

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *

(a) Total

€ 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			of which			Enterprises				Self-employed persons					
	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending				
Period	1	2	3	4	5	6	7	8	9	10	11	12	13	End of quarter *		
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	19,702	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			
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	212,228	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			

Changes during quarter *

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	+ 12,72												

I Banks (MFIs) in Germany

Long-term lending	Lending to employees and other individuals							Lending to non-profits institutions							Period	
	of which			Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending		
	Total	Housing loans	Instalment credit 1						Housing loans	Short-term lending	Medium-term lending					
14	15	16	17	18	19	20	21	22	23	24	25	26				
End of quarter *																
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			
Changes during quarter *																
+ 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	- 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			
+ 1,173	+ 7,527	+ 5,796	+ 661	+ 703	+ 1,286	- 113	+ 6,354	- 93	- 65	- 40	+ 9	- 62	Q3			