

IV. Banks

8. Deposits of domestic households and non-profit institutions at banks (MFIs) in Germany *

€ billion

Period	Sight deposits							Time deposits 1,2				
	Deposits of domestic households and non-profit institutions, total	by creditor group						Total	by creditor group			
		Domestic households					Domestic non-profit institutions		Domestic households			
		Total	Total	Self-employed persons	Employees	Other individuals			Total	Total	Self-employed persons	Employees
End of year or month *												
2021	2,623.6	1,807.1	1,762.4	308.6	1,288.4	165.4	44.7	249.8	237.8	18.2	185.6	33.9
2022	2,688.7	1,854.7	1,809.9	307.3	1,342.5	160.1	44.8	284.8	268.7	31.2	200.5	37.1
2023	2,747.5	1,726.6	1,685.2	270.9	1,271.0	143.4	41.3	455.7	434.0	67.6	317.3	49.2
2023 Oct.	2,697.4	1,724.6	1,683.9	276.4	1,263.0	144.5	40.6	428.5	407.4	63.5	296.9	47.0
Nov.	2,718.2	1,721.6	1,681.1	273.3	1,264.5	143.3	40.5	440.6	420.1	64.9	307.4	47.8
Dec.	2,747.5	1,726.6	1,685.2	270.9	1,271.0	143.4	41.3	455.7	434.0	67.6	317.3	49.2
2024 Jan.	2,740.1	1,697.3	1,656.3	268.0	1,248.0	140.4	41.0	474.8	453.1	71.2	331.3	50.7
Feb.	2,753.9	1,693.5	1,652.1	265.9	1,247.2	139.0	41.4	491.7	469.9	74.0	344.0	52.0
Mar.	2,764.9	1,693.3	1,652.0	261.1	1,252.7	138.1	41.4	503.6	481.4	75.5	352.8	53.2
Changes *												
2022	+ 66.5	+ 48.0	+ 47.8	- 1.5	+ 54.1	- 4.7	+ 0.1	+ 35.4	+ 31.4	+ 12.9	+ 17.2	+ 1.2
2023	+ 58.9	- 132.7	- 129.2	- 36.7	- 76.8	- 15.7	- 3.5	+ 170.6	+ 164.9	+ 36.1	+ 116.5	+ 12.2
2023 Oct.	+ 0.9	- 20.1	- 19.8	+ 0.6	- 17.8	- 2.5	- 0.3	+ 13.1	+ 13.4	+ 2.3	+ 10.1	+ 1.0
Nov.	+ 20.7	- 2.9	- 2.8	+ 3.0	+ 1.4	- 1.2	- 0.2	+ 12.1	+ 12.7	+ 1.4	+ 10.4	+ 0.8
Dec.	+ 29.3	+ 5.0	+ 4.1	- 2.4	+ 6.5	+ 0.1	+ 0.9	+ 15.0	+ 13.9	+ 2.6	+ 9.9	+ 1.3
2024 Jan.	- 7.5	- 29.3	- 29.0	- 2.9	- 23.1	- 3.0	- 0.3	+ 19.2	+ 19.1	+ 3.6	+ 14.0	+ 1.5
Feb.	+ 13.8	- 3.8	- 4.2	- 2.0	- 0.7	- 1.4	+ 0.4	+ 16.9	+ 16.8	+ 2.8	+ 12.7	+ 1.3
Mar.	+ 11.1	- 0.1	- 0.1	- 4.8	+ 5.5	- 0.8	+ 0.0	+ 11.9	+ 11.5	+ 1.5	+ 8.8	+ 1.2

* See Table IV.2, footnote *: statistical breaks have been eliminated from the changes. The figures for the latest date are always to be regarded as provisional.

Subsequent revisions, which appear in the following Monthly Report, are not specially marked. 1 Including subordinated liabilities and liabilities arising from

9. Deposits of domestic government at banks (MFIs) in Germany, by creditor group *

€ billion

Period	Deposits												
	Domestic government, total	Federal Government and its special funds 1						State governments					
		Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 2	Memo item: Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 2	Memo item: Fiduciary loans
				for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
End of year or month *													
2021	210.1	43.5	4.2	3.2	36.0	0.1	11.7	47.4	21.7	13.8	11.3	0.6	14.1
2022	279.8	66.8	7.9	24.2	34.6	0.1	11.4	53.8	17.1	25.2	10.9	0.5	15.9
2023	286.9	52.0	9.8	6.7	35.5	0.0	11.6	51.9	19.7	21.9	9.9	0.4	15.1
2023 Oct.	291.0	59.7	14.6	10.0	35.1	0.0	11.1	62.5	20.8	30.7	10.6	0.4	15.0
Nov.	285.2	55.1	12.7	7.4	34.9	0.0	11.3	51.2	18.7	21.6	10.4	0.4	14.7
Dec.	286.9	52.0	9.8	6.7	35.5	0.0	11.6	51.9	19.7	21.9	9.9	0.4	15.1
2024 Jan.	272.5	50.5	10.8	4.2	35.4	0.0	11.6	55.7	22.3	24.0	9.1	0.3	14.9
Feb.	276.6	49.5	10.1	4.0	35.3	0.0	11.7	57.9	21.1	26.7	9.7	0.4	14.9
Mar.	283.2	49.9	10.6	4.0	35.3	0.0	11.9	63.1	20.8	32.5	9.4	0.4	15.0
Changes *													
2022	+ 69.1	+ 23.0	+ 3.5	+ 20.9	- 1.4	- 0.0	- 0.3	+ 6.4	- 4.6	+ 11.3	- 0.3	- 0.1	+ 1.8
2023	+ 6.5	- 14.8	+ 1.9	- 17.6	+ 0.9	- 0.0	+ 0.2	- 2.0	+ 2.9	- 3.7	- 1.0	- 0.1	- 0.1
2023 Oct.	- 14.0	- 0.3	+ 3.5	- 3.8	- 0.0	-	- 0.0	- 9.4	- 4.2	- 5.3	+ 0.1	- 0.0	- 0.2
Nov.	- 5.8	- 4.6	- 1.9	- 2.5	- 0.2	+ 0.0	+ 0.1	- 11.5	- 2.0	- 9.3	- 0.2	+ 0.0	- 0.3
Dec.	+ 1.7	- 3.1	- 2.9	- 0.8	+ 0.6	+ 0.0	+ 0.3	+ 0.8	+ 1.1	+ 0.3	- 0.5	- 0.0	+ 0.4
2024 Jan.	- 14.4	- 1.5	+ 1.0	- 2.5	- 0.1	- 0.0	+ 0.0	+ 3.8	+ 2.5	+ 2.0	- 0.8	- 0.0	- 0.2
Feb.	+ 4.1	- 1.0	- 0.7	- 0.2	- 0.1	+ 0.0	+ 0.1	+ 2.2	- 1.2	+ 2.8	+ 0.6	+ 0.0	+ 0.0
Mar.	+ 6.6	+ 0.5	+ 0.4	+ 0.0	- 0.0	+ 0.0	+ 0.2	+ 5.2	- 0.3	+ 5.7	- 0.2	+ 0.0	+ 0.0

* See Table IV.2, footnote *: excluding deposits of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office, and, from 1995, of Deutsche Bahn AG, Deutsche Post AG and Deutsche

Telekom AG, and of publicly owned enterprises, which are included in "Enterprises". Statistical breaks have been eliminated from the changes. The figures for the latest date are always to be regarded as provisional. Subsequent revisions, which appear in

IV. Banks

					Savings deposits ³			Memo item:				Period
by maturity					Total	Domestic households	Domestic non-profit institutions	Bank savings bonds ⁴	Fiduciary loans	Subordinated liabilities (excluding negotiable debt securities) ⁵	Liabilities arising from repos	
Domestic non-profit institutions	up to and including 1 year	more than 1 year ²										
		Total	of which:									
		up to and including 2 years	more than 2 years									
End of year or month *												
12.0	31.7	218.1	10.1	208.0	553.4	547.2	6.2	13.2	6.1	2.8	-	2021
16.0	67.2	217.5	10.6	206.9	526.8	521.8	5.1	22.4	6.8	3.1	-	2022
21.6	204.7	251.0	38.2	212.7	441.8	438.4	3.4	123.5	21.0	3.5	-	2023
21.0	187.1	241.3	31.8	209.5	451.0	447.3	3.7	93.4	8.9	3.5	-	2023 Oct.
20.5	194.6	245.9	35.5	210.4	444.0	440.5	3.5	111.9	9.3	3.5	-	Nov.
21.6	204.7	251.0	38.2	212.7	441.8	438.4	3.4	123.5	21.0	3.5	-	Dec.
21.7	218.9	255.9	41.7	214.2	435.3	432.0	3.3	132.6	25.5	3.6	-	2024 Jan.
21.8	232.4	259.3	45.0	214.3	430.4	427.2	3.2	138.3	28.2	3.7	-	Feb.
22.2	242.8	260.8	46.1	214.8	426.3	423.2	3.2	141.7	30.5	3.7	-	Mar.
Changes *												
+ 4.0	+ 35.7	- 0.3	+ 0.5	- 0.8	- 26.1	- 25.0	- 1.1	+ 9.2	+ 0.7	+ 0.3	-	2022
+ 5.7	+ 137.0	+ 33.6	+ 27.8	+ 5.8	- 80.1	- 78.4	- 1.7	+ 101.1	+ 2.9	+ 0.4	-	2023
- 0.3	+ 9.8	+ 3.4	+ 3.0	+ 0.4	- 6.3	- 6.2	- 0.1	+ 14.1	+ 0.4	+ 0.0	-	2023 Oct.
- 0.5	+ 7.5	+ 4.6	+ 3.7	+ 0.9	- 7.0	- 6.8	- 0.2	+ 18.5	+ 0.4	+ 0.1	-	Nov.
+ 1.2	+ 10.0	+ 5.0	+ 2.8	+ 2.3	- 2.3	- 2.2	- 0.1	+ 11.6	+ 0.3	+ 0.0	-	Dec.
+ 0.0	+ 14.2	+ 5.0	+ 3.5	+ 1.5	- 6.4	- 6.3	- 0.1	+ 9.1	+ 4.5	+ 0.1	-	2024 Jan.
+ 0.1	+ 13.5	+ 3.4	+ 3.3	+ 0.1	- 4.9	- 4.9	- 0.1	+ 5.7	+ 2.7	+ 0.1	-	Feb.
+ 0.4	+ 10.8	+ 1.1	+ 1.1	- 0.1	- 4.1	- 4.0	- 0.1	+ 3.4	+ 2.3	+ 0.0	-	Mar.

registered debt securities. ² Including deposits under savings and loan contracts (see Table IV.12). ³ Excluding deposits under savings and loan contracts (see also

footnote 2). ⁴ Including liabilities arising from non-negotiable bearer debt securities. ⁵ Included in time deposits.

Local government and local government associations (including municipal special-purpose associations)						Social security funds						Period
Total	Sight deposits	Time deposits ³		Savings deposits and bank savings bonds ^{2,4}	Memo item: Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ²	Memo item: Fiduciary loans	
		for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year			
End of year or month *												
70.9	48.5	6.0	12.0	4.4	0.0	48.3	8.0	19.0	20.5	0.8	-	2021
80.0	49.2	12.5	13.8	4.4	0.0	79.2	8.3	44.9	25.5	0.6	-	2022
83.3	45.6	19.8	14.1	3.8	0.0	99.6	16.1	57.2	25.3	1.0	-	2023
72.8	35.9	19.2	14.0	3.8	0.0	95.9	21.0	48.2	25.8	0.9	-	2023 Oct.
79.5	42.1	19.5	14.1	3.8	0.0	99.5	18.9	55.2	24.4	1.0	-	Nov.
83.3	45.6	19.8	14.1	3.8	0.0	99.6	16.1	57.2	25.3	1.0	-	Dec.
73.1	35.5	19.8	14.0	3.7	0.0	93.2	16.2	50.4	25.5	1.0	-	2024 Jan.
77.5	39.4	20.1	14.2	3.7	0.0	91.8	17.1	50.5	23.2	1.0	-	Feb.
73.1	35.4	20.0	14.1	3.7	0.0	97.1	22.2	49.6	24.2	1.0	-	Mar.
Changes *												
+ 10.2	+ 0.9	+ 7.9	+ 1.3	+ 0.1	-	+ 29.6	+ 0.3	+ 24.5	+ 4.9	- 0.2	-	2022
+ 3.2	- 3.8	+ 7.3	+ 0.3	- 0.6	-	+ 20.2	+ 7.8	+ 12.4	- 0.3	+ 0.3	-	2023
- 2.2	- 1.5	- 0.6	- 0.2	+ 0.0	-	- 2.0	+ 0.3	- 1.9	- 0.5	+ 0.0	-	2023 Oct.
+ 6.7	+ 6.3	+ 0.3	+ 0.1	+ 0.0	-	+ 3.6	- 2.2	+ 7.1	- 1.4	+ 0.1	-	Nov.
+ 3.8	+ 3.3	+ 0.3	+ 0.1	+ 0.0	-	+ 0.1	- 2.8	+ 2.0	+ 0.9	+ 0.0	-	Dec.
- 10.2	- 10.1	+ 0.0	- 0.1	- 0.1	-	- 6.5	+ 0.2	- 6.8	+ 0.2	- 0.0	-	2024 Jan.
+ 4.3	+ 3.9	+ 0.3	+ 0.2	- 0.0	-	- 1.4	+ 0.9	+ 0.1	- 2.4	+ 0.0	-	Feb.
- 4.4	- 4.0	- 0.1	- 0.2	- 0.0	-	+ 5.3	+ 5.1	- 0.9	+ 1.1	- 0.0	-	Mar.

the following Monthly Report, are not specially marked. ¹ Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. ² Including liabilities arising from

non-negotiable bearer debt securities. ³ Including deposits under savings and loan contracts. ⁴ Excluding deposits under savings and loan contracts (see also footnote 3).