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]									
			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]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
	Domestic enterprises (non-MFIs) [5]									**End of year or month ***
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
2025	1,319,069	799,461	501,737	245,888	255,849	19,197	236,652	3,062	14,809	1,644
2025 Nov.	1,329,844	804,931	506,772	250,158	256,614	19,372	237,242	3,183	14,958	1,638
Dec.	1,319,069	799,461	501,737	245,888	255,849	19,197	236,652	3,062	14,809	1,644
2026 Jan.	1,341,107	807,188	516,125	261,198	254,927	18,818	236,109	3,066	14,728	1,646
Feb.	1,314,996	786,954	510,449	255,583	254,866	18,899	235,967	3,017	14,576	1,650
Mar.	1,329,258	793,574	517,833	262,409	255,424	19,566	235,858	3,030	14,821	1,672
Apr.	1,326,369	794,964	513,949	257,963	255,986	19,428	236,558	3,023	14,433	1,641
May	1,334,541	800,706	516,308	257,907	258,401	19,457	238,944	3,014	14,513	1,565
June	1,351,098	804,456	529,159	271,609	257,550	19,092	238,458	2,995	14,488	1,613
July	1,347,938	789,723	540,652	282,915	257,737	19,179	238,558	3,063	14,500	1,618
Aug.	1,343,374	796,846	528,937	272,692	256,245	19,401	236,844	3,081	14,510	1,607
Sep.	1,345,130	793,046	534,457	275,867	258,590	17,654	240,936	3,129	14,498	1,709
										Changes *
2024	+ 57,099	+ 34,505	+ 21,868	+ 13,507	+ 8,361	− 128	+ 8,489	− 266	+ 992	+ 862
2025	+ 34,694	+ 36,470	− 1,294	+ 2,557	− 3,851	+ 102	− 3,953	− 25	− 457	− 179
2025 Nov.	+ 2,947	+ 10,678	− 7,682	− 7,354	− 328	− 234	− 94	− 18	− 31	− 2
Dec.	− 10,225	− 5,265	− 4,690	− 4,215	− 475	− 175	− 300	− 121	− 149	+ 6
2026 Jan.	+ 23,589	+ 7,393	+ 16,273	+ 16,550	− 277	− 194	− 83	+ 4	− 81	+ 2
Feb.	− 26,041	− 20,164	− 5,676	− 5,615	− 61	+ 81	− 142	− 49	− 152	+ 4
Mar.	+ 12,927	+ 5,305	+ 7,364	+ 6,806	+ 558	+ 667	− 109	+ 13	+ 245	+ 22
Apr.	− 2,889	+ 1,390	− 3,884	− 4,446	+ 562	− 138	+ 700	− 7	− 388	− 31
May	+ 8,307	+ 5,842	+ 2,389	+ 24	+ 2,365	− 21	+ 2,386	− 9	+ 85	− 11
June	+ 16,557	+ 3,900	+ 12,701	+ 13,552	− 851	− 365	− 486	− 19	− 25	+ 48
July	− 3,160	− 14,733	+ 11,493	+ 11,306	+ 187	+ 87	+ 100	+ 68	+ 12	+ 5
Aug.	+ 1,623	+ 10,380	− 8,785	− 10,223	+ 1,438	+ 242	+ 1,196	+ 18	+ 10	− 11
Sep.	+ 2,966	− 3,265	+ 6,160	+ 3,450	+ 2,710	− 1,347	+ 4,057	+ 48	+ 23	+ 102
	Domestic self-employed persons [6]									**End of year or month ***
2023	368,021	270,859	67,555	49,750	17,805	3,934	13,871	19,033	10,574	261
2024	386,031	276,548	80,786	61,907	18,879	4,221	14,658	17,351	11,346	.
2025	391,647	291,597	72,461	52,973	19,488	3,871	15,617	16,996	10,593	.
2025 Nov.	390,071	290,595	72,001	53,011	18,990	3,917	15,073	16,961	10,514	.
Dec.	391,647	291,597	72,461	52,973	19,488	3,871	15,617	16,996	10,593	.
2026 Jan.	387,668	288,432	72,129	52,670	19,459	3,816	15,643	16,523	10,584	.
Feb.	387,460	288,504	71,784	52,436	19,348	3,725	15,623	16,463	10,709	.
Mar.	381,304	282,926	71,244	51,903	19,341	3,768	15,573	16,360	10,774	.
Apr.	385,681	287,001	71,508	51,822	19,686	3,871	15,815	16,267	10,905	.
May	385,881	287,541	70,867	51,225	19,642	3,839	15,803	16,425	11,048	.
June	381,766	283,298	70,553	51,469	19,084	3,664	15,420	16,390	11,525	.
July	388,559	288,409	71,809	52,608	19,201	3,784	15,417	16,335	12,006	.
Aug.	389,490	288,889	72,027	52,718	19,309	3,877	15,432	16,274	12,300	.
Sep.	383,731	282,587	72,575	53,119	19,456	3,973	15,483	16,118	12,451	.
										Changes *
2024	+ 12,370	+ 219	+ 12,841	+ 11,872	+ 969	+ 257	+ 712	+ 213,449	+ 992	.
2025	+ 7,126	+ 17,094	− 8,865	− 8,944	+ 79	− 425	+ 504	+ 204,934	− 748	.
2025 Nov.	+ 1,322	+ 1,873	− 549	− 531	− 18	− 8	− 10	+ 16,961	+ 70	.
Dec.	+ 1,036	+ 1,002	− 80	− 43	− 37	− 121	+ 84	+ 16,996	+ 79	.
2026 Jan.	− 3,079	− 2,265	− 332	− 303	− 29	− 55	+ 26	+ 16,523	− 9	.
Feb.	− 208	+ 72	− 345	− 234	− 111	− 91	− 20	+ 16,463	+ 125	.
Mar.	− 4,241	− 4,008	− 195	− 188	− 7	+ 43	− 50	+ 16,360	+ 65	.
Apr.	+ 4,127	+ 4,075	+ 14	− 81	+ 95	+ 103	− 8	+ 16,267	+ 131	.
May	+ 205	+ 545	− 641	− 597	− 44	− 32	− 12	+ 16,425	+ 143	.
June	− 3,605	− 4,168	+ 121	+ 219	− 98	− 90	− 8	+ 16,390	+ 477	.
July	+ 6,793	+ 5,111	+ 1,256	+ 1,139	+ 117	+ 120	− 3	+ 16,335	+ 481	.
Aug.	+ 956	+ 505	+ 218	+ 110	+ 108	+ 93	+ 15	+ 16,274	+ 294	.
Sep.	− 5,759	− 6,302	+ 548	+ 401	+ 147	+ 96	+ 51	+ 16,118	+ 151	.

***** 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.

I Banks (MFIs) in Germany

cont`d: 15 Deposits and borrowing from domestic enterprises and households, by creditor group *
(a) Total

€ million

Period	Deposits and borrowing [1]							Savings deposits [3]	Bank savings bonds [4]	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]			
	1	2	3	4	5	6	7	8	9	10
Domestic employees										**End of year or month ***
2025	2,256,704	1,422,926	393,110	180,312	212,798	36,936	175,862	326,133	114,535	.
2026 Mar.	2,265,821	1,431,074	394,787	179,713	215,074	38,074	177,000	322,722	117,238	.
Apr.	2,277,311	1,442,704	395,393	179,990	215,403	38,482	176,921	320,579	118,635	.
May	2,287,031	1,450,357	395,817	179,874	215,943	38,912	177,031	320,870	119,987	.
June	2,285,842	1,443,656	396,676	180,403	216,273	38,669	177,604	320,956	124,554	.
July	2,287,794	1,440,323	400,052	182,577	217,475	39,565	177,910	318,898	128,521	.
Aug.	2,288,419	1,436,451	403,227	184,727	218,500	40,366	178,134	317,372	131,369	.
Sep.	2,291,977	1,437,377	406,587	186,991	219,596	41,137	178,459	315,208	132,805	.
										Changes *
2025	+ 76,974	+ 103,985	− 14,990	− 21,227	+ 6,237	+ 186	+ 6,051	+ 3,967,680	+ 107	.
2026 Mar.	− 6,528	− 6,129	+ 51	− 217	+ 268	+ 414	− 146	+ 322,722	+ 1,325	.
Apr.	+ 11,090	+ 11,630	+ 206	+ 17	+ 189	+ 308	− 119	+ 320,579	+ 1,397	.
May	+ 9,490	+ 7,483	+ 364	− 166	+ 530	+ 420	+ 110	+ 320,870	+ 1,352	.
June	− 1,969	− 6,906	+ 409	+ 314	+ 95	− 23	+ 118	+ 320,956	+ 4,567	.
July	+ 1,952	− 3,333	+ 3,376	+ 2,174	+ 1,202	+ 896	+ 306	+ 318,898	+ 3,967	.
Aug.	+ 630	− 3,867	+ 3,175	+ 2,150	+ 1,025	+ 801	+ 224	+ 317,372	+ 2,848	.
Sep.	+ 3,558	+ 926	+ 3,360	+ 2,264	+ 1,096	+ 771	+ 325	+ 315,208	+ 1,436	.
Other domestic individuals										**End of year or month ***
2025	246,012	143,530	52,832	17,896	34,936	5,216	29,720	41,253	8,397	.
2026 Mar.	243,200	142,920	51,425	17,439	33,986	5,148	28,838	40,426	8,429	.
Apr.	242,557	143,697	50,386	17,052	33,334	4,867	28,467	40,012	8,462	.
May	243,326	144,736	50,333	16,971	33,362	4,901	28,461	39,767	8,490	.
June	239,059	141,829	49,843	16,812	33,031	4,787	28,244	38,764	8,623	.
July	238,002	140,804	50,088	17,040	33,048	4,827	28,221	38,304	8,806	.
Aug.	237,244	139,955	50,387	17,328	33,059	4,895	28,164	37,957	8,945	.
Sep.	236,460	139,411	50,484	17,381	33,103	4,880	28,223	37,554	9,011	.
										Changes *
2025	− 2,991	+ 3,238	− 2,694	− 2,297	− 397	− 291	− 106	+ 507,184	− 730	.
2026 Mar.	− 1,652	− 1,213	− 141	+ 28	− 169	+ 29	− 198	+ 40,426	+ 43	.
Apr.	+ 7	+ 777	− 389	− 127	− 262	− 181	− 81	+ 40,012	+ 33	.
May	+ 994	+ 1,204	+ 7	− 31	+ 38	+ 44	− 6	+ 39,767	+ 28	.
June	− 3,702	− 2,777	− 180	− 164	− 16	− 49	+ 33	+ 38,764	+ 133	.
July	− 1,057	− 1,025	+ 245	+ 228	+ 17	+ 40	− 23	+ 38,304	+ 183	.
Aug.	− 788	− 879	+ 299	+ 288	+ 11	+ 68	− 57	+ 37,957	+ 139	.
Sep.	− 784	− 544	+ 97	+ 53	+ 44	− 15	+ 59	+ 37,554	+ 66	.
Domestic non-profit institutions										**End of year or month ***
2025	72,442	45,002	21,591	14,099	7,492	1,609	5,883	2,401	3,448	–
2026 Mar.	76,381	47,001	23,185	15,385	7,800	1,686	6,114	2,521	3,674	–
Apr.	75,967	46,693	23,095	15,207	7,888	1,679	6,209	2,501	3,678	–
May	77,592	47,734	23,655	15,729	7,926	1,714	6,212	2,489	3,714	–
June	77,583	47,466	23,886	15,986	7,900	1,678	6,222	2,479	3,752	–
July	77,356	47,180	23,908	16,083	7,825	1,655	6,170	2,462	3,806	–
Aug.	78,230	47,917	24,015	16,290	7,725	1,562	6,163	2,449	3,849	–
Sep.	78,216	47,756	24,147	16,410	7,737	1,551	6,186	2,444	3,869	–
										Changes *
2025	+ 1,667	+ 2,340	− 529	− 260	− 269	− 27	− 242	− 307	+ 163	–
2026 Mar.	+ 303	− 310	+ 564	+ 553	+ 11	+ 38	− 27	− 7	+ 56	–
Apr.	− 414	− 308	− 90	− 178	+ 88	− 7	+ 95	− 20	+ 4	–
May	+ 1,625	+ 1,041	+ 560	+ 522	+ 38	+ 35	+ 3	− 12	+ 36	–
June	− 9	− 268	+ 231	+ 257	− 26	− 36	+ 10	− 10	+ 38	–
July	− 227	− 286	+ 22	+ 97	− 75	− 23	− 52	− 17	+ 54	–
Aug.	+ 904	+ 737	+ 137	+ 207	− 70	− 63	− 7	− 13	+ 43	–
Sep.	− 14	− 161	+ 132	+ 120	+ 12	− 11	+ 23	− 5	+ 20	–

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