IV. Banks

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

€ billion

Period	Deposits of domestic households and non-profit institutions, total	Sight deposits						Time deposits 1,2				
			by creditor group						by creditor group			
			Domestic households						Domestic households			
		Total	Total	Self-employed persons	Employees	Other individuals	Domestic non-profit institu-tions	Total	Total	Self-employed persons	Employees	Other individuals
	End of year or month *											
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
2025	2,966.8	1,903.1	1,858.1	291.6	1,422.9	143.5	45.0	540.0	518.4	72.5	393.1	52.8
2026 Feb.	2,980.2	1,916.9	1,869.6	288.5	1,437.0	144.1	47.3	540.4	517.8	71.8	393.7	52.3
Mar.	2,966.7	1,903.9	1,856.9	282.9	1,431.1	142.9	47.0	540.6	517.5	71.2	394.8	51.4
Apr.	2,981.5	1,920.1	1,873.4	287.0	1,442.7	143.7	46.7	540.4	517.3	71.5	395.4	50.4
May	2,993.8	1,930.4	1,882.6	287.5	1,450.4	144.7	47.7	540.7	517.0	70.9	395.8	50.3
June	2,984.3	1,916.2	1,868.8	283.3	1,443.7	141.8	47.5	541.0	517.1	70.6	396.7	49.8
July	2,991.7	1,916.7	1,869.5	288.4	1,440.3	140.8	47.2	545.9	521.9	71.8	400.1	50.1
	Changes *											
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
2025	+ 82.8	+ 126.7	+ 124.3	+ 17.1	+ 104.0	+ 3.2	+ 2.3	– 27.1	– 26.5	– 8.9	– 15.0	– 2.7
2026 Feb.	+ 13.0	+ 13.1	+ 11.8	+ 0.1	+ 11.0	+ 0.8	+ 1.3	– 0.5	– 0.6	– 0.3	+ 0.2	– 0.4
Mar.	– 12.1	– 11.7	– 11.4	– 4.0	– 6.1	– 1.2	– 0.3	+ 0.3	– 0.3	– 0.2	+ 0.1	– 0.1
Apr.	+ 14.8	+ 16.2	+ 16.5	+ 4.1	+ 11.6	+ 0.8	– 0.3	– 0.3	– 0.2	+ 0.0	+ 0.2	– 0.4
May	+ 12.3	+ 10.3	+ 9.2	+ 0.5	+ 7.5	+ 1.2	+ 1.0	+ 0.3	– 0.3	– 0.6	+ 0.4	+ 0.0
June	– 9.3	– 14.1	– 13.9	– 4.2	– 6.9	– 2.8	– 0.3	+ 0.6	+ 0.4	+ 0.1	+ 0.4	– 0.2
July	+ 7.5	+ 0.5	+ 0.8	+ 5.1	– 3.3	– 1.0	– 0.3	+ 4.9	+ 4.9	+ 1.3	+ 3.4	+ 0.2

***** 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												
		Federal Government and its special funds 1						State governments					
				Time deposits						Time deposits			
	Domestic government, total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 2	Memo item: Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 2	Memo item: Fiduciary loans
	End of year or month *												
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
2025	242.0	24.3	6.6	7.0	10.6	0.0	11.4	52.4	21.0	23.8	7.2	0.4	20.2
2026 Feb.	254.9	23.6	6.8	6.4	10.5	0.0	11.4	66.4	24.0	34.8	7.2	0.4	20.3
Mar.	244.4	24.1	7.0	6.6	10.5	0.0	11.4	64.6	24.2	32.8	7.3	0.4	20.4
Apr.	240.0	23.4	7.2	5.7	10.5	0.0	11.4	55.9	22.3	25.9	7.3	0.4	20.4
May	251.9	24.0	7.9	5.6	10.5	0.0	11.4	59.8	22.9	29.0	7.5	0.4	20.6
June	254.4	24.5	8.2	5.6	10.7	0.0	11.3	67.3	25.9	33.7	7.3	0.4	20.5
July	246.6	24.0	7.9	5.5	10.7	0.0	11.2	62.8	26.0	29.1	7.3	0.4	20.6
	Changes *												
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
2025	– 9.7	– 9.6	– 0.7	+ 4.4	– 13.3	– 0.0	– 0.3	+ 0.3	– 0.8	+ 1.4	– 0.2	– 0.0	+ 1.7
2026 Feb.	+ 16.3	– 1.0	– 0.4	– 0.5	– 0.1	– 0.0	+ 0.0	+ 10.7	+ 1.0	+ 9.7	+ 0.0	– 0.0	+ 0.0
Mar.	– 10.5	+ 0.5	+ 0.3	+ 0.2	+ 0.0	–	+ 0.0	– 1.7	+ 0.2	– 2.0	+ 0.1	– 0.0	+ 0.1
Apr.	– 4.4	– 0.7	+ 0.2	– 0.9	– 0.0	–	+ 0.0	– 8.7	– 1.9	– 6.8	+ 0.0	+ 0.0	– 0.0
May	+ 11.8	+ 0.6	+ 0.7	– 0.0	– 0.0	–	–	+ 3.9	+ 0.6	+ 3.1	+ 0.2	– 0.0	+ 0.2
June	+ 2.6	+ 0.4	+ 0.3	– 0.1	+ 0.2	–	– 0.1	+ 7.4	+ 3.0	+ 4.7	– 0.2	+ 0.0	– 0.1
July	– 7.9	– 0.4	– 0.3	– 0.1	– 0.0	–	– 0.1	– 4.5	+ 0.2	– 4.7	+ 0.0	+ 0.0	+ 0.1

***** 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

					Savings deposits 3				Memo item:			
	by maturity											
		more than 1 year 2										
			of which:									
Domestic non-profit institu-tions	up to and including 1 year	Total	up to and including 2 years	more than 2 years	Total	Domestic households	Domestic non-profit institu-tions	Bank savings bonds 4	Fiduciary loans	Subordinated liabilities (excluding negotiable debt securities) 5	Liabilities arising from repos	Period
End of year or month *												
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
21.6	265.3	274.7	47.6	227.1	386.8	384.4	2.4	137.0	42.8	4.4	–	2025
22.6	264.3	276.1	48.2	227.9	384.3	381.7	2.5	138.6	45.1	4.5	–	2026 Feb.
23.2	264.4	276.2	48.7	227.5	382.0	379.5	2.5	140.1	47.5	4.5	–	Mar.
23.1	264.1	276.3	48.9	227.4	379.4	376.9	2.5	141.7	50.4	4.5	–	Apr.
23.7	263.8	276.9	49.4	227.5	379.6	377.1	2.5	143.2	50.6	4.5	–	May
23.9	264.7	276.3	48.8	227.5	378.6	376.1	2.5	148.5	50.1	4.5	–	June
23.9	268.3	277.5	49.8	227.7	376.0	373.5	2.5	153.1	49.8	4.5	–	July
Changes *												
+ 0.5	+ 87.3	+ 13.2	+ 8.9	+ 4.3	– 39.4	– 38.7	– 0.7	+ 22.3	+ 12.6	+ 0.5	–	2024
– 0.5	– 32.7	+ 5.7	– 0.6	+ 6.2	– 15.6	– 15.3	– 0.3	– 1.2	+ 8.1	+ 0.4	–	2025
+ 0.1	– 1.0	+ 0.6	+ 0.3	+ 0.2	– 1.0	– 1.0	– 0.0	+ 1.3	+ 0.8	+ 0.0	–	2026 Feb.
+ 0.6	+ 0.2	+ 0.1	+ 0.5	– 0.4	– 2.2	– 2.2	– 0.0	+ 1.5	+ 2.4	+ 0.0	–	Mar.
– 0.1	– 0.4	+ 0.1	+ 0.2	– 0.1	– 2.7	– 2.7	– 0.0	+ 1.6	+ 2.9	+ 0.0	–	Apr.
+ 0.6	– 0.3	+ 0.6	+ 0.5	+ 0.1	+ 0.2	+ 0.2	– 0.0	+ 1.6	+ 0.3	– 0.0	–	May
+ 0.2	+ 0.6	– 0.0	– 0.2	+ 0.2	– 1.0	– 1.0	– 0.0	+ 5.2	– 0.5	– 0.0	–	June
+ 0.0	+ 3.6	+ 1.3	+ 1.0	+ 0.2	– 2.6	– 2.6	– 0.0	+ 4.7	– 0.4	+ 0.0	–	July

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						
		Time deposits 3						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 2,4	Memo item: Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 2	Memo item: Fiduciary loans	Period
End of year or month *												
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
76.7	44.2	16.2	12.7	3.5	0.0	88.7	21.4	50.8	15.9	0.6	–	2025
73.6	40.2	17.0	12.9	3.5	0.0	91.4	25.9	48.1	16.6	0.7	–	2026 Feb.
68.4	35.6	16.5	12.8	3.5	0.0	87.3	23.5	46.5	16.5	0.7	–	Mar.
70.0	37.0	16.7	12.7	3.6	0.0	90.6	24.4	49.3	16.1	0.8	–	Apr.
76.0	41.5	18.1	12.8	3.6	0.0	92.0	26.6	47.4	17.2	0.7	–	May
69.3	35.8	17.2	12.6	3.6	0.0	93.4	27.6	47.9	17.2	0.7	–	June
70.0	36.4	17.5	12.5	3.6	0.0	89.7	24.9	46.8	17.3	0.7	–	July
Changes *												
– 3.5	– 0.5	– 1.8	– 0.9	– 0.3	–	– 14.9	+ 2.2	– 9.4	– 7.3	– 0.3	–	2024
– 3.7	– 1.2	– 1.8	– 0.7	– 0.0	– 0.0	+ 3.3	+ 3.1	+ 2.7	– 2.2	– 0.2	–	2025
+ 3.3	+ 3.0	+ 0.3	+ 0.0	+ 0.0	–	+ 3.2	+ 3.1	– 0.2	+ 0.3	+ 0.0	–	2026 Feb.
– 5.2	– 4.6	– 0.5	– 0.1	+ 0.0	–	– 4.1	– 2.4	– 1.5	– 0.1	– 0.0	–	Mar.
+ 1.7	+ 1.5	+ 0.2	– 0.0	+ 0.1	–	+ 3.3	+ 0.9	+ 2.8	– 0.4	+ 0.0	–	Apr.
+ 5.9	+ 4.3	+ 1.4	+ 0.1	+ 0.0	–	+ 1.3	+ 2.2	– 1.9	+ 1.0	– 0.0	–	May
– 6.8	– 5.7	– 0.9	– 0.1	– 0.0	–	+ 1.4	+ 0.9	+ 0.4	+ 0.1	– 0.0	–	June
+ 0.8	+ 0.6	+ 0.2	– 0.1	+ 0.0	–	– 3.7	– 2.7	– 1.1	+ 0.1	– 0.0	–	July

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).