

## 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	
<b>Domestic enterprises (non-MFIs) 5</b>										<b>End of year or month *</b>
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
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.	1,219,802	728,972	472,211	224,590	247,621	18,934	228,687	3,174	15,445	3,241
Oct.	1,229,990	734,985	476,325	229,551	246,774	18,774	228,000	3,216	15,464	3,330
Nov.	1,236,053	745,877	471,674	220,903	250,771	18,888	231,883	3,220	15,282	3,331
										<b>Changes *</b>
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
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	+ 26	+ 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	- 1	+ 58	+ 141
Sep.	+ 3,637	+ 4,492	- 995	- 895	- 100	- 13	- 87	- 5	+ 145	- 11
Oct.	+ 10,268	+ 6,028	+ 4,094	+ 4,956	- 862	- 160	- 702	+ 42	+ 104	+ 89
Nov.	+ 6,428	+ 10,892	- 4,286	- 8,648	+ 4,362	+ 479	+ 3,883	+ 4	- 182	+ 1
<b>Domestic self-employed persons 6</b>										<b>End of year or month *</b>
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
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.	362,374	268,434	80,913	62,007	18,906	4,456	14,450	.	13,027	.
Oct.	368,041	274,038	81,442	62,521	18,921	4,389	14,532	.	12,561	.
Nov.	368,778	275,871	81,114	62,217	18,897	4,346	14,551	.	11,793	.
										<b>Changes *</b>
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
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.	- 5,102	- 6,132	+ 806	+ 888	- 82	- 129	+ 47	.	+ 224	.
Oct.	+ 5,667	+ 5,604	+ 309	+ 329	- 20	- 77	+ 57	.	- 246	.
Nov.	+ 737	+ 1,833	- 328	- 304	- 24	- 43	+ 19	.	- 768	.

\* 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.

## I Banks (MFIs) in Germany

cont'd: 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	
<b>Domestic employees</b>										<b>End of year or month *</b>
2023	2,128,741	1,271,015	317,291	127,380	189,911	27,877	162,034	438,353	102,082	3,678
2024 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.	2,198,130	1,278,453	387,400	186,622	200,778	35,793	164,985	402,612	129,665	.
Oct.	2,201,911	1,280,418	398,982	195,641	203,341	36,545	166,796	400,910	121,601	.
Nov.	2,229,418	1,311,802	402,242	198,909	203,333	36,816	166,517	398,562	116,812	.
										<b>Changes *</b>
2023	+ 46,109	- 76,817	+ 116,511	+ 90,830	+ 25,681	+ 21,196	+ 4,485	- 78,399	+ 84,814	+ 1,318
2024 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.	+ 3,250	- 458	+ 3,213	+ 3,284	- 71	- 250	+ 179	- 1,815	+ 2,310	.
Oct.	+ 4,076	+ 2,565	+ 4,102	+ 3,669	+ 433	+ 162	+ 271	- 1,702	- 889	.
Nov.	+ 27,507	+ 31,134	+ 3,510	+ 3,068	+ 442	+ 271	+ 171	- 2,348	- 4,789	.
<b>Other domestic individuals</b>										<b>End of year or month *</b>
2023	200,654	143,373	49,171	13,876	35,295	4,550	30,745	.	8,110	17,075
2024 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.	201,868	137,759	54,301	19,195	35,106	5,467	29,639	.	9,808	.
Oct.	202,475	137,802	55,091	19,914	35,177	5,532	29,645	.	9,582	.
Nov.	204,542	140,053	55,164	20,084	35,080	5,539	29,541	.	9,325	.
										<b>Changes *</b>
2023	+ 3,045	- 15,686	+ 12,245	+ 8,236	+ 4,009	+ 3,211	+ 798	.	+ 6,486	+ 1,490
2024 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.	+ 104	- 210	+ 216	+ 288	- 72	+ 17	+ 89	.	+ 98	.
Oct.	+ 422	- 67	+ 525	+ 569	- 44	+ 40	- 84	.	- 36	.
Nov.	+ 2,067	+ 2,251	+ 73	+ 170	- 97	+ 7	- 104	.	- 257	.
<b>Domestic non-profit institutions</b>										<b>End of year or month *</b>
2023	69,128	41,331	21,649	13,701	7,948	1,867	6,081	3,410	2,738	-
2024 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.	70,820	42,045	22,629	14,811	7,818	1,634	6,184	2,901	3,245	-
Oct.	70,401	41,692	22,548	14,836	7,712	1,589	6,123	2,866	3,295	-
Nov.	69,664	41,578	22,045	14,341	7,704	1,593	6,111	2,757	3,284	-
										<b>Changes *</b>
2023	+ 1,527	- 3,465	+ 5,715	+ 5,500	+ 215	+ 328	- 113	- 1,669	+ 946	-
2024 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	+ 31	-
Sep.	- 73	+ 160	- 257	- 189	- 68	- 21	- 47	- 29	+ 53	-
Oct.	- 419	- 353	- 81	+ 25	- 106	- 45	- 61	- 35	+ 50	-
Nov.	- 737	- 114	- 503	- 495	- 8	+ 4	- 12	- 109	- 11	-

\* 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.