

## 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	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 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
2017 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
2018 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
2018 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
2018 Q4	2,727,031	1,391,210	1,116,392	274,818	1,483,581	392,702	1,050,966	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
2019 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
2019 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
2019 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
2020 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
2020 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
2020 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
2021 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
2021 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
2021 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	19,702	30,045
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
2022 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
2022 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
2022 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
2023 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
2023 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
2023 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
2024 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
2024 Q3	3,420,591	1,816,396	1,538,621	277,775	1,888,494	531,723	1,380,769	223,154	257,129	900,486	507,725	21,019	30,893
2024 Q4	3,428,863	1,823,015	1,544,456	278,559	1,892,264	534,715	1,383,087	224,112	252,408	906,567	509,177	20,774	31,053
	<b>Changes during quarter *</b>												
2017 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
2017 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
2018 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
2018 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
2018 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
2019 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
2019 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
2019 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
2020 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
2020 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
2020 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
2021 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
2021 Q3	+ 37,075	+ 29,096	+ 19,702	+ 9,394	- 12,728	+ 6,289	+ 8,497	- 841	+ 81	+ 9,257	+ 4,231	- 468	- 187
2021 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
2022 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
2022 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
2022 Q4	+ 16,536	+ 15,434	+ 14,835	+ 5,999	+ 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
2023 Q2	+ 12,378	+ 9,073	+ 11,487	- 2,414	+ 8,176	+ 5,295	+ 7,459	+ 3,512	+ 5,155	+ 5,816	+ 717	- 135	+ 254
2023 Q3	+ 4,668	+ 9,186	+ 11,187	- 2,001	- 1,392	+ 4,160	- 1,892	- 4,153	- 607	+ 2,868	+ 500	- 582	+ 151
2023 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
2024 Q2	+ 7,339	+ 5,575	+ 7,126	- 1,551	+ 4,471	+ 2,177	+ 3,649	+ 1,231	- 1,251	+ 3,669	+ 822	- 192	- 18
2024 Q3	+ 13,422	+ 7,977	+ 7,121	+ 856	+ 5,820	+ 2,149	+ 4,507	+ 231	+ 4,145	+ 131	+ 1,313	+ 282	- 96
2024 Q4	+ 10,234	+ 8,049	+ 6,200	+ 1,849	+ 5,927	+ 3,362	+ 4,435	- 1,297	- 2,196	+ 7,928	+ 1,492	+ 365	+ 275

\* 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>													
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	2017 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
455,813	1,515,254	1,280,071	187,108	7,846	29,610	67,576	1,418,068	16,843	4,602	470	454	15,919	Q3
457,350	1,519,719	1,283,775	187,527	7,124	29,782	67,221	1,422,716	16,880	4,525	526	414	15,940	Q4
<b>Changes during quarter *</b>													
+ 2,954	+ 14,861	+ 12,094	+ 2,529	- 15	- 299	+ 886	+ 14,274	+ 143	- 22	- 22	+ 7	+ 158	2017 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	- 29	+ 43	- 154	- 23	+ 148	Q2
+ 3,402	+ 15,741	+ 13,440	+ 2,273	+ 51	+ 501	+ 1,006	+ 14,234	+ 95	- 30	+ 17	- 10	+ 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	+ 41	+ 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
+ 1,127	+ 7,691	+ 5,891	+ 604	+ 892	+ 1,461	- 156	+ 6,386	- 89	- 63	- 37	+ 9	- 61	Q3
+ 1,582	+ 4,205	+ 4,764	- 886	- 727	+ 167	- 365	+ 4,403	+ 102	- 77	+ 56	- 40	+ 86	Q4