,412	15,717	884	374,160	290,262	
Oct.	150,137	110,147	39,990	31,254	6,137	26	97,888	79,326	18,562	15,864	912	376,372	291,500	
Nov.	147,893	108,901	38,992	30,175	6,208	25	98,234	79,680	18,554	15,833	928	384,178	298,773	
Mortgage banks														
2024 Sep.	38,773	1,383	37,390	848	36,360	-	51	12	39	.	.	6,171	658	
Oct.	38,255	1,004	37,251	841	36,241	-	54	13	41	.	.	6,116	612	
Nov.	38,263	979	37,284	1,063	36,063	-	53	11	42	.	.	6,052	605	
Building and loan associations														
2024 Sep.	4,467	1,090	3,377	224	3,117	4	12,585	418	12,167	214	11,885	146,927	4,663	
Oct.	4,626	1,187	3,439	110	3,293	3	12,601	429	12,172	217	11,887	146,904	4,772	
Nov.	4,459	1,030	3,429	107	3,285	3	12,601	426	12,175	210	11,898	146,937	4,859	
Banks with special, development and other central support tasks														
2024 Sep.	78,770	40,575	38,195	5,002	32,794	1,319	18	18	-	-	-	14	14	
Oct.	78,369	40,567	37,802	4,780	32,658	1,384	19	19	-	-	-	10	10	
Nov.	79,580	43,333	36,247	3,533	32,370	1,400	18	18	-	-	-	10	10	
Memo item: Foreign banks														
2024 Sep.	222,986	138,767	84,219	54,414	27,644	-	48,393	34,575	13,818	11,987	831	269,200	215,302	
Oct.	225,543	137,493	88,050	58,014	27,720	-	49,010	35,087	13,923	12,063	869	278,382	216,183	
Nov.	232,270	145,828	86,442	56,210	27,883	-	48,757	35,261	13,496	11,666	866	281,505	219,899	
Credit cooperatives												Changes *		
2024 Sep.	- 1,651	- 1,827	+ 176	+ 237	- 8	- 1	- 2,769	- 2,911	+ 142	+ 128	+ 18	+ 887	- 142	
Oct.	+ 3,170	+ 3,569	- 399	- 256	- 43	-	+ 3,031	+ 2,881	+ 150	+ 147	+ 28	+ 2,162	+ 1,188	
Nov.	- 2,244	- 1,246	- 998	- 1,079	+ 71	- 1	+ 346	+ 354	- 8	- 31	+ 16	+ 7,806	+ 7,273	
Mortgage banks														
2024 Sep.	+ 267	+ 359	- 92	+ 29	- 140	-	+ 1	+ 2	- 1	.	.	- 72	- 30	
Oct.	- 518	- 379	- 139	- 7	- 119	-	+ 3	+ 1	+ 2	.	.	- 55	- 46	
Nov.	+ 8	- 25	+ 33	+ 222	- 178	-	- 1	- 2	+ 1	.	.	- 64	- 7	
Building and loan associations														
2024 Sep.	+ 28	+ 266	- 238	- 200	+ 12	-	+ 36	+ 32	+ 4	+ 2	+ 3	+ 308	+ 388	
Oct.	+ 159	+ 97	+ 62	- 114	+ 176	- 1	+ 16	+ 11	+ 5	+ 3	+ 2	- 23	+ 109	
Nov.	- 167	- 157	- 10	- 3	8	-	-	- 3	+ 3	- 7	+ 11	+ 33	+ 87	
Banks with special, development and other central support tasks														
2024 Sep.	+ 111	- 352	+ 463	+ 591	- 83	- 11	+ 1	+ 1	-	-	-	- 15	- 15	
Oct.	- 401	- 8	- 393	- 222	- 136	+ 65	+ 1	+ 1	-	-	-	- 4	- 4	
Nov.	+ 1,211	+ 2,766	- 1,555	- 1,247	- 288	+ 16	- 1	- 1	-	-	-	-	-	
Memo item: Foreign banks														
2024 Sep.	+ 2,504	+ 2,739	- 235	- 103	- 72	-	- 644	- 753	+ 109	+ 170	- 11	- 2,255	- 2,057	
Oct.	+ 2,552	- 1,259	+ 3,811	+ 3,595	+ 61	-	+ 397	+ 512	- 115	- 109	+ 13	+ 2,642	+ 1,771	
Nov.	+ 6,727	+ 8,335	- 1,608	- 1,804	+ 163	-	- 253	+ 174	- 427	- 397	- 3	+ 3,123	+ 3,466	

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liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building

I Banks (MFIs) in Germany

			Other domestic households					Domestic non-profit institutions					
Time deposits ²			Time deposits ²					Time deposits ²					
Total	of which		Total	Sight deposits	Total	of which		Total	Sight deposits	Total	of which		Period
	for up to and including 1 year	for more than 2 years ²				for up to and including 1 year	for more than 2 years ²				for up to and including 1 year	for more than 2 years ²	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													Credit Cooperatives
83,898	62,814	7,270	40,226	32,367	7,859	5,444	950	21,086	13,808	7,278	4,752	1,544	2024 Sep.
84,872	63,507	7,452	40,345	32,360	7,985	5,527	974	20,976	13,732	7,244	4,748	1,531	Oct.
85,405	63,760	7,603	41,058	33,051	8,007	5,508	1,003	20,812	13,782	7,030	4,553	1,536	Nov.
													Mortgage banks
5,513	1,053	3,236	2,442	33	2,409	578	1,221	761	-	761	-	751	2024 Sep.
5,504	1,054	3,239	2,415	31	2,384	584	1,222	744	-	744	-	734	Oct.
5,447	1,044	3,232	2,377	32	2,345	591	1,190	739	-	739	-	729	Nov.
													Building and loan associations
142,264	1,657	139,955	25,774	504	25,270	613	24,268	344	1	343	4	334	2024 Sep.
142,132	1,659	139,811	25,694	515	25,179	628	24,159	344	1	343	4	334	Oct.
142,078	1,635	139,777	25,623	520	25,103	634	24,079	345	1	344	5	335	Nov.
													Banks with special, development and other central support tasks
-	-	-	10	8	2	2	-	1,019	331	688	124	536	2024 Sep.
-	-	-	8	6	2	2	-	993	281	712	165	539	Oct.
-	-	-	8	6	2	2	-	998	315	683	154	521	Nov.
													Memo item: Foreign banks
53,898	37,371	7,477	31,146	22,571	8,575	5,642	1,341	4,140	2,138	2,002	1,475	449	2024 Sep.
62,199	43,411	9,202	31,678	22,738	8,940	5,874	1,426	4,072	2,131	1,941	1,437	433	Oct.
61,606	43,430	8,751	31,627	22,741	8,886	5,859	1,398	3,876	2,122	1,754	1,257	427	Nov.
Changes *													Credit Cooperatives
+ 1,029	+ 771	+ 147	+ 88	+ 5	+ 83	+ 54	+ 15	+ 164	+ 117	+ 47	+ 94	- 11	2024 Sep.
+ 974	+ 693	+ 182	+ 169	+ 43	+ 126	+ 83	+ 24	- 110	- 76	- 34	- 4	- 13	Oct.
+ 533	+ 253	+ 151	+ 713	+ 691	+ 22	- 19	+ 29	- 164	+ 50	- 214	- 195	+ 5	Nov.
													Mortgage banks
- 42	+ 6	- 8	-	- 1	+ 1	+ 7	- 6	- 1	-	- 1	-	- 1	2024 Sep.
- 9	+ 1	+ 3	- 27	- 2	- 25	+ 6	+ 1	- 17	-	- 17	-	- 17	Oct.
- 57	- 10	- 7	- 38	+ 1	- 39	+ 7	- 32	- 5	-	- 5	-	- 5	Nov.
													Building and loan associations
- 80	+ 21	- 100	- 68	+ 23	- 91	+ 16	- 107	+ 1	-	+ 1	-	+ 1	2024 Sep.
- 132	+ 2	- 144	- 80	+ 11	- 91	+ 15	- 109	-	-	-	-	-	Oct.
- 54	- 24	- 34	- 71	+ 5	- 76	+ 6	- 80	+ 1	-	+ 1	+ 1	+ 1	Nov.
													Banks with special, development and other central support tasks
-	-	-	- 7	- 7	-	-	-	- 71	- 68	- 3	+ 7	- 10	2024 Sep.
-	-	-	- 2	- 2	-	-	-	- 26	- 50	+ 24	+ 41	+ 3	Oct.
-	-	-	-	-	-	-	-	+ 5	+ 34	- 29	- 11	- 18	Nov.
													Memo item: Foreign banks
- 198	+ 426	- 317	- 318	- 298	- 20	+ 28	- 18	+ 140	+ 229	- 89	- 81	- 6	2024 Sep.
+ 871	+ 730	+ 185	- 183	- 233	+ 50	+ 42	- 5	- 68	- 7	- 61	- 38	- 16	Oct.
- 343	- 181	- 1	- 51	+ 3	- 54	- 15	- 28	- 196	- 9	- 187	- 180	- 6	Nov.

and loan associations, including deposits under savings and loan contracts; see Table III.2. **3** Excluding sole proprietors; see also footnote 4. **4** Including sole proprietors; see

also footnote 3.