

## 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<br>Fiduciary<br>loans |
|--|--------------------------|-------------------|-----------------|--------------------------------------|----------------------|---------------------------------------|-----------------------|-------------------------|----------------------------|---------------------------------|
|  | Total                    | Sight<br>deposits | Time deposits 2 |                                      |                      |                                       | Savings<br>deposits 3 | Bank savings<br>bonds 4 |                            |                                 |
|  |                          |                   | Total           | for up to and<br>including<br>1 year | for more than 1 year |                                       |                       |                         |                            |                                 |
|  |                          |                   |                 |                                      | Total                | for up to and<br>including<br>2 years |                       |                         | for more than<br>2 years 2 |                                 |
| 1  | 2                        | 3                 | 4               | 5                                    | 6                    | 7                                     | 8                     | 9                       | 10                         |                                 |
| <b>Domestic enterprises and households</b> |                          |                   |                 |                                      |                      |                                       |                       |                         |                            |                                 |
|  |                          |                   |                 |                                      |                      |                                       |                       |                         |                            | <b>End of year or month *</b>   |
| 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 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.                                       | 4,295,156                | 2,703,850         | 1,050,831       | 519,867                              | 530,964              | 67,051                                | 463,913               | 387,272                 | 153,203                    | 46,710                          |
| Mar.                                       | 4,296,501                | 2,698,031         | 1,058,474       | 526,849                              | 531,625              | 68,242                                | 463,383               | 385,059                 | 154,937                    | 49,146                          |
|  |                          |                   |                 |                                      |                      |                                       |                       |                         |                            | <b>Changes *</b>                |
| 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 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         | - 9,595                              | + 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.                                       | + 1,345                  | - 5,819           | + 7,643         | + 6,982                              | + 661                | + 1,191                               | - 530                 | - 2,213                 | + 1,734                    | + 2,436                         |
| <b>Domestic government</b>                 |                          |                   |                 |                                      |                      |                                       |                       |                         |                            |                                 |
|  |                          |                   |                 |                                      |                      |                                       |                       |                         |                            | <b>End of year or month *</b>   |
| 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 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.                                       | 254,927                  | 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                          |
|  |                          |                   |                 |                                      |                      |                                       |                       |                         |                            | <b>Changes *</b>                |
| 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 June                                  | + 15,811                 | + 4,932           | + 10,928        | + 11,993                             | - 1,065              | - 1,142                               | + 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              | - 195                   | - 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                           |

\* 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.