

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 *
2022	3,882,189	2,638,053	681,903	208,034	473,869	27,395	446,474	531,244	30,989	8,624
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
2024 June	3,980,255	2,398,908	998,384	486,127	512,257	67,273	444,984	417,403	165,560	42,082
July	4,003,742	2,416,123	1,007,005	495,446	511,559	66,932	444,627	413,406	167,208	43,447
Aug.	4,051,628	2,457,821	1,014,911	504,149	510,762	66,820	443,942	410,536	168,360	44,674
Sep.	4,052,994	2,455,663	1,017,454	507,225	510,229	66,284	443,945	408,687	171,190	45,572
Oct.	4,072,818	2,468,935	1,034,388	522,463	511,925	66,829	445,096	406,992	162,503	44,012
Nov.	4,108,439	2,515,164	1,032,240	516,455	515,785	67,182	448,603	404,539	156,496	36,625
Dec.	4,138,025	2,538,639	1,040,503	515,354	525,149	66,059	459,090	405,435	153,448	36,532
2025 Jan.	4,119,080	2,518,853	1,044,660	520,428	524,232	64,654	459,578	402,819	152,748	36,190
Feb.	4,129,924	2,538,295	1,038,888	514,179	524,709	64,067	460,642	400,690	152,051	34,748
Mar.	4,116,525	2,530,856	1,035,686	510,956	524,730	62,097	462,633	398,397	151,586	35,219
										Changes *
2023	+ 70,015	- 180,722	+ 228,131	+ 200,055	+ 28,076	+ 29,793	- 1,717	- 81,208	+ 103,814	+ 3,486
2024	+ 163,739	+ 57,796	+ 122,339	+ 100,778	+ 21,561	+ 8,783	+ 12,778	- 39,651	+ 23,255	+ 13,462
2024 June	- 10,004	- 5,933	- 2,808	- 2,922	+ 114	+ 567	- 453	- 4,089	+ 2,826	+ 2,181
July	+ 23,487	+ 17,215	+ 8,621	+ 9,319	- 698	- 341	- 357	- 3,997	+ 1,648	+ 1,365
Aug.	+ 15,964	+ 9,776	+ 7,906	+ 8,703	- 797	- 112	- 685	- 2,870	+ 1,152	+ 1,227
Sep.	+ 1,816	- 2,148	+ 2,983	+ 3,376	- 393	+ 396	+ 3	- 1,849	+ 2,830	+ 898
Oct.	+ 20,014	+ 13,777	+ 8,949	+ 9,548	- 599	- 80	- 519	- 1,695	- 1,017	- 1,560
Nov.	+ 36,451	+ 46,249	- 1,338	- 6,008	+ 4,670	+ 718	+ 3,952	- 2,453	- 6,007	- 7,387
Dec.	+ 29,617	+ 23,476	+ 8,293	+ 1,101	+ 9,394	+ 1,123	+ 10,517	+ 896	+ 3,048	+ 342
2025 Jan.	- 13,655	- 14,466	+ 4,157	+ 5,104	- 947	- 1,405	+ 458	- 2,646	- 700	- 342
Feb.	+ 10,864	+ 19,537	- 5,847	- 6,324	+ 477	- 587	+ 1,064	- 2,129	- 697	- 1,442
Mar.	- 13,129	- 7,169	- 3,202	- 3,223	+ 21	- 1,970	+ 1,991	- 2,293	- 465	+ 221
Domestic government										
										End of year or month *
2022	279,785	82,531	191,639	106,786	84,853	23,131	61,722	1,955	3,660	27,300
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
2024 June	284,491	95,317	184,104	104,867	79,237	19,410	59,827	675	4,395	26,820
July	264,107	80,992	178,244	99,170	79,074	19,443	59,631	629	4,242	26,553
Aug.	271,628	90,694	176,169	97,238	78,931	19,236	59,695	630	4,135	29,779
Sep.	269,596	88,388	176,329	104,150	72,179	17,296	54,883	631	4,248	29,777
Oct.	256,714	86,177	165,562	93,970	71,592	16,747	54,845	596	4,379	29,862
Nov.	263,426	93,246	165,324	94,137	71,187	16,659	54,528	567	4,289	29,896
Dec.	250,432	91,868	153,707	90,866	62,841	14,189	48,652	546	4,311	30,134
2025 Jan.	236,804	81,501	150,490	87,752	62,738	14,700	48,038	537	4,276	30,257
Feb.	244,928	89,525	150,537	89,190	61,347	14,084	47,263	551	4,315	30,407
Mar.	251,462	87,397	159,229	101,228	58,001	12,998	45,003	537	4,299	30,449
										Changes *
2023	+ 6,538	+ 8,682	- 1,717	- 1,653	- 64	+ 148	- 212	- 1,076	+ 649	+ 61
2024	- 37,671	+ 125	- 37,360	- 15,032	- 22,328	- 9,285	- 13,043	- 313	- 123	+ 3,498
2024 June	+ 9,589	+ 3,191	+ 6,543	+ 6,480	+ 63	+ 983	- 920	- 70	- 75	- 181
July	- 20,384	- 14,325	- 5,860	- 5,697	- 163	+ 33	- 196	- 46	- 153	- 267
Aug.	+ 7,521	+ 9,702	- 2,075	- 1,932	- 143	- 207	+ 64	+ 1	- 107	+ 3,226
Sep.	- 2,472	- 2,306	+ 280	+ 6,612	- 6,892	- 2,080	- 4,812	+ 1	+ 113	- 2
Oct.	- 12,962	- 2,211	- 10,767	- 10,180	- 587	- 549	- 38	- 35	+ 51	+ 85
Nov.	+ 6,202	+ 6,559	- 238	+ 167	- 405	- 88	- 317	- 29	- 90	+ 34
Dec.	- 13,024	- 1,378	- 11,647	- 3,271	- 8,376	- 2,470	- 5,906	- 21	+ 22	+ 238
2025 Jan.	- 13,618	- 10,367	- 3,207	- 3,114	- 93	+ 511	- 604	- 9	- 35	+ 123
Feb.	+ 8,174	+ 8,039	+ 82	+ 1,473	- 1,391	- 616	- 775	+ 14	+ 39	+ 150
Mar.	+ 6,534	- 2,128	+ 8,692	+ 12,038	- 3,346	- 1,086	- 2,260	- 14	- 16	+ 42

* 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.