

#### IV. Banks

##### 12. Building and loan associations (MFIs) in Germany \* Interim statements

€ billion

| End of year/month                             | Number of associations | Balance sheet total <sup>1</sup> | Lending to banks (MFIs)   |                             |                                   | Lending to non-banks (non-MFIs)        |                            |                      |  | Deposits of banks (MFIs) <sup>6</sup>     |                         | Deposits of non-banks (non-MFIs)          |                                      | Bearer debt securities outstanding | Capital (including published reserves) <sup>8</sup> | Memo item: New contracts entered into in year or month <sup>9</sup> |
|---|------------------------|----------------------------------|---|-----------------------------|-----------------------------------|--|----------------------------|----------------------|--|---|-------------------------|---|--------------------------------------|------------------------------------|---|---|
|   |                        |                                  | Credit balances and loans (excluding building loans) <sup>2</sup> | Building loans <sup>3</sup> | Bank debt securities <sup>4</sup> | Building loans                         |                            |                      | Securities (including Treasury bills and Treasury discount paper) <sup>5</sup> | Deposits under savings and loan contracts | Sight and time deposits | Deposits under savings and loan contracts | Sight and time deposits <sup>7</sup> |                                    |   |   |
|   |                        |                                  |   |                             |                                   | Loans under savings and loan contracts | Interim and bridging loans | Other building loans |  |   |                         |   |                                      |                                    |   |   |
| <b>All building and loan associations</b>     |                        |                                  |   |                             |                                   |  |                            |                      |  |   |                         |   |                                      |                                    |   |   |
| 2023  | 15                     | 259.5                            | 25.6  | 0.1                         | 15.9                              | 15.7                                   | 135.0                      | 41.3                 | 21.8   | 1.2                                       | 36.8                    | 183.2                                     | 10.7                                 | 6.6                                | 13.0  | 98.2  |
| 2024 June                                     | 14                     | 258.6                            | 23.8  | 0.2                         | 15.7                              | 18.3                                   | 134.1                      | 41.8                 | 20.5   | 0.9                                       | 36.7                    | 180.4                                     | 11.9                                 | 7.6                                | 13.2  | 6.3   |
| July  | 14                     | 259.6                            | 24.0  | 0.2                         | 15.7                              | 18.9                                   | 133.9                      | 41.7                 | 20.8   | 0.9                                       | 37.9                    | 179.8                                     | 12.2                                 | 7.6                                | 13.2  | 6.4   |
| Aug.  | 14                     | 260.3                            | 24.4  | 0.2                         | 15.6                              | 19.3                                   | 133.8                      | 41.9                 | 20.6   | 0.8                                       | 37.2                    | 179.5                                     | 13.6                                 | 7.6                                | 13.2  | 6.4   |
| <b>Private building and loan associations</b> |                        |                                  |   |                             |                                   |  |                            |                      |  |   |                         |   |                                      |                                    |   |   |
| 2024 June                                     | 9                      | 183.1                            | 10.5  | 0.2                         | 9.0                               | 12.2                                   | 103.8                      | 35.6                 | 8.9  | 0.3                                       | 34.0                    | 115.6                                     | 11.4                                 | 7.6                                | 9.0   | 4.0   |
| July  | 9                      | 184.1                            | 10.9  | 0.2                         | 9.0                               | 12.5                                   | 103.6                      | 35.7                 | 9.2  | 0.3                                       | 34.9                    | 115.2                                     | 11.9                                 | 7.6                                | 9.0   | 4.0   |
| Aug.  | 9                      | 184.9                            | 11.4  | 0.2                         | 9.0                               | 12.8                                   | 103.5                      | 35.8                 | 9.2  | 0.2                                       | 34.2                    | 115.0                                     | 13.3                                 | 7.6                                | 9.0   | 4.1   |
| <b>Public building and loan associations</b>  |                        |                                  |   |                             |                                   |  |                            |                      |  |   |                         |   |                                      |                                    |   |   |
| 2024 June                                     | 5                      | 75.5                             | 13.3  | 0.0                         | 6.7                               | 6.1                                    | 30.2                       | 6.2                  | 11.6   | 0.6                                       | 2.7                     | 64.7                                      | 0.5                                  | -                                  | 4.2   | 2.3   |
| July  | 5                      | 75.5                             | 13.1  | 0.0                         | 6.7                               | 6.3                                    | 30.3                       | 6.1                  | 11.6   | 0.6                                       | 3.0                     | 64.6                                      | 0.3                                  | -                                  | 4.2   | 2.4   |
| Aug.  | 5                      | 75.4                             | 13.0  | 0.0                         | 6.6                               | 6.6                                    | 30.3                       | 6.1                  | 11.4   | 0.6                                       | 3.0                     | 64.5                                      | 0.3                                  | -                                  | 4.2   | 2.3   |

##### Trends in building and loan association business

€ billion

| Period  | Changes in deposits under savings and loan contracts      |  |   | Capital promised  |   | Capital disbursed                   |             |   |  |   | Disbursement commitments outstanding at end of period         |      | Interest and repayments received on building loans <sup>11</sup> |     | Memo item: Housing bonuses received <sup>13</sup> |       |
|---|---|--|---|---|---|-------------------------------------|-------------|---|--|---|---|------|--|-----|---|-------|
|   |   |  |   | Total   | of which: Net allocations <sup>12</sup> | Total                               | Allocations |   |  | Newly granted interim and bridging loans and other building loans |   |      |  |     |   | Total |
|   | Amounts paid into savings and loan accounts <sup>10</sup> | Interest credited on deposits under savings and loan contracts | Repayments of deposits under cancelled savings and loan contracts |   |   |                                     | Total       | of which: Applied to settlement of interim and bridging loans | Loans under savings and loan contracts <sup>10</sup> |   | of which: Applied to settlement of interim and bridging loans |      |  |     |   |       |
|   | Total   | of which: Applied to settlement of interim and bridging loans  | Loans under savings and loan contracts <sup>10</sup>              | of which: Applied to settlement of interim and bridging loans | Total                                   | of which: Under allocated contracts | Total       | of which: Repayments during quarter                           |  |   |   |      |  |     |   |       |
| <b>All building and loan associations</b>     |   |  |   |   |   |                                     |             |   |  |   |   |      |  |     |   |       |
| 2023  | 27.0  | 1.9  | 6.4   | 52.0  | 40.3                                    | 49.9                                | 25.9        | 4.2   | 8.7  | 4.4   | 15.3  | 12.6 | 7.3  | 4.9 | 4.1   | 0.2   |
| 2024 June                                     | 2.1   | 0.1  | 0.5   | 4.4   | 3.3                                     | 4.0                                 | 2.1         | 0.3   | 0.8  | 0.3   | 1.1   | 12.2 | 7.5  | 0.5 | 1.1   | 0.0   |
| July  | 2.1   | 0.0  | 0.6   | 4.6   | 3.5                                     | 4.5                                 | 2.2         | 0.4   | 1.0  | 0.4   | 1.3   | 11.9 | 7.4  | 0.5 | .   | 0.0   |
| Aug.  | 2.1   | 0.0  | 0.5   | 4.4   | 3.3                                     | 4.0                                 | 2.0         | 0.4   | 0.9  | 0.4   | 1.1   | 11.9 | 7.5  | 0.5 | .   | 0.0   |
| <b>Private building and loan associations</b> |   |  |   |   |   |                                     |             |   |  |   |   |      |  |     |   |       |
| 2024 June                                     | 1.3   | 0.0  | 0.2   | 3.0   | 2.2                                     | 2.7                                 | 1.4         | 0.3   | 0.5  | 0.3   | 0.9   | 7.9  | 4.1  | 0.3 | 0.7   | 0.0   |
| July  | 1.4   | 0.0  | 0.3   | 3.2   | 2.3                                     | 3.1                                 | 1.5         | 0.3   | 0.7  | 0.4   | 1.0   | 7.7  | 4.1  | 0.4 | .   | 0.0   |
| Aug.  | 1.3   | 0.0  | 0.3   | 2.9   | 2.1                                     | 2.7                                 | 1.3         | 0.3   | 0.5  | 0.3   | 0.9   | 7.6  | 4.1  | 0.3 | .   | 0.0   |
| <b>Public building and loan associations</b>  |   |  |   |   |   |                                     |             |   |  |   |   |      |  |     |   |       |
| 2024 June                                     | 0.8   | 0.0  | 0.2   | 1.5   | 1.1                                     | 1.3                                 | 0.7         | 0.1   | 0.3  | 0.1   | 0.3   | 4.3  | 3.4  | 0.1 | 0.3   | 0.0   |
| July  | 0.7   | 0.0  | 0.2   | 1.5   | 1.2                                     | 1.4                                 | 0.7         | 0.1   | 0.3  | 0.1   | 0.3   | 4.3  | 3.3  | 0.1 | .   | 0.0   |
| Aug.  | 0.7   | 0.0  | 0.2   | 1.4   | 1.2                                     | 1.3                                 | 0.6         | 0.1   | 0.3  | 0.1   | 0.3   | 4.2  | 3.4  | 0.1 | .   | 0.0   |

\* Excluding assets and liabilities and/or transactions of foreign branches. The figures for the latest date are always to be regarded as provisional. Subsequent revisions, which appear in the following Monthly Report, are not specially marked. **1** See Table IV.2, footnote 1. **2** Including claims on building and loan associations, claims arising from registered debt securities and central bank credit balances. **3** Loans under savings and loan contracts and interim and bridging loans. **4** Including money market paper and small amounts of other securities issued by banks. **5** Including equalisation claims. **6** Including liabilities to building and loan associations. **7** Including small amounts of savings deposits. **8** Including participation rights capital and fund for general banking

risks. **9** Total amount covered by the contracts; only contracts newly entered into, for which the contract fee has been fully paid. Increases in the sum contracted count as new contracts. **10** For disbursements of deposits under savings and loan contracts arising from the allocation of contracts see "Capital disbursed". **11** Including housing bonuses credited. **12** Only allocations accepted by the beneficiaries; including allocations applied to settlement of interim and bridging loans. **13** The amounts already credited to the accounts of savers or borrowers are also included in "Amounts paid into savings and loan accounts" and "Interest and repayments received on building loans".