

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 *
2021	1,142,653	765,056	364,300	87,378	276,922	15,773	261,149	5,323	7,974	2,329
2022	1,193,514	783,381	397,146	140,801	256,345	16,810	239,535	4,398	8,589	1,868
2023	1,194,589	723,044	453,913	204,349	249,564	18,958	230,606	3,273	14,359	2,491
2023 Nov.	1,213,891	738,855	457,422	208,549	248,873	19,031	229,842	3,450	14,164	2,341
Dec.	1,194,589	723,044	453,913	204,349	249,564	18,958	230,606	3,273	14,359	2,491
2024 Jan.	1,203,784	714,592	471,406	223,420	247,986	19,101	228,885	3,281	14,505	2,525
Feb.	1,183,113	697,086	468,107	221,600	246,507	19,081	227,426	3,249	14,671	2,691
Mar.	1,190,956	696,991	476,049	229,707	246,342	19,317	227,025	3,219	14,697	2,759
Apr.	1,197,679	699,955	479,692	232,547	247,145	19,075	228,070	3,205	14,827	2,928
May	1,203,128	709,042	475,850	228,198	247,652	19,390	228,262	3,202	15,034	3,021
June	1,183,391	697,217	467,839	218,483	249,356	19,492	229,864	3,189	15,146	3,041
July	1,207,318	719,542	469,355	220,488	248,867	19,224	229,643	3,179	15,242	3,111
Aug.	1,216,495	724,370	473,646	225,785	247,861	19,087	228,774	3,179	15,300	3,252
Sep.	1,218,079	727,302	472,173	224,560	247,613	19,020	228,593	3,174	15,430	3,241
										Changes *
2022	+ 56,195	+ 17,684	+ 38,801	+ 52,143	- 13,342	+ 953	- 14,295	- 920	+ 630	- 461
2023	+ 11,069	- 48,014	+ 57,513	+ 63,032	- 5,519	+ 2,040	- 7,559	- 1,140	+ 2,710	+ 623
2023 Nov.	+ 4,380	+ 11,217	- 6,952	- 7,161	+ 209	+ 163	+ 372	- 70	+ 185	+ 37
Dec.	- 8,685	- 4,429	- 4,274	- 4,160	+ 114	+ 27	- 4,161	+ 177	+ 195	+ 150
2024 Jan.	+ 9,195	- 8,452	+ 17,543	+ 19,121	- 1,578	+ 143	- 1,721	- 42	+ 146	+ 34
Feb.	- 20,671	- 17,506	- 3,299	- 1,820	- 1,479	+ 20	- 1,459	- 32	+ 166	+ 166
Mar.	+ 7,843	- 95	+ 7,942	+ 8,107	- 165	+ 236	- 401	- 30	+ 266	+ 68
Apr.	+ 6,723	+ 2,964	+ 3,643	+ 2,840	+ 803	- 242	+ 1,045	- 14	+ 130	+ 169
May	+ 5,519	+ 9,247	- 3,932	- 4,439	+ 507	+ 315	+ 192	- 3	+ 207	+ 93
June	- 21,517	- 11,825	- 9,791	- 9,715	- 76	+ 102	- 178	- 13	+ 112	+ 20
July	+ 23,947	+ 22,325	+ 1,536	+ 2,025	- 489	- 268	- 221	- 10	+ 96	+ 70
Aug.	+ 9,315	+ 4,966	+ 4,291	+ 5,297	- 1,006	- 137	- 869	-	+ 58	+ 141
Sep.	+ 1,474	+ 2,822	- 1,473	- 1,225	- 248	- 67	- 181	- 5	+ 130	- 11
Domestic self-employed persons 6										End of year or month *
2021	327,645	308,647	18,212	4,668	13,544	627	12,917	.	786	197
2022	340,145	307,251	31,178	17,103	14,075	916	13,159	.	1,716	206
2023	348,988	270,859	67,555	49,750	17,805	3,934	13,871	.	10,574	261
2023 Nov.	347,725	273,342	64,908	47,565	17,343	3,679	13,664	.	9,475	244
Dec.	348,988	270,859	67,555	49,750	17,805	3,934	13,871	.	10,574	261
2024 Jan.	350,465	267,972	71,152	52,862	18,290	4,252	14,038	.	11,341	.
Feb.	351,639	265,935	73,971	55,297	18,674	4,598	14,076	.	11,733	.
Mar.	348,561	261,121	75,453	56,652	18,801	4,614	14,187	.	11,987	.
Apr.	354,144	265,472	76,366	57,467	18,899	4,635	14,264	.	12,306	.
May	355,934	265,981	77,548	58,610	18,938	4,611	14,327	.	12,405	.
June	353,163	262,246	78,343	59,348	18,995	4,635	14,360	.	12,574	.
July	359,720	267,580	79,442	60,464	18,978	4,609	14,369	.	12,698	.
Aug.	367,506	274,596	80,107	61,119	18,988	4,585	14,403	.	12,803	.
Sep.	362,531	268,780	80,736	61,823	18,913	4,462	14,451	.	13,015	.
										Changes *
2022	+ 12,372	- 1,491	+ 12,933	+ 12,415	+ 518	+ 289	+ 229	.	+ 930	+ 9
2023	+ 8,265	- 36,740	+ 36,147	+ 32,457	+ 3,690	+ 3,018	+ 672	.	+ 8,858	+ 55
2023 Nov.	+ 131	- 2,972	+ 1,398	+ 848	+ 550	+ 431	+ 119	.	+ 1,705	+ 9
Dec.	+ 1,263	- 2,443	+ 2,607	+ 2,185	+ 422	+ 255	+ 167	.	+ 1,099	+ 17
2024 Jan.	+ 1,447	- 2,917	+ 3,597	+ 3,112	+ 485	+ 318	+ 167	.	+ 767	.
Feb.	+ 1,174	- 2,037	+ 2,819	+ 2,435	+ 384	+ 346	+ 38	.	+ 392	.
Mar.	- 3,078	- 4,814	+ 1,482	+ 1,355	+ 127	+ 16	+ 111	.	+ 254	.
Apr.	+ 5,468	+ 4,336	+ 813	+ 785	+ 28	+ 1	+ 27	.	+ 319	.
May	+ 1,790	+ 549	+ 1,142	+ 1,103	+ 39	- 24	+ 63	.	+ 99	.
June	- 2,836	- 3,775	+ 770	+ 713	+ 57	+ 24	+ 33	.	+ 169	.
July	+ 6,557	+ 5,334	+ 1,099	+ 1,116	- 17	- 26	+ 9	.	+ 124	.
Aug.	+ 2,341	+ 1,571	+ 665	+ 655	+ 10	- 24	+ 34	.	+ 105	.
Sep.	- 4,945	- 5,786	+ 629	+ 704	- 75	- 123	+ 48	.	+ 212	.

* 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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Domestic employees										End of year or month *
2023	2,128,741	1,271,015	317,291	127,380	189,911	27,877	162,034	438,353	102,082	3,678
2024 Mar.	2,146,220	1,252,713	352,769	155,044	197,725	33,928	163,797	423,174	117,564	.
Apr.	2,152,452	1,251,106	361,731	162,831	198,900	34,782	164,118	418,693	120,922	.
May	2,158,279	1,251,758	368,555	168,995	199,560	34,996	164,564	415,220	122,746	.
June	2,172,772	1,262,032	374,455	174,587	199,868	35,475	164,393	411,194	125,091	.
July	2,167,343	1,253,614	380,049	180,311	199,738	35,438	164,300	407,261	126,419	.
Aug.	2,194,970	1,279,001	384,187	183,338	200,849	36,043	164,806	404,427	127,355	.
Sep.	2,198,811	1,279,067	388,039	187,156	200,883	35,855	165,028	402,670	129,035	.
Changes *										
2023	+ 46,109	- 76,817	+ 116,511	+ 90,830	+ 25,681	+ 21,196	+ 4,485	- 78,399	+ 84,814	+ 1,318
2024 Mar.	+ 13,239	+ 5,501	+ 8,792	+ 7,545	+ 1,247	+ 866	+ 381	- 3,994	+ 2,940	.
Apr.	+ 5,827	- 1,662	+ 8,612	+ 7,712	+ 900	+ 789	+ 111	- 4,481	+ 3,358	.
May	+ 5,827	+ 702	+ 6,774	+ 6,114	+ 660	+ 214	+ 446	- 3,473	+ 1,824	.
June	+ 14,558	+ 10,314	+ 5,925	+ 5,617	+ 308	+ 479	- 171	- 4,026	+ 2,345	.
July	- 5,429	- 8,418	+ 5,594	+ 5,724	- 130	- 37	- 93	- 3,933	+ 1,328	.
Aug.	+ 3,272	+ 2,532	+ 2,638	+ 2,527	+ 111	+ 5	+ 106	- 2,834	+ 936	.
Sep.	+ 3,931	+ 156	+ 3,852	+ 3,818	+ 34	- 188	+ 222	- 1,757	+ 1,680	.
Other domestic individuals										End of year or month *
2023	200,654	143,373	49,171	13,876	35,295	4,550	30,745	.	8,110	17,075
2024 Mar.	200,478	138,145	53,179	16,805	36,374	5,685	30,689	.	9,154	.
Apr.	199,629	136,108	54,132	17,824	36,308	5,903	30,405	.	9,389	.
May	200,069	135,889	54,683	18,378	36,305	5,961	30,344	.	9,497	.
June	200,679	136,053	54,968	18,793	36,175	5,949	30,226	.	9,658	.
July	199,580	134,401	55,491	19,362	36,129	6,003	30,126	.	9,688	.
Aug.	201,764	137,969	54,085	18,907	35,178	5,450	29,728	.	9,710	.
Sep.	201,894	137,778	54,384	19,266	35,118	5,473	29,645	.	9,732	.
Changes *										
2023	+ 3,045	- 15,686	+ 12,245	+ 8,236	+ 4,009	+ 3,211	+ 798	.	+ 6,486	+ 1,490
2024 Mar.	- 475	- 829	+ 1,217	+ 1,032	+ 185	+ 175	+ 10	.	+ 87	.
Apr.	+ 329	- 1,967	+ 1,403	+ 1,124	+ 279	+ 303	- 24	.	+ 235	.
May	+ 440	- 219	+ 551	+ 554	- 3	+ 58	- 61	.	+ 108	.
June	+ 610	+ 164	+ 285	+ 415	- 130	- 12	- 118	.	+ 161	.
July	- 1,119	- 1,652	+ 503	+ 549	- 46	- 54	- 100	.	+ 30	.
Aug.	- 76	- 192	+ 94	+ 45	+ 49	+ 47	+ 2	.	+ 22	.
Sep.	+ 130	- 191	+ 299	+ 359	- 60	+ 23	- 83	.	+ 22	.
Domestic non-profit institutions										End of year or month *
2023	69,128	41,331	21,649	13,701	7,948	1,867	6,081	3,410	2,738	-
2024 Mar.	69,625	41,304	22,198	14,258	7,940	1,828	6,112	3,170	2,953	-
Apr.	69,541	41,128	22,281	14,330	7,951	1,787	6,164	3,111	3,021	-
May	71,069	42,171	22,776	14,868	7,908	1,748	6,160	3,070	3,052	-
June	70,250	41,360	22,779	14,916	7,863	1,722	6,141	3,020	3,091	-
July	69,781	40,986	22,668	14,821	7,847	1,658	6,189	2,966	3,161	-
Aug.	70,893	41,885	22,886	15,000	7,886	1,655	6,231	2,930	3,192	-
Sep.	70,787	41,988	22,652	14,826	7,826	1,636	6,190	2,902	3,245	-
Changes *										
2023	+ 1,527	- 3,465	+ 5,715	+ 5,500	+ 215	+ 328	- 113	- 1,669	+ 946	-
2024 Mar.	+ 381	- 52	+ 418	+ 407	+ 11	+ 6	+ 5	- 57	+ 72	-
Apr.	- 84	- 176	+ 83	+ 72	+ 11	- 41	+ 52	- 59	+ 68	-
May	+ 1,473	+ 988	+ 495	+ 538	- 43	- 39	- 4	- 41	+ 31	-
June	- 819	- 811	+ 3	+ 48	- 45	- 26	- 19	- 50	+ 39	-
July	- 469	- 374	- 111	- 95	- 16	- 64	+ 48	- 54	+ 70	-
Aug.	+ 1,112	+ 899	+ 218	+ 179	+ 39	- 3	+ 42	- 36	+ 3	-
Sep.	- 106	+ 103	- 234	- 174	- 60	- 19	- 41	- 28	+ 51	-

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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.