

IV. Banks

8. Deposits of domestic households and non-profit institutions at banks (MFIs) in Germany *

€ billion

Period	Sight deposits							Time deposits 1,2					
	Total	by creditor group					Domestic non-profit institutions	Total	by creditor group				
		Domestic households							Domestic households				
		Total	Self-employed persons	Employees	Other individuals	Total			Self-employed persons	Employees	Other individuals		
End of year or month *													
2022	2,688.7	1,854.7	1,809.9	307.3	1,342.5	160.1	44.8	284.8	268.7	31.2	200.5	37.1	
2023	2,747.5	1,726.6	1,685.2	270.9	1,271.0	143.4	41.3	455.7	434.0	67.6	317.3	49.2	
2024	2,886.1	1,781.8	1,739.1	276.5	1,321.2	141.3	42.7	563.7	541.6	80.8	405.4	55.5	
2024 Oct.	2,842.8	1,734.0	1,692.3	274.0	1,280.4	137.8	41.7	558.1	535.5	81.4	399.0	55.1	
Nov.	2,872.4	1,769.3	1,727.7	275.9	1,311.8	140.1	41.6	560.5	538.5	81.1	402.2	55.2	
Dec.	2,886.1	1,781.8	1,739.1	276.5	1,321.2	141.3	42.7	563.7	541.6	80.8	405.4	55.5	
2025 Jan.	2,870.7	1,769.7	1,727.5	276.3	1,311.5	139.7	42.2	563.9	541.5	80.5	405.5	55.4	
Feb.	2,888.8	1,793.7	1,750.7	277.9	1,333.6	139.1	43.1	560.8	538.3	79.6	403.6	55.1	
Mar.	2,881.3	1,792.1	1,748.6	273.2	1,337.1	138.3	43.5	557.6	535.1	78.2	402.2	54.6	
Changes *													
2023	+ 58.9	- 132.7	- 129.2	- 36.7	- 76.8	- 15.7	- 3.5	+ 170.6	+ 164.9	+ 36.1	+ 116.5	+ 12.2	
2024	+ 106.6	+ 23.3	+ 22.0	+ 0.2	+ 27.7	- 5.9	+ 1.3	+ 100.5	+ 100.0	+ 12.8	+ 79.2	+ 8.0	
2024 Oct.	+ 9.7	+ 7.7	+ 8.1	+ 5.6	+ 2.6	- 0.1	- 0.4	+ 4.9	+ 4.9	+ 0.3	+ 4.1	+ 0.5	
Nov.	+ 29.5	+ 34.9	+ 35.0	+ 1.8	+ 30.9	+ 2.3	- 0.1	+ 2.9	+ 3.5	- 0.3	+ 3.7	+ 0.1	
Dec.	+ 13.7	+ 12.5	+ 11.4	+ 0.7	+ 9.5	+ 1.3	+ 1.1	+ 3.2	+ 3.1	- 0.3	+ 3.1	+ 0.3	
2025 Jan.	- 10.0	- 6.8	- 6.3	+ 1.2	- 6.4	- 1.0	- 0.5	+ 0.1	- 0.2	- 0.2	+ 0.1	- 0.0	
Feb.	+ 18.1	+ 24.1	+ 23.2	+ 2.3	+ 21.2	- 0.3	+ 0.9	- 3.1	- 3.3	- 0.9	- 2.0	- 0.3	
Mar.	- 7.5	- 1.6	- 2.1	- 4.7	+ 3.5	- 0.8	+ 0.5	- 3.2	- 3.1	- 1.4	- 1.3	- 0.5	

* 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. 1 Including subordinated liabilities and liabilities arising from

9. Deposits of domestic government at banks (MFIs) in Germany, by creditor group *

€ billion

Period	Deposits												
	Domestic government, total	Federal Government and its special funds 1						State governments					
		Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 2	Memo item: Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 2	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		
End of year or month *													
2022	279.8	66.8	7.9	24.2	34.6	0.1	11.4	53.8	17.1	25.2	10.9	0.5	15.9
2023	286.9	52.0	9.8	6.7	35.5	0.0	11.6	51.9	19.7	21.9	9.9	0.4	15.1
2024	250.4	33.3	6.8	2.5	24.0	0.0	11.7	51.8	21.6	22.3	7.5	0.5	18.4
2024 Oct.	256.7	43.6	10.0	3.9	29.6	0.0	11.7	60.5	23.0	29.4	7.6	0.4	18.2
Nov.	263.4	39.5	6.9	3.1	29.5	0.0	11.7	55.6	22.6	24.9	7.7	0.5	18.1
Dec.	250.4	33.3	6.8	2.5	24.0	0.0	11.7	51.8	21.6	22.3	7.5	0.5	18.4
2025 Jan.	236.8	32.8	5.8	2.9	24.0	0.0	11.7	52.8	21.6	22.8	7.9	0.5	18.6
Feb.	244.9	32.4	5.9	2.5	24.0	0.0	11.7	57.3	23.0	26.8	6.9	0.5	18.7
Mar.	251.5	32.5	5.8	4.7	22.0	0.0	11.7	67.0	23.8	36.0	6.9	0.5	18.7
Changes *													
2023	+ 6.5	- 14.8	+ 1.9	- 17.6	+ 0.9	- 0.0	+ 0.2	- 2.0	+ 2.9	- 3.7	- 1.0	- 0.1	- 0.1
2024	- 37.7	- 18.6	- 3.0	- 4.1	- 11.5	- 0.0	+ 0.1	- 0.7	+ 1.5	+ 0.3	- 2.6	+ 0.1	+ 3.4
2024 Oct.	- 13.0	+ 0.7	- 0.3	+ 1.1	- 0.1	+ 0.0	+ 0.0	- 9.0	- 1.1	- 7.7	- 0.2	+ 0.0	+ 0.1
Nov.	+ 6.2	- 4.4	- 3.5	- 0.9	- 0.1	-	+ 0.1	- 4.9	- 0.4	- 4.5	- 0.0	+ 0.0	- 0.0
Dec.	- 13.0	- 6.2	- 0.1	- 0.6	- 5.5	-	- 0.1	- 3.9	- 1.0	- 2.6	- 0.3	- 0.0	+ 0.3
2025 Jan.	- 13.6	- 0.6	- 1.0	+ 0.5	- 0.0	-	+ 0.0	+ 1.0	+ 0.0	+ 0.5	+ 0.5	- 0.0	+ 0.1
Feb.	+ 8.2	- 0.3	+ 0.1	- 0.5	+ 0.0	+ 0.0	+ 0.0	+ 4.5	+ 1.4	+ 4.1	- 1.0	+ 0.0	+ 0.1
Mar.	+ 6.5	+ 0.1	- 0.1	+ 2.2	- 2.0	-	+ 0.0	+ 9.8	+ 0.7	+ 9.1	- 0.1	-	+ 0.0

* See Table IV.2, footnote *; excluding deposits of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office, and, from 1995, of Deutsche Bahn AG, Deutsche Post AG and Deutsche

Telekom AG, and of publicly owned enterprises, which are included in "Enterprises". 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

IV. Banks

					Savings deposits ³			Memo item:				
by maturity					Total	Domestic households	Domestic non-profit institutions	Bank savings bonds ⁴	Fiduciary loans	Subordinated liabilities (excluding negotiable debt securities) ⁵	Liabilities arising from repos	Period
Domestic non-profit institutions	up to and including 1 year	more than 1 year ²										
		Total	of which:									
		up to and including 2 years	more than 2 years									
End of year or month *												
16.0	67.2	217.5	10.6	206.9	526.8	521.8	5.1	22.4	6.8	3.1	-	2022
21.6	204.7	251.0	38.2	212.7	441.8	438.4	3.4	123.5	21.0	3.5	-	2023
22.1	297.8	266.0	47.7	218.2	402.4	399.7	2.7	138.2	34.7	4.0	-	2024
22.5	292.9	265.2	48.1	217.1	403.8	400.9	2.9	147.0	40.7	4.0	-	2024 Oct.
22.0	295.5	265.0	48.3	216.7	401.3	398.6	2.8	141.2	33.3	4.0	-	Nov.
22.1	297.8	266.0	47.7	218.2	402.4	399.7	2.7	138.2	34.7	4.0	-	Dec.
22.4	298.4	265.5	46.6	218.8	399.7	397.0	2.7	137.5	34.3	4.1	-	2025 Jan.
22.6	295.8	265.1	45.6	219.4	397.5	394.8	2.7	136.8	32.9	4.1	-	Feb.
22.5	292.7	265.0	45.5	219.5	395.3	392.6	2.6	136.2	33.2	4.2	-	Mar.
Changes *												
+ 5.7	+ 137.0	+ 33.6	+ 27.8	+ 5.8	- 80.1	- 78.4	- 1.7	+ 101.1	+ 2.9	+ 0.4	-	2023
+ 0.5	+ 87.3	+ 13.2	+ 8.9	+ 4.3	- 39.4	- 38.7	- 0.7	+ 22.3	+ 12.6	+ 0.5	-	2024
- 0.1	+ 4.6	+ 0.3	+ 0.1	+ 0.2	- 1.7	- 1.7	- 0.0	- 1.1	- 1.6	+ 0.0	-	2024 Oct.
- 0.5	+ 2.6	+ 0.3	+ 0.2	+ 0.1	- 2.5	- 2.3	- 0.1	- 5.8	- 7.4	+ 0.0	-	Nov.
+ 0.1	+ 2.2	+ 1.0	- 0.6	+ 1.5	+ 1.1	+ 1.1	- 0.0	- 3.0	+ 0.3	+ 0.0	-	Dec.
+ 0.3	+ 0.6	- 0.5	- 1.1	+ 0.6	- 2.7	- 2.7	- 0.0	- 0.7	- 0.4	+ 0.1	-	2025 Jan.
+ 0.2	- 2.6	- 0.4	- 1.0	+ 0.6	- 2.2	- 2.2	- 0.0	- 0.7	- 1.4	+ 0.0	-	Feb.
- 0.1	- 3.1	- 0.1	- 0.1	+ 0.1	- 2.2	- 2.2	- 0.0	- 0.5	+ 0.3	+ 0.0	-	Mar.

registered debt securities. ² Including deposits under savings and loan contracts (see Table IV.12). ³ Excluding deposits under savings and loan contracts (see also

footnote 2). ⁴ Including liabilities arising from non-negotiable bearer debt securities. ⁵ Included in time deposits.

Local government and local government associations (including municipal special-purpose associations)						Social security funds						
Total	Sight deposits	Time deposits ³		Savings deposits and bank savings bonds ^{2,4}	Memo item: Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ²	Memo item: Fiduciary loans	Period
		for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year			
End of year or month *												
80.0	49.2	12.5	13.8	4.4	0.0	79.2	8.3	44.9	25.5	0.6	-	2022
83.3	45.6	19.8	14.1	3.8	0.0	99.6	16.1	57.2	25.3	1.0	-	2023
80.1	45.3	18.0	13.2	3.5	0.0	85.3	18.2	48.1	18.1	0.8	-	2024
70.1	35.0	18.0	13.6	3.6	0.0	82.5	18.2	42.7	20.8	0.9	-	2024 Oct.
75.8	39.7	19.1	13.4	3.5	0.0	92.5	24.0	47.2	20.5	0.8	-	Nov.
80.1	45.3	18.0	13.2	3.5	0.0	85.3	18.2	48.1	18.1	0.8	-	Dec.
70.1	35.7	17.7	13.2	3.5	0.0	81.2	18.4	44.3	17.7	0.8	-	2025 Jan.
74.5	40.1	17.7	13.0	3.6	0.0	80.8	20.5	42.2	17.3	0.8	-	Feb.
70.2	36.3	17.2	13.1	3.5	0.0	81.7	21.5	43.3	16.1	0.8	-	Mar.
Changes *												
+ 3.2	- 3.8	+ 7.3	+ 0.3	- 0.6	-	+ 20.2	+ 7.8	+ 12.4	- 0.3	+ 0.3	-	2023
- 3.5	- 0.5	- 1.8	- 0.9	- 0.3	-	- 14.9	+ 2.2	- 9.4	- 7.3	- 0.3	-	2024
- 1.9	- 0.6	- 1.2	+ 0.0	- 0.0	-	- 2.8	- 0.1	- 2.3	- 0.4	+ 0.0	-	2024 Oct.
+ 5.6	+ 4.6	+ 1.1	- 0.0	- 0.1	-	+ 10.0	+ 5.8	+ 4.4	- 0.3	+ 0.1	-	Nov.
+ 4.3	+ 5.6	- 1.1	- 0.2	+ 0.0	-	- 7.2	- 5.8	+ 0.9	- 2.4	- 0.0	-	Dec.
- 9.9	- 9.6	- 0.3	- 0.1	- 0.0	-	- 4.1	+ 0.2	- 3.8	- 0.5	- 0.0	-	2025 Jan.
+ 4.4	+ 4.4	+ 0.0	- 0.1	+ 0.1	-	- 0.4	+ 2.1	- 2.2	- 0.3	- 0.0	-	Feb.
- 4.3	- 3.8	- 0.5	+ 0.0	- 0.0	- 0.0	+ 0.9	+ 1.1	+ 1.2	- 1.3	- 0.0	-	Mar.

the following Monthly Report, are not specially marked. ¹ Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. ² Including liabilities arising from

non-negotiable bearer debt securities. ³ Including deposits under savings and loan contracts. ⁴ Excluding deposits under savings and loan contracts (see also footnote 3).