

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 *
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 July	1,254,606	768,562	467,736	211,079	256,657	15,887	240,770	3,218	15,090	1,743
Aug.	1,246,441	757,310	470,932	215,597	255,335	16,259	239,076	3,143	15,056	1,643
Sep.	1,253,556	764,446	470,893	214,494	256,399	17,444	238,955	3,221	14,996	1,668
Oct.	1,326,897	794,253	514,454	257,512	256,942	19,606	237,336	3,201	14,989	1,640
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	1,334,542	800,706	516,309	257,908	258,401	19,457	238,944	3,014	14,513	1,565
										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 July	+ 17,723	+ 14,208	+ 3,531	+ 4,330	- 799	- 196	- 603	- 3	- 13	+ 19
Aug.	- 8,095	- 11,182	+ 3,196	+ 4,518	- 1,322	+ 372	- 1,694	- 75	- 34	- 100
Sep.	+ 7,115	+ 7,136	- 39	+ 1,103	+ 1,064	+ 1,185	- 121	+ 78	- 60	+ 25
Oct.	+ 40,001	+ 23,122	+ 16,906	+ 17,213	- 307	+ 1,392	- 1,699	- 20	- 7	- 28
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	+ 8,203	+ 5,742	+ 2,390	+ 25	+ 2,365	- 21	+ 2,386	- 9	+ 80	- 11
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 July	387,186	286,090	73,515	54,841	18,674	3,710	14,964	17,203	10,378	.
Aug.	389,490	289,119	72,888	53,972	18,916	3,908	15,008	17,195	10,288	.
Sep.	383,183	283,513	72,280	53,344	18,936	3,901	15,035	17,115	10,275	.
Oct.	388,749	288,722	72,550	53,542	19,008	3,925	15,083	17,033	10,444	.
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	385,854	287,514	70,867	51,225	19,642	3,839	15,803	16,425	11,048	.
										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 July	+ 6,846	+ 7,735	- 920	- 733	- 187	- 243	+ 56	+ 17,203	- 34	.
Aug.	+ 2,319	+ 3,029	- 617	- 864	+ 247	+ 198	+ 49	+ 17,195	- 85	.
Sep.	- 6,307	- 5,606	- 608	- 628	+ 20	+ 7	+ 27	+ 17,115	- 13	.
Oct.	+ 5,566	+ 5,209	+ 270	+ 198	+ 72	+ 24	+ 48	+ 17,033	+ 169	.
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	+ 178	+ 518	- 641	- 597	- 44	- 32	- 12	+ 16,425	+ 143	.

* 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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€ million

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			Total	for up to and including 1 year	for more than 1 year					
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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	.
2025 Nov.	2,252,529	1,424,353	388,884	179,260	209,624	36,764	172,860	325,569	113,723	.
Dec.	2,256,704	1,422,926	393,110	180,312	212,798	36,936	175,862	326,133	114,535	.
2026 Jan.	2,259,457	1,426,044	393,482	180,135	213,347	37,166	176,181	325,185	114,746	.
Feb.	2,271,084	1,437,018	393,656	179,495	214,161	37,575	176,586	324,497	115,913	.
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	.
										Changes *
2025	+ 76,974	+ 103,985	- 14,990	- 21,227	+ 6,237	+ 186	+ 6,051	+ 3,967,680	+ 107	.
2025 Nov.	+ 34,048	+ 35,206	- 110	- 764	+ 654	+ 187	+ 467	+ 325,569	+ 677	.
Dec.	+ 1,810	- 1,427	+ 1,861	+ 882	+ 979	- 158	+ 1,137	+ 326,133	+ 812	.
2026 Jan.	+ 2,033	+ 2,398	+ 372	- 177	+ 549	+ 230	+ 319	+ 325,185	+ 211	.
Feb.	+ 11,627	+ 10,974	+ 174	- 640	+ 814	+ 409	+ 405	+ 324,497	+ 1,167	.
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	.
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	.
2025 Nov.	244,844	143,126	52,177	17,737	34,440	5,218	29,222	41,141	8,400	.
Dec.	246,012	143,530	52,832	17,896	34,936	5,216	29,720	41,253	8,397	.
2026 Jan.	245,354	143,289	52,737	17,818	34,919	5,206	29,713	40,970	8,358	.
Feb.	245,537	144,063	52,321	17,521	34,800	5,204	29,596	40,767	8,386	.
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	.
										Changes *
2025	- 2,991	+ 3,238	- 2,694	- 2,297	- 397	- 291	- 106	+ 507,184	- 730	.
2025 Nov.	+ 3,053	+ 3,287	- 48	- 153	+ 105	+ 71	+ 34	+ 41,141	+ 29	.
Dec.	+ 793	+ 404	+ 280	+ 154	+ 126	- 52	+ 178	+ 41,253	+ 3	.
2026 Jan.	- 838	- 421	- 95	- 78	- 17	- 10	- 7	+ 40,970	- 39	.
Feb.	+ 183	- 774	- 416	- 297	- 119	- 2	- 117	+ 40,767	+ 28	.
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	.
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	-
2025 Nov.	71,526	44,362	21,312	13,738	7,574	1,645	5,929	2,438	3,414	-
Dec.	72,442	45,002	21,591	14,099	7,492	1,609	5,883	2,401	3,448	-
2026 Jan.	74,633	45,963	22,518	14,699	7,819	1,646	6,173	2,533	3,619	-
Feb.	76,078	47,311	22,621	14,832	7,789	1,648	6,141	2,528	3,618	-
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	-
										Changes *
2025	+ 1,667	+ 2,340	- 529	- 260	- 269	- 27	- 242	- 307	+ 163	-
2025 Nov.	- 1,405	- 567	- 739	- 793	+ 54	+ 30	+ 24	- 89	- 10	-
Dec.	+ 916	+ 640	+ 279	+ 361	- 82	- 36	- 46	+ 37	+ 34	-
2026 Jan.	- 1,319	- 1,214	- 408	- 145	- 263	- 148	- 115	+ 132	+ 171	-
Feb.	+ 1,375	+ 1,278	+ 103	+ 133	+ 30	+ 2	- 32	+ 5	- 1	-
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	-

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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.