

I Banks (MFIs) in Germany

16 Deposits and borrowing from domestic government, by creditor group and by category of banks *

€ million

Deposits and borrowing from domestic government ¹													
Period	Federal Government and its special funds ²							State governments					
	Total	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ³	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ³	Memo item Fiduciary loans
				for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
				4	5					10	11		
1	2	3	4	5	6	7	8	9	10	11	12	13	
All categories of banks													
												End of month *	
2024 Sep.	269,596	43,418	10,638	2,945	29,797	38	11,659	69,107	23,830	37,079	7,813	385	18,115
Oct.	256,714	43,615	10,027	3,919	29,625	44	11,667	60,492	23,012	29,427	7,639	414	18,192
Nov.	263,426	39,514	6,878	3,062	29,530	44	11,747	55,641	22,619	24,853	7,707	462	18,146
Commercial banks ⁶													
2024 Sep.	48,240	3,125	2,422	465	235	3	50	9,387	3,279	5,652	425	31	55
Oct.	49,169	3,839	2,089	1,590	156	4	46	7,965	3,283	4,222	429	31	54
Nov.	51,449	3,064	2,402	502	156	4	45	8,892	3,870	4,561	432	29	53
Big banks													
2024 Sep.	31,412	1,197	947	202	47	1	50	6,592	1,765	4,621	199	7	55
Oct.	33,405	2,512	1,148	1,315	47	2	46	5,103	1,778	3,112	206	7	54
Nov.	35,354	1,915	1,642	224	47	2	45	5,685	2,261	3,211	207	6	53
Regional banks and other commercial banks													
2024 Sep.	13,809	1,035	605	262	166	2	-	2,306	1,394	733	155	24	-
Oct.	13,334	622	261	272	87	2	-	2,646	1,360	1,107	155	24	-
Nov.	13,664	592	228	275	87	2	-	2,735	1,503	1,052	157	23	-
Branches of foreign banks													
2024 Sep.	3,019	893	870	1	22	-	-	489	120	298	71	-	-
Oct.	2,430	705	680	3	22	-	-	216	145	3	68	-	-
Nov.	2,431	557	532	3	22	-	-	472	106	298	68	-	-
Landesbanken													
2024 Sep.	65,434	1,308	1,008	145	155	-	-	28,985	11,792	15,085	2,078	30	11,410
Oct.	60,252	841	702	52	87	-	-	25,646	12,575	11,100	1,921	50	11,466
Nov.	57,005	553	416	47	90	-	-	19,535	9,832	7,618	2,020	65	11,504
All categories of banks													
												Changes *	
2024 Sep.	- 2,472	- 5,648	+ 92	- 1,123	- 4,615	- 2	- 7	+ 8,711	+ 1,412	+ 7,434	- 153	+ 18	+ 5
Oct.	- 12,962	+ 697	- 301	+ 1,069	- 77	+ 6	+ 8	- 9,035	- 1,128	- 7,747	- 189	+ 29	+ 77
Nov.	+ 6,347	- 4,416	- 3,464	- 857	- 95	-	+ 80	- 4,936	- 393	- 4,549	- 42	+ 48	- 46
Commercial banks ⁶													
2024 Sep.	- 4,464	- 1,532	+ 97	- 1,573	- 56	-	- 1	+ 839	- 17	+ 868	- 5	- 7	- 1
Oct.	+ 929	+ 794	- 333	+ 1,125	+ 1	+ 1	- 4	- 1,422	+ 4	- 1,430	+ 4	-	- 1
Nov.	+ 1,915	- 1,090	- 2	- 1,088	-	-	- 1	+ 927	+ 587	+ 339	+ 3	- 2	- 1
Big banks													
2024 Sep.	- 4,364	- 1,642	+ 25	- 1,594	- 73	-	- 1	+ 390	- 23	+ 418	- 5	-	- 1
Oct.	+ 1,993	+ 1,315	+ 201	+ 1,113	-	+ 1	- 4	- 1,489	+ 13	- 1,509	+ 7	-	- 1
Nov.	+ 1,584	- 912	+ 179	- 1,091	-	-	- 1	+ 582	+ 483	+ 99	+ 1	- 1	- 1
Regional banks and other commercial banks													
2024 Sep.	- 286	+ 280	+ 242	+ 21	+ 17	-	-	+ 108	- 45	+ 160	-	- 7	-
Oct.	- 475	- 333	- 344	+ 10	+ 1	-	-	+ 340	- 34	+ 374	-	-	-
Nov.	+ 330	- 30	- 33	+ 3	-	-	-	+ 89	+ 143	- 55	+ 2	- 1	-
Branches of foreign banks													
2024 Sep.	+ 186	- 170	- 170	-	-	-	-	+ 341	+ 51	+ 290	-	-	-
Oct.	- 589	- 188	- 190	+ 2	-	-	-	- 273	+ 25	- 295	- 3	-	-
Nov.	+ 1	- 148	- 148	-	-	-	-	+ 256	- 39	+ 295	-	-	-
Landesbanken													
2024 Sep.	+ 4,219	- 370	- 10	- 360	-	-	-	+ 4,513	+ 725	+ 3,898	- 130	+ 20	- 1
Oct.	- 5,182	- 47	+ 4	+ 2	- 53	-	-	- 3,759	+ 473	- 4,080	- 172	+ 20	+ 56
Nov.	- 3,247	- 288	- 286	- 5	+ 3	-	-	- 6,246	- 2,743	- 3,507	- 11	+ 15	+ 38

* 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 and

non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. ² Federal Railways

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												All categories of banks
71,873	35,610	19,176	13,450	3,637	3	85,198	18,310	44,950	21,119	819	-	2024 Sep.
70,099	34,965	17,956	13,561	3,617	3	82,508	18,173	42,668	20,767	900	-	Oct.
75,758	39,730	19,062	13,440	3,526	3	92,513	24,019	47,160	20,510	824	-	Nov.
												Commercial banks 6
9,028	2,960	3,247	2,423	398	-	26,700	4,902	15,008	6,782	8	-	2024 Sep.
9,078	2,967	3,110	2,604	397	-	28,287	7,813	13,897	6,569	8	-	Oct.
10,009	3,593	3,390	2,619	407	-	29,484	7,812	15,241	6,423	8	-	Nov.
												Big banks
4,033	1,079	2,007	916	31	-	19,590	4,102	10,349	5,137	2	-	2024 Sep.
4,065	1,092	1,871	1,071	31	-	21,725	7,001	9,758	4,964	2	-	Oct.
4,522	1,311	2,119	1,062	30	-	23,232	7,106	11,273	4,851	2	-	Nov.
												Regional banks and other commercial banks
4,330	1,801	1,063	1,099	367	-	6,138	420	4,233	1,479	6	-	2024 Sep.
4,369	1,800	1,051	1,152	366	-	5,697	470	3,772	1,449	6	-	Oct.
4,893	2,218	1,118	1,180	377	-	5,444	394	3,628	1,416	6	-	Nov.
												Branches of foreign banks
665	80	177	408	-	-	972	380	426	166	-	-	2024 Sep.
644	75	188	381	-	-	865	342	367	156	-	-	Oct.
594	64	153	377	-	-	808	312	340	156	-	-	Nov.
												Landesbanken
8,304	3,506	1,772	3,012	14	.	26,837	4,839	15,088	6,910	-	-	2024 Sep.
8,044	3,369	1,657	3,002	16	.	25,721	5,231	13,460	7,030	-	-	Oct.
8,264	3,448	1,848	2,950	18	.	28,653	5,944	15,685	7,024	-	-	Nov.
Changes *												All categories of banks
- 4,560	- 3,786	- 657	- 163	+ 46	-	- 975	- 24	+ 958	- 1,961	+ 52	-	2024 Sep.
- 1,854	- 645	- 1,220	+ 31	- 20	-	- 2,770	- 137	- 2,282	- 352	+ 1	-	Oct.
+ 5,744	+ 4,715	+ 1,131	- 11	- 91	-	+ 9,955	+ 5,846	+ 4,442	- 257	- 76	-	Nov.
												Commercial banks 6
- 491	- 488	+ 2	- 10	+ 5	-	- 3,280	- 1,630	- 641	- 999	- 10	-	2024 Sep.
- 30	+ 7	- 137	+ 101	- 1	-	+ 1,587	+ 2,911	- 1,111	- 213	-	-	Oct.
+ 881	+ 576	+ 280	+ 15	+ 10	-	+ 1,197	- 1	+ 1,344	- 146	-	-	Nov.
												Big banks
- 299	- 138	- 135	- 26	-	-	- 2,813	- 1,442	- 505	- 866	-	-	2024 Sep.
+ 32	+ 13	- 136	+ 155	-	-	+ 2,135	+ 2,899	- 591	- 173	-	-	Oct.
+ 407	+ 169	+ 248	- 9	- 1	-	+ 1,507	+ 105	+ 1,515	- 113	-	-	Nov.
												Regional banks and other commercial banks
- 0	- 0	+ 0	+ 0	+ 0	-	- 0	- 0	- 0	- 0	- 0	-	2024 Sep.
- 0	- 0	- 0	- 0	- 0	-	- 0	+ 0	- 0	- 0	-	-	Oct.
+ 1	+ 0	+ 0	+ 0	+ 0	-	- 0	- 0	- 0	- 0	-	-	Nov.
												Branches of foreign banks
- 14	- 19	+ 5	-	-	-	+ 29	+ 61	- 11	- 21	-	-	2024 Sep.
- 21	- 5	+ 11	- 27	-	-	- 107	- 38	- 59	- 10	-	-	Oct.
- 50	- 11	- 35	- 4	-	-	- 57	- 30	- 27	-	-	-	Nov.
												Landesbanken
- 522	- 323	- 128	- 71	-	.	+ 598	- 103	+ 1,534	- 833	-	-	2024 Sep.
- 260	- 137	- 115	- 10	+ 2	.	+ 1,116	+ 392	+ 1,628	+ 120	-	-	Oct.
+ 355	+ 79	+ 216	+ 58	+ 2	.	+ 2,932	+ 713	+ 2,225	+ 6	-	-	Nov.

Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. 3 Including non-negotiable bearer debt securities. 4 For "All categories of banks" and "Building and loan associations", including deposits under savings and loan contracts. 5 Excluding deposits

under savings and loan contracts; see also footnote 4. 6 Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

cont'd: 16 Deposits and borrowing from domestic government, by creditor group and by category of banks *

€ million

Deposits and borrowing from domestic government 1													
Period	Federal Government and its special funds 2						State governments						
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Savings banks													
	End of month *												
2024 Sep.	51,003	335	272	.	4	.	4	6,748	3,299	2,522	614	313	-
Oct.	48,148	395	326	.	29	.	4	5,927	2,633	2,412	572	310	-
Nov.	53,530	469	347	.	29	.	4	6,155	2,834	2,404	572	345	-
Credit cooperatives													
2024 Sep.	33,261	1,724	378	1,051	260	35	115	6,878	1,014	4,838	1,016	10	-
Oct.	32,548	1,657	346	1,001	270	40	115	6,508	1,067	4,438	993	10	-
Nov.	33,782	1,642	334	985	283	40	116	6,097	1,192	3,917	978	10	-
Mortgage banks													
2024 Sep.	6,104	152	1	2	149	-	-	1,233	1	1,101	131	-	-
Oct.	5,545	191	-	37	154	-	-	909	1	782	126	-	-
Nov.	5,888	190	-	36	154	-	-	945	2	832	111	-	-
Building and loan associations													
2024 Sep.	1,427	.	-	-	18	.	-	305	.	238	.	-	-
Oct.	1,428	.	-	-	18	.	-	306	.	238	.	-	-
Nov.	1,446	.	-	-	18	.	-	306	.	238	.	-	-
Banks with special, development and other central support tasks													
2024 Sep.	64,127	36,756	6,557	1,223	28,976	-	11,490	15,571	4,445	7,643	3,482	1	6,650
Oct.	59,624	36,674	6,564	1,199	28,911	-	11,502	13,231	3,453	6,235	3,530	13	6,672
Nov.	60,326	33,578	3,379	1,399	28,800	-	11,582	13,711	4,889	5,283	3,526	13	6,589
Savings banks													
	Changes *												
2024 Sep.	- 763	- 7	+ 22	.	-	.	-	+ 960	+ 637	+ 314	+ 4	+ 5	-
Oct.	- 2,935	+ 60	+ 54	.	+ 25	.	-	- 821	- 666	- 110	- 42	- 3	-
Nov.	+ 5,382	+ 74	+ 21	.	-	.	-	+ 278	+ 201	+ 42	-	+ 35	-
Credit cooperatives													
2024 Sep.	- 372	- 23	- 20	+ 22	- 23	- 2	- 2	+ 461	+ 177	+ 294	- 10	-	-
Oct.	- 713	- 67	- 32	+ 50	+ 10	+ 5	-	- 370	+ 53	- 400	- 23	-	-
Nov.	+ 1,234	- 15	- 12	- 16	+ 13	-	+ 1	- 411	+ 125	- 521	- 15	-	-
Mortgage banks													
2024 Sep.	+ 200	+ 7	+ 1	-	+ 6	-	-	+ 346	- 70	+ 416	-	-	-
Oct.	- 559	+ 39	- 1	+ 35	+ 5	-	-	- 324	-	- 319	- 5	-	-
Nov.	+ 343	- 1	-	- 1	-	-	-	+ 36	+ 1	+ 50	- 15	-	-
Building and loan associations													
2024 Sep.	+ 3	.	-	-	-	.	-	- 5	.	- 5	.	-	-
Oct.	+ 1	.	-	-	-	.	-	+ 1	.	-	.	-	-
Nov.	+ 18	.	-	-	-	.	-	-	.	-	.	-	-
Banks with special, development and other central support tasks													
2024 Sep.	- 1,295	- 3,723	+ 2	+ 817	- 4,542	-	- 4	+ 1,597	- 40	+ 1,649	- 12	-	+ 7
Oct.	- 4,503	- 82	+ 7	- 24	- 65	-	+ 12	- 2,340	- 992	- 1,408	+ 48	+ 12	+ 22
Nov.	+ 702	- 3,096	- 3,185	+ 200	- 111	-	+ 80	+ 480	+ 1,436	- 952	- 4	-	- 83

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		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												Savings banks
34,427	22,292	7,774	1,792	2,569	–	9,493	3,817	3,260	1,653	763	–	2024 Sep.
33,875	22,272	7,270	1,795	2,538	–	7,951	2,368	3,106	1,633	844	–	Oct.
36,700	25,180	7,296	1,784	2,440	–	10,206	4,396	3,394	1,648	768	–	Nov.
												Credit cooperatives
14,825	5,649	5,628	2,910	638	–	9,834	1,680	5,021	3,090	43	–	2024 Sep.
14,112	5,326	5,264	2,878	644	–	10,271	1,963	5,271	2,994	43	–	Oct.
15,375	6,245	5,704	2,787	639	–	10,668	2,213	5,583	2,829	43	–	Nov.
												Mortgage banks
1,892	230	696	966	–	–	2,827	96	1,782	949	–	–	2024 Sep.
1,681	206	531	944	–	–	2,764	109	1,766	889	–	–	Oct.
1,964	375	648	941	–	–	2,789	127	1,784	878	–	–	Nov.
												Building and loan associations
1,084	–	44	1,040	–	–	20	–	–	20	–	–	2024 Sep.
1,081	–	44	1,037	–	–	23	–	–	23	–	–	Oct.
1,099	–	46	1,053	–	–	23	–	–	23	–	–	Nov.
												Banks with special, development and other central support tasks
2,313	973	15	1,307	18	3	9,487	2,976	4,791	1,715	5	–	2024 Sep.
2,228	825	80	1,301	22	3	7,491	689	5,168	1,629	5	–	Oct.
2,347	889	130	1,306	22	3	10,690	3,527	5,473	1,685	5	–	Nov.
Changes *												Savings banks
– 2,898	– 2,561	– 368	– 13	+ 44	–	+ 1,182	+ 961	+ 235	– 81	+ 67	–	2024 Sep.
– 552	– 20	– 504	+ 3	– 31	–	– 1,622	– 1,449	– 154	– 20	+ 1	–	Oct.
+ 2,825	+ 2,908	+ 26	– 11	– 98	–	+ 2,205	+ 2,028	+ 238	+ 15	– 76	–	Nov.
												Credit cooperatives
– 690	– 522	– 137	– 27	– 4	–	– 120	– 99	+ 15	– 31	– 5	–	2024 Sep.
– 713	– 323	– 364	– 32	+ 6	–	+ 437	+ 283	+ 250	– 96	–	–	Oct.
+ 1,263	+ 919	+ 440	– 91	– 5	–	+ 397	+ 250	+ 312	– 165	–	–	Nov.
												Mortgage banks
– 173	– 142	– 27	– 4	–	–	+ 20	– 3	+ 25	– 2	–	–	2024 Sep.
– 211	– 24	– 165	– 22	–	–	– 63	+ 13	– 16	– 60	–	–	Oct.
+ 283	+ 169	+ 117	– 3	–	–	+ 25	+ 18	+ 18	– 11	–	–	Nov.
												Building and loan associations
+ 8	–	+ 9	– 1	–	–	–	–	–	–	–	–	2024 Sep.
– 3	–	–	– 3	–	–	+ 3	–	–	+ 3	–	–	Oct.
+ 18	–	+ 2	+ 16	–	–	–	–	–	–	–	–	Nov.
												Banks with special, development and other central support tasks
+ 206	+ 250	– 8	– 37	+ 1	–	+ 625	+ 850	– 210	– 15	–	–	2024 Sep.
– 85	– 148	+ 65	– 6	+ 4	–	– 1,996	– 2,287	+ 377	– 86	–	–	Oct.
+ 119	+ 64	+ 50	+ 5	–	–	+ 3,199	+ 2,838	+ 305	+ 56	–	–	Nov.

Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. 3 Including non-negotiable bearer debt securities. 4 For "All categories of banks" and "Building and loan

associations", including deposits under savings and loan contracts. 5 Excluding deposits under savings and loan contracts; see also footnote 4.