

IV. Banks

12. Building and loan associations (MFIs) in Germany * Interim statements

€ billion

End of year/month	Number of associ- ations	Balance sheet total ¹	Lending to banks (MFIs)			Lending to non-banks (non-MFIs)				Deposits of banks (MFIs) ⁶		Deposits of non- banks (non-MFIs)		Bearer debt secur- ities out- stand- ing	Capital (includ- ing pub- lished re- serves) ⁸	Memo item: New con- tracts entered into in year or month ⁹
			Credit bal- ances and loans (ex- clud- ing building loans) ²	Building loans ³	Bank debt secur- ities ⁴	Building loans			Secur- ities (in- clud- ing Treasury bills and Treasury discount paper) ⁵	Deposits under savings and loan con- tracts	Sight and time deposits	Deposits under savings and loan con- tracts	Sight and time de- posits ⁷			
All building and loan associations																
2025	13	260.3	19.8	0.2	14.2	26.2	131.1	43.1	21.2	0.6	37.0	178.0	14.0	9.9	13.7	60.9
2026 Apr.	13	260.0	19.4	0.2	13.8	28.0	129.7	43.8	20.9	0.5	37.5	176.4	13.9	10.9	13.9	4.7
May	13	260.1	19.4	0.2	13.7	28.2	129.4	44.0	20.8	0.5	37.3	176.3	13.9	10.9	13.9	4.5
June	13	261.0	19.6	0.2	13.6	28.7	129.3	44.1	20.8	0.5	38.5	175.9	14.0	10.9	13.9	4.5
Private building and loan associations																
2026 Apr.	8	184.9	7.6	0.1	8.6	17.7	99.5	38.1	10.4	0.1	34.0	112.4	13.6	10.9	9.5	3.0
May	8	185.0	7.7	0.1	8.5	17.8	99.3	38.2	10.3	0.1	33.9	112.4	13.6	10.9	9.6	2.8
June	8	185.8	7.9	0.1	8.4	18.2	99.1	38.4	10.3	0.1	34.8	112.1	13.7	10.9	9.6	2.8
Public building and loan associations																
2026 Apr.	5	75.1	11.8	0.0	5.3	10.3	30.2	5.7	10.6	0.4	3.5	64.0	0.3	–	4.4	1.7
May	5	75.1	11.8	0.1	5.2	10.4	30.2	5.7	10.5	0.4	3.4	63.9	0.3	–	4.4	1.7
June	5	75.2	11.7	0.1	5.2	10.5	30.2	5.7	10.5	0.4	3.7	63.8	0.3	–	4.4	1.7

Trends in building and loan association business

€ billion

Period	Changes in deposits under savings and loan contracts			Capital promised		Capital disbursed						Disbursement commitments outstanding at end of period		Interest and repayments received on building loans ¹¹		Memo item: Housing bonuses re-ceived ¹³
	Amounts paid into savings and loan ac- counts ¹⁰	Interest credited on deposits under savings and loan con- tracts	Repay- ments of deposits under cancelled savings and loan con- tracts	Total	of which: Net alloca- tions ¹²	Total	Allocations				Newly granted interim and bridging loans and other building loans	Total	of which: Under allo- cated con- tracts	Total	of which: Repay- ments during quarter	
							Deposits under savings and loan contracts		Loans under savings and loan contracts ¹⁰							
								of which: Applied to settle- ment of interim and bridging loans		of which: Applied to settle- ment of interim and bridging loans						
All building and loan associations																
2025	24.5	1.4	5.2	53.9	38.4	48.0	22.9	4.8	11.2	5.1	13.9	12.0	7.5	7.0	6.0	0.2
2026 Apr.	1.9	0.0	0.4	4.9	3.5	4.3	2.1	0.4	1.0	0.5	1.2	12.2	7.4	0.6	.	0.0
May	2.1	0.0	0.4	4.3	3.2	3.8	1.9	0.4	0.8	0.4	1.1	12.3	7.5	0.7	.	0.0
June	1.9	0.0	0.4	4.7	3.3	4.3	2.0	0.4	1.1	0.5	1.3	12.1	7.4	0.7	.	0.0
Private building and loan associations																
2026 Apr.	1.2	0.0	0.2	3.6	2.5	3.1	1.5	0.4	0.7	0.4	1.0	8.5	4.4	0.5	.	0.0
May	1.3	0.0	0.2	3.0	2.0	2.7	1.2	0.3	0.5	0.4	0.9	8.6	4.6	0.5	.	0.0
June	1.2	0.0	0.2	3.3	2.2	3.1	1.3	0.3	0.7	0.4	1.1	8.4	4.4	0.5	.	0.0
Public building and loan associations																
2026 Apr.	0.7	0.0	0.2	1.3	1.1	1.2	0.6	0.1	0.3	0.1	0.2	3.7	3.0	0.2	.	0.0
May	0.8	0.0	0.2	1.3	1.1	1.1	0.6	0.1	0.3	0.1	0.2	3.7	3.0	0.2	.	0.0
June	0.7	0.0	0.2	1.4	1.2	1.2	0.7	0.1	0.3	0.1	0.2	3.7	3.0	0.2	.	0.0

* Excluding assets and liabilities and/or transactions of foreign branches. The figures for the latest date are always to be regarded as provisional. Subsequent revisions, which appear in the following Monthly Report, are not specially marked. ¹ See Table IV.2, footnote 1. ² Including claims on building and loan associations, claims arising from registered debt securities and central bank credit balances. ³ Loans under savings and loan contracts and interim and bridging loans. ⁴ Including money market paper and small amounts of other securities issued by banks. ⁵ Including equalisation claims. ⁶ Including liabilities to building and loan associations. ⁷ Including small amounts of savings deposits. ⁸ Including participation rights capital and fund for general banking

risks. ⁹ Total amount covered by the contracts; only contracts newly entered into, for which the contract fee has been fully paid. Increases in the sum contracted count as new contracts. ¹⁰ For disbursements of deposits under savings and loan contracts arising from the allocation of contracts see "Capital disbursed". ¹¹ Including housing bonuses credited. ¹² Only allocations accepted by the beneficiaries; including allocations applied to settlement of interim and bridging loans. ¹³ The amounts already credited to the accounts of savers or borrowers are also included in "Amounts paid into savings and loan accounts" and "Interest and repayments received on building loans".