

## I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans \*  
(a) Total

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)															
	of which				Lending to enterprises and self-employed persons											
	Housing loans								Enterprises				Self-employed persons			
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending			
1	2	3	4	5	6	7	8	9	10	11	12	13				
	<b>End of quarter *</b>															
2017 Q2	2,559,681	1,297,771	1,033,704	264,067	1,377,841	360,866	969,661	158,754	155,897	655,010	408,180	24,532	32,839			
Q3	2,589,491	1,315,658	1,046,906	268,752	1,392,692	366,501	982,317	159,884	157,293	665,140	410,375	23,661	32,926			
Q4	2,610,127	1,326,573	1,052,952	273,621	1,403,094	368,520	991,900	157,555	160,409	673,936	411,194	23,266	32,660			
2018 Q1	2,644,424	1,338,197	1,061,543	276,654	1,429,472	373,400	1,015,073	171,576	161,257	682,240	414,399	23,696	32,761			
Q2	2,672,198	1,357,497	1,074,170	283,327	1,445,471	380,075	1,029,955	175,770	164,134	690,051	415,516	23,474	30,973			
Q3	2,708,491	1,377,674	1,086,817	290,857	1,476,908	389,572	1,046,275	177,862	167,680	700,733	430,633	23,989	31,748			
Q4	2,727,031	1,391,210	1,116,392	274,818	1,483,581	392,702	1,050,976	171,922	171,025	708,029	432,605	23,953	31,482			
2019 Q1	2,765,718	1,404,905	1,152,325	252,580	1,513,458	398,394	1,077,171	185,737	174,313	717,121	436,287	24,351	31,678			
Q2	2,809,526	1,427,776	1,182,833	244,943	1,539,725	405,183	1,098,628	192,757	180,390	725,481	441,097	24,552	32,197			
Q3	2,839,566	1,450,388	1,197,033	253,355	1,551,724	411,586	1,106,991	189,271	183,369	734,351	444,733	24,322	32,016			
Q4	2,864,845	1,470,358	1,212,956	257,402	1,560,544	416,097	1,113,081	182,298	187,544	743,239	447,463	23,854	31,908			
2020 Q1	2,915,875	1,488,574	1,225,785	262,789	1,598,862	421,905	1,148,246	206,552	190,896	750,798	450,616	23,782	31,889			
Q2	2,949,028	1,510,569	1,246,647	263,922	1,613,460	423,161	1,166,353	196,066	198,245	772,042	447,107	21,813	31,571			
Q3	2,968,645	1,537,334	1,265,380	271,954	1,616,750	434,586	1,157,859	179,716	200,202	777,941	458,891	21,670	31,888			
Q4	2,993,027	1,565,603	1,285,081	280,522	1,623,407	443,308	1,159,379	171,185	198,312	789,882	464,028	20,910	32,046			
2021 Q1	3,038,422	1,587,902	1,302,473	285,429	1,657,238	451,187	1,189,507	186,867	204,907	797,733	467,731	20,539	31,472			
Q2	3,056,782	1,619,529	1,316,740	302,789	1,654,295	461,432	1,180,737	174,933	201,545	804,259	473,558	20,992	31,298			
Q3	3,093,749	1,648,877	1,337,443	311,434	1,666,920	467,940	1,188,591	173,179	202,161	813,251	478,329	20,529	31,096			
Q4	3,147,522	1,678,184	1,373,030	305,154	1,701,525	477,185	1,217,699	183,021	209,420	825,258	483,826	19,720	30,445			
2022 Q1	3,204,036	1,700,953	1,391,933	309,020	1,742,357	485,071	1,253,292	203,764	212,248	837,280	489,065	20,335	29,962			
Q2	3,268,668	1,731,366	1,412,827	318,539	1,784,762	494,516	1,289,900	218,756	219,335	851,809	494,862	20,750	29,911			
Q3	3,351,017	1,758,267	1,433,029	325,238	1,845,304	503,066	1,345,300	239,815	235,579	869,906	500,004	20,907	30,362			
Q4	3,365,303	1,773,856	1,448,019	325,837	1,852,238	509,137	1,350,577	228,508	245,701	876,368	501,661	20,427	30,123			
2023 Q1	3,385,937	1,778,989	1,457,278	321,711	1,872,406	512,871	1,368,986	232,628	253,175	883,183	503,420	20,989	30,291			
Q2	3,397,019	1,787,637	1,471,355	316,282	1,879,403	517,741	1,375,147	227,906	258,371	888,870	504,256	20,993	30,935			
Q3	3,401,637	1,797,123	1,505,662	291,461	1,878,221	522,291	1,373,205	223,793	258,039	891,373	505,016	20,571	31,111			
Q4	3,395,656	1,801,674	1,511,992	289,682	1,872,766	525,695	1,367,950	213,228	259,938	894,784	504,816	20,642	31,212			
2024 Q1	3,401,229	1,802,834	1,524,369	278,465	1,879,157	527,167	1,373,747	222,437	254,085	897,225	505,410	20,939	31,007			
Q2	3,408,368	1,808,419	1,531,500	276,919	1,883,978	529,574	1,377,556	223,643	253,099	900,814	506,422	20,747	30,989			
Q3	3,420,641	1,816,352	1,538,172	278,180	1,888,712	531,776	1,380,996	223,114	256,929	900,953	507,716	20,981	30,876			
	<b>Changes during quarter *</b>															
2017 Q2	+ 23,268	+ 13,787	+ 11,177	+ 2,610	+ 11,096	+ 4,064	+ 7,714	+ 2,345	+ 1,791	+ 3,578	+ 3,382	-	+ 95			
Q3	+ 29,500	+ 17,807	+ 12,577	+ 5,230	+ 14,496	+ 5,735	+ 12,316	+ 1,110	+ 1,376	+ 9,830	+ 2,180	- 861	+ 87			
Q4	+ 18,711	+ 12,705	+ 7,836	+ 4,869	+ 8,892	+ 4,079	+ 8,108	- 2,254	+ 3,111	+ 7,251	+ 784	- 395	- 296			
2018 Q1	+ 33,637	+ 11,104	+ 8,096	+ 3,008	+ 25,973	+ 4,810	+ 22,398	+ 14,016	+ 1,138	+ 7,244	+ 3,575	+ 430	+ 101			
Q2	+ 37,019	+ 17,750	+ 11,762	+ 5,988	+ 23,079	+ 6,585	+ 19,292	+ 4,204	+ 6,897	+ 8,191	+ 3,787	+ 187	+ 437			
Q3	+ 35,178	+ 19,442	+ 11,127	+ 8,315	+ 19,342	+ 6,032	+ 15,625	+ 2,197	+ 3,361	+ 10,067	+ 3,717	+ 115	+ 200			
Q4	+ 18,540	+ 15,161	+ 8,940	+ 6,221	+ 6,753	+ 4,835	+ 4,651	- 6,120	+ 3,530	+ 7,241	+ 2,102	- 116	- 156			
2019 Q1	+ 38,692	+ 13,527	+ 11,433	+ 2,094	+ 29,793	+ 5,478	+ 26,091	+ 13,848	+ 3,079	+ 9,164	+ 3,702	+ 407	+ 136			
Q2	+ 43,758	+ 20,111	+ 13,453	+ 6,658	+ 26,787	+ 6,919	+ 22,457	+ 7,500	+ 5,927	+ 9,030	+ 4,330	+ 231	+ 444			
Q3	+ 29,810	+ 22,417	+ 15,405	+ 7,012	+ 11,959	+ 6,113	+ 8,388	- 3,546	+ 3,209	+ 8,725	+ 3,571	- 235	- 121			
Q4	+ 25,329	+ 20,010	+ 13,863	+ 6,147	+ 9,200	+ 4,571	+ 6,435	- 6,958	+ 4,195	+ 9,198	+ 2,765	- 498	- 108			
2020 Q1	+ 50,955	+ 17,776	+ 12,399	+ 5,377	+ 38,163	+ 5,408	+ 35,135	+ 24,254	+ 3,402	+ 7,479	+ 3,028	- 72	- 144			
Q2	+ 30,598	+ 20,970	+ 13,682	+ 7,288	+ 17,073	+ 5,156	+ 13,532	- 12,926	+ 7,519	+ 18,939	+ 3,541	- 2,019	- 108			
Q3	+ 19,697	+ 26,470	+ 18,778	+ 7,692	- 1,855	+ 6,375	- 7,279	- 16,665	+ 2,097	+ 7,289	+ 5,424	- 3	+ 17			
Q4	+ 23,948	+ 27,744	+ 19,321	+ 8,423	+ 6,143	+ 8,372	+ 1,751	- 8,492	- 1,756	+ 11,999	+ 4,392	- 760	+ 203			
2021 Q1	+ 44,843	+ 22,219	+ 17,298	+ 4,921	+ 33,004	+ 7,581	+ 29,844	+ 15,741	+ 6,476	+ 7,627	+ 3,160	- 391	- 529			
Q2	+ 17,940	+ 30,722	+ 21,042	+ 9,680	- 3,153	+ 9,595	- 8,935	- 12,034	+ 3,382	+ 6,481	+ 5,782	- 453	- 164			
Q3	+ 37,075	+ 29,096	+ 19,702	+ 9,394	+ 12,728	+ 6,289	+ 8,497	- 841	+ 81	+ 9,257	+ 4,231	- 468	- 187			
Q4	+ 54,123	+ 28,615	+ 18,878	+ 9,737	+ 34,906	+ 8,961	+ 29,704	+ 11,155	+ 8,377	+ 10,172	+ 5,202	- 632	- 369			
2022 Q1	+ 57,864	+ 21,959	+ 16,618	+ 5,341	+ 41,972	+ 6,991	+ 36,943	+ 22,093	+ 2,828	+ 12,022	+ 5,029	+ 633	- 83			
Q2	+ 65,002	+ 29,943	+ 20,539	+ 9,404	+ 42,710	+ 9,140	+ 36,913	+ 15,017	+ 7,382	+ 14,514	+ 5,797	+ 415	- 51			
Q3	+ 78,980	+ 26,941	+ 20,542	+ 6,399	+ 58,457	+ 8,590	+ 54,113	+ 19,881	+ 16,021	+ 18,211	+ 4,344	- 95	+ 97			
Q4	+ 16,536	+ 15,434	+ 14,835	+ 599	+ 8,851	+ 5,871	+ 6,759	- 10,669	+ 9,855	+ 7,573	+ 2,092	- 140	+ 106			
2023 Q1	+ 20,434	+ 4,803	+ 8,569	- 3,766	+ 19,898	+ 3,464	+ 18,399	+ 4,220	+ 7,474	+ 6,705	+ 1,499	+ 452	+ 168			
Q2	+ 12,378	+ 9,073	+ 11,487	- 2,414	+ 8,176	+ 5,295	+ 7,459	- 3,512	+ 5,155	+ 5,816	+ 717	- 135	+ 254			
Q3	+ 4,668	+ 9,186	+ 11,187	- 2,001	- 1,392	+ 4,160	- 1,892	- 4,153	- 607	+ 2,868	+ 500	- 582	+ 151			
Q4	- 4,919	+ 4,750	+ 6,999	- 2,249	- 4,623	+ 3,434	- 4,203	- 10,220	+ 1,619	+ 4,398	- 420	+ 61	+ 36			
2024 Q1	+ 4,948	+ 1,895	+ 7,667	- 5,772	+ 5,801	+ 2,172	+ 5,297	+ 8,074	- 5,503	+ 2,726	+ 504	+ 297	- 200			
Q2	+ 7,339	+ 5,575	+ 7,126	- 1,551	+ 4,471	+ 2,177	+ 3,649	+ 1,231	- 1,251	+ 3,669	+ 822	- 192	- 18			
Q3	+ 13,472	+ 7,933	+ 6,672	+ 1,261	+ 6,038	+ 2,202	+ 4,734	+ 191	+ 3,945	+ 598	+ 1,304	+ 244	- 113			

\* 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 Excluding mortgage loans and housing loans, even in the form of instalment credit.

## I Banks (MFIs) in Germany

Long-term lending	Lending to employees and other individuals							Lending to non-profits institutions					Period
	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
		Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts									
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of quarter *</b>													
350,809	1,167,311	933,151	168,010	8,924	29,742	78,135	1,059,434	14,529	3,754	539	522	13,468	2017 Q2
353,788	1,182,157	945,425	170,399	8,909	29,448	78,886	1,073,823	14,642	3,732	517	529	13,596	Q3
355,268	1,192,250	954,334	171,575	8,566	29,292	79,906	1,083,052	14,783	3,719	530	570	13,683	Q4
357,942	1,200,037	961,075	173,296	8,394	29,027	80,682	1,090,328	14,915	3,722	635	546	13,734	2018 Q1
361,069	1,211,801	973,657	172,950	8,367	29,173	79,636	1,102,992	14,926	3,765	481	523	13,922	Q2
374,896	1,216,562	984,367	172,153	8,438	29,229	80,122	1,107,211	15,021	3,735	498	513	14,010	Q3
377,170	1,228,423	994,761	172,882	8,268	31,247	79,578	1,117,598	15,027	3,747	512	515	14,000	Q4
380,258	1,237,159	1,002,719	173,735	8,048	29,791	80,129	1,127,239	15,101	3,792	541	499	14,061	2019 Q1
384,348	1,254,632	1,018,782	175,638	8,044	31,349	81,235	1,142,048	15,169	3,811	542	450	14,177	Q2
388,395	1,272,475	1,035,011	176,389	8,494	31,507	81,283	1,159,685	15,367	3,791	544	453	14,370	Q3
391,701	1,288,420	1,050,411	176,499	7,914	31,585	81,370	1,175,465	15,881	3,850	669	497	14,715	Q4
394,945	1,300,993	1,062,783	177,994	7,945	30,025	81,214	1,189,754	16,020	3,886	743	526	14,751	2020 Q1
393,723	1,319,403	1,083,518	176,887	7,339	28,994	80,420	1,209,989	16,165	3,890	748	558	14,859	Q2
405,333	1,335,850	1,098,812	178,342	7,477	29,256	80,590	1,226,004	16,045	3,936	629	466	14,950	Q3
411,072	1,353,419	1,118,266	177,449	6,672	28,553	79,595	1,245,271	16,201	4,029	557	507	15,137	Q4
415,720	1,364,812	1,132,613	175,380	6,623	27,913	77,598	1,259,301	16,372	4,102	660	546	15,166	2021 Q1
421,268	1,386,321	1,153,957	174,753	6,569	28,565	76,680	1,281,076	16,166	4,140	521	472	15,173	Q2
426,704	1,410,525	1,176,634	176,441	7,049	29,580	76,254	1,304,691	16,304	4,303	474	555	15,275	Q3
434,079	1,429,306	1,196,608	184,081	6,889	28,600	74,392	1,326,314	16,691	4,391	526	597	15,568	Q4
438,768	1,444,914	1,211,448	184,448	7,078	29,206	73,420	1,342,288	16,765	4,434	661	500	15,604	2022 Q1
444,201	1,466,960	1,232,372	184,599	7,334	30,305	72,466	1,364,189	16,946	4,478	690	521	15,735	Q2
448,735	1,488,595	1,250,617	187,322	7,474	30,810	73,030	1,384,755	17,118	4,584	637	549	15,932	Q3
451,111	1,495,779	1,260,102	185,935	7,062	29,912	72,347	1,393,520	17,286	4,617	575	574	16,137	Q4
452,140	1,496,150	1,261,435	185,523	7,340	30,223	70,791	1,395,136	17,381	4,683	575	543	16,263	2023 Q1
452,328	1,500,124	1,265,205	186,045	7,306	30,098	70,112	1,399,914	17,492	4,691	595	553	16,344	Q2
453,334	1,505,885	1,270,143	186,883	7,329	29,888	69,739	1,406,258	17,531	4,689	563	611	16,357	Q3
452,962	1,505,683	1,271,292	185,617	7,062	29,532	69,366	1,406,785	17,207	4,687	553	442	16,212	Q4
453,464	1,505,113	1,271,041	186,148	7,005	28,771	68,600	1,407,742	16,959	4,626	479	442	16,038	2024 Q1
454,686	1,507,458	1,274,180	186,399	6,954	28,149	67,732	1,411,577	16,932	4,665	507	445	15,980	Q2
455,859	1,515,090	1,279,976	187,165	7,657	29,435	67,619	1,418,036	16,839	4,600	467	454	15,918	Q3
<b>Changes during quarter *</b>													
+ 3,287	+ 12,236	+ 9,669	+ 2,799	- 288	- 103	+ 1,070	+ 11,269	- 64	+ 54	- 104	+ 4	+ 36	2017 Q2
+ 2,954	+ 14,861	+ 12,094	+ 2,529	- 15	- 299	+ 886	+ 14,274	+ 143	- 22	- 22	+ 7	+ 158	Q3
+ 1,475	+ 9,753	+ 8,639	+ 1,056	- 343	- 156	+ 1,020	+ 8,889	+ 66	- 13	+ 13	+ 41	+ 12	Q4
+ 3,044	+ 7,502	+ 6,291	+ 1,796	- 172	- 265	+ 776	+ 6,991	+ 162	+ 3	+ 105	- 24	+ 81	2018 Q1
+ 3,537	+ 13,969	+ 11,122	+ 3,184	- 27	+ 146	+ 1,554	+ 12,269	- 38	+ 43	- 154	- 23	+ 148	Q2
+ 3,402	+ 15,741	+ 13,440	+ 2,273	+ 51	+ 501	+ 1,006	+ 14,234	+ 95	- 29	+ 30	+ 17	+ 88	Q3
+ 2,374	+ 11,716	+ 10,279	+ 959	- 170	+ 758	+ 526	+ 10,432	+ 71	+ 47	+ 14	+ 2	+ 55	Q4
+ 3,159	+ 8,825	+ 8,004	+ 2,608	- 220	- 1,383	+ 546	+ 9,662	+ 74	+ 45	+ 29	- 16	+ 61	2019 Q1
+ 3,655	+ 16,903	+ 13,178	+ 2,893	- 4	+ 1,553	+ 1,106	+ 14,244	+ 68	+ 14	+ 1	- 49	+ 116	Q2
+ 3,927	+ 17,908	+ 16,324	+ 1,236	+ 450	+ 148	+ 383	+ 17,377	- 57	- 20	+ 2	- 2	- 57	Q3
+ 3,371	+ 15,870	+ 15,455	+ 50	- 580	+ 328	+ 92	+ 15,450	+ 259	- 16	+ 125	+ 44	+ 90	Q4
+ 3,244	+ 12,573	+ 12,327	+ 1,805	+ 31	- 1,560	- 156	+ 14,289	+ 219	+ 41	+ 74	+ 29	+ 116	2020 Q1
+ 5,668	+ 13,380	+ 15,810	- 1,007	- 606	- 1,031	- 1,264	+ 15,675	+ 145	+ 4	+ 5	+ 32	+ 108	Q2
+ 5,410	+ 21,672	+ 20,049	+ 1,710	+ 138	+ 327	+ 255	+ 21,090	- 120	+ 46	- 119	- 92	+ 91	Q3
+ 4,949	+ 17,649	+ 19,284	- 693	- 805	- 703	+ 645	+ 18,997	+ 156	+ 88	- 72	+ 61	+ 187	Q4
+ 4,080	+ 11,613	+ 14,555	- 1,976	- 49	- 515	- 2,152	+ 14,280	+ 226	+ 83	+ 103	+ 39	+ 84	2021 Q1
+ 5,493	+ 21,309	+ 21,089	- 392	- 54	+ 637	- 928	+ 21,600	- 216	+ 38	- 139	- 74	- 3	Q2
+ 4,886	+ 24,254	+ 22,664	+ 1,087	+ 480	+ 1,020	- 406	+ 23,640	+ 93	+ 143	- 47	+ 83	+ 57	Q3
+ 6,203	+ 18,831	+ 19,567	- 115	- 160	- 263	- 1,278	+ 20,372	+ 386	+ 87	+ 52	+ 42	+ 292	Q4
+ 4,479	+ 15,818	+ 14,925	+ 482	+ 189	+ 606	- 972	+ 16,184	+ 74	+ 43	+ 135	- 97	+ 36	2022 Q1
+ 5,433	+ 22,191	+ 20,759	+ 446	+ 256	+ 1,099	- 944	+ 22,036	+ 101	+ 44	+ 29	+ 21	+ 51	Q2
+ 4,342	+ 20,351	+ 18,245	+ 1,450	+ 140	+ 489	- 88	+ 19,950	+ 172	+ 106	- 53	+ 28	+ 197	Q3
+ 2,126	+ 7,517	+ 9,530	- 1,309	- 412	- 898	- 658	+ 9,073	+ 168	+ 33	- 62	+ 25	+ 205	Q4
+ 879	+ 436	+ 1,273	- 772	+ 278	+ 61	- 1,556	+ 1,931	+ 100	+ 66	-	- 31	+ 131	2023 Q1
+ 598	+ 4,091	+ 3,770	+ 516	- 34	- 23	- 699	+ 4,813	+ 111	+ 8	+ 20	+ 10	+ 81	Q2
+ 931	+ 6,021	+ 5,028	+ 753	+ 63	- 65	- 358	+ 6,444	+ 39	- 2	- 32	+ 58	+ 13	Q3
- 517	- 22	+ 1,318	- 1,260	- 272	- 461	- 488	+ 927	- 274	- 2	- 10	- 169	- 95	Q4
+ 407	- 625	- 216	+ 821	- 62	- 856	- 751	+ 982	- 228	- 61	- 74	-	- 154	2024 Q1
+ 1,032	+ 2,915	+ 3,369	+ 591	- 51	- 607	- 708	+ 4,230	- 47	+ 29	+ 28	+ 3	- 78	Q2
+ 1,173	+ 7,527	+ 5,796	+ 661	+ 703	+ 1,286	- 113	+ 6,354	- 93	- 65	- 40	+ 9	- 62	Q3

## I Banks (MFIs) in Germany

### 7 Lending to domestic enterprises and households, housing loans \* (b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)													
Period	of which				Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing loans	Enterprises			Self-employed persons				
	Total	Mortgage loans secured by residential real estate	Other housing loans			Total	Short- term lending	Medium- term lending	Long- term lending	Total	Short- term lending	Medium- term lending	
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Commercial banks <sup>3</sup></b>													
											<b>End of quarter *</b>		
2023 Q3	1,000,610	429,451	396,657	32,794	515,819	94,328	428,805	124,510	106,376	197,919	87,014	6,830	16,076
Q4	992,731	430,049	397,114	32,935	508,747	95,611	422,165	116,842	107,444	197,879	86,582	6,759	16,250
2024 Q1	998,319	429,366	399,750	29,616	513,788	94,987	427,408	123,294	105,152	198,962	86,380	6,708	16,245
Q2	997,663	428,958	400,251	28,707	513,186	94,774	427,359	122,311	105,642	199,406	85,827	6,507	16,304
Q3	1,002,149	429,007	400,189	28,818	515,543	94,890	430,002	122,789	108,873	198,340	85,541	6,455	16,406
											<b>Changes during quarter *</b>		
2023 Q3	- 94	+ 1,571	+ 2,390	- 819	- 2,819	+ 413	- 2,680	- 3,767	+ 1,730	- 643	- 139	- 468	+ 269
Q4	- 7,782	+ 723	+ 1,162	- 439	- 7,010	+ 1,313	- 6,503	- 7,323	+ 858	- 38	- 507	- 71	+ 134
2024 Q1	+ 5,172	+ 18	+ 862	- 844	+ 4,711	+ 66	+ 4,892	+ 5,327	- 1,937	+ 1,502	- 181	- 66	- 5
Q2	- 646	- 408	+ 501	- 909	- 917	- 213	- 364	- 998	+ 225	+ 409	- 553	- 201	+ 59
Q3	+ 4,575	+ 49	- 62	+ 111	+ 2,551	+ 116	+ 2,837	+ 478	+ 3,261	- 902	- 286	- 52	+ 102
<b>Big banks</b>													
											<b>End of quarter *</b>		
2023 Q3	455,541	268,154	253,422	14,732	210,161	50,263	163,566	57,051	22,283	84,232	46,595	2,393	1,095
Q4	449,435	268,024	252,963	15,061	205,633	51,218	159,624	55,161	22,204	82,259	46,009	2,408	1,063
2024 Q1	451,541	266,323	254,666	11,657	209,231	50,395	163,364	57,961	22,232	83,171	45,867	2,393	1,036
Q2	448,757	264,613	254,105	10,508	208,458	50,135	163,056	58,745	21,806	82,505	45,402	2,327	1,018
Q3	444,933	263,050	252,474	10,576	206,157	49,944	161,127	57,515	22,333	81,279	45,030	2,305	978
											<b>Changes during quarter *</b>		
2023 Q3	- 2,767	+ 454	+ 1,237	- 783	- 3,111	+ 57	- 2,615	- 2,671	+ 363	- 307	- 496	- 431	- 38
Q4	- 6,106	- 130	+ 341	- 471	- 4,528	+ 955	- 3,942	- 1,890	- 79	- 1,973	- 586	+ 15	- 32
2024 Q1	+ 1,736	- 601	+ 88	- 689	+ 3,228	+ 277	+ 3,370	+ 2,800	+ 28	+ 542	- 142	- 15	- 27
Q2	- 2,784	- 1,710	- 561	- 1,149	- 773	- 260	- 308	+ 784	- 426	- 666	- 465	- 66	- 18
Q3	- 3,824	- 1,563	- 1,631	+ 68	- 2,301	- 191	- 1,929	- 1,230	+ 527	- 1,226	- 372	- 22	- 40
<b>Regional banks and other commercial banks</b>													
											<b>End of quarter *</b>		
2023 Q3	436,193	157,887	140,978	16,909	218,849	43,667	183,899	38,695	54,559	90,645	34,950	3,066	12,827
Q4	436,684	158,709	141,727	16,982	218,937	44,010	183,867	34,965	56,502	92,400	35,070	2,959	12,999
2024 Q1	439,528	159,357	142,551	16,806	219,694	43,788	184,641	37,372	54,967	92,302	35,053	2,938	13,025
Q2	435,895	160,763	143,675	17,088	214,154	43,880	179,182	34,787	51,472	92,923	34,972	2,849	13,043
Q3	446,819	162,428	145,317	17,111	221,000	44,192	185,910	38,634	53,836	93,440	35,090	2,798	13,192
											<b>Changes during quarter *</b>		
2023 Q3	+ 3,881	+ 1,231	+ 1,228	+ 3	+ 1,536	+ 385	+ 1,136	+ 117	+ 454	+ 565	+ 400	+ 46	+ 255
Q4	+ 78	+ 817	+ 784	+ 33	- 360	+ 303	- 405	- 3,855	+ 1,698	+ 1,752	+ 45	+ 107	+ 132
2024 Q1	+ 2,798	+ 674	+ 850	- 176	+ 797	- 207	+ 793	+ 1,282	- 1,180	+ 691	+ 4	- 36	+ 26
Q2	+ 514	+ 1,406	+ 1,124	+ 282	- 1,961	+ 92	- 1,917	- 2,195	- 355	+ 633	- 44	- 89	+ 52
Q3	+ 11,013	+ 1,665	+ 1,642	+ 23	+ 6,935	+ 312	+ 6,817	+ 3,847	+ 2,394	+ 576	+ 118	- 51	+ 149
<b>Branches of foreign banks</b>													
											<b>End of quarter *</b>		
2023 Q3	108,876	3,410	2,257	1,153	86,809	398	81,340	28,764	29,534	23,042	5,469	1,371	2,154
Q4	106,612	3,316	2,424	892	84,177	383	78,674	26,716	28,738	23,220	5,503	1,392	2,188
2024 Q1	107,250	3,686	2,533	1,153	84,863	804	79,403	27,961	27,953	23,489	5,460	1,377	2,184
Q2	113,011	3,582	2,471	1,111	90,574	759	85,121	28,779	32,364	23,978	5,453	1,331	2,243
Q3	110,397	3,529	2,398	1,131	88,386	754	82,965	26,640	32,704	23,621	5,421	1,352	2,236
											<b>Changes during quarter *</b>		
2023 Q3	- 1,208	- 114	- 75	- 39	- 1,244	- 29	- 1,201	- 1,213	+ 913	- 901	- 43	- 83	+ 52
Q4	- 1,754	+ 36	+ 37	- 1	- 2,122	+ 55	- 2,156	- 1,578	- 761	+ 183	+ 34	+ 21	+ 34
2024 Q1	+ 638	- 55	- 76	+ 21	+ 686	- 4	+ 729	+ 1,245	- 785	+ 269	- 43	- 15	- 4
Q2	+ 1,624	- 104	- 62	- 42	+ 1,817	- 45	+ 1,861	+ 413	+ 1,006	+ 442	- 44	- 46	+ 25
Q3	- 2,614	- 53	- 73	+ 20	- 2,083	- 5	- 2,051	- 2,139	+ 340	- 252	- 32	+ 21	- 7

\* 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 sole proprietors 2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

## I Banks (MFIs) in Germany

Long-term lending	Lending to employees and other individuals							Lending to non-profits institutions					Period
	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
		Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts									
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of quarter *</b>													<b>Commercial banks <sup>3</sup></b>
64,108	482,908	334,623	125,136	2,725	17,484	47,805	417,619	1,883	500	245	145	1,493	2023 Q3
63,573	482,123	333,952	124,696	2,611	17,284	48,242	416,597	1,861	486	210	157	1,494	Q4
63,427	482,650	333,871	125,764	2,600	17,038	47,974	417,638	1,881	508	166	164	1,551	2024 Q1
63,016	482,604	333,675	126,515	2,548	16,605	47,630	418,369	1,873	509	184	167	1,522	Q2
62,680	484,768	333,627	127,619	2,772	17,804	48,069	418,895	1,838	490	150	170	1,518	Q3
<b>Changes during quarter *</b>													
+ 60	+ 2,717	+ 1,153	+ 1,195	- 76	+ 146	- 22	+ 2,593	+ 8	+ 5	- 8	+ 3	+ 13	2023 Q3
- 570	- 750	- 576	- 495	- 119	- 205	+ 57	- 602	- 22	- 14	- 35	+ 12	+ 1	Q4
- 110	+ 441	- 70	+ 1,091	- 16	- 346	- 268	+ 1,055	+ 20	+ 22	- 44	+ 7	+ 57	2024 Q1
- 411	+ 279	- 196	+ 1,076	- 52	- 418	- 184	+ 881	- 8	+ 1	+ 18	+ 3	- 29	Q2
- 336	+ 2,059	- 48	+ 999	+ 224	+ 1,199	+ 439	+ 421	- 35	- 19	- 34	+ 3	- 4	Q3
<b>End of quarter *</b>													<b>Big banks</b>
43,107	244,729	217,725	18,638	1,475	4,051	3,456	237,222	651	166	114	25	512	2023 Q3
42,538	243,182	216,642	17,785	1,374	4,087	3,294	235,801	620	164	75	38	507	Q4
42,438	241,721	215,764	18,180	1,367	3,610	3,144	234,967	589	164	42	43	504	2024 Q1
42,057	239,731	214,317	18,138	1,303	3,351	2,933	233,447	568	161	61	40	467	Q2
41,747	238,239	212,948	17,943	1,394	3,576	2,823	231,840	537	158	34	40	463	Q3
<b>Changes during quarter *</b>													
- 27	+ 348	+ 385	- 84	- 94	- 45	- 67	+ 460	- 4	+ 12	- 5	- 2	+ 3	2023 Q3
- 569	- 1,547	- 1,083	- 853	- 101	+ 36	- 162	- 1,421	- 31	- 2	- 39	+ 13	- 5	Q4
- 100	- 1,461	- 878	+ 395	- 7	- 477	- 150	- 834	- 31	-	- 33	+ 5	- 3	2024 Q1
- 381	- 1,990	- 1,447	- 42	- 64	- 259	- 211	- 1,520	- 21	- 3	+ 19	- 3	- 37	Q2
- 310	- 1,492	- 1,369	- 195	+ 91	+ 225	- 110	- 1,607	- 31	- 3	- 27	-	- 4	Q3
<b>End of quarter *</b>													<b>Regional banks and other commercial banks</b>
19,057	216,277	113,887	94,235	1,235	8,027	38,295	169,955	1,067	333	62	86	919	2023 Q3
19,112	216,686	114,378	94,436	1,217	7,682	38,481	170,523	1,061	321	53	85	923	Q4
19,090	218,724	115,227	95,273	1,215	7,870	38,325	172,529	1,110	342	43	86	981	2024 Q1
19,080	220,623	116,537	96,085	1,227	7,642	38,007	174,974	1,118	346	38	92	988	Q2
19,100	224,709	117,906	97,978	1,358	8,433	38,519	177,757	1,110	330	29	92	989	Q3
<b>Changes during quarter *</b>													
+ 99	+ 2,326	+ 850	+ 1,339	+ 18	+ 102	+ 1	+ 2,223	+ 19	- 4	+ 11	+ 4	+ 4	2023 Q3
+ 20	+ 444	+ 526	+ 201	- 18	- 345	- 199	+ 988	- 6	- 12	- 9	- 1	+ 4	Q4
+ 14	+ 1,952	+ 860	+ 840	- 2	+ 88	- 156	+ 2,020	+ 49	+ 21	- 10	+ 1	+ 58	2024 Q1
- 7	+ 2,467	+ 1,310	+ 1,380	+ 12	- 228	+ 177	+ 2,518	+ 8	+ 4	- 5	+ 6	+ 7	Q2
+ 20	+ 4,086	+ 1,369	+ 1,893	+ 131	+ 791	+ 512	+ 2,783	- 8	- 16	- 9	-	+ 1	Q3
<b>End of quarter *</b>													<b>Branches of foreign banks</b>
1,944	21,902	3,011	12,263	15	5,406	6,054	10,442	165	1	69	34	62	2023 Q3
1,923	22,255	2,932	12,475	20	5,515	6,467	10,273	180	1	82	34	64	Q4
1,899	22,205	2,880	12,311	18	5,558	6,505	10,142	182	2	81	35	66	2024 Q1
1,879	22,250	2,821	12,292	18	5,612	6,690	9,948	187	2	85	35	67	Q2
1,833	21,820	2,773	11,698	20	5,795	6,727	9,298	191	2	87	38	66	Q3
<b>Changes during quarter *</b>													
- 12	+ 43	- 82	- 60	-	+ 89	+ 44	- 90	- 7	- 3	- 14	+ 1	+ 6	2023 Q3
- 21	+ 353	- 19	+ 157	-	+ 104	+ 418	- 169	+ 15	-	+ 13	-	+ 2	Q4
- 24	- 50	- 52	- 144	- 7	+ 43	+ 38	- 131	+ 2	+ 1	- 1	+ 1	+ 2	2024 Q1
- 23	- 198	- 59	- 262	-	+ 69	- 150	- 117	+ 5	-	+ 4	-	+ 1	Q2
- 46	- 535	- 48	- 699	+ 2	+ 183	+ 37	- 755	+ 4	-	+ 2	+ 3	- 1	Q3

<sup>3</sup> Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

cont'd: 7 Lending to domestic enterprises and households, housing loans \*  
(b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)													
Period	of which				Lending to enterprises and self-employed persons								
	Housing loans				Total	of which Housing loans	Enterprises			Self-employed persons			
	Total	Mortgage loans secured by residential real estate	Other housing loans				Total	Sort- term lending	Medium- term lending	Long- term lending	Total	Short- term lending	Medium- term lending
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Landesbanken</b>													
											<b>End of quarter *</b>		
2023 Q3	196,913	32,721	25,357	7,364	181,739	19,816	175,313	25,107	41,340	108,866	6,426	303	674
Q4	194,894	32,069	25,095	6,974	179,974	19,220	173,529	23,961	40,540	109,028	6,445	361	699
2024 Q1	193,591	32,104	25,227	6,877	178,919	19,458	172,401	23,563	39,710	109,128	6,518	354	754
Q2	194,490	31,355	24,669	6,686	180,099	18,919	173,444	25,400	39,426	108,618	6,655	351	846
Q3	192,134	29,740	23,310	6,430	177,789	17,420	171,140	24,604	39,900	106,636	6,649	388	843
											<b>Changes during quarter *</b>		
2023 Q3	- 1,058	- 237	+ 121	- 358	- 959	- 121	- 962	- 355	+ 104	- 711	+ 3	- 4	+ 27
Q4	- 1,739	- 652	- 262	- 390	- 1,485	- 596	- 1,504	- 1,146	- 800	+ 442	+ 19	+ 58	+ 25
2024 Q1	- 1,303	+ 35	+ 132	- 97	- 1,055	+ 238	- 1,128	- 398	- 830	+ 100	+ 73	- 7	+ 55
Q2	+ 899	- 749	- 558	- 191	+ 1,115	- 604	+ 1,043	+ 1,837	- 284	- 510	+ 72	- 3	+ 92
Q3	- 1,656	- 1,615	- 1,359	- 256	- 1,610	- 1,499	- 1,604	- 476	+ 559	- 1,687	- 6	+ 37	- 3
<b>Saving banks</b>													
											<b>End of quarter *</b>		
2023 Q3	998,180	585,615	393,208	192,407	560,251	194,324	357,142	35,800	46,784	274,558	203,109	6,400	6,286
Q4	997,063	586,374	395,223	191,151	560,512	195,479	357,520	34,667	46,896	275,957	202,992	6,429	6,160
2024 Q1	996,047	586,048	398,162	187,886	561,246	196,250	358,060	35,877	46,014	276,169	203,186	6,455	6,018
Q2	996,815	587,881	400,431	187,450	562,233	197,728	358,466	36,182	45,618	276,666	203,767	6,436	5,913
Q3	1,000,052	591,172	402,578	188,594	564,045	199,289	359,859	36,534	45,428	277,897	204,186	6,526	5,763
											<b>Changes during quarter *</b>		
2023 Q3	+ 2,664	+ 2,501	+ 3,593	- 1,092	+ 2,282	+ 1,942	+ 1,979	+ 192	- 168	+ 1,955	+ 303	- 49	- 19
Q4	- 892	+ 809	+ 1,955	- 1,146	+ 371	+ 1,155	+ 553	- 1,133	+ 42	+ 1,644	- 182	+ 29	- 126
2024 Q1	- 771	- 281	+ 2,984	- 3,265	+ 869	+ 736	+ 765	+ 1,200	- 882	+ 447	+ 104	+ 41	- 142
Q2	+ 958	+ 1,908	+ 2,349	- 441	+ 997	+ 1,388	+ 541	+ 345	- 396	+ 592	+ 456	- 19	- 105
Q3	+ 3,237	+ 3,291	+ 2,147	+ 1,144	+ 1,812	+ 1,561	+ 1,393	+ 352	- 190	+ 1,231	+ 419	+ 90	- 150
<b>Credit cooperatives</b>													
											<b>End of quarter *</b>		
2023 Q3	753,500	453,600	426,448	27,152	385,901	128,622	211,359	22,864	27,031	161,464	174,542	6,826	7,531
Q4	757,235	455,843	429,187	26,656	388,561	129,722	213,798	22,674	27,015	164,109	174,763	6,890	7,548
2024 Q1	759,316	456,590	430,615	25,975	390,941	130,265	215,639	23,435	26,951	165,253	175,302	7,203	7,460
Q2	764,305	460,147	434,647	25,500	393,946	131,732	217,821	23,529	26,746	167,546	176,125	7,241	7,410
Q3	770,953	464,803	439,680	25,123	397,275	133,320	219,990	23,784	26,199	170,007	177,285	7,403	7,342
											<b>Changes during quarter *</b>		
2023 Q3	+ 4,112	+ 3,126	+ 3,538	- 412	+ 2,414	+ 1,412	+ 2,258	+ 40	+ 57	+ 2,161	+ 156	- 51	- 135
Q4	+ 3,735	+ 2,243	+ 2,739	- 496	+ 2,660	+ 1,100	+ 2,439	- 190	- 16	+ 2,645	+ 221	+ 64	+ 17
2024 Q1	+ 2,027	+ 721	+ 1,402	- 681	+ 2,340	+ 528	+ 1,822	+ 761	- 64	+ 1,125	+ 518	+ 313	- 88
Q2	+ 4,989	+ 3,472	+ 3,947	- 475	+ 3,025	+ 1,392	+ 2,202	+ 94	- 205	+ 2,313	+ 823	+ 38	- 50
Q3	+ 6,648	+ 4,656	+ 5,033	- 377	+ 3,329	+ 1,588	+ 2,169	+ 255	- 547	+ 2,461	+ 1,160	+ 162	- 68
<b>Mortgage banks</b>													
											<b>End of quarter *</b>		
2023 Q3	116,169	67,709	63,871	3,838	82,446	34,240	73,252	2,235	14,933	56,084	9,194	12	264
Q4	116,257	67,578	63,570	4,008	82,684	34,173	73,454	2,176	15,616	55,662	9,230	8	312
2024 Q1	116,498	67,967	63,799	4,168	82,807	34,433	73,611	2,114	16,335	55,162	9,196	8	306
Q2	116,803	67,932	63,735	4,197	83,024	34,307	73,871	2,226	16,757	54,888	9,153	2	298
Q3	116,564	67,734	63,474	4,260	82,818	34,137	73,705	2,313	17,209	54,183	9,113	2	306
											<b>Changes during quarter *</b>		
2023 Q3	+ 151	+ 253	+ 107	+ 146	- 176	- 74	- 205	+ 103	+ 214	- 522	+ 29	- 1	+ 8
Q4	+ 88	- 131	- 301	+ 170	+ 158	- 67	+ 202	- 59	+ 683	- 422	- 44	- 4	+ 3
2024 Q1	- 104	+ 44	- 116	+ 160	- 222	- 85	- 188	- 62	+ 719	- 845	- 34	-	- 6
Q2	+ 305	- 35	- 64	+ 29	+ 217	- 126	+ 260	+ 112	+ 422	- 274	- 43	- 6	- 8
Q3	- 239	- 198	- 261	+ 63	- 206	- 170	- 166	+ 87	+ 452	- 705	- 40	-	+ 8

\* 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 sole proprietors 2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

## I Banks (MFIs) in Germany

													Period
Lending to employees and other individuals								Lending to non-profits institutions					
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
		Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts									
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of quarter *</b>													<b>Landesbanken</b>
5,449	14,300	12,581	368	197	536	652	13,112	874	324	12	180	682	2023 Q3
5,385	14,198	12,519	365	197	552	675	12,971	722	330	8	14	700	Q4
5,410	13,972	12,314	358	199	529	624	12,819	700	332	6	17	677	2024 Q1
5,458	13,694	12,106	365	182	520	602	12,572	697	330	14	17	666	Q2
5,418	13,672	12,016	355	198	587	589	12,496	673	304	9	21	643	Q3
<b>Changes during quarter *</b>													
- 20	- 101	- 117	+ 5	+ 26	+ 22	+ 2	- 125	+ 2	+ 1	- 1	+ 32	- 29	2023 Q3
- 64	- 102	- 62	- 3	-	+ 16	+ 23	- 141	- 152	+ 6	- 4	- 166	+ 18	Q4
+ 25	- 226	- 205	- 7	+ 2	- 23	- 51	- 152	- 22	+ 2	- 2	+ 3	- 23	2024 Q1
- 17	- 213	- 143	+ 7	- 17	- 9	- 22	- 182	- 3	- 2	+ 8	-	- 11	Q2
- 40	- 22	- 90	- 10	+ 16	+ 67	- 13	- 76	- 24	- 26	- 5	+ 4	- 23	Q3
<b>End of quarter *</b>													<b>Saving banks</b>
190,423	431,185	389,694	28,524	2,849	6,443	7,766	416,976	6,744	1,597	170	160	6,414	2023 Q3
190,403	429,967	389,296	28,263	2,784	5,968	7,603	416,396	6,584	1,599	197	146	6,241	Q4
190,713	428,364	388,239	28,006	2,692	5,787	7,392	415,185	6,437	1,559	175	133	6,129	2024 Q1
191,418	428,197	388,587	27,871	2,708	5,530	7,250	415,417	6,385	1,566	173	127	6,085	Q2
191,897	429,694	390,330	27,851	3,033	5,427	7,118	417,149	6,313	1,553	180	119	6,014	Q3
<b>Changes during quarter *</b>													
+ 371	+ 444	+ 574	- 68	+ 78	- 51	- 20	+ 515	- 62	- 15	- 10	+ 1	- 53	2023 Q3
- 85	- 1,153	- 348	- 256	- 65	- 475	- 163	- 515	- 110	+ 2	+ 27	- 14	- 123	Q4
+ 205	- 1,513	- 977	- 247	- 92	- 181	- 211	- 1,121	- 127	- 40	- 22	- 13	- 92	2024 Q1
+ 580	+ 13	+ 513	- 120	+ 16	- 257	- 142	+ 412	- 52	+ 7	- 2	- 6	- 44	Q2
+ 479	+ 1,497	+ 1,743	- 20	+ 325	- 103	- 132	+ 1,732	- 72	- 13	+ 7	- 8	- 71	Q3
<b>End of quarter *</b>													<b>Credit cooperatives</b>
160,185	361,534	324,315	26,794	1,558	4,238	9,443	347,853	6,065	663	103	119	5,843	2023 Q3
160,325	362,573	325,432	26,547	1,470	4,479	9,197	348,897	6,101	689	106	120	5,875	Q4
160,639	362,330	325,645	26,359	1,514	4,203	8,847	349,280	6,045	680	100	122	5,823	2024 Q1
161,474	364,288	327,720	26,248	1,516	4,213	8,631	351,444	6,071	695	104	128	5,839	Q2
162,540	367,585	330,788	26,178	1,654	4,503	8,482	354,600	6,093	695	96	129	5,868	Q3
<b>Changes during quarter *</b>													
+ 342	+ 1,608	+ 1,719	- 190	+ 35	+ 23	- 129	+ 1,714	+ 90	- 5	- 10	+ 21	+ 79	2023 Q3
+ 140	+ 1,039	+ 1,117	- 247	- 88	+ 241	- 246	+ 1,044	+ 36	+ 26	+ 3	+ 1	+ 32	Q4
+ 293	- 257	+ 202	- 151	+ 44	- 276	- 350	+ 369	- 56	- 9	- 6	+ 2	- 52	2024 Q1
+ 835	+ 1,958	+ 2,075	- 111	+ 2	+ 10	- 216	+ 2,164	+ 6	+ 5	+ 4	+ 6	- 4	Q2
+ 1,066	+ 3,297	+ 3,068	- 70	+ 138	+ 290	- 149	+ 3,156	+ 22	-	- 8	+ 1	+ 29	Q3
<b>End of quarter *</b>													<b>Mortgage banks</b>
8,918	33,614	33,411	21	-	1	72	33,541	109	58	-	-	109	2023 Q3
8,910	33,463	33,347	20	-	1	23	33,439	110	58	-	-	110	Q4
8,882	33,585	33,477	20	-	1	23	33,561	106	57	-	-	106	2024 Q1
8,853	33,669	33,564	19	-	1	25	33,643	110	61	-	-	110	Q2
8,805	33,638	33,536	17	-	1	25	33,612	108	61	-	-	108	Q3
<b>Changes during quarter *</b>													
+ 22	+ 325	+ 328	-	-	-	21	+ 346	+ 2	- 1	-	-	+ 4	2023 Q3
- 43	- 71	- 64	- 1	-	-	4	- 67	+ 1	-	-	-	+ 1	Q4
- 28	+ 122	+ 130	-	-	-	-	+ 122	- 4	- 1	-	-	- 4	2024 Q1
- 29	+ 84	+ 87	- 1	-	+	2	+ 82	+ 4	+ 4	-	-	+ 4	Q2
- 48	- 31	- 28	- 2	-	-	-	- 31	- 2	-	-	-	- 2	Q3

## I Banks (MFIs) in Germany

### cont'd: 7 Lending to domestic enterprises and households, housing loans \* (b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)													
Period	of which				Lending to enterprises and self-employed persons								
	Housing loans				Total	of which Housing loans	Enterprises			Self-employed persons			
	Total	Mortgage loans secured by residential real estate	Other housing loans				Total	Short- term lending	Medium- term lending	Long- term lending	Total	Short- term lending	Medium- term lending
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>Building and loan associations</b>													
											<b>End of quarter *</b>		
2023 Q3	184,733	181,333	157,132	24,201	21,458	18,937	2,900	84	35	2,781	18,558	147	236
Q4	186,243	182,840	158,574	24,266	21,681	19,117	2,946	83	21	2,842	18,735	144	212
2024 Q1	187,085	183,729	163,480	20,249	21,754	19,223	2,881	75	19	2,787	18,873	153	195
Q2	188,412	185,001	164,231	20,770	22,003	19,428	2,945	106	18	2,821	19,058	158	194
Q3	189,885	186,374	165,136	21,238	22,327	19,647	3,075	121	18	2,936	19,252	152	194
											<b>Changes during quarter *</b>		
2023 Q3	+ 1,602	+ 1,662	+ 1,210	+ 452	+ 329	+ 251	+ 105	+ 17	+ 2	+ 86	+ 224	- 8	- 3
Q4	+ 1,510	+ 1,531	+ 1,466	+ 65	+ 223	+ 180	+ 46	- 1	- 14	+ 61	+ 177	- 13	- 4
2024 Q1	+ 892	+ 1,294	+ 2,341	- 1,047	+ 123	+ 511	- 15	-	- 7	-	+ 138	+ 9	- 12
Q2	+ 1,327	+ 1,272	+ 751	+ 521	+ 249	+ 205	+ 64	+ 31	- 1	+ 34	+ 185	+ 5	- 1
Q3	+ 1,473	+ 1,373	+ 905	+ 468	+ 324	+ 219	+ 120	+ 5	-	+ 115	+ 204	+ 4	-
<b>Banks with special, development and other central support tasks</b>													
											<b>End of quarter *</b>		
2023 Q3	151,532	46,694	42,989	3,705	130,607	32,024	124,434	13,193	21,540	89,701	6,173	53	44
Q4	151,233	46,921	43,229	3,692	130,607	32,373	124,538	12,825	22,406	89,307	6,069	51	31
2024 Q1	150,373	47,030	43,336	3,694	129,702	32,551	123,747	14,079	19,904	89,764	5,955	58	29
Q2	149,880	47,145	43,536	3,609	129,487	32,686	123,650	13,889	18,892	90,869	5,837	52	24
Q3	148,904	47,522	43,805	3,717	128,915	33,073	123,225	12,969	19,302	90,954	5,690	55	22
											<b>Changes during quarter *</b>		
2023 Q3	- 2,709	+ 310	+ 228	+ 82	- 2,463	+ 337	- 2,387	- 383	- 2,546	+ 542	- 76	- 1	+ 4
Q4	+ 161	+ 227	+ 240	- 13	+ 460	+ 349	+ 564	- 368	+ 866	+ 66	- 104	- 2	- 13
2024 Q1	- 965	+ 64	+ 62	+ 2	- 965	+ 178	- 851	+ 1,254	- 2,502	+ 397	- 114	+ 7	- 2
Q2	- 493	+ 115	+ 200	- 85	- 215	+ 135	- 97	- 190	- 1,012	+ 1,105	- 118	- 6	- 5
Q3	- 566	+ 377	+ 269	+ 108	- 162	+ 387	- 15	- 510	+ 410	+ 85	- 147	+ 3	- 2
<b>Memo item: Foreign banks</b>													
											<b>End of quarter *</b>		
2023 Q3	400,957	137,265	129,069	8,196	205,015	25,053	174,521	53,508	57,256	63,757	30,494	2,941	5,633
Q4	398,702	137,083	129,624	7,459	202,195	25,020	171,823	49,324	58,060	64,439	30,372	2,977	5,688
2024 Q1	401,107	137,773	130,410	7,363	203,434	25,497	173,257	50,915	57,290	65,052	30,177	2,910	5,639
Q2	408,369	138,253	131,118	7,135	208,941	25,430	178,810	52,228	61,160	65,422	30,131	2,875	5,698
Q3	408,242	138,804	131,818	6,986	207,212	25,446	177,220	50,787	61,652	64,781	29,992	2,821	5,684
											<b>Changes during quarter *</b>		
2023 Q3	+ 203	+ 506	+ 896	- 390	- 1,481	+ 206	- 1,558	- 1,491	+ 1,051	- 1,118	+ 77	- 156	+ 102
Q4	- 1,745	- 52	+ 425	- 477	- 2,310	+ 37	- 2,188	- 3,714	+ 839	+ 687	- 122	+ 36	+ 55
2024 Q1	+ 2,305	+ 265	+ 601	- 336	+ 1,239	- 52	+ 1,434	+ 1,591	- 770	+ 613	- 195	- 67	- 49
Q2	+ 3,125	+ 480	+ 708	- 228	+ 1,613	- 67	+ 1,696	+ 908	+ 465	+ 323	- 83	- 35	+ 25
Q3	- 68	+ 551	+ 700	- 149	- 1,565	+ 16	- 1,426	- 1,441	+ 522	- 507	- 139	- 54	- 14

\* 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 sole proprietors 2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

## I Banks (MFIs) in Germany

													Period
	Lending to employees and other individuals							Lending to non-profits institutions					
		of which											
Long-term lending	Total	Housing loans	Instalment credit <sup>1</sup>	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>End of quarter *</b>													<b>Building and loan associations</b>
18,175	163,080	162,203	333	-	945	3,482	158,653	195	193	-	-	195	2023 Q3
18,379	164,358	163,521	239	-	947	3,179	160,232	204	202	-	-	204	2023 Q4
18,525	165,124	164,301	13	-	934	3,006	161,184	207	205	-	-	207	2024 Q1
18,706	166,189	165,355	14	-	983	2,940	162,266	220	218	-	-	220	2024 Q2
18,906	167,330	166,501	14	-	1,002	2,780	163,548	228	226	-	-	228	2024 Q3
<b>Changes during quarter *</b>													
+ 235	+ 1,264	+ 1,403	- 13	-	- 183	- 93	+ 1,540	+ 9	+ 8	-	-	+ 9	2023 Q3
+ 194	+ 1,278	+ 1,342	- 38	-	- 98	- 83	+ 1,459	+ 9	+ 9	-	-	+ 9	2023 Q4
+ 141	+ 766	+ 780	- 6	-	- 8	- 158	+ 932	+ 3	+ 3	-	-	+ 3	2024 Q1
+ 181	+ 1,065	+ 1,054	+ 1	-	+ 49	- 66	+ 1,082	+ 13	+ 13	-	-	+ 13	2024 Q2
+ 200	+ 1,141	+ 1,146	-	-	+ 19	- 160	+ 1,282	+ 8	+ 8	-	-	+ 8	2024 Q3
<b>End of quarter *</b>													<b>Banks with special, development and other central support tasks</b>
6,076	19,264	13,316	5,707	-	241	519	18,504	1,661	1,354	33	7	1,621	2023 Q3
5,987	19,001	13,225	5,487	-	301	447	18,253	1,625	1,323	32	5	1,588	2023 Q4
5,868	19,088	13,194	5,628	-	279	734	18,075	1,583	1,285	32	6	1,545	2024 Q1
5,761	18,817	13,173	5,367	-	297	654	17,866	1,576	1,286	32	6	1,538	2024 Q2
5,613	18,403	13,178	5,131	-	111	556	17,736	1,586	1,271	32	15	1,539	2024 Q3
<b>Changes during quarter *</b>													
- 79	- 236	- 32	- 176	-	- 22	- 75	- 139	- 10	+ 5	- 1	+ 1	- 10	2023 Q3
- 89	- 263	- 91	- 220	-	+ 60	- 72	- 251	- 36	- 31	- 1	- 2	- 33	2023 Q4
- 119	+ 42	- 76	+ 141	-	- 22	+ 287	- 223	- 42	- 38	-	+ 1	- 43	2024 Q1
- 107	- 271	- 21	- 261	-	+ 18	- 80	- 209	- 7	+ 1	-	-	- 7	2024 Q2
- 148	- 414	+ 5	- 236	-	- 186	- 98	- 130	+ 10	- 15	-	+ 9	+ 1	2024 Q3
<b>End of quarter *</b>													<b>Memo item: Foreign banks</b>
21,920	195,541	112,169	71,257	1,220	11,085	19,816	164,640	401	43	101	62	238	2023 Q3
21,707	196,090	112,021	71,878	1,178	10,994	20,476	164,620	417	42	117	61	239	2023 Q4
21,628	197,260	112,231	72,584	1,179	11,010	20,764	165,486	413	45	109	64	240	2024 Q1
21,558	199,009	112,778	73,649	1,179	11,060	21,255	166,694	419	45	115	64	240	2024 Q2
21,487	200,620	113,313	74,235	1,288	11,540	21,517	167,563	410	45	107	66	237	2024 Q3
<b>Changes during quarter *</b>													
+ 131	+ 1,683	+ 301	+ 1,175	- 7	+ 92	+ 265	+ 1,326	+ 1	- 1	- 8	+ 4	+ 5	2023 Q3
- 213	+ 549	- 88	+ 566	- 47	- 96	+ 665	- 20	+ 16	- 1	+ 16	- 1	+ 1	2023 Q4
- 79	+ 1,070	+ 210	+ 726	- 4	- 84	+ 288	+ 866	- 4	+ 3	- 8	+ 3	+ 1	2024 Q1
- 73	+ 1,506	+ 547	+ 822	-	+ 65	+ 156	+ 1,285	+ 6	-	+ 6	-	-	2024 Q2
- 71	+ 1,506	+ 535	+ 481	+ 109	+ 480	+ 262	+ 764	- 9	-	- 8	+ 2	- 3	2024 Q3