

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group * (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 (non-MFIs) 5										End of year or month *
2022	1,193,514	783,381	397,146	140,801	256,345	16,810	239,535	4,398	8,589	1,868
2023	1,194,589	723,044	453,913	204,349	249,564	18,958	230,606	3,273	14,359	2,491
2024	1,251,970	756,881	476,766	217,581	259,185	18,325	240,860	3,057	15,266	1,833
2024 May	1,203,128	709,042	475,850	228,198	247,652	19,390	228,262	3,202	15,034	3,021
June	1,183,391	697,217	467,839	218,483	249,356	19,492	229,864	3,189	15,146	3,041
July	1,207,318	719,542	469,355	220,488	248,867	19,224	229,643	3,179	15,242	3,111
Aug.	1,216,495	724,370	473,646	225,785	247,861	19,087	228,774	3,179	15,300	3,252
Sep.	1,219,802	728,972	472,211	224,590	247,621	18,934	228,687	3,174	15,445	3,241
Oct.	1,229,990	734,985	476,325	229,551	246,774	18,774	228,000	3,216	15,464	3,330
Nov.	1,236,067	745,863	471,702	220,923	250,779	18,896	231,883	3,220	15,282	3,331
Dec.	1,251,970	756,881	476,766	217,581	259,185	18,325	240,860	3,057	15,266	1,833
2025 Jan.	1,248,337	749,164	480,807	222,066	258,741	18,012	240,729	3,122	15,244	1,847
Feb.	1,241,118	744,584	478,040	218,383	259,657	18,425	241,232	3,203	15,291	1,819
Mar.	1,235,231	738,726	478,051	218,297	259,754	16,588	243,166	3,114	15,340	2,005
										Changes *
2023	+ 11,069	- 48,014	+ 57,513	+ 63,032	- 5,519	+ 2,040	- 7,559	- 1,140	+ 2,710	+ 623
2024	+ 57,099	+ 34,505	+ 21,868	+ 13,507	+ 8,361	- 128	+ 8,489	- 266	+ 992	+ 862
2024 May	+ 5,519	+ 9,247	- 3,932	- 4,439	+ 507	+ 315	+ 192	- 3	+ 207	+ 93
June	- 21,517	- 11,825	- 9,791	- 9,715	- 76	+ 102	- 178	- 13	+ 112	+ 20
July	+ 23,947	+ 22,325	+ 1,536	+ 2,025	- 489	- 268	- 221	- 10	+ 96	+ 70
Aug.	+ 9,315	+ 4,966	+ 4,291	+ 5,297	- 1,006	- 137	- 869	-	+ 58	+ 141
Sep.	+ 3,637	+ 4,492	- 995	- 895	- 100	- 13	- 87	- 5	+ 145	- 11
Oct.	+ 10,268	+ 6,028	+ 4,094	+ 4,956	- 862	- 160	- 702	+ 42	+ 104	+ 89
Nov.	+ 6,907	+ 11,343	- 4,258	- 8,628	+ 4,370	+ 487	+ 3,883	+ 4	- 182	+ 1
Dec.	+ 15,933	+ 11,018	+ 5,094	- 3,342	+ 8,436	+ 571	+ 9,007	- 163	- 16	+ 22
2025 Jan.	- 3,648	- 7,702	+ 4,041	+ 4,515	- 474	- 313	- 161	+ 35	- 22	+ 14
Feb.	- 7,199	- 4,540	- 2,787	- 3,703	+ 916	+ 413	+ 503	+ 81	+ 47	- 28
Mar.	- 5,617	- 5,588	+ 78	- 86	+ 97	- 1,837	+ 1,934	+ 89	+ 49	- 64
Domestic self-employed persons 6										End of year or month *
2022	340,145	307,251	31,178	17,103	14,075	916	13,159	.	1,716	206
2023	348,988	270,859	67,555	49,750	17,805	3,934	13,871	.	10,574	261
2024	368,680	276,548	80,786	61,907	18,879	4,221	14,658	.	11,346	.
2024 May	355,934	265,981	77,548	58,610	18,938	4,611	14,327	.	12,405	.
June	353,163	262,246	78,343	59,348	18,995	4,635	14,360	.	12,574	.
July	359,720	267,580	79,442	60,464	18,978	4,609	14,369	.	12,698	.
Aug.	367,506	274,596	80,107	61,119	18,988	4,585	14,403	.	12,803	.
Sep.	362,374	268,434	80,913	62,007	18,906	4,456	14,450	.	13,027	.
Oct.	368,041	274,038	81,442	62,521	18,921	4,389	14,532	.	12,561	.
Nov.	368,778	275,871	81,114	62,217	18,897	4,346	14,551	.	11,793	.
Dec.	368,680	276,548	80,786	61,907	18,879	4,221	14,658	.	11,346	.
2025 Jan.	367,938	276,256	80,538	61,693	18,845	4,144	14,701	.	11,144	.
Feb.	368,496	277,921	79,620	60,805	18,815	4,030	14,785	.	10,955	.
Mar.	362,281	273,205	78,248	59,417	18,831	3,969	14,862	.	10,828	.
										Changes *
2023	+ 8,265	- 36,740	+ 36,147	+ 32,457	+ 3,690	+ 3,018	+ 672	.	+ 8,858	+ 55
2024	+ 14,052	+ 219	+ 12,841	+ 11,872	+ 969	+ 257	+ 712	.	+ 992	.
2024 May	+ 1,790	+ 549	+ 1,142	+ 1,103	+ 39	- 24	+ 63	.	+ 99	.
June	- 2,836	- 3,775	+ 770	+ 713	+ 57	+ 24	+ 33	.	+ 169	.
July	+ 6,557	+ 5,334	+ 1,099	+ 1,116	- 17	- 26	+ 9	.	+ 124	.
Aug.	+ 2,341	+ 1,571	+ 665	+ 655	+ 10	- 24	+ 34	.	+ 105	.
Sep.	- 5,102	- 6,132	+ 806	+ 888	- 82	- 129	+ 47	.	+ 224	.
Oct.	+ 5,667	+ 5,604	+ 309	+ 329	- 20	- 77	+ 57	.	- 246	.
Nov.	+ 737	+ 1,833	- 328	- 304	- 24	- 43	+ 19	.	- 768	.
Dec.	- 113	+ 667	- 333	- 315	- 18	- 125	+ 107	.	- 447	.
2025 Jan.	+ 713	+ 1,163	- 248	- 214	- 34	- 77	+ 43	.	- 202	.
Feb.	+ 1,138	+ 2,255	- 928	- 898	- 30	- 114	+ 84	.	- 189	.
Mar.	- 6,215	- 4,716	- 1,372	- 1,388	+ 16	- 61	+ 77	.	- 127	.

* 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** 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. **5** Excluding sole proprietors; see also footnote 6. **6** Including sole proprietors; see also footnote 5.

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Domestic employees										End of year or month *
2024	2,240,690	1,321,241	405,375	201,249	204,126	36,420	167,706	399,670	114,404	.
2024 Sep.	2,198,130	1,278,453	387,400	186,622	200,778	35,793	164,985	402,612	129,665	.
Oct.	2,201,911	1,280,418	398,982	195,641	203,341	36,545	166,796	400,910	121,601	.
Nov.	2,229,417	1,311,800	402,243	198,910	203,333	36,816	166,517	398,562	116,812	.
Dec.	2,240,690	1,321,241	405,375	201,249	204,126	36,420	167,706	399,670	114,404	.
2025 Jan.	2,228,073	1,311,528	405,488	201,611	203,877	35,608	168,269	397,013	114,044	.
Feb.	2,245,551	1,333,622	403,571	199,881	203,690	34,849	168,841	394,828	113,530	.
Mar.	2,245,200	1,337,112	402,249	198,481	203,768	34,796	168,972	392,645	113,194	.
Changes *										
2024	+ 87,654	+ 27,661	+ 79,179	+ 67,924	+ 11,255	+ 7,288	+ 3,967	- 38,683	+ 19,497	.
2024 Sep.	+ 3,250	- 458	+ 3,213	+ 3,284	- 71	- 250	+ 179	- 1,815	+ 2,310	.
Oct.	+ 4,076	+ 2,565	+ 4,102	+ 3,669	+ 433	+ 162	+ 271	- 1,702	- 889	.
Nov.	+ 27,506	+ 30,937	+ 3,706	+ 3,269	+ 437	+ 271	+ 166	- 2,348	- 4,789	.
Dec.	+ 11,288	+ 9,451	+ 3,137	+ 2,344	+ 793	- 396	+ 1,189	+ 1,108	- 2,408	.
2025 Jan.	- 9,302	- 6,398	+ 113	+ 362	- 249	- 812	+ 563	- 2,657	- 360	.
Feb.	+ 16,528	+ 21,204	- 1,977	- 1,790	- 187	- 759	+ 572	- 2,185	- 514	.
Mar.	- 351	+ 3,490	- 1,322	- 1,400	+ 78	- 53	+ 131	- 2,183	- 336	.
Other domestic individuals										End of year or month *
2024	205,910	141,307	55,456	20,258	35,198	5,457	29,741	.	9,147	.
2024 Sep.	201,868	137,759	54,301	19,195	35,106	5,467	29,639	.	9,808	.
Oct.	202,475	137,802	55,091	19,914	35,177	5,532	29,645	.	9,582	.
Nov.	204,542	140,053	55,164	20,084	35,080	5,539	29,541	.	9,325	.
Dec.	205,910	141,307	55,456	20,258	35,198	5,457	29,741	.	9,147	.
2025 Jan.	204,192	139,741	55,426	20,390	35,036	5,301	29,735	.	9,025	.
Feb.	203,135	139,118	55,063	20,234	34,829	5,193	29,636	.	8,954	.
Mar.	201,779	138,282	54,610	19,959	34,651	5,144	29,507	.	8,887	.
Changes *										
2024	+ 3,312	- 5,865	+ 7,950	+ 6,817	+ 1,133	+ 1,567	- 434	.	+ 1,227	.
2024 Sep.	+ 104	- 210	+ 216	+ 288	- 72	+ 17	- 89	.	+ 98	.
Oct.	+ 422	- 67	+ 525	+ 569	- 44	+ 40	- 84	.	- 36	.
Nov.	+ 2,067	+ 2,251	+ 73	+ 170	- 97	+ 7	- 104	.	- 257	.
Dec.	+ 1,369	+ 1,255	+ 292	+ 174	+ 118	- 82	+ 200	.	- 178	.
2025 Jan.	- 1,183	- 1,031	- 30	+ 132	- 162	- 156	- 6	.	- 122	.
Feb.	- 687	- 268	- 348	- 141	- 207	- 108	- 99	.	- 71	.
Mar.	- 1,356	- 836	- 453	- 275	- 178	- 49	- 129	.	- 67	.
Domestic non-profit institutions										End of year or month *
2024	70,775	42,662	22,120	14,359	7,761	1,636	6,125	2,708	3,285	-
2024 Sep.	70,820	42,045	22,629	14,811	7,818	1,634	6,184	2,901	3,245	-
Oct.	70,401	41,692	22,548	14,836	7,712	1,589	6,123	2,866	3,295	-
Nov.	69,635	41,577	22,017	14,321	7,696	1,585	6,111	2,757	3,284	-
Dec.	70,775	42,662	22,120	14,359	7,761	1,636	6,125	2,708	3,285	-
2025 Jan.	70,540	42,164	22,401	14,668	7,733	1,589	6,144	2,684	3,291	-
Feb.	71,624	43,050	22,594	14,876	7,718	1,570	6,148	2,659	3,321	-
Mar.	72,034	43,531	22,528	14,802	7,726	1,600	6,126	2,638	3,337	-
Changes *										
2024	+ 1,622	+ 1,276	+ 501	+ 658	- 157	- 201	+ 44	- 702	+ 547	-
2024 Sep.	- 73	+ 160	- 257	- 189	- 68	- 21	- 47	- 29	+ 53	-
Oct.	- 419	- 353	- 81	+ 25	- 106	- 45	- 61	- 35	+ 50	-
Nov.	- 766	- 115	- 531	- 515	- 16	- 4	- 12	- 109	- 11	-
Dec.	+ 1,140	+ 1,085	+ 103	+ 38	+ 65	+ 51	+ 14	- 49	+ 1	-
2025 Jan.	- 235	- 498	+ 281	+ 309	- 28	- 47	+ 19	- 24	+ 6	-
Feb.	+ 1,084	+ 886	+ 193	+ 208	- 15	- 19	+ 4	- 25	+ 30	-
Mar.	+ 410	+ 481	- 66	- 74	+ 8	+ 30	- 22	- 21	+ 16	-

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