

## I. Banks and other financial institutions

### 2. Deposits and Loans in Germany

#### b) Deposits held with monetary financial institutions (excluding the Bundesbank) in Germany by domestic non-banks

seasonally adjusted +

Period	of which:					Breakdown of short-term deposits by domestic sector: 1					
	Total (R)	Overnight (R)	With an agreed maturity of		Redeemable at notice of		Insurance corporations and pension funds	Other financial inter-mediararies	Non-financial corporations (R)	Households 2	General government 3 (R)
			Up to 2 years	Over 2 years	Up to 3 months (R)	Over 3 months					
<b>Outstanding amounts in € billion 4</b>											
2023 Q1	4,104.4	2,645.1	456.1	496.6	479.7	26.8	37.6	174.0	736.6	2,427.3	205.5
Q2	4,119.7	2,593.3	543.5	499.6	450.3	33.0	37.8	174.6	733.8	2,428.7	212.2
Q3	4,125.4	2,545.3	618.1	499.3	421.3	41.5	34.7	170.8	738.1	2,430.5	210.7
Q4	4,172.2	2,522.0	700.2	504.9	394.8	50.4	37.6	167.2	750.3	2,448.4	213.4
2024 Q1	4,191.9	2,483.8	772.4	505.7	372.6	57.4	38.3	163.9	756.9	2,467.8	201.9
2023 May	4,103.8	2,610.1	503.1	500.0	460.1	30.4	39.8	172.4	727.8	2,430.0	203.3
June	4,119.7	2,593.3	543.5	499.6	450.3	33.0	37.8	174.6	733.8	2,428.7	212.2
July	4,116.6	2,571.1	569.9	499.4	440.3	35.9	37.7	173.9	733.9	2,428.6	207.2
Aug.	4,118.2	2,552.5	599.2	498.4	429.5	38.6	36.4	173.0	736.2	2,427.7	207.9
Sep.	4,125.4	2,545.3	618.1	499.3	421.3	41.5	34.7	170.8	738.1	2,430.5	210.7
Oct.	4,136.7	2,529.6	652.0	498.8	411.9	44.4	35.9	173.3	746.7	2,432.9	204.6
Nov.	4,145.0	2,516.4	677.2	502.4	401.2	47.9	35.7	175.7	747.1	2,432.7	203.6
Dec.	4,172.2	2,522.0	700.2	504.9	394.8	50.4	37.6	167.2	750.3	2,448.4	213.4
2024 Jan.	4,163.6	2,485.1	735.4	504.7	385.0	53.3	39.4	161.4	751.0	2,454.2	199.5
Feb.	4,161.9	2,468.6	755.1	504.8	377.5	55.7	38.3	162.7	748.7	2,454.1	197.4
Mar.	4,191.9	2,483.8	772.4	505.7	372.6	57.4	38.3	163.9	756.9	2,467.8	201.9
Apr.	4,196.4	2,475.6	786.9	507.8	367.4	58.6	37.6	164.5	756.2	2,478.9	192.8
May p	4,200.1	2,477.2	791.8	508.9	363.6	58.7	38.5	161.6	759.0	2,479.4	194.1
<b>Transactions during period in € billion</b>											
2023 Q1	14.8	-62.2	95.5	2.3	-24.8	3.9	4.1	-3.4	3.4	-11.3	15.7
Q2	14.2	-51.8	86.2	3.0	-29.4	6.2	0.2	-1.5	-1.4	1.3	6.4
Q3	4.8	-47.9	74.0	-0.7	-29.0	8.4	-3.3	-3.7	4.0	1.7	-1.5
Q4	59.1	-10.4	82.5	4.7	-26.6	9.0	2.9	8.0	13.7	18.2	2.6
2024 Q1	19.0	-38.7	72.1	0.9	-22.2	7.0	0.7	-3.5	6.3	19.2	-11.5
2023 May	-1.8	-17.3	21.0	2.4	-10.0	2.0	1.2	-3.0	-9.3	5.0	-0.2
June	15.6	-16.4	39.5	-0.4	-9.7	2.6	-2.0	-0.0	7.7	-1.3	9.0
July	-2.7	-21.8	26.6	-0.3	-10.0	2.9	-0.0	-0.5	0.3	0.0	-5.0
Aug.	1.1	-18.3	28.5	-1.0	-10.8	2.7	-1.6	-1.0	2.2	-0.9	0.7
Sep.	6.4	-7.8	18.9	0.6	-8.2	2.9	-1.7	-2.2	1.4	2.6	2.8
Oct.	11.4	-15.6	33.9	-0.5	-9.5	3.0	1.2	2.7	8.7	2.4	-6.0
Nov.	9.3	-12.5	25.3	3.7	-10.7	3.4	-0.2	2.6	0.9	-0.0	-1.2
Dec.	38.5	17.6	23.2	1.5	-6.4	2.6	1.9	2.7	4.1	15.8	9.8
2024 Jan.	-9.4	-37.4	35.1	-0.2	-9.8	2.9	1.8	-6.0	0.4	5.6	-14.0
Feb.	-1.7	-16.4	19.7	0.1	-7.5	2.4	-1.1	1.3	-2.2	-0.0	-2.1
Mar.	30.1	15.2	17.2	0.9	-4.9	1.7	-0.1	1.2	8.2	13.7	4.5
Apr.	4.2	-8.4	14.5	2.1	-5.2	1.2	-0.7	0.5	-0.8	11.1	-9.2
May p	4.3	2.1	4.8	1.1	-3.8	0.1	1.0	-2.7	3.1	0.5	1.3
<b>Period-to-period growth rates of transactions as a percentage 5</b>											
2023 Q1	0.4	-2.3	26.5	0.5	-4.9	17.3	12.2	-1.9	0.5	-0.5	8.3
Q2	0.3	-2.0	18.9	0.6	-6.1	23.3	0.6	-0.9	-0.2	0.1	3.1
Q3	0.1	-1.8	13.6	-0.1	-6.4	25.5	-8.7	-2.1	0.5	0.1	-0.7
Q4	1.4	-0.4	13.3	0.9	-6.3	21.6	8.5	4.7	1.9	0.7	1.2
2024 Q1	0.5	-1.5	10.3	0.2	-5.6	13.9	1.8	-2.1	0.8	0.8	-5.4
2023 May	-0.0	-0.7	4.4	0.5	-2.1	7.1	3.0	-1.7	-1.3	0.2	-0.1
June	0.4	-0.6	7.9	-0.1	-2.1	8.6	-5.0	-0.0	1.1	-0.1	4.4
July	-0.1	-0.8	4.9	-0.1	-2.2	8.7	-0.1	-0.3	0.0	0.0	-2.4
Aug.	0.0	-0.7	5.0	-0.2	-2.5	7.4	-4.1	-0.6	0.3	-0.0	0.3
Sep.	0.2	-0.3	3.2	0.1	-1.9	7.5	-4.7	-1.3	0.2	0.1	1.3
Oct.	0.3	-0.6	5.5	-0.1	-2.2	7.2	3.5	1.6	1.2	0.1	-2.9
Nov.	0.2	-0.5	3.9	0.7	-2.6	7.7	-0.6	1.5	0.1	-0.0	-0.6
Dec.	0.9	0.7	3.4	0.3	-1.6	5.3	5.4	1.6	0.6	0.6	4.8
2024 Jan.	-0.2	-1.5	5.0	-0.0	-2.5	5.8	4.9	-3.6	0.1	0.2	-6.6
Feb.	-0.0	-0.7	2.7	0.0	-1.9	4.4	-2.8	0.8	-0.3	-0.0	-1.0
Mar.	0.7	0.6	2.3	0.2	-1.3	3.1	-0.2	0.7	1.1	0.6	2.3
Apr.	0.1	-0.3	1.9	0.4	-1.4	2.0	-1.8	0.3	-0.1	0.4	-4.5
May p	0.1	0.1	0.6	0.2	-1.0	0.1	2.5	-0.7	0.4	0.0	0.7

Source of the unadjusted figures for transactions and growth rates: European Central Bank; provisional. + Using Census X-12-ARIMA, 0.2.8. 1 Short-term deposits include overnight deposits, deposits with an agreed maturity of up to 2 years and deposits redeemable at notice of up to 3 months. 2 Including non-profit institutions serving

households. 3 Excluding central government. 4 Outstanding amount at the end of the quarter and month, respectively. 5 Figures calculated on the basis of indices with five decimal places.