I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government *
(a) Total

€ million

Period	Deposits and borrowing 1									Memo item Fiduciary loans
			Time deposits 2							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years 2	Savings deposits 3	Bank savings bonds 4	
	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 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.	4,295,156	2,703,850	1,050,831	519,867	530,964	67,051	463,913	387,272	153,203	46,710
Mar.	4,295,965	2,697,495	1,058,474	526,849	531,625	68,242	463,383	385,059	154,937	49,146
Apr.	4,307,886	2,715,059	1,054,331	522,034	532,297	68,327	463,970	382,382	156,114	52,013
May	4,328,372	2,731,074	1,056,980	521,706	535,274	68,823	466,451	382,565	157,753	52,202
June	4,335,349	2,720,705	1,070,117	536,279	533,838	67,890	465,948	381,584	162,943	51,719
July	4,339,727	2,706,505	1,086,520	551,224	535,296	69,010	466,286	379,062	167,640	51,374
										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 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	− 9,595	+ 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.	− 13,064	− 7,066	− 6,160	− 6,653	+ 493	+ 399	+ 94	− 1,005	+ 1,167	+ 837
Mar.	+ 809	− 6,355	+ 7,643	+ 6,982	+ 661	+ 1,191	− 530	− 2,213	+ 1,734	+ 2,436
Apr.	+ 11,921	+ 17,564	− 4,143	− 4,815	+ 672	+ 85	+ 587	− 2,677	+ 1,177	+ 2,867
May	+ 20,621	+ 16,115	+ 2,679	− 248	+ 2,927	+ 446	+ 2,481	+ 183	+ 1,644	+ 254
June	+ 7,272	− 10,219	+ 13,282	+ 14,178	− 896	− 563	− 333	− 981	+ 5,190	− 483
July	+ 4,378	− 14,200	+ 16,403	+ 14,945	+ 1,458	+ 1,120	+ 338	− 2,522	+ 4,697	− 345
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 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.	254,927	96,895	153,374	106,273	47,101	14,155	32,946	412	4,246	31,633
Mar.	244,409	90,346	149,410	102,391	47,019	13,972	33,047	408	4,245	31,774
Apr.	239,977	90,945	144,240	97,610	46,630	13,623	33,007	463	4,329	31,788
May	251,886	98,902	148,179	100,253	47,926	14,844	33,082	465	4,340	32,013
June	254,438	97,392	152,291	104,404	47,887	14,887	33,000	451	4,304	31,810
July	246,566	95,166	146,611	98,755	47,856	14,810	33,046	426	4,363	31,797
										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 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.	+ 16,281	+ 6,785	+ 9,467	+ 9,236	+ 231	+ 348	− 117	− 6	+ 35	+ 46
Mar.	− 10,518	− 6,549	− 3,964	− 3,882	− 82	− 183	+ 101	− 4	− 1	+ 141
Apr.	− 4,432	+ 599	− 5,170	− 4,781	− 389	− 349	− 40	+ 55	+ 84	+ 14
May	+ 11,774	+ 7,857	+ 3,904	+ 2,613	+ 1,291	+ 1,221	+ 70	+ 2	+ 11	+ 225
June	+ 2,552	− 1,510	+ 4,112	+ 4,151	− 39	+ 43	− 82	− 14	− 36	− 203
July	− 7,872	− 2,226	− 5,680	− 5,649	− 31	− 77	+ 46	− 25	+ 59	− 13

* 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 categories 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.