

## 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 |   |                     | 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 |
| 1  | 2             | 3   | 4                   | 5  | 6           | 7             | 8       | 9                  | 10                  | 11                    | 12     | 13                 |                     |
| <b>Commercial banks</b> <sup>3</sup>             |               |   |                     |  |             |               |         |                    |                     |                       |        |                    |                     |
| 2023 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   | 1,002,099     | 429,051   | 400,587             | 28,464   | 515,325     | 94,837        | 429,775 | 122,829            | 109,073             | 197,873               | 85,550 | 6,493              | 16,423              |
| Q4   | 1,003,281     | 428,265   | 400,875             | 27,390   | 515,792     | 94,456        | 430,474 | 125,530            | 104,834             | 200,110               | 85,318 | 6,655              | 16,702              |
| <b>Big banks</b>                                 |               |   |                     |  |             |               |         |                    |                     |                       |        |                    |                     |
| 2023 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   | 444,883       | 263,094   | 252,872             | 10,222   | 205,919     | 49,891        | 160,880 | 57,555             | 22,533              | 80,792                | 45,039 | 2,343              | 995                 |
| Q4   | 440,975       | 260,506   | 251,694             | 8,812  | 203,769     | 49,254        | 159,459 | 59,146             | 21,619              | 78,694                | 44,310 | 2,272              | 984                 |
| <b>Regional banks and other commercial banks</b> |               |   |                     |  |             |               |         |                    |                     |                       |        |                    |                     |
| 2023 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              |
| Q4   | 450,447       | 164,263   | 146,831             | 17,432   | 222,307     | 44,453        | 186,774 | 40,082             | 51,387              | 95,305                | 35,533 | 3,051              | 13,338              |
| <b>Branches of foreign banks</b>                 |               |   |                     |  |             |               |         |                    |                     |                       |        |                    |                     |
| 2023 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  | 88,406      | 754           | 82,985  | 26,640             | 32,704              | 23,641                | 5,421  | 1,352              | 2,236               |
| Q4   | 111,859       | 3,496   | 2,350               | 1,146  | 89,716      | 749           | 84,241  | 26,302             | 31,828              | 26,111                | 5,475  | 1,332              | 2,380               |

\* 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

| Lending to employees and other individuals       |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  | Lending to non-profits institutions |  |  |  |  |  |  |
|--|----------|---------------|---------------------|---|--------------------|---------------------|-------------------|-------|---------------|--------------------|---------------------|-------------------|---------|--|-------------------------------------|--|--|--|--|--|--|
| Long-term lending                                | of which |               |                     |   |                    |                     |                   |       |               |                    | of which            |                   |         |  |                                     |  |  |  |  |  |  |
|  | Total    | Housing loans | Instalment credit 1 | Debit balances on wage, salary and pension accounts | Short-term lending | Medium-term lending | Long-term lending | Total | Housing loans | Short-term lending | Medium-term lending | Long-term lending |         |  |                                     |  |  |  |  |  |  |
| 14   | 15       | 16            | 17                  | 18  | 19                 | 20                  | 21                | 22    | 23            | 24                 | 25                  | 26                | Period  |  |                                     |  |  |  |  |  |  |
| <b>End of quarter *</b>                          |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| <b>Commercial banks <sup>3</sup></b>             |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| 63,573   | 482,123  | 333,952       | 124,696             | 2,611   | 17,284             | 48,242              | 416,597           | 1,861 | 486           | 210                | 157                 | 1,494             | 2023 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      |  |                                     |  |  |  |  |  |  |
| 62,634   | 484,932  | 333,722       | 127,562             | 2,961   | 17,979             | 48,026              | 418,927           | 1,842 | 492           | 153                | 170                 | 1,519             | Q3      |  |                                     |  |  |  |  |  |  |
| 61,961   | 485,616  | 333,334       | 128,646             | 2,570   | 17,782             | 48,190              | 419,644           | 1,873 | 475           | 154                | 143                 | 1,576             | Q4      |  |                                     |  |  |  |  |  |  |
| <b>Changes during quarter *</b>                  |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| - 570  | - 750    | - 576         | - 495               | - 119   | - 205              | + 57                | - 602             | - 22  | - 14          | - 35               | + 12                | + 1               | 2023 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      |  |                                     |  |  |  |  |  |  |
| - 382  | + 2,223  | + 47          | + 942               | + 413   | + 1,374            | + 396               | + 453             | - 31  | - 17          | - 31               | + 3                 | - 3               | Q3      |  |                                     |  |  |  |  |  |  |
| - 438  | + 234    | + 507         | - 241               | - 396   | - 202              | + 154               | + 282             | + 31  | - 17          | + 1                | - 27                | + 57              | Q4      |  |                                     |  |  |  |  |  |  |
| <b>End of quarter *</b>                          |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| <b>Big banks</b>                                 |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| 42,538   | 243,182  | 216,642       | 17,785              | 1,374   | 4,087              | 3,294               | 235,801           | 620   | 164           | 75                 | 38                  | 507               | 2023 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      |  |                                     |  |  |  |  |  |  |
| 41,701   | 238,423  | 213,043       | 17,906              | 1,583   | 3,751              | 2,780               | 231,892           | 541   | 160           | 37                 | 40                  | 464               | Q3      |  |                                     |  |  |  |  |  |  |
| 41,054   | 236,631  | 211,095       | 18,164              | 1,218   | 3,511              | 2,767               | 230,353           | 575   | 157           | 53                 | 29                  | 493               | Q4      |  |                                     |  |  |  |  |  |  |
| <b>Changes during quarter *</b>                  |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| - 569  | - 1,547  | - 1,083       | - 853               | - 101   | + 36               | - 162               | - 1,421           | - 31  | - 2           | - 39               | + 13                | - 5               | 2023 Q4 |  |                                     |  |  |  |  |  |  |
| - 100  | - 1,461  | - 878         | + 395               | - 7   | - 477              | - 150               | - 834             | - 31  | - 3           | - 33               | + 5                 | - 3               | 2024 Q1 |  |                                     |  |  |  |  |  |  |
| - 381  | - 1,990  | - 1,447       | - 42                | - 64  | - 259              | - 211               | - 1,520           | - 21  | - 3           | - 19               | - 3                 | - 37              | Q2      |  |                                     |  |  |  |  |  |  |
| - 356  | - 1,308  | - 1,274       | - 232               | + 280   | + 400              | - 153               | - 1,555           | - 27  | - 1           | - 24               | -                   | - 3               | Q3      |  |                                     |  |  |  |  |  |  |
| - 447  | - 1,992  | - 1,048       | - 852               | - 365   | - 240              | - 13                | - 1,739           | + 34  | - 3           | - 16               | - 11                | - 29              | Q4      |  |                                     |  |  |  |  |  |  |
| <b>End of quarter *</b>                          |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| <b>Regional banks and other commercial banks</b> |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| 19,112   | 216,686  | 114,378       | 94,436              | 1,217   | 7,682              | 38,481              | 170,523           | 1,061 | 321           | 53                 | 85                  | 923               | 2023 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      |  |                                     |  |  |  |  |  |  |
| 19,144   | 227,021  | 119,494       | 98,728              | 1,335   | 8,382              | 38,539              | 180,100           | 1,119 | 316           | 32                 | 71                  | 1,016             | Q4      |  |                                     |  |  |  |  |  |  |
| <b>Changes during quarter *</b>                  |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| + 20   | + 444    | + 526         | + 201               | - 18  | - 345              | - 199               | + 988             | - 6   | - 12          | - 9                | - 1                 | + 4               | 2023 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                 | + 1               | Q3      |  |                                     |  |  |  |  |  |  |
| + 39   | + 2,102  | + 1,598       | + 545               | - 28  | - 56               | + 10                | + 2,148           | + 9   | - 14          | - 3                | - 21                | + 27              | Q4      |  |                                     |  |  |  |  |  |  |
| <b>End of quarter *</b>                          |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| <b>Branches of foreign banks</b>                 |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| 1,923  | 22,255   | 2,932         | 12,475              | 20  | 5,515              | 6,467               | 10,273            | 180   | 1             | 82                 | 34                  | 64                | 2023 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  | 21,800   | 2,773         | 11,678              | 20  | 5,795              | 6,727               | 9,278             | 191   | 2             | 87                 | 38                  | 66                | Q3      |  |                                     |  |  |  |  |  |  |
| 1,763  | 21,964   | 2,745         | 11,754              | 17  | 5,889              | 6,884               | 9,191             | 179   | 2             | 69                 | 43                  | 67                | Q4      |  |                                     |  |  |  |  |  |  |
| <b>Changes during quarter *</b>                  |          |               |                     |   |                    |                     |                   |       |               |                    |                     |                   |         |  |                                     |  |  |  |  |  |  |
| - 21   | + 353    | - 19          | + 157               | -   | + 104              | + 418               | - 169             | + 15  | -             | + 13               | -                   | + 2               | 2023 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   | - 555    | - 48          | - 719               | + 2   | + 183              | + 37                | - 775             | + 4   | -             | + 2                | + 3                 | - 1               | Q3      |  |                                     |  |  |  |  |  |  |
| - 30   | + 124    | - 43          | + 66                | - 3   | + 94               | + 157               | - 127             | - 12  | -             | - 18               | + 5                 | + 1               | 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 |         |   | of which   |         | Enterprises            |         |                   |                     |                   | Self-employed persons |                    |                     |      |
|  | Total         | Total   | Mortgage loans secured by residential real estate | Other housing loans                              | Total   | of which 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>  |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| End of quarter *   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| 2023 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                 |      |
| Q4   | 191,953       | 29,547  | 23,039  | 6,508  | 177,677 | 17,236                 | 171,066 | 25,867            | 39,668              | 105,531           | 6,611                 | 389                | 809                 |      |
| Changes during quarter *   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| 2023 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                 |      |
| Q4   | + 409         | - 193   | - 271   | + 78   | + 413   | - 184                  | + 451   | + 1,303           | + 98                | - 950             | - 38                  | + 1                | - 34                |      |
| <b>Saving banks</b>  |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| End of quarter *   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| 2023 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               |      |
| Q4   | 1,001,947     | 594,009 | 403,379   | 190,630  | 564,978 | 200,902                | 360,615 | 35,114            | 45,190              | 280,311           | 204,363               | 6,354              | 5,706               |      |
| Changes during quarter *   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| 2023 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               |      |
| Q4   | + 2,055       | + 2,837 | + 801   | + 2,036  | + 1,093 | + 1,613                | + 916   | - 1,420           | - 238               | + 2,574           | + 177                 | - 172              | - 57                |      |
| <b>Credit cooperatives</b>   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| End of quarter *   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| 2023 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 | 439,731   | 25,072   | 397,275 | 133,320                | 219,990 | 23,784            | 26,199              | 170,007           | 177,285               | 7,403              | 7,342               |      |
| Q4   | 776,963       | 468,787 | 444,165   | 24,622   | 401,245 | 135,522                | 222,445 | 23,472            | 26,092              | 172,881           | 178,800               | 7,187              | 7,329               |      |
| Changes during quarter *   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| 2023 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 | + 5,084   | - 428  | + 3,329 | + 1,588                | + 2,169 | + 255             | - 547               | + 2,461           | + 1,160               | + 162              | - 68                |      |
| Q4   | + 6,010       | + 3,984 | + 4,434   | - 450  | + 3,780 | + 2,037                | + 2,455 | - 312             | - 107               | + 2,874           | + 1,325               | - 216              | - 13                |      |
| <b>Mortgage banks</b>  |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| End of quarter *   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| 2023 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                 |      |
| Q4   | 116,072       | 67,459  | 63,267  | 4,192  | 82,138  | 33,675                 | 72,985  | 2,223             | 17,263              | 53,499            | 9,153                 | 1                  | 290                 |      |
| Changes during quarter *   |               |         |   |  |         |                        |         |                   |                     |                   |                       |                    |                     |      |
| 2023 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                 |      |
| Q4   | - 492         | - 275   | - 207   | - 68   | - 680   | - 462                  | - 720   | - 90              | + 54                | - 684             | + 40                  | -                  | 1                   | - 16 |

\* 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

|                                 | Lending to employees and other individuals |               |                     |   |                    |                     |                   |       |               | Lending to non-profits institutions |                     |                   |         |               |                    |                     |                   |  |  |
|---------------------------------|--|---------------|---------------------|---|--------------------|---------------------|-------------------|-------|---------------|-------------------------------------|---------------------|-------------------|---------|---------------|--------------------|---------------------|-------------------|--|--|
| Long-term lending               | of which                                   |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
|                                 | Total                                      | Housing loans | Instalment credit 1 | Debit balances on wage, salary and pension accounts | Short-term lending | Medium-term lending | Long-term lending | Total | Housing loans | Short-term lending                  | Medium-term lending | Long-term lending | Total   | Housing loans | Short-term lending | Medium-term lending | Long-term lending |  |  |
|                                 | 14   | 15            | 16                  | 17  | 18                 | 19                  | 20                | 21    | 22            | 23                                  | 24                  | 25                | 26      | Period        |                    |                     |                   |  |  |
| <b>End of quarter *</b>         |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| <b>Landesbanken</b>             |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| 5,385                           | 14,198                                     | 12,519        | 365                 | 197   | 552                | 675                 | 12,971            | 722   | 330           | 8                                   | 14                  | 700               | 2023 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      |               |                    |                     |                   |  |  |
| 5,413                           | 13,692                                     | 12,020        | 365                 | 207   | 567                | 576                 | 12,549            | 584   | 291           | 13                                  | 21                  | 550               | Q4      |               |                    |                     |                   |  |  |
| <b>Changes during quarter *</b> |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| - 64                            | - 102                                      | - 62          | - 3                 | -   | + 16               | + 23                | - 141             | - 152 | + 6           | - 4                                 | - 166               | + 18              | 2023 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      |               |                    |                     |                   |  |  |
| - 5                             | + 20                                       | + 4           | + 10                | + 9   | - 20               | - 13                | + 53              | - 24  | - 13          | + 4                                 | -                   | - 28              | Q4      |               |                    |                     |                   |  |  |
| <b>End of quarter *</b>         |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| <b>Saving banks</b>             |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| 190,403                         | 429,967                                    | 389,296       | 28,263              | 2,784   | 5,968              | 7,603               | 416,396           | 6,584 | 1,599         | 197                                 | 146                 | 6,241             | 2023 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      |               |                    |                     |                   |  |  |
| 192,303                         | 430,607                                    | 391,564       | 27,760              | 2,866   | 5,230              | 6,985               | 418,392           | 6,362 | 1,543         | 204                                 | 117                 | 6,041             | Q4      |               |                    |                     |                   |  |  |
| <b>Changes during quarter *</b> |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| - 85                            | - 1,153                                    | - 348         | - 256               | - 65  | - 475              | - 163               | - 515             | - 110 | + 2           | + 27                                | - 14                | - 123             | 2023 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      |               |                    |                     |                   |  |  |
| + 406                           | + 913                                      | + 1,234       | - 91                | - 167   | - 197              | - 133               | + 1,243           | + 49  | - 10          | + 24                                | - 2                 | + 27              | Q4      |               |                    |                     |                   |  |  |
| <b>End of quarter *</b>         |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| <b>Credit cooperatives</b>      |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| 160,325                         | 362,573                                    | 325,432       | 26,547              | 1,470   | 4,479              | 9,197               | 348,897           | 6,101 | 689           | 106                                 | 120                 | 5,875             | 2023 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      |               |                    |                     |                   |  |  |
| 164,284                         | 369,559                                    | 332,589       | 25,815              | 1,481   | 5,103              | 8,306               | 356,150           | 6,159 | 676           | 124                                 | 118                 | 5,917             | Q4      |               |                    |                     |                   |  |  |
| <b>Changes during quarter *</b> |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| + 140                           | + 1,039                                    | + 1,117       | - 247               | - 88  | + 241              | - 246               | + 1,044           | + 36  | + 26          | + 3                                 | + 1                 | + 32              | 2023 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      |               |                    |                     |                   |  |  |
| + 1,554                         | + 2,164                                    | + 1,966       | - 343               | - 173   | + 600              | - 176               | + 1,740           | + 66  | - 19          | + 28                                | - 11                | + 49              | Q4      |               |                    |                     |                   |  |  |
| <b>End of quarter *</b>         |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| <b>Mortgage banks</b>           |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| 8,910                           | 33,463                                     | 33,347        | 20                  | -   | 1                  | 23                  | 33,439            | 110   | 58            | -                                   | -                   | 110               | 2023 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      |               |                    |                     |                   |  |  |
| 8,862                           | 33,825                                     | 33,722        | 17                  | -   | 3                  | 24                  | 33,798            | 109   | 62            | -                                   | -                   | 109               | Q4      |               |                    |                     |                   |  |  |
| <b>Changes during quarter *</b> |  |               |                     |   |                    |                     |                   |       |               |                                     |                     |                   |         |               |                    |                     |                   |  |  |
| - 43                            | - 71                                       | - 64          | - 1                 | -   | -                  | - 4                 | - 67              | + 1   | -             | -                                   | -                   | - 1               | 2023 Q4 |               |                    |                     |                   |  |  |
| - 28                            | + 122                                      | + 130         | -                   | -   | -                  | - + 2               | + 122             | - 4   | - 1           | -                                   | -                   | - 4               | 2024 Q1 |               |                    |                     |                   |  |  |
| - 29                            | + 84                                       | + 87          | - 1                 | -   | -                  | - + 2               | + 82              | + 4   | + 4           | -                                   | -                   | - 4               | Q2      |               |                    |                     |                   |  |  |
| - 48                            | - 31                                       | - 28          | - 2                 | -   | -                  | -                   | - 31              | - 2   | -             | -                                   | -                   | - 2               | Q3      |               |                    |                     |                   |  |  |
| + 57                            | + 187                                      | + 186         | -                   | -   | - + 2              | - 1                 | + 186             | + 1   | + 1           | -                                   | -                   | - 1               | 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 |         |   | of which   |         | 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>Building and loan associations</b>  |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| End of quarter *   |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| 2023 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                 |  |
| Q4   | 190,663       | 187,293 | 165,871   | 21,422   | 22,220  | 19,664                 | 2,890   | 121                | 18                  | 2,751             | 19,330                | 133                | 195                 |  |
| Changes during quarter *   |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| 2023 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    | - 8                | - 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                | -                   |  |
| Q4   | + 828         | + 919   | + 735   | + 184  | - 57    | + 17                   | - 135   | -                  | -                   | - 135             | + 78                  | - 19               | + 1                 |  |
| <b>Banks with special, development and other central support tasks</b>   |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| End of quarter *   |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| 2023 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                  |  |
| Q4   | 147,984       | 47,655  | 43,860  | 3,795  | 128,214 | 33,260                 | 122,612 | 11,785             | 19,343              | 91,484            | 5,602                 | 55                 | 22                  |  |
| Changes during quarter *   |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| 2023 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                 |  |
| Q4   | - 785         | + 133   | + 55  | + 78   | - 566   | + 187                  | - 478   | - 1,184            | + 41                | + 665             | - 88                  | -                  | -                   |  |
| <b>Memo item: Foreign banks</b>  |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| End of quarter *   |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| 2023 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  | 207,232 | 25,446                 | 177,240 | 50,787             | 61,652              | 64,801            | 29,992                | 2,821              | 5,684               |  |
| Q4   | 409,797       | 140,004 | 132,922   | 7,082  | 206,934 | 25,540                 | 176,865 | 49,715             | 58,683              | 68,467            | 30,069                | 3,029              | 5,680               |  |
| Changes during quarter *   |               |         |   |  |         |                        |         |                    |                     |                   |                       |                    |                     |  |
| 2023 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  | - 1,545 | + 16                   | - 1,406 | - 1,441            | + 522               | - 487             | - 139                 | - 54               | - 14                |  |
| Q4   | + 1,390       | + 1,225 | + 1,244   | - 19   | - 278   | + 99                   | - 385   | - 2,037            | - 1,304             | + 2,956           | + 107                 | + 88               | + 111               |  |

\* 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

|  | Lending to employees and other individuals |               |                     |   |                    |                     |                   |         | Lending to non-profits institutions |               |                    |                     |                   |         |         |         |  |
|--|--|---------------|---------------------|---|--------------------|---------------------|-------------------|---------|-------------------------------------|---------------|--------------------|---------------------|-------------------|---------|---------|---------|--|
|  | of which                                   |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| Long-term lending  | Total                                      | Housing loans | Instalment credit 1 | 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                | Period  |         |         |  |
| <b>End of quarter *</b>  |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| <b>Building and loan associations</b>                                  |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| 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 |         |  |
| 19,002   | 168,216                                    | 167,404       |                     | 16  | -                  | 920                 | 2,669             | 164,627 | 227                                 | 225           | -                  | -                   | -                 | 227     | 2024 Q4 |         |  |
| <b>Changes during quarter *</b>  |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| + 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 |         |  |
| + 96   | + 886                                      | + 903         | +                   | 2   | -                  | -                   | 82                | - 111   | + 1,079                             | - 1           | - 1                | -                   | -                 | - 1     | 2024 Q4 |         |  |
| <b>End of quarter *</b>  |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| <b>Banks with special, development and other central support tasks</b> |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| 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 |         |         |  |
| 5,525  | 18,204                                     | 13,142        |                     | 4,908   | -                  | 177                 | 471               | 17,556  | 1,566                               | 1,253         | 31                 | 15                  | 1,520             | 2024 Q4 |         |         |  |
| <b>Changes during quarter *</b>  |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| - 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               | 1       | 2024 Q3 |         |  |
| - 88   | - 199                                      | - 36          | -                   | 223   | -                  | + 66                | - 85              | - 180   | - 20                                | - 18          | - 1                | -                   | -                 | 19      | 2024 Q4 |         |  |
| <b>End of quarter *</b>  |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| <b>Memo item: Foreign banks</b>  |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| 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   | 200,600                                    | 113,313       |                     | 74,215  |                    | 1,288               | 11,540            | 21,517  | 167,543                             | 410           | 45                 | 107                 | 66                | 237     | 2024 Q3 |         |  |
| 21,360   | 202,461                                    | 114,423       |                     | 74,706  |                    | 1,263               | 11,589            | 21,934  | 168,938                             | 402           | 41                 | 88                  | 80                | 234     | 2024 Q4 |         |  |
| <b>Changes during quarter *</b>  |  |               |                     |   |                    |                     |                   |         |                                     |               |                    |                     |                   |         |         |         |  |
| - 213  | + 549                                      | - 88          | +                   | 566   | -                  | 47                  | - 96              | + 665   | - 20                                | + 16          | - 1                | + 16                | - 1               | + 1     | 1       | 2023 Q4 |  |
| - 79   | + 1,070                                    | + 210         | +                   | 726   | -                  | 4                   | - 84              | + 288   | + 866                               | - 4           | + 3                | - 8                 | + 3               | + 1     | 1       | 2024 Q1 |  |
| - 73   | + 1,506                                    | + 547         | +                   | 822   | -                  | + 65                | + 156             | + 1,285 | + 6                                 | -             | + 6                | -                   | -                 | -       | -       | Q2      |  |
| - 71   | + 1,486                                    | + 535         | +                   | 461   | +                  | 109                 | + 480             | + 262   | + 744                               | - 9           | -                  | - 8                 | + 2               | - 3     | 3       | Q3      |  |
| - 92   | + 1,676                                    | + 1,130       | +                   | 316   | -                  | 25                  | + 44              | + 407   | + 1,225                             | - 8           | - 4                | - 19                | + 14              | - 3     | 3       | Q4      |  |