

I Banks (MFIs) in Germany

21 Changes in savings deposits, by category of banks *

€ million

Changes in savings deposits ¹						
Period	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						
2020	581,761	133,934	150,584	-	16,650	566,844
2021	566,847	138,342	139,544	-	1,202	567,123
2022	567,123	119,250	149,280	-	30,030	538,482
2023	538,482	141,146	231,752	-	90,606	450,481
2024 Mar.	438,973	11,285	15,540	-	4,255	434,854
Apr.	434,854	11,189	15,928	-	4,739	430,249
May	430,249	10,235	13,940	-	3,705	426,693
June	426,693	9,546	13,900	-	4,354	422,501
July	422,501	10,514	14,775	-	4,261	418,428
Aug.	418,428	10,343	13,406	-	3,063	415,542
Sep.	415,542	10,361	12,425	-	2,064	413,681
Oct.	413,681	11,658	13,622	-	1,964	411,942
Nov.	411,942	10,800	13,545	-	2,745	409,436
Commercial banks ³						
2020	100,023	28,740	30,110	-	1,370	98,760
2021	98,760	31,104	27,737	+	3,367	102,215
2022	102,215	25,250	34,268	-	9,018	93,291
2023	93,291	42,366	49,779	-	7,413	86,218
2024 Mar.	86,729	3,499	3,344	+	155	86,911
Apr.	86,911	2,804	3,269	-	465	86,481
May	86,481	2,695	3,130	-	435	86,096
June	86,096	2,465	3,565	-	1,100	85,059
July	85,059	2,798	3,500	-	702	84,440
Aug.	84,440	3,027	3,467	-	440	84,072
Sep.	84,072	3,367	3,227	+	140	84,308
Oct.	84,308	3,917	3,615	+	302	84,711
Nov.	84,711	2,613	3,412	-	799	83,999
of which: Big banks						
2020	83,852	24,802	25,165	-	363	83,548
2021	83,548	26,856	23,787	+	3,069	86,668
2022	86,668	21,894	29,261	-	7,367	79,359
2023	79,359	38,978	41,467	-	2,489	77,162
2024 Mar.	78,330	3,307	2,980	+	327	78,684
Apr.	78,684	2,589	2,905	-	316	78,403
May	78,403	2,500	2,817	-	317	78,136
June	78,136	2,275	3,276	-	1,001	77,198
July	77,198	2,601	3,184	-	583	76,698
Aug.	76,698	2,839	3,203	-	364	76,406
Sep.	76,406	3,180	2,969	+	211	76,713
Oct.	76,713	3,659	3,317	+	342	77,156
Nov.	77,156	2,391	3,116	-	725	76,517
Regional banks and other commercial banks						
2020	15,912	3,773	4,878	-	1,105	14,855
2021	14,855	4,159	3,860	+	299	15,120
2022	15,120	3,254	4,769	-	1,515	13,640
2023	13,640	3,228	8,095	-	4,867	8,818
2024 Mar.	8,170	191	360	-	169	8,001
Apr.	8,001	213	360	-	147	7,854
May	7,854	194	309	-	115	7,739
June	7,739	189	287	-	98	7,641
July	7,641	196	314	-	118	7,523
Aug.	7,523	188	264	-	76	7,447
Sep.	7,447	186	256	-	70	7,377
Oct.	7,377	255	296	-	41	7,336
Nov.	7,336	222	284	-	62	7,274

* 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".

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Savings banks							
2020	287,401	53,441	64,613	–	11,172	1,182	277,342
2021	277,342	57,036	57,897	–	861	891	277,372
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 Mar.	211,319	3,715	6,557	–	2,842	97	208,574
Apr.	208,574	3,876	6,804	–	2,928	88	205,734
May	205,734	3,635	5,836	–	2,201	87	203,620
June	203,620	3,441	5,615	–	2,174	86	201,532
July	201,532	3,651	6,033	–	2,382	90	199,240
Aug.	199,240	3,480	5,333	–	1,853	91	197,478
Sep.	197,478	3,382	4,886	–	1,504	92	196,066
Oct.	196,066	3,625	5,433	–	1,808	100	194,358
Nov.	194,358	4,000	5,603	–	1,603	121	192,876
Credit cooperatives							
2020	187,396	50,541	54,316	–	3,775	513	184,134
2021	184,137	48,891	52,266	–	3,375	499	181,261
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 Mar.	136,126	3,980	5,500	–	1,520	12	134,618
Apr.	134,618	4,412	5,727	–	1,315	11	133,314
May	133,314	3,817	4,862	–	1,045	12	132,281
June	132,281	3,556	4,613	–	1,057	13	131,237
July	131,237	3,980	5,119	–	1,139	15	130,113
Aug.	130,113	3,749	4,507	–	758	14	129,369
Sep.	129,369	3,534	4,212	–	678	15	128,706
Oct.	128,706	4,029	4,463	–	434	22	128,294
Nov.	128,294	4,093	4,409	–	316	28	128,006
All remaining bank groups ⁴							
2020	6,941	1,212	1,545	–	333	–	6,608
2021	6,608	1,311	1,644	–	333	–	6,275
2022	6,275	1,079	1,616	–	537	–	5,738
2023	5,738	1,253	2,171	–	918	51	4,871
2024 Mar.	4,799	91	139	–	48	–	4,751
Apr.	4,751	97	128	–	31	–	4,720
May	4,720	88	112	–	24	–	4,696
June	4,696	84	107	–	23	–	4,673
July	4,673	85	123	–	38	–	4,635
Aug.	4,635	87	99	–	12	–	4,623
Sep.	4,623	78	100	–	22	–	4,601
Oct.	4,601	87	111	–	24	2	4,579
Nov.	4,579	94	121	–	27	3	4,555

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