

I. Banks and other financial institutions

2. Deposits and Loans in Germany

b) Deposits held with monetary financial institutions (excluding the Bundesbank) in Germany by domestic non-banks

(R) seasonally adjusted

Period	of which:					Breakdown of short-term deposits by domestic sector: 1					
	Total	Overnight	With an agreed maturity of		Redeemable at notice of		Insurance corporations and pension funds	Other financial inter-mediarities	Non-financial corporations	Households 2	General government 3
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months					
Outstanding amounts in € billion 4											
2023 Q3	4,122.7	2,541.1	619.8	499.4	420.9	41.5	34.8	169.7	738.2	2,428.7	210.4
Q4	4,168.0	2,520.0	698.2	504.9	394.2	50.6	37.6	166.8	749.9	2,446.4	211.8
2024 Q1	4,189.7	2,484.7	769.1	505.8	373.0	57.2	38.1	164.0	755.5	2,467.7	201.5
Q2	4,222.5	2,486.5	806.8	511.1	359.2	58.8	37.5	162.8	759.8	2,490.4	201.9
Q3	4,272.2	2,524.9	825.4	512.1	350.1	59.7	36.3	170.7	764.6	2,534.5	194.2
2023 Sep.	4,122.7	2,541.1	619.8	499.4	420.9	41.5	34.8	169.7	738.2	2,428.7	210.4
Oct.	4,133.3	2,527.0	651.8	499.1	411.1	44.4	36.0	172.6	746.9	2,430.9	203.5
Nov.	4,143.6	2,516.6	675.5	502.5	400.9	48.1	35.7	175.0	747.0	2,433.7	201.6
Dec.	4,168.0	2,520.0	698.2	504.9	394.2	50.6	37.6	166.8	749.9	2,446.4	211.8
2024 Jan.	4,164.6	2,487.5	733.3	504.7	385.6	53.5	39.1	162.2	750.7	2,454.5	199.9
Feb.	4,166.2	2,475.0	752.3	504.8	378.3	55.7	38.4	163.3	748.3	2,457.8	197.9
Mar.	4,189.7	2,484.7	769.1	505.8	373.0	57.2	38.1	164.0	755.5	2,467.7	201.5
Apr.	4,196.7	2,477.8	785.4	507.7	367.7	58.1	37.6	164.7	756.9	2,478.4	193.3
May	4,202.9	2,479.5	792.6	508.7	363.5	58.5	38.3	162.6	759.2	2,480.4	195.3
June	4,222.5	2,486.5	806.8	511.1	359.2	58.8	37.5	162.8	759.8	2,490.4	201.9
July	4,226.2	2,492.3	808.0	511.7	355.3	58.9	36.9	167.9	763.8	2,496.1	190.8
Aug.	4,262.5	2,526.0	813.4	511.5	352.7	58.9	35.9	171.5	765.0	2,529.9	189.8
Sep.	4,272.2	2,524.9	825.4	512.1	350.1	59.7	36.3	170.7	764.6	2,534.5	194.2
Transactions during period in € billion											
2023 Q3	0.5	-52.2	74.1	-0.5	-29.4	8.5	-3.1	-5.9	3.3	-0.5	-1.3
Q4	57.7	-8.3	78.8	4.7	-26.6	9.2	2.8	8.6	13.2	18.0	1.3
2024 Q1	20.9	-35.8	70.7	0.8	-21.3	6.5	0.4	-3.0	5.3	21.2	-10.3
Q2	30.7	1.7	37.5	3.6	-13.8	1.7	-0.5	-1.2	4.2	22.6	0.4
Q3	19.4	7.7	19.0	1.0	-9.1	0.9	-1.2	8.3	5.5	12.6	-7.7
2023 Sep.	4.1	-8.5	17.6	0.7	-8.6	2.9	-1.8	-2.3	1.5	1.3	1.7
Oct.	10.8	-14.0	32.0	-0.3	-9.8	2.9	1.2	3.0	8.7	2.2	-6.9
Nov.	11.3	-9.7	23.9	3.5	-10.1	3.7	-0.3	2.7	0.6	3.0	-2.0
Dec.	35.7	15.4	22.9	1.5	-6.7	2.5	1.9	2.9	3.8	12.8	10.2
2024 Jan.	-4.2	-33.0	34.9	-0.2	-8.7	2.8	1.5	-4.8	0.4	7.9	-11.8
Feb.	1.6	-12.5	19.0	0.1	-7.2	2.3	-0.7	1.1	-2.4	3.4	-2.1
Mar.	23.5	9.7	16.7	1.0	-5.3	1.4	-0.3	0.7	7.2	9.9	3.6
Apr.	6.8	-7.1	16.3	1.9	-5.3	1.0	-0.5	0.7	1.3	10.6	-8.1
May	6.6	2.3	7.2	1.0	-4.2	0.3	0.7	-2.0	2.6	2.0	1.9
June	17.3	6.5	14.1	0.6	-4.3	0.4	-0.7	0.1	0.3	9.9	6.6
July	4.0	6.0	1.2	0.6	-3.9	0.1	-0.6	5.1	4.1	5.8	-11.1
Aug.	5.3	2.5	5.6	-0.2	-2.6	0.0	-1.0	3.8	1.7	2.0	-1.0
Sep.	10.1	-0.8	12.1	0.6	-2.6	0.8	0.4	-0.7	-0.3	4.8	4.5
Period-to-period growth rates of transactions as a percentage 5											
2023 Q3	0.0	-2.0	13.6	-0.1	-6.5	25.7	-8.1	-3.4	0.5	-0.0	-0.6
Q4	1.4	-0.3	12.7	0.9	-6.3	22.1	8.1	5.1	1.8	0.7	0.6
2024 Q1	0.5	-1.4	10.1	0.2	-5.4	12.9	1.2	-1.8	0.7	0.9	-4.9
Q2	0.7	0.1	4.9	0.7	-3.7	2.9	-1.4	-0.7	0.6	0.9	0.2
Q3	0.5	0.3	2.4	0.2	-2.5	1.4	-3.1	5.1	0.7	0.5	-3.8
2023 Sep.	0.1	-0.3	2.9	0.1	-2.0	7.5	-5.0	-1.3	0.2	0.1	0.8
Oct.	0.3	-0.6	5.2	-0.1	-2.3	7.0	3.4	1.7	1.2	0.1	-3.3
Nov.	0.3	-0.4	3.7	0.7	-2.5	8.4	-0.7	1.6	0.1	0.1	-1.0
Dec.	0.9	0.6	3.4	0.3	-1.7	5.3	5.3	1.7	0.5	0.5	5.0
2024 Jan.	-0.1	-1.3	5.0	-0.0	-2.2	5.5	4.0	-2.9	0.1	0.3	-5.6
Feb.	0.0	-0.5	2.6	0.0	-1.9	4.3	-1.9	0.7	-0.3	0.1	-1.0
Mar.	0.6	0.4	2.2	0.2	-1.4	2.6	-0.8	0.4	1.0	0.4	1.8
Apr.	0.2	-0.3	2.1	0.4	-1.4	1.7	-1.3	0.4	0.2	0.4	-4.0
May	0.2	0.1	0.9	0.2	-1.1	0.6	1.9	-1.2	0.3	0.1	1.0
June	0.4	0.3	1.8	0.1	-1.2	0.6	-1.9	0.1	0.0	0.4	3.4
July	0.1	0.2	0.1	0.1	-1.1	0.1	-1.6	3.1	0.5	0.2	-5.5
Aug.	0.1	0.1	0.7	-0.0	-0.7	0.0	-2.7	2.3	0.2	0.1	-0.5
Sep.	0.2	-0.0	1.5	0.1	-0.7	1.3	1.2	-0.4	-0.0	0.2	2.3

Source of the unadjusted figures for transactions and growth rates: European Central Bank; provisional. 1 Short-term deposits include overnight deposits, deposits with an agreed maturity of up to 2 years and deposits redeemable at notice of up to 3 months.

2 Including non-profit institutions serving households. 3 Excluding central government. 4 Outstanding amount at the end of the quarter and month, respectively. 5 Figures calculated on the basis of indices with five decimal places.