

## I. Banks and other financial institutions

### 2. Deposits and loans in Germany

#### a) Loans of monetary financial institutions (excluding the Bundesbank) in Germany to the domestic private sector \*

seasonally adjusted +

Period	Total 1	of which:										
		Financial corporations 1	of which:			Non-financial corporations	Breakdown by maturity:			Breakdown by use:		
			Insurance corporations and pensions funds	Other financial intermediaries 1			Up to 1 year	Over 1 and up to 5 years	Over 5 years	Households 2	Consumer credit	Loans for house purchases
<b>Outstanding amounts in € billion 3</b>												
2023 Q1	3,396.4	205.3	4.1	201.2	1,165.3	181.1	195.7	788.4	2,025.8	199.4	1,570.6	255.8
Q2	3,406.0	205.3	4.1	201.2	1,172.6	181.2	198.3	793.1	2,028.1	199.6	1,574.1	254.4
Q3	3,412.7	210.0	4.3	205.7	1,173.3	181.1	197.2	795.0	2,029.4	199.3	1,576.8	253.3
Q4	3,410.4	205.7	3.8	201.9	1,173.8	176.5	199.1	798.3	2,030.8	200.1	1,578.6	252.1
2024 Q1 P	3,411.8	201.6	3.6	198.0	1,174.1	177.3	194.2	802.6	2,036.0	201.0	1,584.7	250.3
2023 Mar.	3,396.4	205.3	4.1	201.2	1,165.3	181.1	195.7	788.4	2,025.8	199.4	1,570.6	255.8
Apr.	3,402.2	206.5	5.3	201.2	1,168.8	183.2	196.0	789.6	2,027.0	199.2	1,572.4	255.4
May	3,407.3	206.5	4.4	202.1	1,173.3	180.9	199.4	793.0	2,027.5	199.4	1,573.1	254.9
June	3,406.0	205.3	4.1	201.2	1,172.6	181.2	198.3	793.1	2,028.1	199.6	1,574.1	254.4
July	3,410.1	207.2	4.5	202.8	1,174.7	182.5	199.2	793.0	2,028.2	199.6	1,574.4	254.2
Aug.	3,410.6	207.9	4.4	203.5	1,174.0	181.5	198.3	794.3	2,028.6	199.5	1,575.4	253.7
Sep.	3,412.7	210.0	4.3	205.7	1,173.3	181.0	197.2	795.0	2,029.4	199.3	1,576.8	253.3
Oct.	3,412.0	210.5	4.4	206.1	1,172.0	178.3	197.5	796.3	2,029.5	199.7	1,576.8	253.0
Nov.	3,413.7	208.6	4.0	204.6	1,174.8	180.1	197.8	796.9	2,030.3	199.8	1,578.0	252.5
Dec.	3,410.4	205.7	3.8	201.9	1,173.8	176.5	199.1	798.3	2,030.8	200.1	1,578.6	252.1
2024 Jan.	3,412.5	204.3	3.7	200.6	1,174.9	175.1	199.6	800.2	2,033.3	200.2	1,581.7	251.4
Feb.	3,413.6	205.6	3.7	201.8	1,173.2	173.7	197.7	801.9	2,034.8	200.4	1,583.3	251.1
Mar. P	3,411.8	201.6	3.6	198.0	1,174.1	177.3	194.2	802.6	2,036.0	201.0	1,584.7	250.3
<b>Transactions during period in € billion</b>												
2023 Q1	19.4	5.5	-0.8	6.3	5.8	-5.1	5.1	5.9	8.0	0.8	8.5	-1.3
Q2	9.5	1.4	0.0	1.4	6.2	-0.5	1.7	5.1	1.9	-0.0	3.6	-1.6
Q3	3.6	4.5	0.1	4.4	-2.1	-1.9	-2.4	2.2	1.2	0.1	2.8	-1.7
Q4	-1.7	-3.5	-0.5	-3.0	1.3	-4.3	1.0	4.6	0.4	-0.1	2.0	-1.5
2024 Q1 P	0.4	-4.2	-0.2	-4.1	-0.1	-1.0	-5.0	5.9	4.8	-0.0	6.4	-1.6
2023 Mar.	4.1	3.3	0.1	3.2	-1.3	-0.7	-2.0	1.4	2.1	0.4	2.2	-0.5
Apr.	5.9	1.2	1.1	0.1	3.6	1.9	0.3	1.4	1.1	-0.3	1.8	-0.4
May	4.8	0.0	-0.9	0.9	4.5	-1.9	2.9	3.5	0.3	0.1	0.8	-0.6
June	-1.2	0.1	-0.2	0.3	-1.9	-0.6	-1.5	0.1	0.6	0.2	1.0	-0.6
July	3.5	2.0	0.3	1.7	1.5	0.9	0.4	0.2	0.0	0.2	0.4	-0.6
Aug.	-0.8	0.5	-0.1	0.5	-1.5	-1.4	-1.3	1.2	0.3	-0.2	1.0	-0.6
Sep.	0.9	2.1	-0.1	2.2	-2.1	-1.3	-1.5	0.7	0.9	0.1	1.4	-0.6
Oct.	-0.6	0.4	0.1	0.3	-0.9	-2.5	0.1	1.6	-0.1	0.2	0.0	-0.4
Nov.	2.8	-1.4	-0.4	-1.0	3.7	2.4	-0.1	1.5	0.4	-0.3	1.2	-0.5
Dec.	-3.8	-2.5	-0.2	-2.3	-1.5	-4.1	1.1	1.5	0.2	-0.0	0.8	-0.6
2024 Jan.	2.8	-1.6	-0.1	-1.5	1.7	-1.7	0.8	2.6	2.7	-0.2	3.4	-0.5
Feb.	-0.2	1.4	0.1	1.3	-2.7	-1.6	-2.2	1.2	1.1	-0.1	1.6	-0.4
Mar. P	-2.2	-4.0	-0.1	-3.9	0.8	2.3	-3.6	2.1	1.0	0.3	1.4	-0.7
<b>Period-to-period growth rates of transactions as a percentage 4</b>												
2023 Q1	0.6	2.8	-16.2	3.2	0.5	-2.7	2.7	0.7	0.4	0.4	0.5	-0.5
Q2	0.3	0.7	0.4	0.7	0.5	-0.3	0.9	0.6	0.1	-0.0	0.2	-0.6
Q3	0.1	2.2	2.9	2.2	-0.2	-1.0	-1.2	0.3	0.1	0.1	0.2	-0.7
Q4	-0.1	-1.7	-11.0	-1.5	0.1	-2.4	0.5	0.6	0.0	-0.1	0.1	-0.6
2024 Q1 P	0.0	-2.1	-4.5	-2.0	-0.0	-0.6	-2.5	0.7	0.2	-0.0	0.4	-0.6
2023 Mar.	0.1	1.6	1.8	1.6	-0.1	-0.4	-1.0	0.2	0.1	0.2	0.1	-0.2
Apr.	0.2	0.6	27.5	0.1	0.3	1.1	0.2	0.2	0.1	-0.2	0.1	-0.2
May	0.1	0.0	-17.4	0.5	0.4	-1.0	1.5	0.4	0.0	0.1	0.0	-0.2
June	-0.0	0.1	-4.7	0.2	-0.2	-0.3	-0.8	0.0	0.0	0.1	0.1	-0.2
July	0.1	1.0	7.5	0.8	0.1	0.5	0.2	0.0	0.0	0.1	0.0	-0.2
Aug.	-0.0	0.2	-1.1	0.2	-0.1	-0.8	-0.6	0.2	0.0	-0.1	0.1	-0.2
Sep.	0.0	1.0	-3.2	1.1	-0.2	-0.7	-0.8	0.1	0.0	0.1	0.1	-0.2
Oct.	-0.0	0.2	1.9	0.1	-0.1	-1.4	0.0	0.2	-0.0	0.1	0.0	-0.2
Nov.	0.1	-0.6	-8.6	-0.5	0.3	1.3	-0.1	0.2	0.0	-0.2	0.1	-0.2
Dec.	-0.1	-1.2	-4.5	-1.1	-0.1	-2.3	0.6	0.2	0.0	-0.0	0.0	-0.2
2024 Jan.	0.1	-0.8	-3.1	-0.7	0.1	-1.0	0.4	0.3	0.1	-0.1	0.2	-0.2
Feb.	-0.0	0.7	1.8	0.6	-0.2	-0.9	-1.1	0.1	0.1	-0.0	0.1	-0.2
Mar. P	-0.1	-1.9	-3.2	-1.9	0.1	1.3	-1.8	0.3	0.0	0.1	0.1	-0.3

Source of the unadjusted figures for transactions and growth rates: European Central Bank; provisional. \* Adjusted for loan sales and securitisations. Adjustment method based on extended data collected according to Regulation ECB/2013/33. + Using Census X-12-ARIMA, 0.2.8. 1 Excluding reverse repos with central counterparties.

2 Including non-profit institutions serving households. 3 Outstanding amount at the end of the quarter and month, respectively. 4 Figures calculated on the basis of indices with five decimal places.

## 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 intermediaries	Non-financial corporations (R)	Households 2	General government 3
			Up to 2 years (R)	Over 2 years	Up to 3 months	Over 3 months (R)					
<b>Outstanding amounts in € billion 4</b>											
2023 Q1	4,104.5	2,645.3	456.1	496.6	479.7	26.8	37.6	174.0	736.6	2,427.3	205.7
Q2	4,119.7	2,593.2	543.5	499.6	450.3	33.0	37.8	174.6	733.8	2,428.7	212.1
Q3	4,125.6	2,545.4	618.1	499.3	421.3	41.5	34.7	170.8	738.1	2,430.5	210.8
Q4	4,172.8	2,522.6	700.2	504.9	394.8	50.4	37.6	167.2	750.2	2,448.4	214.0
2024 Q1 P	4,192.2	2,481.5	775.5	505.1	372.6	57.4	38.2	163.9	756.8	2,468.4	202.2
2023 Mar.	4,104.5	2,645.3	456.1	496.6	479.7	26.8	37.6	174.0	736.6	2,427.3	205.7
Apr.	4,103.6	2,625.8	481.7	497.6	470.1	28.4	38.6	175.1	736.7	2,424.8	202.4
May	4,104.3	2,610.6	503.1	500.0	460.1	30.4	39.8	172.4	727.9	2,430.0	203.8
June	4,119.7	2,593.2	543.5	499.6	450.3	33.0	37.8	174.6	733.8	2,428.7	212.1
July	4,116.6	2,571.0	569.9	499.4	440.3	35.9	37.7	173.9	733.9	2,428.6	207.1
Aug.	4,118.3	2,552.5	599.2	498.4	429.5	38.6	36.4	173.0	736.2	2,427.7	208.0
Sep.	4,125.6	2,545.4	618.1	499.3	421.3	41.5	34.7	170.8	738.1	2,430.5	210.8
Oct.	4,136.9	2,529.8	652.0	498.8	411.8	44.4	35.9	173.3	746.7	2,432.9	204.9
Nov.	4,145.4	2,516.8	677.2	502.4	401.1	47.9	35.7	175.7	747.1	2,432.7	204.0
Dec.	4,172.8	2,522.6	700.2	504.9	394.8	50.4	37.6	167.2	750.2	2,448.4	214.0
2024 Jan.	4,163.1	2,484.7	735.4	504.7	385.0	53.3	39.4	161.4	751.0	2,454.2	199.0
Feb.	4,161.2	2,468.0	755.1	504.8	377.5	55.7	38.3	162.7	748.7	2,454.1	196.8
Mar. P	4,192.2	2,481.5	775.5	505.1	372.6	57.4	38.2	163.9	756.8	2,468.4	202.2
<b>Transactions during period in € billion</b>											
2023 Q1	14.6	-62.4	95.5	2.3	-24.7	3.9	4.1	-3.4	3.4	-11.3	15.5
Q2	14.0	-52.0	86.2	3.0	-29.4	6.2	0.2	-1.5	-1.4	1.3	6.1
Q3	5.0	-47.7	74.0	-0.7	-29.0	8.4	-3.3	-3.7	4.0	1.7	-1.3
Q4	59.6	-10.0	82.5	4.7	-26.6	9.0	2.9	8.0	13.7	18.2	3.1
2024 Q1 P	18.7	-41.6	75.0	0.5	-22.2	7.0	0.6	-3.5	6.2	19.7	-11.8
2023 Mar.	-12.2	-30.2	26.4	-0.6	-9.4	1.6	-0.2	2.3	-11.3	-5.9	1.8
Apr.	-0.6	-19.2	25.6	1.0	-9.7	1.6	1.0	1.5	0.3	-2.5	-3.5
May	-0.4	-15.9	21.0	2.4	-10.0	2.0	1.2	-3.0	-9.3	5.0	1.3
June	15.0	-17.0	39.5	-0.4	-9.7	2.6	-2.0	-0.0	7.7	-1.3	8.4
July	-2.7	-21.8	26.6	-0.3	-10.0	2.9	-0.0	-0.5	0.3	0.0	-5.0
Aug.	1.2	-18.2	28.5	-1.0	-10.8	2.7	-1.6	-1.0	2.2	-0.9	0.8
Sep.	6.4	-7.7	18.9	0.6	-8.2	2.9	-1.7	-2.2	1.4	2.6	2.8
Oct.	11.5	-15.5	33.9	-0.5	-9.5	3.0	1.2	2.7	8.7	2.4	-6.0
Nov.	9.4	-12.3	25.3	3.7	-10.7	3.4	-0.2	2.6	0.9	-0.0	-1.0
Dec.	38.7	17.8	23.2	1.5	-6.4	2.6	1.9	2.7	4.1	15.8	10.0
2024 Jan.	-10.4	-38.5	35.1	-0.2	-9.8	2.9	1.8	-6.0	0.4	5.6	-15.0
Feb.	-1.9	-16.6	19.7	0.1	-7.5	2.4	-1.1	1.3	-2.2	-0.0	-2.3
Mar. P	31.0	13.5	20.2	0.5	-4.9	1.7	-0.1	1.2	8.1	14.1	5.4
<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	8.1
Q2	0.3	-2.0	18.9	0.6	-6.1	23.3	0.6	-0.9	-0.2	0.1	3.0
Q3	0.1	-1.8	13.6	-0.1	-6.4	25.5	-8.7	-2.1	0.5	0.1	-0.6
Q4	1.4	-0.4	13.3	0.9	-6.3	21.6	8.5	4.7	1.9	0.7	1.5
2024 Q1 P	0.4	-1.6	10.7	0.1	-5.6	13.9	1.7	-2.1	0.8	0.8	-5.5
2023 Mar.	-0.3	-1.1	6.2	-0.1	-1.9	6.3	-0.5	1.4	-1.5	-0.2	0.9
Apr.	-0.0	-0.7	5.6	0.2	-2.0	6.0	2.7	0.9	0.0	-0.1	-1.7
May	-0.0	-0.6	4.4	0.5	-2.1	7.1	3.0	-1.7	-1.3	0.2	0.6
June	0.4	-0.7	7.9	-0.1	-2.1	8.6	-5.0	-0.0	1.1	-0.1	4.1
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	0.4
Sep.	0.2	-0.3	3.2	0.1	-1.9	7.5	-4.7	-1.3	0.2	0.1	1.4
Oct.	0.3	-0.6	5.5	-0.1	-2.3	7.2	3.5	1.6	1.2	0.1	-2.8
Nov.	0.2	-0.5	3.9	0.7	-2.6	7.7	-0.6	1.5	0.1	-0.0	-0.5
Dec.	0.9	0.7	3.4	0.3	-1.6	5.3	5.4	1.6	0.6	0.6	4.9
2024 Jan.	-0.2	-1.5	5.0	-0.0	-2.5	5.8	4.9	-3.6	0.1	0.2	-7.0
Feb.	-0.0	-0.7	2.7	0.0	-1.9	4.4	-2.8	0.8	-0.3	-0.0	-1.1
Mar. P	0.7	0.5	2.7	0.1	-1.3	3.1	-0.2	0.7	1.1	0.6	2.8

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.