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

seasonally adjusted

Period	Total	of which:					Breakdown of short-term deposits by domestic sector: [1]				
		Overnight	With an agreed maturity of		Redeemable at notice of		Insurance corporations and pension funds	Other financial inter-mediaries	Non-financial corpor-ations	House-holds [2]	General govern-ment [3]
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months					
Outstanding amounts in € billion [4]											
2025 Q3	4,381.9	2,710.8	741.1	536.0	332.7	61.4	39.1	173.0	786.2	2,603.9	182.4
Q4	4,446.1	2,750.6	765.5	540.7	329.1	60.2	38.2	182.8	801.9	2,627.2	195.1
2026 Q1	4,468.2	2,773.2	766.2	543.2	324.2	61.5	40.1	189.1	800.9	2,640.3	193.1
Q2	4,504.1	2,783.4	791.8	547.3	317.6	64.0	40.1	188.4	815.8	2,650.7	197.7
Q3	4,510.5	2,772.3	809.6	553.6	309.9	64.9	38.0	181.9	814.7	2,665.8	191.6
2025 Oct.	4,401.6	2,719.3	754.0	536.2	331.4	60.7	37.6	177.2	792.5	2,611.4	186.1
Nov.	4,433.6	2,741.1	763.5	538.5	330.3	60.3	37.2	188.2	794.5	2,621.0	194.0
Dec.	4,446.1	2,750.6	765.5	540.7	329.1	60.2	38.2	182.8	801.9	2,627.2	195.1
2026 Jan.	4,453.0	2,758.0	764.9	541.8	327.7	60.6	37.7	188.7	794.3	2,634.1	195.9
Feb.	4,466.0	2,763.6	772.6	542.6	326.2	61.1	39.5	185.4	795.6	2,637.3	204.6
Mar.	4,468.2	2,773.2	766.2	543.2	324.2	61.5	40.1	189.1	800.9	2,640.3	193.1
Apr.	4,470.3	2,774.1	768.6	544.0	322.0	61.6	40.6	187.5	797.8	2,640.1	198.7
May	4,480.4	2,776.6	773.9	546.9	319.9	63.0	38.6	191.3	797.6	2,643.7	199.2
June	4,504.1	2,783.4	791.8	547.3	317.6	64.0	40.1	188.4	815.8	2,650.7	197.7
July	4,507.7	2,770.6	809.1	548.7	314.9	64.5	37.7	187.3	811.1	2,653.8	204.7
Aug.	4,495.8	2,765.4	804.9	547.8	312.8	64.9	39.2	186.8	807.5	2,658.6	191.0
Sep.	4,510.5	2,772.3	809.6	553.6	309.9	64.9	38.0	181.9	814.7	2,665.8	191.6
Oct. p	4,509.8	2,779.4	802.8	555.2	306.8	65.6	36.9	181.8	814.9	2,671.7	183.8
Transactions during period in € billion											
2025 Q3	19.9	38.5	– 18.0	2.8	– 3.7	0.3	– 0.1	– 6.5	14.9	17.4	– 8.9
Q4	57.8	47.7	12.4	2.4	– 3.5	– 1.2	– 0.7	5.6	17.0	22.7	12.0
2026 Q1	19.8	19.8	1.2	2.4	– 4.8	1.1	1.9	3.6	1.9	11.3	– 2.4
Q2	35.8	10.0	25.5	4.3	– 6.6	2.6	– 0.0	– 0.8	14.8	10.5	4.4
Q3	10.4	– 7.3	18.4	6.1	– 7.6	0.9	– 2.1	– 1.9	– 1.4	15.0	– 6.1
2025 Oct.	15.6	16.0	1.3	0.2	– 1.3	– 0.7	– 1.3	– 0.2	7.0	7.4	3.2
Nov.	32.0	21.8	9.5	2.3	– 1.1	– 0.5	– 0.4	11.1	2.0	9.6	7.9
Dec.	10.2	10.0	1.6	– 0.1	– 1.2	– 0.1	1.0	– 5.2	8.0	5.7	0.9
2026 Jan.	6.3	5.9	0.4	1.1	– 1.2	0.3	– 0.5	3.5	– 2.5	4.0	0.4
Feb.	12.6	5.3	7.6	0.8	– 1.6	0.5	1.8	– 3.4	1.1	3.1	8.7
Mar.	0.9	8.7	– 6.7	0.6	– 2.0	0.3	0.6	3.4	3.4	4.1	– 11.5
Apr.	2.9	1.5	2.6	0.9	– 2.2	0.1	0.6	– 1.4	– 2.8	– 0.1	5.6
May	9.8	2.4	5.2	2.9	– 2.1	1.5	– 2.0	3.7	– 0.2	3.6	0.4
June	23.0	6.2	17.7	0.5	– 2.4	1.0	1.5	– 3.2	17.7	7.0	– 1.5
July	4.0	– 12.6	17.4	1.4	– 2.6	0.4	– 2.3	– 1.0	– 4.6	3.1	7.0
Aug.	– 5.3	– 1.5	– 4.1	2.0	– 2.1	0.4	1.5	3.1	– 3.5	5.0	– 13.8
Sep.	11.7	6.7	5.2	2.7	– 2.9	0.0	– 1.3	– 4.0	6.7	7.0	0.6
Oct. p	– 1.8	6.3	– 7.1	1.4	– 3.1	0.7	– 1.1	– 0.4	– 0.3	5.7	– 7.8
Period-to-period growth rates of transactions as a percentage [5]											
2025 Q3	0.5	1.4	– 2.4	0.5	– 1.1	0.4	– 0.3	– 3.6	1.9	0.7	– 4.7
Q4	1.3	1.8	1.7	0.5	– 1.1	– 2.0	– 1.9	3.2	2.2	0.9	6.6
2026 Q1	0.4	0.7	0.2	0.4	– 1.5	1.9	4.9	1.9	0.2	0.4	– 1.2
Q2	0.8	0.4	3.3	0.8	– 2.0	4.2	– 0.0	– 0.4	1.8	0.4	2.3
Q3	0.2	– 0.3	2.3	1.1	– 2.4	1.4	– 5.3	– 1.1	– 0.2	0.6	– 3.1
2025 Oct.	0.4	0.6	0.2	0.0	– 0.4	– 1.1	– 3.3	– 0.1	0.9	0.3	1.7
Nov.	0.7	0.8	1.3	0.4	– 0.3	– 0.7	– 1.1	6.2	0.3	0.4	4.3
Dec.	0.2	0.4	0.2	– 0.0	– 0.4	– 0.1	2.7	– 2.8	1.0	0.2	0.5
2026 Jan.	0.1	0.2	0.0	0.2	– 0.4	0.4	– 1.2	1.9	– 0.3	0.2	0.2
Feb.	0.3	0.2	1.0	0.1	– 0.5	0.9	4.7	– 1.8	0.1	0.1	4.5
Mar.	0.0	0.3	– 0.9	0.1	– 0.6	0.5	1.4	1.8	0.4	0.2	– 5.6
Apr.	0.1	0.1	0.3	0.2	– 0.7	0.2	1.4	– 0.7	– 0.3	– 0.0	2.9
May	0.2	0.1	0.7	0.5	– 0.6	2.4	– 5.0	2.0	– 0.0	0.1	0.2
June	0.5	0.2	2.3	0.1	– 0.7	1.6	3.8	– 1.7	2.2	0.3	– 0.8
July	0.1	– 0.5	2.2	0.3	– 0.8	0.7	– 5.7	– 0.5	– 0.6	0.1	3.6
Aug.	– 0.1	– 0.1	– 0.5	0.4	– 0.7	0.7	4.0	1.7	– 0.4	0.2	– 6.7
Sep.	0.3	0.2	0.6	0.5	– 0.9	0.0	– 3.3	– 2.1	0.8	0.3	0.3
Oct. p	– 0.0	0.2	– 0.9	0.3	– 1.0	1.1	– 3.0	– 0.2	– 0.0	0.2	– 4.1

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.