

I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government * (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 and households										
End of year or month *										
2023	3,942,100	2,449,622	909,579	409,056	500,523	57,186	443,337	445,036	137,863	23,505
2024	4,138,025	2,538,639	1,040,503	515,354	525,149	66,059	459,090	405,435	153,448	36,532
2025	4,285,875	2,702,516	1,041,731	511,168	530,563	66,829	463,734	389,845	151,783	44,460
2025 May	4,162,503	2,597,417	1,019,098	494,076	525,022	62,327	462,695	396,730	149,258	35,391
June	4,138,877	2,585,104	1,007,498	483,025	524,473	62,518	461,955	397,395	148,880	35,080
July	4,163,867	2,610,214	1,008,098	485,340	522,758	60,854	461,904	396,585	148,970	35,851
Aug.	4,167,822	2,616,747	1,007,679	483,899	523,780	62,984	460,796	395,020	148,376	36,669
Sep.	4,165,404	2,618,375	1,005,029	479,687	525,342	64,240	461,102	393,467	148,533	41,502
Oct.	4,248,850	2,656,890	1,050,274	523,499	526,775	66,870	459,905	391,411	150,275	42,732
Nov.	4,288,815	2,707,367	1,041,146	513,904	527,242	66,916	460,326	389,292	151,010	42,571
Dec.	4,285,875	2,702,516	1,041,731	511,168	530,563	66,829	463,734	389,845	151,783	44,460
2026 Jan.	4,308,220	2,710,916	1,056,991	526,520	530,471	66,652	463,819	388,277	152,036	45,873
Feb.	4,295,307	2,703,930	1,050,902	519,940	530,962	67,050	463,912	387,271	153,204	46,710
Changes *										
2024	+ 163,739	+ 57,796	+ 122,339	+ 100,778	+ 21,561	+ 8,783	+ 12,778	- 39,651	+ 23,255	+ 13,462
2025	+ 117,470	+ 163,127	- 28,372	- 30,171	+ 1,799	- 455	+ 2,254	- 15,620	- 1,665	+ 7,938
2025 May	+ 3,621	+ 18,381	- 13,422	- 13,968	+ 546	+ 35	+ 511	- 256	- 1,082	+ 456
June	- 23,626	- 12,313	- 11,600	- 11,051	- 549	+ 191	- 740	+ 665	- 378	- 311
July	+ 24,990	+ 25,110	+ 600	+ 2,315	- 1,715	- 1,664	- 51	- 810	+ 90	+ 771
Aug.	+ 4,025	+ 6,603	- 419	- 1,441	+ 1,022	+ 2,130	- 1,108	- 1,565	- 594	+ 818
Sep.	- 2,418	+ 1,628	- 2,650	- 4,212	+ 1,562	+ 1,256	+ 306	- 1,553	+ 157	+ 4,833
Oct.	+ 50,106	+ 31,830	+ 18,590	+ 18,007	+ 583	+ 1,860	- 1,277	- 2,056	+ 1,742	+ 1,230
Nov.	+ 39,965	+ 50,477	+ 9,128	+ 9,559	+ 467	+ 46	+ 421	- 2,119	+ 735	- 161
Dec.	- 5,670	- 4,646	- 2,350	- 2,861	+ 511	- 542	+ 1,053	+ 553	+ 773	+ 1,889
2026 Jan.	+ 20,386	+ 5,891	+ 15,810	+ 15,847	- 37	- 177	+ 140	- 1,568	+ 253	+ 1,413
Feb.	- 12,913	- 6,986	- 6,089	- 6,580	+ 491	+ 398	+ 93	- 1,006	+ 1,168	+ 837
Domestic government										
End of year or month *										
2023	286,923	91,218	190,492	105,598	84,894	23,304	61,590	859	4,354	26,636
2024	250,432	91,868	153,707	90,866	62,841	14,189	48,652	546	4,311	30,134
2025	242,034	93,187	144,281	97,817	46,464	13,676	32,788	414	4,152	31,543
2025 May	240,403	87,433	148,269	90,631	57,638	12,806	44,832	520	4,181	30,824
June	256,214	92,365	159,197	102,624	56,573	11,664	44,909	489	4,163	30,833
July	235,956	82,421	148,907	93,150	55,757	11,207	44,550	479	4,149	31,005
Aug.	250,947	95,533	150,701	92,754	57,947	13,250	44,697	462	4,251	31,097
Sep.	240,292	87,565	148,030	90,215	57,815	13,125	44,690	454	4,243	31,079
Oct.	229,148	90,969	133,594	87,602	45,992	12,841	33,151	439	4,146	31,109
Nov.	244,926	96,202	144,188	97,777	46,411	13,141	33,270	442	4,094	31,335
Dec.	242,034	93,187	144,281	97,817	46,464	13,676	32,788	414	4,152	31,543
2026 Jan.	238,646	90,110	143,907	97,037	46,870	13,807	33,063	418	4,211	31,587
Feb.	254,837	96,875	153,304	106,203	47,101	14,155	32,946	412	4,246	31,633
Changes *										
2024	- 37,671	+ 125	- 37,360	- 15,032	- 22,328	- 9,285	- 13,043	- 313	- 123	+ 3,498
2025	- 9,693	+ 369	- 9,771	+ 6,641	- 16,412	- 563	- 15,849	- 132	- 159	+ 1,409
2025 May	+ 4,687	+ 5,120	- 287	+ 109	- 396	- 380	- 16	- 10	- 136	+ 100
June	+ 15,811	+ 4,932	+ 10,928	+ 11,993	- 1,065	- 4,142	+ 77	- 31	- 18	+ 9
July	- 20,258	- 9,944	- 10,290	- 9,474	- 816	- 457	- 359	- 10	- 14	+ 172
Aug.	+ 14,991	+ 13,112	+ 1,794	- 396	+ 2,190	+ 2,043	+ 147	- 17	+ 102	+ 92
Sep.	- 10,655	- 7,968	- 2,671	- 2,539	- 132	- 125	- 7	- 8	- 8	- 18
Oct.	- 12,179	+ 2,639	- 14,706	- 2,913	- 11,793	- 334	- 11,459	- 15	- 97	+ 30
Nov.	+ 15,778	+ 5,233	+ 10,594	+ 10,175	+ 419	+ 300	+ 119	+ 3	- 52	+ 226
Dec.	+ 3,147	- 3,215	+ 38	- 15	+ 53	+ 535	- 482	- 28	+ 58	+ 208
2026 Jan.	- 4,997	- 4,486	- 574	- 970	+ 396	+ 131	+ 265	+ 4	+ 59	+ 44
Feb.	+ 16,191	+ 6,765	+ 9,397	+ 9,166	+ 231	+ 348	- 117	- 6	+ 35	+ 46

* 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** For "All cate-

gories of banks" and "Building and loan associations", 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.