

## I Banks (MFIs) in Germany

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

€ 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>Commercial banks <sup>3</sup></b>												<b>End of quarter *</b>	
2022 Q4	987,823	426,929	368,434	58,495	506,527	93,606	420,023	127,334	98,715	193,974	86,504	7,057	15,199
2023 Q1	1,000,295	427,064	369,962	57,102	518,219	93,273	431,476	131,672	101,139	198,665	86,743	7,221	15,432
Q2	1,000,704	427,590	371,107	56,483	518,478	93,625	431,485	128,277	104,646	198,562	86,993	7,138	15,807
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	430,056	397,120	32,936	508,753	95,617	422,174	116,849	107,443	197,882	86,579	6,758	16,250
<b>Changes during quarter *</b>													
2022 Q4	+ 13,978	+ 3,434	+ 3,245	+ 189	+ 11,651	+ 850	+ 11,525	+ 4,851	+ 5,173	+ 1,501	+ 126	- 115	+ 193
2023 Q1	+ 12,112	+ 425	+ 1,528	- 1,103	+ 11,582	- 43	+ 11,453	+ 4,778	+ 2,424	+ 4,251	+ 129	+ 54	+ 233
Q2	+ 1,650	+ 526	+ 1,145	- 619	+ 1,383	+ 352	+ 1,252	- 2,165	+ 3,516	- 99	+ 131	- 202	+ 375
Q3	- 94	+ 1,571	+ 2,390	- 819	- 2,819	+ 413	- 2,680	- 3,767	+ 1,730	- 643	- 139	- 468	+ 269
Q4	- 7,782	+ 730	+ 1,168	- 438	- 7,004	+ 1,319	- 6,494	- 7,316	+ 857	- 35	- 510	- 72	+ 134
<b>Big banks</b>												<b>End of quarter *</b>	
2022 Q4	456,454	268,285	228,745	39,540	210,285	50,368	162,601	56,078	22,105	84,418	47,684	3,035	1,193
2023 Q1	460,913	268,213	229,079	39,134	215,091	50,287	167,528	59,721	22,033	85,774	47,563	3,056	1,172
Q2	458,308	267,700	229,135	38,565	213,312	50,206	166,181	59,722	21,920	84,539	47,131	2,864	1,133
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	268,023	252,964	15,059	205,638	51,218	159,629	55,162	22,205	82,262	46,009	2,408	1,063
<b>Changes during quarter *</b>													
2022 Q4	- 2,321	+ 1,242	+ 1,571	- 329	- 2,751	+ 195	- 2,435	- 2,297	- 494	+ 356	- 316	- 207	- 29
2023 Q1	+ 4,459	- 72	+ 334	- 406	+ 4,806	- 81	+ 4,927	+ 3,643	- 72	+ 1,356	- 121	+ 21	- 21
Q2	- 2,605	- 513	+ 56	- 569	- 1,779	- 81	+ 1,347	+ 1	- 113	- 1,235	- 432	- 192	- 39
Q3	- 2,767	+ 454	+ 1,237	- 783	- 3,111	+ 57	- 2,615	- 2,671	+ 363	- 307	- 496	- 431	- 38
Q4	- 6,106	- 131	+ 342	- 473	- 4,523	+ 955	- 3,937	- 1,889	- 78	- 1,970	- 586	+ 15	- 32
<b>Regional banks and other commercial banks</b>												<b>End of quarter *</b>	
2022 Q4	429,128	154,851	137,314	17,537	215,937	42,506	182,254	41,018	51,220	90,016	33,683	3,043	11,920
2023 Q1	436,026	155,318	138,505	16,813	221,200	42,551	187,038	43,346	52,591	91,101	34,162	3,216	12,174
Q2	432,312	156,366	139,640	16,726	217,313	42,992	182,763	38,578	54,105	90,080	34,550	3,020	12,572
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	436,675	158,715	141,731	16,984	218,925	44,014	183,857	34,963	56,498	92,396	35,068	2,958	12,999
<b>Changes during quarter *</b>													
2022 Q4	+ 11,291	+ 2,120	+ 1,682	+ 438	+ 9,796	+ 637	+ 9,440	+ 6,261	+ 2,263	+ 916	+ 356	- 15	+ 186
2023 Q1	+ 6,538	+ 467	+ 1,191	- 724	+ 5,153	+ 45	+ 4,784	+ 2,328	+ 1,371	+ 1,085	+ 369	+ 63	+ 254
Q2	+ 4,259	+ 1,050	+ 1,137	- 87	+ 3,306	+ 441	+ 2,728	- 379	+ 2,778	+ 329	+ 578	+ 8	+ 400
Q3	+ 3,881	+ 1,231	+ 1,228	+ 3	+ 1,536	+ 385	+ 1,136	+ 117	+ 454	+ 565	+ 400	+ 46	+ 255
Q4	+ 69	+ 823	+ 788	+ 35	- 372	+ 307	- 415	- 3,857	+ 1,694	+ 1,748	+ 43	- 108	+ 132
<b>Branches of foreign banks</b>												<b>End of quarter *</b>	
2022 Q4	102,241	3,793	2,375	1,418	80,305	732	75,168	30,238	25,390	19,540	5,137	979	2,086
2023 Q1	103,356	3,533	2,378	1,155	81,928	435	76,910	28,605	26,515	21,790	5,018	949	2,086
Q2	110,084	3,524	2,332	1,192	87,853	427	82,541	29,977	28,621	23,943	5,312	1,254	2,102
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	106,621	3,318	2,425	893	84,190	385	78,688	26,724	28,740	23,224	5,502	1,392	2,188
<b>Changes during quarter *</b>													
2022 Q4	+ 5,008	+ 72	- 8	+ 80	+ 4,606	+ 18	+ 4,520	+ 887	+ 3,404	+ 229	+ 86	+ 107	+ 36
2023 Q1	+ 1,115	+ 30	+ 3	+ 27	+ 1,623	- 7	+ 1,742	- 1,193	+ 1,125	+ 1,810	- 119	- 30	- 14
Q2	- 4	- 11	- 48	+ 37	- 144	- 8	- 129	- 1,787	+ 851	+ 807	- 15	- 2	+ 400
Q3	- 1,208	- 114	- 75	- 39	- 1,244	- 29	- 1,201	- 1,213	+ 913	- 901	- 43	- 83	+ 52
Q4	- 1,745	+ 38	+ 38	-	- 2,109	+ 57	- 2,142	- 1,570	- 759	+ 187	+ 33	+ 21	+ 34

\* 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>
64,248	479,512	332,863	122,859	2,774	17,517	49,330	412,665	1,784	460	243	149	1,392	2022 Q4
64,090	480,228	333,303	123,342	2,877	17,794	48,584	413,850	1,848	488	259	143	1,446	2023 Q1
64,048	480,351	333,470	123,846	2,841	17,483	47,842	415,026	1,875	495	253	142	1,480	Q2
64,108	482,908	334,623	125,136	2,725	17,484	47,805	417,619	1,883	500	245	145	1,493	Q3
63,571	482,117	333,953	124,692	2,611	17,276	48,244	416,597	1,861	486	210	157	1,494	Q4
<b>Changes during quarter *</b>													
+ 48	+ 2,300	+ 2,574	- 32	- 216	- 475	- 50	+ 2,825	+ 27	+ 10	- 4	- 3	+ 34	2022 Q4
- 158	+ 466	+ 440	+ 73	+ 103	+ 27	- 746	+ 1,185	+ 64	+ 28	+ 16	- 6	+ 54	2023 Q1
- 42	+ 240	+ 167	+ 503	- 36	- 194	- 742	+ 1,176	+ 27	+ 7	- 6	- 1	+ 34	Q2
+ 60	+ 2,717	+ 1,153	+ 1,195	- 76	+ 146	- 22	+ 2,593	+ 8	+ 5	- 8	+ 3	+ 13	Q3
- 572	- 756	- 575	- 499	- 119	- 213	+ 59	- 602	- 22	- 14	- 35	+ 12	+ 1	Q4
<b>End of quarter *</b>													<b>Big banks</b>
43,456	245,540	217,782	18,746	1,570	4,261	3,953	237,326	629	135	118	31	480	2022 Q4
43,335	245,191	217,779	18,665	1,628	4,178	3,676	237,337	631	147	122	29	480	2023 Q1
43,134	244,341	217,340	18,722	1,609	4,056	3,523	236,762	655	154	119	27	509	Q2
43,107	244,729	217,725	18,638	1,475	4,051	3,456	237,222	651	166	114	25	512	Q3
42,538	243,177	216,641	17,779	1,374	4,088	3,293	235,796	620	164	75	38	507	Q4
<b>Changes during quarter *</b>													
- 80	+ 450	+ 1,043	- 411	- 78	- 206	- 106	+ 762	- 20	+ 4	- 8	- 3	- 9	2022 Q4
- 121	- 349	- 3	- 81	+ 58	- 83	- 277	+ 11	+ 2	+ 12	+ 4	- 2	-	2023 Q1
- 201	- 850	- 439	+ 57	- 19	- 122	- 153	- 575	+ 24	+ 7	- 3	- 2	+ 29	Q2
- 27	+ 348	+ 385	- 84	- 94	- 45	- 67	+ 460	- 4	+ 12	- 5	- 2	+ 3	Q3
- 569	- 1,552	- 1,084	- 859	- 101	+ 37	- 163	- 1,426	- 31	- 2	- 39	+ 13	- 5	Q4
<b>End of quarter *</b>													<b>Regional banks and other commercial banks</b>
18,720	212,177	112,024	91,119	1,189	8,481	39,250	164,446	1,014	321	62	87	865	2022 Q4
18,772	213,762	112,430	92,297	1,235	8,838	38,908	166,016	1,064	337	64	83	917	2023 Q1
18,958	213,951	113,037	92,801	1,217	7,910	38,309	167,732	1,048	337	51	82	915	Q2
19,057	216,277	113,887	94,235	1,235	8,027	38,295	169,955	1,067	333	62	86	919	Q3
19,111	216,689	114,380	94,441	1,217	7,676	38,484	170,529	1,061	321	53	85	923	Q4
<b>Changes during quarter *</b>													
+ 185	+ 1,443	+ 1,477	+ 269	- 137	- 379	- 206	+ 2,028	+ 52	+ 6	+ 11	- 2	+ 43	2022 Q4
+ 52	+ 1,335	+ 406	+ 843	+ 46	+ 107	- 342	+ 1,570	+ 50	+ 16	+ 2	- 4	+ 52	2023 Q1
+ 186	+ 955	+ 609	+ 504	- 18	- 175	- 588	+ 1,718	- 2	-	- 2	- 1	+ 1	Q2
+ 99	+ 2,326	+ 850	+ 1,339	+ 18	+ 102	+ 1	+ 2,223	+ 19	- 4	+ 11	+ 4	+ 4	Q3
+ 19	+ 447	+ 528	+ 206	- 18	- 351	- 196	+ 994	- 6	- 12	- 9	- 1	+ 4	Q4
<b>End of quarter *</b>													<b>Branches of foreign banks</b>
2,072	21,795	3,057	12,994	15	4,775	6,127	10,893	141	4	63	31	47	2022 Q4
1,983	21,275	3,094	12,380	14	4,778	6,000	10,497	153	4	73	31	49	2023 Q1
1,956	22,059	3,093	12,323	15	5,517	6,010	10,532	172	4	83	33	56	Q2
1,944	21,902	3,011	12,263	15	5,406	6,054	10,442	165	1	69	34	62	Q3
1,922	22,251	2,932	12,472	20	5,512	6,467	10,272	180	1	82	34	64	Q4
<b>Changes during quarter *</b>													
- 57	+ 407	+ 54	+ 110	- 1	+ 110	+ 262	+ 35	- 5	-	- 7	+ 2	-	2022 Q4
- 89	- 520	+ 37	- 689	- 1	+ 3	- 127	- 396	+ 12	-	+ 10	-	+ 2	2023 Q1
- 27	+ 135	- 3	- 58	+ 1	+ 103	- 1	+ 33	+ 5	-	- 1	+ 2	+ 4	Q2
- 12	+ 43	- 82	- 60	-	+ 89	+ 44	- 90	- 7	-	3	- 14	+ 6	Q3
- 22	+ 349	- 19	+ 154	-	+ 101	+ 418	- 170	+ 15	-	+ 13	-	+ 2	Q4

<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>		
2022 Q4	194,672	33,617	25,060	8,557	178,972	20,232	172,383	25,450	38,640	108,293	6,589	361	611
2023 Q1	197,799	33,033	25,005	8,028	182,359	19,874	175,900	26,995	40,664	108,241	6,459	303	642
Q2	197,971	32,958	25,236	7,722	182,698	19,937	176,275	25,462	41,236	109,577	6,423	307	647
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	194,899	32,073	25,097	6,976	179,980	19,222	173,534	23,962	40,545	109,027	6,446	361	699
											<b>Changes during quarter *</b>		
2022 Q4	- 1,626	- 56	+ 53	- 109	- 1,440	+ 110	- 1,406	- 3,271	+ 1,331	+ 534	- 34	+ 39	- 18
2023 Q1	+ 3,627	- 239	- 5	- 234	+ 3,742	- 153	+ 3,847	+ 1,545	+ 2,024	+ 278	- 105	- 58	+ 31
Q2	+ 227	- 75	+ 231	- 306	+ 394	+ 63	+ 430	- 1,533	+ 587	+ 1,376	- 36	+ 4	+ 5
Q3	- 1,058	- 237	+ 121	- 358	- 959	- 121	- 962	- 355	+ 104	- 711	+ 3	- 4	+ 27
Q4	- 1,734	- 648	- 260	- 388	- 1,479	- 594	- 1,499	- 1,145	- 795	+ 441	+ 20	+ 58	+ 25
<b>Saving banks</b>													
											<b>End of quarter *</b>		
2022 Q4	987,846	580,207	379,413	200,794	549,374	188,921	347,475	33,753	45,581	268,141	201,899	6,328	6,429
2023 Q1	991,436	581,172	382,687	198,485	554,339	190,842	351,680	35,530	45,893	270,257	202,659	6,525	6,368
Q2	995,541	583,104	389,650	193,454	557,894	192,282	355,188	35,608	46,952	272,628	202,706	6,449	6,305
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	997,118	586,367	395,221	191,146	560,583	195,476	357,548	34,673	46,901	275,974	203,035	6,472	6,160
											<b>Changes during quarter *</b>		
2022 Q4	+ 6,094	+ 4,524	+ 3,713	+ 811	+ 4,571	+ 2,373	+ 3,574	- 1,354	+ 1,284	+ 3,644	+ 997	- 63	- 3
2023 Q1	+ 3,590	+ 1,060	+ 3,389	- 2,329	+ 4,790	+ 1,866	+ 4,205	+ 1,777	+ 312	+ 2,116	+ 585	+ 197	- 61
Q2	+ 4,105	+ 2,382	+ 4,363	- 1,981	+ 3,555	+ 1,890	+ 3,508	+ 78	+ 1,059	+ 2,371	+ 47	- 76	- 63
Q3	+ 2,664	+ 2,501	+ 3,593	- 1,092	+ 2,282	+ 1,942	+ 1,979	+ 192	- 168	+ 1,955	+ 303	- 49	- 19
Q4	- 837	+ 802	+ 1,953	- 1,151	+ 442	+ 1,152	+ 581	- 1,127	+ 47	+ 1,661	- 139	+ 72	- 126
<b>Credit cooperatives</b>													
											<b>End of quarter *</b>		
2022 Q4	738,946	444,053	415,662	28,391	375,207	123,513	202,064	21,790	25,798	154,476	173,143	6,487	7,383
2023 Q1	743,618	447,149	419,180	27,969	379,647	125,809	205,730	22,458	26,359	156,913	173,917	6,736	7,347
Q2	749,388	450,474	422,910	27,564	383,487	127,210	209,101	22,824	26,974	159,303	174,386	6,877	7,666
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	757,240	455,844	429,191	26,653	388,558	129,725	213,794	22,675	27,012	164,107	174,764	6,890	7,548
											<b>Changes during quarter *</b>		
2022 Q4	+ 7,756	+ 5,288	+ 5,785	- 497	+ 5,512	+ 2,267	+ 4,645	+ 627	+ 749	+ 3,269	+ 867	- 15	- 70
2023 Q1	+ 4,672	+ 2,036	+ 2,663	- 627	+ 4,440	+ 1,586	+ 3,666	+ 668	+ 561	+ 2,437	+ 774	+ 249	- 36
Q2	+ 5,770	+ 3,300	+ 3,740	- 440	+ 3,840	+ 1,376	+ 3,371	+ 346	+ 550	+ 2,475	+ 469	+ 121	- 71
Q3	+ 4,112	+ 3,126	+ 3,538	- 412	+ 2,414	+ 1,412	+ 2,258	+ 40	+ 57	+ 2,161	+ 156	- 51	- 135
Q4	+ 3,740	+ 2,244	+ 2,743	- 499	+ 2,657	+ 1,103	+ 2,435	- 189	- 19	+ 2,643	+ 222	+ 64	+ 17
<b>Mortgage banks</b>													
											<b>End of quarter *</b>		
2022 Q4	114,239	65,891	62,792	3,099	81,255	33,154	72,133	1,970	13,126	57,037	9,122	4	209
2023 Q1	114,516	66,139	62,774	3,365	81,299	33,161	72,157	2,088	13,478	56,591	9,142	3	214
Q2	116,043	67,456	63,769	3,687	82,647	34,314	73,482	2,092	14,444	56,946	9,165	13	231
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	116,258	67,578	63,571	4,007	82,685	34,174	73,455	2,177	15,617	55,661	9,230	8	312
											<b>Changes during quarter *</b>		
2022 Q4	+ 1,375	+ 231	+ 75	+ 156	+ 971	- 173	+ 926	+ 132	+ 489	+ 305	+ 45	+ 1	+ 27
2023 Q1	- 3	+ 248	- 18	+ 266	- 236	+ 7	- 256	- 162	+ 352	- 446	+ 20	- 1	+ 5
Q2	+ 1,527	+ 1,317	+ 995	+ 322	+ 1,348	+ 1,153	+ 1,325	+ 4	+ 966	+ 355	+ 23	+ 10	+ 17
Q3	+ 151	+ 253	+ 107	+ 146	- 176	- 74	- 205	+ 103	+ 214	- 522	+ 29	- 1	+ 8
Q4	+ 89	- 86	- 300	+ 214	+ 159	- 66	+ 203	- 58	+ 684	- 423	- 44	- 4	+ 3

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		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	Period
		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>
5,617	14,835	13,064	384	175	527	637	13,671	865	321	10	151	704	2022 Q4
5,514	14,578	12,836	362	191	523	652	13,403	862	323	13	150	699	2023 Q1
5,469	14,401	12,698	363	171	514	650	13,237	872	323	13	148	711	Q2
5,449	14,300	12,581	368	197	536	652	13,112	874	324	12	180	682	Q3
5,386	14,197	12,519	365	197	553	674	12,970	722	332	8	14	700	Q4
<b>Changes during quarter *</b>													
- 55	- 165	- 145	- 1	+ 45	+ 2	+ 11	- 178	- 21	- 21	- 126	+ 104	+ 1	2022 Q4
- 78	- 117	- 88	- 22	+ 16	- 4	+ 15	- 128	+ 2	+ 2	+ 3	- 1	-	2023 Q1
- 45	- 177	- 138	+ 1	- 20	- 9	- 2	- 166	+ 10	-	-	- 2	+ 12	Q2
- 20	- 101	- 117	+ 5	+ 26	+ 22	+ 2	- 125	+ 2	+ 1	- 1	+ 32	- 29	Q3
- 63	- 103	- 62	- 3	-	+ 17	+ 22	- 142	- 152	+ 8	- 4	- 166	+ 18	Q4
<b>End of quarter *</b>													<b>Saving banks</b>
189,142	431,732	389,707	28,995	2,671	6,315	7,940	417,477	6,740	1,579	183	158	6,399	2022 Q4
189,766	430,352	388,739	28,626	2,758	6,501	7,759	416,092	6,745	1,591	170	145	6,430	2023 Q1
189,952	430,841	389,210	28,602	2,771	6,494	7,786	416,561	6,806	1,612	180	159	6,467	Q2
190,423	431,185	389,694	28,524	2,849	6,443	7,766	416,976	6,744	1,597	170	160	6,414	Q3
190,403	429,964	389,293	28,260	2,784	5,975	7,602	416,387	6,571	1,598	197	146	6,228	Q4
<b>Changes during quarter *</b>													
+ 1,063	+ 1,429	+ 2,151	- 452	- 125	- 150	- 117	+ 1,696	+ 94	-	+ 28	- 28	+ 94	2022 Q4
+ 449	- 1,205	- 818	- 354	+ 87	+ 186	- 181	- 1,210	+ 5	+ 12	- 13	- 13	+ 31	2023 Q1
+ 186	+ 489	+ 471	- 24	+ 13	- 7	+ 27	+ 469	+ 61	+ 21	+ 10	+ 14	+ 37	Q2
+ 371	+ 444	+ 574	- 68	+ 78	- 51	- 20	+ 515	- 62	- 15	- 10	+ 1	- 53	Q3
- 85	- 1,156	- 351	- 259	- 65	- 468	- 164	- 524	- 123	+ 1	+ 27	- 14	- 136	Q4
<b>End of quarter *</b>													<b>Credit cooperatives</b>
159,273	357,832	319,894	27,507	1,442	4,192	10,263	343,377	5,907	646	106	107	5,694	2022 Q4
159,834	358,033	320,673	27,120	1,514	4,120	9,792	344,121	5,938	667	98	101	5,739	2023 Q1
159,843	359,926	322,596	26,984	1,523	4,215	9,572	346,139	5,975	668	113	98	5,764	Q2
160,185	361,534	324,315	26,794	1,558	4,238	9,443	347,853	6,065	663	103	119	5,843	Q3
160,326	362,580	325,429	26,551	1,470	4,483	9,204	348,893	6,102	690	106	120	5,876	Q4
<b>Changes during quarter *</b>													
+ 952	+ 2,192	+ 3,008	- 620	- 116	- 294	- 276	+ 2,762	+ 52	+ 13	+ 10	- 11	+ 53	2022 Q4
+ 561	+ 201	+ 429	- 352	+ 72	- 72	- 471	+ 744	+ 31	+ 21	- 8	- 6	+ 45	2023 Q1
+ 419	+ 1,893	+ 1,923	- 141	+ 9	+ 80	- 240	+ 2,053	+ 37	+ 1	+ 15	- 3	+ 25	Q2
+ 342	+ 1,608	+ 1,719	- 190	+ 35	+ 23	- 129	+ 1,714	+ 90	- 5	- 10	+ 21	+ 79	Q3
+ 141	+ 1,046	+ 1,114	- 243	- 88	+ 245	- 239	+ 1,040	+ 37	+ 27	+ 3	+ 1	+ 33	Q4
<b>End of quarter *</b>													<b>Mortgage banks</b>
8,909	32,877	32,677	23	-	1	71	32,805	107	60	-	-	107	2022 Q4
8,925	33,108	32,919	22	-	1	71	33,036	109	59	-	-	109	2023 Q1
8,921	33,289	33,083	21	-	1	93	33,195	107	59	-	-	105	Q2
8,918	33,614	33,411	21	-	1	72	33,541	109	58	-	-	109	Q3
8,910	33,462	33,346	20	-	1	22	33,439	111	58	-	-	111	Q4
<b>Changes during quarter *</b>													
+ 17	+ 405	+ 405	- 1	-	- 3	+ 27	+ 381	- 1	- 1	-	-	- 1	2022 Q4
+ 16	+ 231	+ 242	- 1	-	-	-	+ 231	+ 2	- 1	-	-	+ 2	2023 Q1
- 4	+ 181	+ 164	- 1	-	-	+ 22	+ 159	- 2	-	-	-	+ 4	Q2
+ 22	+ 325	+ 328	-	-	-	- 21	+ 346	+ 2	- 1	-	-	+ 4	Q3
- 43	- 72	- 20	- 1	-	-	- 5	- 67	+ 2	-	-	-	+ 2	Q4

## 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>												
2022 Q4	180,361	176,987	153,978	23,009	20,898	18,442	2,924	113	38	2,773	17,974	142	245
2023 Q1	181,517	178,202	154,948	23,254	20,861	18,487	2,705	51	32	2,622	18,156	151	244
Q2	183,131	179,671	155,922	23,749	21,129	18,686	2,795	67	33	2,695	18,334	155	239
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
	<b>Changes during quarter *</b>												
2022 Q4	+ 1,812	+ 1,839	+ 1,801	+ 38	+ 244	+ 206	+ 7	- 14	+ 2	+ 19	+ 237	+ 11	- 16
2023 Q1	+ 1,156	+ 1,215	+ 970	+ 245	- 37	+ 45	- 219	- 62	- 6	- 151	+ 182	+ 9	- 1
Q2	+ 1,614	+ 1,469	+ 974	+ 495	+ 268	+ 199	+ 90	+ 16	+ 1	+ 73	+ 178	+ 4	- 5
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
<b>Banks with special, development and other central support tasks</b>													
	<b>End of quarter *</b>												
2022 Q4	161,416	46,172	42,680	3,492	140,005	31,269	133,575	18,098	23,803	91,674	6,430	48	47
2023 Q1	156,756	46,230	42,722	3,508	135,682	31,425	129,338	13,834	25,610	89,894	6,344	50	44
Q2	154,241	46,384	42,761	3,623	133,070	31,687	126,821	13,576	24,086	89,159	6,249	54	40
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	151,226	46,924	43,234	3,690	130,602	32,377	124,534	12,827	22,409	89,298	6,068	51	31
	<b>Changes during quarter *</b>												
2022 Q4	- 12,853	+ 174	+ 163	+ 11	- 12,658	+ 238	- 12,512	- 11,640	+ 827	- 1,699	- 146	+ 2	- 7
2023 Q1	- 4,720	+ 58	+ 42	+ 16	- 4,383	+ 156	- 4,297	- 4,324	+ 1,807	- 1,780	- 86	+ 2	- 3
Q2	- 2,515	+ 154	+ 39	+ 115	- 2,612	+ 262	- 2,517	- 258	- 1,524	- 735	- 95	+ 4	- 4
Q3	- 2,709	+ 310	+ 228	+ 82	- 2,463	+ 337	- 2,387	- 383	- 2,546	+ 542	- 76	- 1	+ 4
Q4	+ 154	+ 230	+ 245	- 15	+ 455	+ 353	+ 560	- 366	+ 869	+ 57	- 105	- 2	- 13
<b>Memo item: Foreign banks</b>													
	<b>End of quarter *</b>												
2022 Q4	392,849	135,929	126,944	8,985	201,338	25,050	171,547	57,714	53,047	60,786	29,791	2,726	5,316
2023 Q1	398,869	136,141	127,566	8,575	206,151	24,785	176,245	57,364	54,545	64,336	29,906	2,787	5,410
Q2	400,754	136,759	128,173	8,586	206,296	24,847	176,079	54,999	56,205	64,875	30,217	2,897	5,531
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	398,711	137,087	129,625	7,462	202,207	25,023	171,836	49,334	58,060	64,442	30,371	2,977	5,688
	<b>Changes during quarter *</b>												
2022 Q4	+ 6,085	+ 1,113	+ 1,069	+ 44	+ 4,703	+ 132	+ 4,364	- 1,141	+ 4,394	+ 1,111	+ 339	+ 120	+ 132
2023 Q1	+ 5,660	+ 502	+ 622	- 120	+ 4,703	+ 25	+ 4,698	+ 90	+ 1,498	+ 3,110	+ 5	- 49	+ 94
Q2	+ 3,239	+ 618	+ 607	+ 11	+ 1,355	+ 62	+ 1,093	- 1,106	+ 1,660	+ 539	+ 262	+ 61	+ 121
Q3	+ 203	+ 506	+ 896	- 390	- 1,481	+ 206	- 1,558	- 1,491	+ 1,051	- 1,118	+ 77	- 156	+ 102
Q4	- 1,736	- 48	+ 426	- 474	- 2,298	+ 40	- 2,175	- 3,704	+ 839	+ 690	- 123	+ 36	+ 55

\* 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>Building and loan associations</b>
17,587	159,291	158,376	339	-	1,028	3,768	154,495	172	169	-	-	172	2022 Q4
17,761	160,476	159,536	355	-	1,048	3,639	155,789	180	179	-	-	180	2023 Q1
17,940	161,816	160,800	346	-	1,128	3,575	157,113	186	185	-	-	186	2023 Q2
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
<b>Changes during quarter *</b>													
+ 242	+ 1,547	+ 1,613	- 23	-	- 50	- 186	+ 1,783	+ 21	+ 20	-	-	+ 21	2022 Q4
+ 174	+ 1,185	+ 1,160	+ 16	-	+ 20	- 129	+ 1,294	+ 8	+ 10	-	-	+ 8	2023 Q1
+ 179	+ 1,340	+ 1,264	- 9	-	+ 80	- 64	+ 1,324	+ 6	+ 6	-	-	+ 6	2023 Q2
+ 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
<b>End of quarter *</b>													<b>Banks with special, development and other central support tasks</b>
6,335	19,700	13,521	5,828	-	332	338	19,030	1,711	1,382	.	.	1,669	2022 Q4
6,250	19,375	13,429	5,696	-	236	294	18,845	1,699	1,376	35	4	1,660	2023 Q1
6,155	19,500	13,348	5,883	-	263	594	18,643	1,671	1,349	34	6	1,631	2023 Q2
6,076	19,264	13,316	5,707	-	241	519	18,504	1,661	1,354	33	7	1,621	2023 Q3
5,986	18,999	13,223	5,486	-	301	447	18,251	1,625	1,324	32	5	1,588	2023 Q4
<b>Changes during quarter *</b>													
- 141	- 191	- 76	- 180	-	+ 72	- 67	- 196	- 4	+ 12	.	.	+ 3	2022 Q4
- 85	- 325	- 92	- 132	-	- 96	- 44	- 185	- 12	- 6	+ 2	- 5	- 9	2023 Q1
- 95	+ 125	- 81	+ 187	-	+ 27	+ 300	- 202	- 28	- 27	- 1	+ 2	- 29	2023 Q2
- 79	- 236	- 32	- 176	-	- 22	- 75	- 139	- 10	+ 5	- 1	+ 1	- 10	2023 Q3
- 90	- 265	- 93	- 221	-	+ 60	- 72	- 253	- 36	- 30	- 1	- 2	- 33	2023 Q4
<b>End of quarter *</b>													<b>Memo item: Foreign banks</b>
21,749	191,115	110,832	68,331	1,200	10,774	19,494	160,847	396	47	103	54	239	2022 Q4
21,709	192,321	111,311	69,039	1,219	11,121	19,394	161,806	397	45	109	56	232	2023 Q1
21,789	194,058	111,868	70,082	1,227	11,193	19,551	163,314	400	44	109	58	233	2023 Q2
21,920	195,541	112,169	71,257	1,220	11,085	19,816	164,640	401	43	101	62	238	2023 Q3
21,706	196,086	112,021	71,876	1,178	10,990	20,476	164,620	418	43	117	61	240	2023 Q4
<b>Changes during quarter *</b>													
+ 87	+ 1,391	+ 978	+ 596	- 91	- 374	+ 422	+ 1,343	- 9	+ 3	- 1	- 1	- 7	2022 Q4
- 40	+ 956	+ 479	+ 298	+ 19	+ 97	- 100	+ 959	+ 1	- 2	+ 6	+ 2	- 7	2023 Q1
+ 80	+ 1,881	+ 557	+ 1,042	+ 8	+ 216	+ 157	+ 1,508	+ 3	- 1	-	+ 2	+ 1	2023 Q2
+ 131	+ 1,683	+ 301	+ 1,175	- 7	+ 92	+ 265	+ 1,326	+ 1	- 1	- 8	+ 4	+ 5	2023 Q3
- 214	+ 545	- 88	+ 564	- 47	- 100	+ 665	- 20	+ 17	-	+ 16	- 1	+ 2	2023 Q4