

I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government * (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 and households										End of year or month *
2021	3,766,212	2,572,177	614,094	119,047	495,047	25,878	469,169	558,719	21,222	8,384
2022	3,882,189	2,638,053	681,903	208,034	473,869	27,395	446,474	531,244	30,989	8,624
2023	3,942,100	2,449,622	909,579	409,056	500,523	57,186	443,337	445,036	137,863	23,505
2023 Aug.	3,882,813	2,473,365	856,395	370,883	485,512	44,547	440,965	466,458	86,595	10,328
Sep.	3,884,376	2,463,760	866,855	378,269	488,586	47,534	441,052	460,897	92,864	10,690
Oct.	3,907,057	2,452,197	892,944	402,940	490,004	51,028	438,976	454,529	107,387	11,165
Nov.	3,932,059	2,460,477	898,007	403,196	494,811	54,542	440,269	447,482	126,093	11,618
Dec.	3,942,100	2,449,622	909,579	409,056	500,523	57,186	443,337	445,036	137,863	23,505
2024 Jan.	3,943,847	2,411,891	946,230	442,299	503,931	60,839	443,092	438,621	147,105	28,045
Feb.	3,936,980	2,390,563	959,797	454,020	505,777	64,073	441,704	433,644	152,976	30,890
Mar.	3,955,840	2,390,274	979,648	472,466	507,182	65,372	441,810	429,563	156,355	33,249
Apr.	3,973,445	2,393,769	994,202	484,999	509,203	66,182	443,021	425,009	160,465	36,761
May	3,988,480	2,404,841	999,412	489,049	510,363	66,706	443,657	421,492	162,735	39,901
										Changes *
2022	+ 122,658	+ 65,640	+ 74,206	+ 87,847	- 13,641	+ 1,429	- 15,070	- 26,970	+ 9,782	+ 240
2023	+ 70,015	- 180,722	+ 228,131	+ 200,055	+ 28,076	+ 29,793	- 1,717	- 81,208	+ 103,814	+ 3,486
2023 Aug.	+ 891	- 22,504	+ 23,436	+ 23,054	+ 382	+ 2,140	- 1,758	- 8,405	+ 8,364	+ 334
Sep.	+ 1,563	- 9,605	+ 10,460	+ 7,861	+ 2,599	+ 2,737	- 138	- 5,561	+ 6,269	+ 362
Oct.	+ 22,721	- 11,563	+ 26,134	+ 24,671	+ 1,463	+ 3,494	- 2,031	- 6,368	+ 14,518	+ 475
Nov.	+ 25,122	+ 8,280	+ 5,183	+ 376	+ 4,807	+ 3,514	+ 1,293	- 7,047	+ 18,706	+ 453
Dec.	+ 20,658	+ 567	+ 10,767	+ 5,850	+ 4,917	+ 2,799	+ 2,118	- 2,446	+ 11,770	+ 492
2024 Jan.	+ 1,717	- 37,761	+ 36,701	+ 33,293	+ 3,408	+ 3,653	- 245	- 6,465	+ 9,242	+ 4,540
Feb.	- 6,837	- 21,328	+ 13,597	+ 11,721	+ 1,876	+ 3,264	- 1,388	- 4,977	+ 5,871	+ 2,845
Mar.	+ 18,860	- 289	+ 19,851	+ 18,446	+ 1,405	+ 1,299	+ 106	- 4,081	+ 3,379	+ 2,359
Apr.	+ 17,605	+ 3,495	+ 14,554	+ 12,533	+ 2,021	+ 810	+ 1,211	- 4,554	+ 4,110	+ 3,512
May	+ 15,035	+ 11,252	+ 5,030	+ 3,870	+ 1,160	+ 524	+ 636	- 3,517	+ 2,270	+ 3,140
Domestic government										End of year or month *
2021	210,084	82,390	121,856	41,965	79,891	23,812	56,079	2,522	3,316	25,816
2022	279,785	82,531	191,639	106,786	84,853	23,131	61,722	1,955	3,660	27,300
2023	286,923	91,218	190,492	105,598	84,894	23,304	61,590	859	4,354	26,636
2023 Aug.	305,603	95,074	205,352	119,284	86,068	22,773	63,295	1,029	4,148	26,569
Sep.	304,927	94,201	205,638	119,464	86,174	23,948	62,226	913	4,175	26,366
Oct.	290,965	92,344	193,513	107,954	85,559	23,532	62,027	890	4,218	26,163
Nov.	285,236	92,466	187,544	103,735	83,809	22,144	61,665	867	4,359	25,960
Dec.	286,923	91,218	190,492	105,598	84,894	23,304	61,590	859	4,354	26,636
2024 Jan.	272,491	84,877	182,499	98,384	84,115	23,412	60,703	798	4,317	26,471
Feb.	276,599	87,757	183,725	101,366	82,359	21,025	61,334	786	4,331	26,652
Mar.	283,192	88,960	189,124	106,106	83,018	21,967	61,051	779	4,329	26,933
Apr.	266,180	81,634	179,419	99,870	79,549	18,721	60,828	750	4,377	26,928
May	274,827	92,126	177,486	98,387	79,099	18,427	60,672	745	4,470	27,001
										Changes *
2022	+ 69,126	+ 196	+ 69,153	+ 64,651	+ 4,502	- 851	+ 5,353	- 567	+ 344	+ 1,484
2023	+ 6,538	+ 8,682	- 1,717	- 1,653	- 64	+ 148	- 212	- 1,076	+ 649	+ 61
2023 Aug.	+ 7,311	+ 9,344	- 2,142	- 1,780	- 362	- 275	- 87	- 50	+ 159	- 99
Sep.	- 676	- 873	+ 286	+ 180	+ 106	+ 1,175	- 1,069	- 116	+ 27	- 203
Oct.	- 13,982	- 1,857	- 12,150	- 11,510	- 640	- 416	- 224	- 23	+ 48	- 203
Nov.	- 5,849	+ 222	- 6,189	- 4,439	- 1,750	- 1,388	- 362	- 23	+ 141	- 203
Dec.	+ 1,667	- 1,268	+ 2,948	+ 1,858	+ 1,090	+ 1,165	- 75	- 8	+ 5	+ 676
2024 Jan.	- 14,432	- 6,341	- 7,993	- 7,214	- 779	+ 108	- 887	- 61	- 37	- 165
Feb.	+ 4,078	+ 2,880	+ 1,196	+ 2,982	- 1,786	- 2,417	+ 631	- 12	+ 14	+ 181
Mar.	+ 6,593	+ 1,203	+ 5,399	+ 4,740	+ 659	+ 942	- 283	- 7	- 2	+ 281
Apr.	- 17,012	- 7,326	- 9,705	- 6,236	- 3,469	- 3,246	- 223	- 29	+ 48	- 5
May	+ 8,647	+ 10,492	- 1,933	- 1,483	- 450	- 294	- 156	- 5	+ 93	+ 73

* 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** For "All cate-

gories of banks" and "Building and loan associations", 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.