

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group *
(a) Total

€ million

Period	Deposits and borrowing 1									
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years				for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	
Domestic enterprises (non-MFIs) 5										End of year or month *
2021	1,142,653	765,056	364,300	87,378	276,922	15,773	261,149	5,323	7,974	2,329
2022	1,193,514	783,381	397,146	140,801	256,345	16,810	239,535	4,398	8,589	1,868
2023	1,194,589	723,044	453,913	204,349	249,564	18,958	230,606	3,273	14,359	2,491
2023 May	1,189,269	742,498	433,192	175,665	257,527	17,886	239,641	3,906	9,673	2,019
June	1,181,836	726,718	441,383	185,144	256,239	18,321	237,918	3,816	9,919	2,038
July	1,189,076	727,292	447,913	192,651	255,262	18,611	236,651	3,722	10,149	2,087
Aug.	1,189,161	719,870	452,023	202,145	249,878	17,951	231,927	3,664	13,604	2,161
Sep.	1,187,813	719,142	451,516	200,920	250,596	18,677	231,919	3,558	13,597	2,211
Oct.	1,209,616	727,638	464,494	215,830	248,664	19,194	229,470	3,505	13,979	2,304
Nov.	1,213,891	738,855	457,422	208,549	248,873	19,031	229,842	3,450	14,164	2,341
Dec.	1,194,589	723,044	453,913	204,349	249,564	18,958	230,606	3,273	14,359	2,491
2024 Jan.	1,203,784	714,592	471,406	223,420	247,986	19,101	228,885	3,281	14,505	2,525
Feb.	1,183,113	697,086	468,107	221,600	246,507	19,081	227,426	3,249	14,671	2,691
Mar.	1,190,896	694,350	478,629	232,287	246,342	19,317	227,025	3,220	14,697	2,759
										Changes *
2022	+ 56,195	+ 17,684	+ 38,801	+ 52,143	- 13,342	+ 953	- 14,295	- 920	+ 630	- 461
2023	+ 11,069	- 48,014	+ 57,513	+ 63,032	- 5,519	+ 2,040	- 7,559	- 1,140	+ 2,710	+ 623
2023 May	- 1,226	- 450	- 748	- 2,349	+ 1,601	+ 510	+ 1,091	- 111	+ 83	+ 50
June	- 8,527	- 15,942	+ 7,259	+ 8,900	- 1,641	+ 82	- 1,723	- 90	+ 246	+ 19
July	+ 7,180	+ 589	+ 6,455	+ 7,517	- 1,062	+ 325	- 1,387	- 94	+ 230	+ 49
Aug.	+ 85	+ 6,797	+ 6,590	+ 9,104	- 2,514	- 315	- 2,199	- 58	+ 350	+ 74
Sep.	- 1,348	- 728	- 695	+ 188	+ 476	- 288	- 106	- 7	+ 50	+ 50
Oct.	+ 21,843	+ 8,496	+ 13,023	+ 14,910	- 1,887	+ 517	- 2,404	- 53	+ 377	+ 93
Nov.	+ 4,380	+ 11,217	- 6,952	- 7,161	+ 209	- 163	+ 372	- 70	+ 185	+ 37
Dec.	- 8,685	- 4,429	- 4,274	- 4,160	+ 114	+ 27	- 141	- 177	+ 195	+ 150
2024 Jan.	+ 9,195	- 8,452	+ 17,543	+ 19,121	- 1,578	+ 143	- 1,721	- 42	+ 146	+ 34
Feb.	- 20,671	- 17,506	- 3,299	- 1,820	- 1,479	- 20	- 1,459	- 32	+ 166	+ 166
Mar.	+ 7,783	- 2,786	+ 10,572	+ 10,687	- 115	+ 236	- 351	- 29	+ 26	+ 68
Domestic self-employed persons 6										End of year or month *
2021	327,645	308,647	18,212	4,668	13,544	627	12,917	.	786	197
2022	340,145	307,251	31,178	17,103	14,075	916	13,159	.	1,716	206
2023	348,988	270,859	67,555	49,750	17,805	3,934	13,871	.	10,574	261
2023 May	342,748	289,958	48,716	33,334	15,382	1,987	13,395	.	4,074	219
June	339,138	282,384	52,094	36,511	15,583	2,207	13,376	.	4,660	222
July	347,135	285,816	56,060	40,183	15,877	2,484	13,393	.	5,259	227
Aug.	348,984	283,538	59,507	43,321	16,186	2,738	13,448	.	5,939	229
Sep.	343,527	275,841	61,188	44,736	16,452	2,974	13,478	.	6,498	233
Oct.	347,689	276,409	63,510	46,717	16,793	3,248	13,545	.	7,770	235
Nov.	347,725	273,342	64,908	47,565	17,343	3,679	13,664	.	9,475	244
Dec.	348,988	270,859	67,555	49,750	17,805	3,934	13,871	.	10,574	261
2024 Jan.	350,465	267,972	71,152	52,862	18,290	4,252	14,038	.	11,341	.
Feb.	351,639	265,935	73,971	55,297	18,674	4,598	14,076	.	11,733	.
Mar.	348,560	261,121	75,452	56,651	18,801	4,614	14,187	.	11,987	.
										Changes *
2022	+ 12,372	- 1,491	+ 12,933	+ 12,415	+ 518	+ 289	+ 229	.	+ 930	+ 9
2023	+ 8,265	- 36,740	+ 36,147	+ 32,457	+ 3,690	+ 3,018	+ 672	.	+ 8,858	+ 55
2023 May	+ 2,383	- 1,756	+ 3,487	+ 3,206	+ 281	+ 244	+ 37	.	+ 652	- 4
June	- 3,660	- 7,574	+ 3,328	+ 3,127	+ 201	+ 220	- 19	.	+ 586	+ 3
July	+ 7,947	+ 3,392	+ 3,956	+ 3,662	+ 294	+ 277	+ 17	.	+ 599	+ 5
Aug.	+ 1,849	- 2,278	+ 3,447	+ 3,138	+ 309	+ 254	+ 55	.	+ 680	+ 2
Sep.	- 5,457	- 7,697	+ 1,681	+ 1,415	+ 266	+ 236	+ 30	.	+ 559	+ 4
Oct.	+ 4,122	+ 558	+ 2,292	+ 1,951	+ 341	+ 274	+ 67	.	+ 1,272	+ 2
Nov.	+ 131	+ 2,972	+ 1,398	+ 848	+ 550	+ 431	+ 119	.	+ 1,705	+ 9
Dec.	+ 1,263	- 2,443	+ 2,607	+ 2,185	+ 422	+ 255	+ 167	.	+ 1,099	+ 17
2024 Jan.	+ 1,447	- 2,917	+ 3,597	+ 3,112	+ 485	+ 318	+ 167	.	+ 767	.
Feb.	+ 1,174	- 2,037	+ 2,819	+ 2,435	+ 384	+ 346	+ 38	.	+ 392	.
Mar.	- 3,079	- 4,814	+ 1,481	+ 1,389	+ 92	+ 21	+ 71	.	+ 254	.

* 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 Including deposits

under savings and loan contracts; see Table III.2. 3 Excluding deposits under savings and loan contracts, see also footnote 2. 4 Including liabilities arising from non-negotiable bearer debt securities. 5 Excluding sole proprietors; see also footnote 6. 6 Including sole proprietors; see also footnote 5.

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Domestic employees										End of year or month *
2023	2,128,741	1,271,015	317,291	127,380	189,911	27,877	162,034	438,353	102,082	3,678
2023 Sep.	2,086,118	1,280,773	286,881	106,988	179,893	20,597	159,296	453,524	64,940	3,206
Oct.	2,084,048	1,262,964	296,909	114,347	182,562	22,941	159,621	447,312	76,863	3,287
Nov.	2,104,805	1,264,499	307,352	121,173	186,179	25,813	160,366	440,514	92,440	3,448
Dec.	2,128,741	1,271,015	317,291	127,380	189,911	27,877	162,034	438,353	102,082	3,678
2024 Jan.	2,120,984	1,247,956	331,277	137,469	193,808	30,554	163,254	432,026	109,725	.
Feb.	2,132,981	1,247,212	343,977	147,499	196,478	33,062	163,416	427,168	114,624	.
Mar.	2,146,218	1,252,712	352,768	155,044	197,724	33,927	163,797	423,173	117,565	.
										Changes *
2023	+ 46,109	- 76,817	+ 116,511	+ 90,830	+ 25,681	+ 21,196	+ 4,485	- 78,399	+ 84,814	+ 1,318
2023 Sep.	+ 6,397	- 1,549	+ 8,038	+ 6,239	+ 1,799	+ 1,723	+ 76	- 5,374	+ 5,282	+ 114
Oct.	- 2,030	- 17,799	+ 10,058	+ 7,389	+ 2,669	+ 2,344	+ 325	- 6,212	+ 11,923	+ 81
Nov.	+ 20,662	+ 1,440	+ 10,443	+ 6,826	+ 3,617	+ 2,872	+ 745	- 6,798	+ 15,577	+ 161
Dec.	+ 23,936	+ 6,506	+ 9,949	+ 6,157	+ 3,792	+ 2,119	+ 1,673	- 2,161	+ 9,642	+ 230
2024 Jan.	- 7,757	- 23,059	+ 13,986	+ 10,089	+ 3,897	+ 2,677	+ 1,220	- 6,327	+ 7,643	.
Feb.	+ 11,997	- 744	+ 12,700	+ 10,030	+ 2,670	+ 2,508	+ 162	- 4,858	+ 4,899	.
Mar.	+ 13,237	+ 5,500	+ 8,791	+ 7,930	+ 861	+ 925	- 64	- 3,995	+ 2,941	.
Other domestic individuals										End of year or month *
2023	200,654	143,373	49,171	13,876	35,295	4,550	30,745	.	8,110	17,075
2023 Sep.	198,467	147,069	45,979	12,385	33,594	3,420	30,174	.	5,419	5,040
Oct.	197,808	144,546	47,001	13,052	33,949	3,737	30,212	.	6,261	5,339
Nov.	198,535	143,297	47,831	13,346	34,485	4,149	30,336	.	7,407	5,585
Dec.	200,654	143,373	49,171	13,876	35,295	4,550	30,745	.	8,110	17,075
2024 Jan.	199,778	140,367	50,707	14,845	35,862	5,051	30,811	.	8,704	.
Feb.	200,003	138,974	51,962	15,773	36,189	5,510	30,679	.	9,067	.
Mar.	200,478	138,145	53,178	16,805	36,373	5,684	30,689	.	9,155	.
										Changes *
2023	+ 3,045	- 15,686	+ 12,245	+ 8,236	+ 4,009	+ 3,211	+ 798	.	+ 6,486	+ 1,490
2023 Sep.	+ 1,460	+ 196	+ 866	+ 543	+ 323	+ 307	+ 16	.	+ 398	+ 194
Oct.	- 659	- 2,523	+ 1,022	+ 667	+ 355	+ 317	+ 38	.	+ 842	+ 299
Nov.	+ 727	- 1,249	+ 830	+ 294	+ 536	+ 412	+ 124	.	+ 1,146	+ 246
Dec.	+ 2,119	+ 81	+ 1,335	+ 530	+ 805	+ 401	+ 404	.	+ 703	+ 95
2024 Jan.	- 876	- 3,006	+ 1,536	+ 969	+ 567	+ 501	+ 66	.	+ 594	.
Feb.	+ 225	- 1,393	+ 1,255	+ 928	+ 327	+ 459	- 132	.	+ 363	.
Mar.	+ 475	- 829	+ 1,216	+ 1,122	+ 94	+ 179	- 85	.	+ 88	.
Domestic non-profit institutions										End of year or month *
2023	69,128	41,331	21,649	13,701	7,948	1,867	6,081	3,410	2,738	-
2023 Sep.	68,451	40,935	21,291	13,240	8,051	1,866	6,185	3,815	2,410	-
Oct.	67,896	40,640	21,030	12,994	8,036	1,908	6,128	3,712	2,514	-
Nov.	67,103	40,484	20,494	12,563	7,931	1,870	6,061	3,518	2,607	-
Dec.	69,128	41,331	21,649	13,701	7,948	1,867	6,081	3,410	2,738	-
2024 Jan.	68,836	41,004	21,688	13,703	7,985	1,881	6,104	3,314	2,830	-
Feb.	69,244	41,356	21,780	13,851	7,929	1,822	6,107	3,227	2,881	-
Mar.	69,688	41,370	22,195	14,255	7,940	1,828	6,112	3,170	2,953	-
										Changes *
2023	+ 1,527	- 3,465	+ 5,715	+ 5,500	+ 215	+ 328	- 113	- 1,669	+ 946	-
2023 Sep.	+ 511	+ 173	+ 382	+ 359	+ 23	- 5	+ 28	- 81	+ 37	-
Oct.	- 555	- 295	- 261	- 246	- 15	+ 42	- 57	- 103	+ 104	-
Nov.	- 778	- 156	- 536	- 431	- 105	- 38	- 67	- 179	+ 93	-
Dec.	+ 2,025	+ 852	+ 1,150	+ 1,138	+ 12	- 3	+ 15	- 108	+ 131	-
2024 Jan.	- 292	- 327	+ 39	+ 2	+ 37	+ 14	+ 23	- 96	+ 92	-
Feb.	+ 438	+ 352	+ 122	+ 148	- 26	- 29	+ 3	- 87	+ 51	-
Mar.	+ 444	+ 14	+ 415	+ 404	+ 11	+ 6	+ 5	- 57	+ 72	-

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