

I Banks (MFIs) in Germany

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

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)													
Period	of which			Lending to enterprises and self-employed persons									
	Housing loans			Total	of which Housing loans	Enterprises			Self-employed persons				
	Total	Mortgage loans secured by residential real estate	Other housing loans			Total	Short- term lending	Medium- term lending	Long- term lending	Total	Short- term lending	Medium- term lending	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks ³													
											End of quarter *		
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	430,049	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
											Changes during quarter *		
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	+ 723	+ 1,162	- 439	- 7,010	+ 1,313	- 6,503	- 7,323	+ 858	- 38	- 507	- 71	+ 134
2024 Q1	+ 5,118	+ 2,147	+ 2,491	- 344	+ 4,671	+ 2,146	+ 4,873	+ 5,327	- 1,937	+ 1,483	- 202	- 66	- 5
Big banks													
											End of quarter *		
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	268,024	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
											Changes during quarter *		
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	- 130	+ 341	- 471	- 4,528	+ 955	- 3,942	- 1,890	- 79	- 1,973	- 586	+ 15	- 32
2024 Q1	+ 1,736	+ 999	+ 1,688	- 689	+ 3,228	+ 1,877	+ 3,370	+ 2,800	+ 28	+ 542	- 142	- 15	- 27
Regional banks and other commercial banks													
											End of quarter *		
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	436,684	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
											Changes during quarter *		
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	+ 78	+ 817	+ 784	+ 33	- 360	+ 303	- 405	- 3,855	+ 1,698	+ 1,752	+ 45	+ 107	+ 132
2024 Q1	+ 2,744	+ 648	+ 824	- 176	+ 757	- 222	+ 774	+ 1,282	- 1,180	+ 672	- 17	- 36	+ 26
Branches of foreign banks													
											End of quarter *		
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	106,612	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
											Changes during quarter *		
2023 Q1	+ 1,115	+ 30	+ 3	+ 27	+ 1,623	- 7	+ 1,742	- 1,193	+ 1,125	+ 1,810	- 119	- 30	-
Q2	- 4	- 11	- 48	+ 37	- 144	- 8	- 129	- 1,787	+ 851	+ 807	- 15	- 2	+ 14
Q3	- 1,208	- 114	- 75	- 39	- 1,244	- 29	- 1,201	- 1,213	+ 913	- 901	- 43	- 83	+ 52
Q4	- 1,754	+ 36	+ 37	- 1	- 2,122	+ 55	- 2,156	- 1,578	- 761	+ 183	+ 34	+ 21	+ 34
2024 Q1	+ 638	+ 500	- 21	+ 521	+ 686	+ 491	+ 729	+ 1,245	- 785	+ 269	- 43	- 15	- 4

* 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 ¹	Debit balances on wage, salary and pension accounts									
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *													Commercial banks ³
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	2023 Q2
64,108	482,908	334,623	125,136	2,725	17,484	47,805	417,619	1,883	500	245	145	1,493	2023 Q3
63,573	482,123	333,952	124,696	2,611	17,284	48,242	416,597	1,861	486	210	157	1,494	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
Changes during quarter *													
- 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	2023 Q2
+ 60	+ 2,717	+ 1,153	+ 1,195	- 76	+ 146	- 22	+ 2,593	+ 8	+ 5	- 8	+ 3	+ 13	2023 Q3
- 570	- 750	- 576	- 495	- 119	- 205	+ 57	- 602	- 22	- 14	- 35	+ 12	+ 1	2023 Q4
- 131	+ 427	- 21	+ 1,013	- 16	- 351	- 263	+ 1,041	+ 20	+ 22	- 44	+ 7	+ 57	2024 Q1
End of quarter *													Big banks
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	2023 Q2
43,107	244,729	217,725	18,638	1,475	4,051	3,456	237,222	651	166	114	25	512	2023 Q3
42,538	243,182	216,642	17,785	1,374	4,087	3,294	235,801	620	164	75	38	507	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
Changes during quarter *													
- 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	2023 Q2
- 27	+ 348	+ 385	- 84	- 94	- 45	- 67	+ 460	- 4	+ 12	- 5	- 2	+ 3	2023 Q3
- 569	- 1,547	- 1,083	- 853	- 101	+ 36	- 162	- 1,421	- 31	- 2	- 39	+ 13	- 5	2023 Q4
- 100	- 1,461	- 878	+ 395	- 7	- 477	- 150	- 834	- 31	-	- 33	+ 5	- 3	2024 Q1
End of quarter *													Regional banks and other commercial banks
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	2023 Q2
19,057	216,277	113,887	94,235	1,235	8,027	38,295	169,955	1,067	333	62	86	919	2023 Q3
19,112	216,686	114,378	94,436	1,217	7,682	38,481	170,523	1,061	321	53	85	923	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
Changes during quarter *													
+ 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	2023 Q2
+ 99	+ 2,326	+ 850	+ 1,339	+ 18	+ 102	+ 1	+ 2,223	+ 19	- 4	+ 11	+ 4	+ 4	2023 Q3
+ 20	+ 444	+ 526	+ 201	- 18	- 345	- 199	+ 988	- 6	- 12	- 9	- 1	+ 4	2023 Q4
- 7	+ 1,938	+ 849	+ 837	- 2	+ 88	- 156	+ 2,006	+ 49	+ 21	- 10	+ 1	+ 58	2024 Q1
End of quarter *													Branches of foreign banks
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	2023 Q2
1,944	21,902	3,011	12,263	15	5,406	6,054	10,442	165	1	69	34	62	2023 Q3
1,923	22,255	2,932	12,475	20	5,515	6,467	10,273	180	1	82	34	64	2023 Q4
1,899	22,205	2,880	12,311	18	5,558	6,505	10,142	182	2	81	35	66	2024 Q1
Changes during quarter *													
- 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	2023 Q2
- 12	+ 43	- 82	- 60	-	+ 89	+ 44	- 90	- 7	- 3	- 14	+ 1	+ 6	2023 Q3
- 21	+ 353	- 19	+ 157	-	+ 104	+ 418	- 169	+ 15	-	+ 13	-	+ 2	2023 Q4
- 24	- 50	+ 8	- 219	- 7	+ 38	+ 43	- 131	+ 2	+ 1	- 1	+ 1	+ 2	2024 Q1

³ 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	
Landesbanken													
											End of quarter *		
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	194,894	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
											Changes during quarter *		
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	- 1,739	- 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
Saving banks													
											End of quarter *		
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	997,063	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	561,263	196,251	358,077	35,877	46,017	276,183	203,186	6,455	6,018
											Changes during quarter *		
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	- 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	+ 886	+ 737	+ 782	+ 1,200	- 879	+ 461	+ 104	+ 41	- 142
Credit cooperatives													
											End of quarter *		
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	757,235	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
											Changes during quarter *		
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	+ 3,735	+ 2,243	+ 2,739	- 496	+ 2,660	+ 1,100	+ 2,439	- 190	- 16	+ 2,645	+ 221	+ 64	+ 17
2024 Q1	+ 2,081	+ 747	+ 1,428	- 681	+ 2,380	+ 543	+ 1,841	+ 761	- 64	+ 1,144	+ 539	+ 313	- 88
Mortgage banks													
											End of quarter *		
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	116,257	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
											Changes during quarter *		
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	+ 88	- 131	- 301	+ 170	+ 158	- 67	+ 202	- 59	+ 683	- 422	- 44	- 4	+ 3
2024 Q1	- 104	+ 389	+ 229	+ 160	- 222	+ 260	- 188	- 62	+ 719	- 845	- 34	-	- 6

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	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 ¹	Debit balances on wage, salary and pension accounts									
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *													Landesbanken
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
5,385	14,198	12,519	365	197	552	675	12,971	722	330	8	14	700	Q4
5,410	13,972	12,314	358	199	529	624	12,819	700	332	6	17	677	2024 Q1
Changes during quarter *													
- 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
- 64	- 102	- 62	- 3	-	+ 16	+ 23	- 141	- 152	+ 6	- 4	- 166	+ 18	Q4
+ 25	- 226	- 205	- 7	+ 2	- 23	- 51	- 152	- 22	+ 2	- 2	+ 3	- 23	2024 Q1
End of quarter *													Saving banks
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	429,967	389,296	28,263	2,784	5,968	7,603	416,396	6,584	1,599	197	146	6,241	Q4
190,713	428,364	388,239	28,006	2,692	5,787	7,392	415,185	6,420	1,558	175	129	6,116	2024 Q1
Changes during quarter *													
+ 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	- 1,153	- 348	- 256	- 65	- 475	- 163	- 515	- 110	+ 2	+ 27	- 14	- 123	Q4
+ 205	- 1,513	- 977	- 247	- 92	- 181	- 211	- 1,121	- 144	- 41	- 22	- 17	- 105	2024 Q1
End of quarter *													Credit cooperatives
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
160,325	362,573	325,432	26,547	1,470	4,479	9,197	348,897	6,101	689	106	120	5,875	Q4
160,639	362,330	325,645	26,359	1,514	4,203	8,847	349,280	6,045	680	100	122	5,823	2024 Q1
Changes during quarter *													
+ 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
+ 140	+ 1,039	+ 1,117	- 247	- 88	+ 241	- 246	+ 1,044	+ 36	+ 26	+ 3	+ 1	+ 32	Q4
+ 314	- 243	+ 213	- 148	+ 44	- 276	- 350	+ 383	- 56	- 9	- 6	+ 2	- 52	2024 Q1
End of quarter *													Mortgage banks
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	33,463	33,347	20	-	1	23	33,439	110	58	-	-	110	Q4
8,882	33,585	33,477	20	-	1	23	33,561	106	57	-	-	106	2024 Q1
Changes during quarter *													
+ 16	+ 231	+ 242	- 1	-	-	-	+ 231	+ 2	- 1	-	-	+ 2	2023 Q1
- 4	+ 181	+ 164	- 1	-	-	+ 22	+ 159	- 2	-	-	-	+ 4	Q2
+ 22	+ 325	+ 328	-	-	-	- 4	+ 346	+ 2	- 1	-	-	+ 4	Q3
- 43	- 71	- 64	- 1	-	-	-	- 67	+ 1	-	-	-	+ 1	Q4
- 28	+ 122	+ 130	-	-	-	-	+ 122	- 4	- 1	-	-	- 4	2024 Q1

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	
Building and loan associations													
											End of quarter *		
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
2024 Q1	187,085	183,729	163,480	20,249	21,754	19,223	2,881	75	19	2,787	18,873	153	195
											Changes during quarter *		
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
2024 Q1	+ 892	+ 1,294	+ 4,906	- 3,612	+ 123	+ 511	- 10	- 8	- 2	-	+ 133	+ 4	- 12
Banks with special, development and other central support tasks													
											End of quarter *		
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	151,233	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
											Changes during quarter *		
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	+ 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
Memo item: Foreign banks													
											End of quarter *		
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	398,702	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
											Changes during quarter *		
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	- 1,745	- 52	+ 425	- 477	- 2,310	+ 37	- 2,188	- 3,714	+ 839	+ 687	- 122	+ 36	+ 55
2024 Q1	+ 2,405	+ 820	+ 656	+ 164	+ 1,239	+ 547	+ 1,434	+ 1,591	- 770	+ 613	- 195	- 67	- 49

* 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.

