

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *
(a) Total

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)

Period	of which				Lending to enterprises and self-employed persons								
	Housing loans				Total	of which Housing loans	Enterprises			Self-employed persons			
	Total	Mortgage loans secured by residential real estate	Other housing loans	Total			Total	Short- term lending	Medium- term lending	Long- term lending	Total	Short- term lending	Medium- term lending
					1	2							
	End of quarter *												
2020 Q1	2,915,875	1,488,574	1,225,785	262,789	1,598,862	421,905	1,148,246	206,552	190,896	750,798	450,616	23,782	31,889
Q2	2,949,028	1,510,569	1,246,647	263,922	1,613,460	423,161	1,166,353	196,066	198,245	772,042	447,107	21,813	31,571
Q3	2,968,645	1,537,334	1,265,380	271,954	1,616,750	434,586	1,157,859	179,716	200,202	777,941	458,891	21,670	31,888
Q4	2,993,027	1,565,603	1,285,081	280,522	1,623,407	443,308	1,159,379	171,185	198,312	789,882	464,028	20,910	32,046
2021 Q1	3,038,422	1,587,902	1,302,473	285,429	1,657,238	451,187	1,189,507	186,867	204,907	797,733	467,731	20,539	31,472
Q2	3,056,782	1,619,529	1,316,740	302,789	1,654,295	461,432	1,180,737	174,933	201,545	804,259	473,558	20,992	31,298
Q3	3,093,749	1,648,877	1,337,443	311,434	1,666,920	467,940	1,188,591	173,179	202,161	813,251	478,329	20,529	31,096
Q4	3,147,522	1,678,184	1,373,030	305,154	1,701,525	477,185	1,217,699	183,021	209,420	825,258	483,826	19,702	30,045
2022 Q1	3,204,036	1,700,953	1,391,933	309,020	1,742,357	485,071	1,253,292	203,764	212,248	837,280	489,065	20,335	29,962
Q2	3,268,668	1,731,366	1,412,827	318,539	1,784,762	494,516	1,289,900	218,756	219,335	851,809	494,862	20,750	29,911
Q3	3,351,017	1,758,267	1,433,029	325,238	1,845,304	503,066	1,345,300	239,815	235,579	869,906	500,004	20,907	30,362
Q4	3,365,303	1,773,856	1,448,019	325,837	1,852,238	509,137	1,350,577	228,508	245,701	876,368	501,661	20,427	30,123
2023 Q1	3,385,937	1,778,989	1,457,278	321,711	1,872,406	512,871	1,368,986	232,628	253,175	883,183	503,420	20,989	30,291
Q2	3,397,019	1,787,637	1,471,355	316,282	1,879,403	517,741	1,375,147	227,906	258,371	888,870	504,256	20,993	30,935
Q3	3,401,637	1,797,123	1,505,662	291,461	1,878,221	522,291	1,373,205	223,793	258,039	891,373	505,016	20,571	31,111
Q4	3,395,656	1,801,674	1,511,992	289,682	1,872,766	525,695	1,367,950	213,228	259,938	894,784	504,816	20,642	31,212
2024 Q1	3,401,229	1,802,834	1,524,369	278,465	1,879,157	527,167	1,373,747	222,437	254,085	897,225	505,410	20,939	31,007
Q2	3,408,368	1,808,419	1,531,500	276,919	1,883,978	529,574	1,377,556	223,643	253,099	900,814	506,422	20,747	30,989
Q3	3,420,591	1,816,396	1,538,621	277,775	1,888,494	531,723	1,380,769	223,154	257,129	900,486	507,725	21,019	30,893
Q4	3,428,847	1,823,014	1,544,456	278,558	1,892,098	534,713	1,382,929	223,798	252,564	906,567	509,169	20,775	31,054
2025 Q1	3,438,310	1,829,114	1,545,810	283,304	1,899,656	537,363	1,387,468	230,251	249,452	907,765	512,188	21,368	31,036
Q2	3,450,866	1,839,875	1,553,080	286,795	1,902,955	540,586	1,388,855	230,315	248,744	909,796	514,100	21,366	30,861
Q3	3,466,732	1,852,026	1,562,441	289,585	1,906,162	541,927	1,389,338	227,529	246,380	915,429	516,824	21,182	31,196
Q4	3,543,546	1,862,138	1,568,874	293,264	1,975,508	543,870	1,458,181	286,161	248,574	923,446	517,327	20,952	31,152
2026 Q1	3,556,722	1,867,083	1,574,055	293,028	1,985,754	545,607	1,466,863	289,096	250,046	927,721	518,891	21,274	30,961
	Changes during quarter *												
2020 Q2	+ 30,598	+ 20,970	+ 13,682	+ 7,288	+ 17,073	+ 5,156	+ 13,532	- 12,926	+ 7,519	+ 18,939	+ 3,541	- 2,019	- 108
Q3	+ 19,697	+ 26,470	+ 18,778	+ 7,692	- 1,855	+ 6,375	- 7,279	- 16,665	+ 2,097	+ 7,289	+ 5,424	- 3	+ 17
Q4	+ 23,948	+ 27,744	+ 19,321	+ 8,423	+ 6,143	+ 8,372	+ 1,751	- 8,492	- 1,756	+ 11,999	+ 4,392	- 760	+ 203
2021 Q1	+ 44,843	+ 22,219	+ 17,298	+ 4,921	+ 33,004	+ 7,581	+ 29,844	+ 15,741	+ 6,476	+ 7,627	+ 3,160	- 391	- 529
Q2	+ 17,940	+ 30,722	+ 21,042	+ 9,680	- 3,153	+ 9,595	- 8,935	- 12,034	- 3,382	+ 6,481	+ 5,782	+ 453	- 164
Q3	+ 37,075	+ 29,096	+ 19,702	+ 9,394	+ 12,728	+ 6,289	+ 8,497	- 841	+ 81	+ 9,257	+ 4,231	- 468	- 187
Q4	+ 54,123	+ 28,615	+ 18,878	+ 9,737	+ 34,906	+ 8,961	+ 29,704	+ 11,155	+ 8,377	+ 10,172	+ 5,202	- 632	- 369
2022 Q1	+ 57,864	+ 21,959	+ 16,618	+ 5,341	+ 41,972	+ 6,991	+ 36,943	+ 22,093	+ 2,828	+ 12,022	+ 5,029	+ 633	- 83
Q2	+ 65,002	+ 29,943	+ 20,539	+ 9,404	+ 42,710	+ 9,140	+ 36,913	+ 15,017	+ 7,382	+ 14,514	+ 5,797	+ 415	- 51
Q3	+ 78,980	+ 26,941	+ 20,542	+ 6,399	+ 58,457	+ 8,590	+ 54,113	+ 19,881	+ 16,021	+ 18,211	+ 4,344	- 95	+ 97
Q4	+ 16,536	+ 15,434	+ 14,835	+ 5,999	+ 8,851	+ 5,871	+ 6,759	- 10,669	+ 9,855	+ 7,573	+ 2,092	- 140	+ 106
2023 Q1	+ 20,434	+ 4,803	+ 8,569	- 3,766	+ 19,898	+ 3,464	+ 18,399	+ 4,220	+ 7,474	+ 6,705	+ 1,499	+ 452	+ 168
Q2	+ 12,378	+ 9,073	+ 11,487	- 2,414	+ 8,176	+ 5,295	+ 7,459	- 3,512	+ 5,155	+ 5,816	+ 7,179	- 135	+ 254
Q3	+ 4,668	+ 9,186	+ 11,187	- 2,001	- 1,392	+ 4,160	- 1,892	- 4,153	- 607	+ 2,868	+ 500	- 582	+ 151
Q4	- 4,919	+ 4,750	+ 6,999	- 2,249	- 4,623	+ 3,434	- 4,203	- 10,220	+ 1,619	+ 4,398	- 420	+ 61	+ 36
2024 Q1	+ 4,948	+ 1,895	+ 7,667	- 5,772	+ 5,801	+ 2,172	+ 5,297	+ 8,074	- 5,503	+ 2,726	+ 504	+ 297	- 200
Q2	+ 7,339	+ 5,575	+ 7,126	- 1,551	+ 4,471	+ 2,177	+ 3,649	+ 1,231	- 1,251	+ 3,669	+ 822	- 192	- 18
Q3	+ 13,422	+ 7,977	+ 7,121	+ 856	+ 5,820	+ 2,149	+ 4,507	+ 231	+ 4,145	+ 131	+ 1,313	+ 282	- 96
Q4	+ 10,294	+ 8,048	+ 6,200	+ 1,848	+ 5,797	+ 3,360	+ 4,313	- 1,611	- 2,040	+ 7,964	+ 1,484	- 364	+ 276
2025 Q1	+ 10,488	+ 6,770	+ 6,609	+ 161	+ 7,393	+ 3,095	+ 5,359	+ 5,318	- 2,767	+ 2,808	+ 2,034	+ 658	- 283
Q2	+ 12,666	+ 10,731	+ 7,240	+ 3,491	+ 3,449	+ 3,223	+ 1,497	+ 184	- 728	+ 2,041	+ 1,952	- 2	- 175
Q3	+ 16,471	+ 14,796	+ 11,171	+ 3,625	+ 3,817	+ 3,891	+ 1,088	- 2,016	- 2,849	+ 5,953	+ 2,729	- 184	+ 335
Q4	+ 29,414	+ 12,237	+ 8,558	+ 3,679	+ 21,851	+ 4,013	+ 21,348	+ 13,572	+ 1,504	+ 6,272	+ 503	- 230	- 44
2026 Q1	+ 18,484	+ 5,750	+ 5,946	- 196	+ 15,059	+ 1,977	+ 13,085	+ 12,173	+ 542	+ 370	+ 1,974	+ 357	- 226

* 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 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 *													
394,945	1,300,993	1,062,783	177,994	7,945	30,025	81,214	1,189,754	16,020	3,886	743	526	14,751	2020 Q1
393,723	1,319,403	1,083,518	176,887	7,339	28,994	80,420	1,209,989	16,165	3,890	748	558	14,859	Q2
405,333	1,335,850	1,098,812	178,342	7,477	29,256	80,590	1,226,004	16,045	3,936	629	466	14,950	Q3
411,072	1,353,419	1,118,266	177,449	6,672	28,553	79,595	1,245,271	16,201	4,029	557	507	15,137	Q4
415,720	1,364,812	1,132,613	175,380	6,623	27,913	77,598	1,259,301	16,372	4,102	660	546	15,166	2021 Q1
421,268	1,386,321	1,153,957	174,753	6,569	28,565	76,680	1,281,076	16,166	4,140	521	472	15,173	Q2
426,704	1,410,525	1,176,634	176,441	7,049	29,580	76,254	1,304,691	16,304	4,303	474	555	15,275	Q3
434,079	1,429,306	1,196,608	184,081	6,889	28,600	74,392	1,326,314	16,691	4,391	526	597	15,568	Q4
438,768	1,444,914	1,211,448	184,448	7,078	29,206	73,420	1,342,288	16,765	4,434	661	500	15,604	2022 Q1
444,201	1,466,960	1,232,372	184,599	7,334	30,305	72,466	1,364,189	16,946	4,478	690	521	15,735	Q2
448,735	1,488,595	1,250,617	187,322	7,474	30,810	73,030	1,384,755	17,118	4,584	637	549	15,932	Q3
451,111	1,495,779	1,260,102	185,935	7,062	29,912	72,347	1,393,520	17,286	4,617	575	574	16,137	Q4
452,140	1,496,150	1,261,435	185,523	7,340	30,223	70,791	1,395,136	17,381	4,683	575	543	16,263	2023 Q1
452,328	1,500,124	1,265,205	186,045	7,306	30,098	70,112	1,399,914	17,492	4,691	595	553	16,344	Q2
453,334	1,505,885	1,270,143	186,883	7,329	29,888	69,739	1,406,258	17,531	4,689	563	611	16,357	Q3
452,962	1,505,683	1,271,292	185,617	7,062	29,532	69,366	1,406,785	17,207	4,687	553	442	16,212	Q4
453,464	1,505,113	1,271,041	186,148	7,005	28,771	68,600	1,407,742	16,959	4,626	479	442	16,038	2024 Q1
454,686	1,507,458	1,274,180	186,399	6,954	28,149	67,732	1,411,577	16,932	4,665	507	445	15,980	Q2
455,813	1,515,254	1,280,071	187,108	7,846	29,610	67,576	1,418,068	16,843	4,602	470	454	15,919	Q3
457,340	1,519,869	1,283,775	187,678	7,124	29,783	67,369	1,422,717	16,880	4,526	526	414	15,940	Q4
459,784	1,521,770	1,287,280	186,940	7,656	29,648	66,345	1,425,777	16,884	4,471	546	386	15,952	2025 Q1
461,873	1,530,973	1,294,901	187,879	7,606	30,276	66,662	1,434,035	16,938	4,388	605	395	15,938	Q2
464,446	1,543,736	1,305,728	189,174	7,624	30,795	67,638	1,445,303	16,834	4,371	560	403	15,871	Q3
465,223	1,551,414	1,314,069	187,406	7,293	31,176	67,791	1,452,447	16,624	4,199	559	404	15,661	Q4
466,656	1,554,023	1,317,164	188,279	7,580	30,821	67,970	1,455,232	16,945	4,312	568	408	15,969	2026 Q1
Changes during quarter *													
+ 5,668	+ 13,380	+ 15,810	- 1,007	- 606	- 1,031	- 1,264	+ 15,675	+ 145	+ 4	+ 5	+ 32	+ 108	2020 Q2
+ 5,410	+ 21,672	+ 20,049	+ 1,710	+ 138	+ 327	+ 255	+ 21,090	- 120	+ 46	- 119	- 92	+ 91	Q3
+ 4,949	+ 17,649	+ 19,284	- 693	- 805	- 703	- 645	+ 18,997	+ 156	+ 88	- 72	+ 41	+ 187	Q4
+ 4,080	+ 11,613	+ 14,555	- 1,976	- 49	- 515	- 2,152	+ 14,280	+ 226	+ 83	+ 103	+ 39	+ 84	2021 Q1
+ 5,493	+ 21,309	+ 21,089	- 392	- 54	+ 637	- 928	+ 21,600	- 216	+ 38	- 139	- 74	- 3	Q2
+ 4,886	+ 24,254	+ 22,664	+ 1,087	+ 480	+ 1,020	- 406	+ 23,640	+ 93	+ 143	- 47	+ 83	+ 57	Q3
+ 6,203	+ 18,831	+ 19,567	- 115	- 160	- 263	- 1,278	+ 20,372	+ 386	+ 87	+ 52	+ 42	+ 292	Q4
+ 4,479	+ 15,818	+ 14,925	+ 482	+ 189	+ 606	- 972	+ 16,184	+ 74	+ 43	+ 135	- 97	+ 36	2022 Q1
+ 5,433	+ 22,191	+ 20,759	+ 446	+ 256	+ 1,099	- 944	+ 22,036	+ 101	+ 44	+ 29	+ 21	+ 51	Q2
+ 4,342	+ 20,351	+ 18,245	+ 1,450	+ 140	+ 489	- 88	+ 19,950	+ 172	+ 106	- 53	+ 28	+ 197	Q3
+ 2,126	+ 7,517	+ 9,530	- 1,309	- 412	- 898	- 658	+ 9,073	+ 168	+ 33	- 62	+ 25	+ 205	Q4
+ 879	+ 436	+ 1,273	- 772	+ 278	+ 61	- 1,556	+ 1,931	+ 100	+ 66	-	- 31	+ 131	2023 Q1
+ 598	+ 4,091	+ 3,770	+ 516	- 34	- 23	- 699	+ 4,813	+ 111	+ 8	+ 20	+ 10	+ 81	Q2
+ 931	+ 6,021	+ 5,028	+ 753	+ 63	- 65	- 358	+ 6,444	+ 39	- 2	- 32	+ 58	+ 13	Q3
- 517	- 22	+ 1,318	- 1,260	- 272	- 461	- 488	+ 927	- 274	- 2	- 10	- 169	- 95	Q4
+ 407	- 625	- 216	+ 821	- 62	- 856	- 751	+ 982	- 228	- 61	- 74	-	- 154	2024 Q1
+ 1,032	+ 2,915	+ 3,369	+ 591	- 51	- 607	- 708	+ 4,230	- 47	+ 29	+ 28	+ 3	- 78	Q2
+ 1,127	+ 7,691	+ 5,891	+ 604	+ 892	+ 1,461	- 156	+ 6,386	- 89	- 63	- 37	+ 9	- 61	Q3
+ 1,572	+ 4,395	+ 4,764	- 735	- 727	+ 168	- 217	+ 4,444	+ 102	- 76	+ 56	- 40	+ 86	Q4
+ 1,659	+ 3,191	+ 3,765	+ 127	+ 532	- 430	- 449	+ 4,070	- 96	- 90	+ 15	- 28	- 83	2025 Q1
+ 2,129	+ 9,163	+ 7,591	+ 934	- 50	+ 628	+ 317	+ 8,218	+ 54	- 83	+ 59	+ 9	- 14	Q2
+ 2,578	+ 12,758	+ 10,922	+ 1,245	+ 113	+ 519	+ 976	+ 11,263	- 104	- 17	- 45	+ 8	- 67	Q3
+ 777	+ 7,678	+ 8,341	- 1,528	- 331	+ 381	+ 153	+ 7,144	- 115	- 117	- 1	+ 1	- 115	Q4
+ 1,843	+ 3,714	+ 3,780	+ 1,158	+ 287	- 675	+ 264	+ 4,125	- 289	- 7	+ 9	- 26	- 272	2026 Q1

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 *		
2025 Q1	1,005,314	428,466	401,357	27,109	517,388	94,185	431,259	127,200	104,561	199,498	86,129	6,747	16,919
Q2	1,005,746	428,830	401,070	27,760	515,655	94,163	430,069	127,286	103,993	198,790	85,586	6,754	16,775
Q3	1,007,746	430,217	402,100	28,117	514,232	94,090	428,499	126,397	101,579	200,523	85,733	6,882	17,000
Q4	1,031,615	431,049	402,459	28,590	538,458	94,387	452,949	146,733	104,646	201,570	85,509	6,922	17,144
2026 Q1	1,036,493	430,112	401,753	28,359	541,790	93,265	456,340	143,394	108,232	204,714	85,450	6,915	17,110
											Changes during quarter *		
2025 Q2	+ 587	+ 364	- 287	+ 651	- 1,578	- 22	- 1,035	+ 86	- 468	- 653	- 543	+ 7	- 144
Q3	+ 2,340	+ 1,387	+ 1,030	+ 357	- 1,083	- 73	- 1,230	- 549	- 2,414	+ 1,733	+ 147	+ 128	+ 225
Q4	+ 14,262	+ 832	+ 359	+ 473	+ 14,414	+ 297	+ 14,638	+ 10,904	+ 2,747	+ 987	- 224	+ 40	+ 144
2026 Q1	+ 9,671	- 877	- 636	- 241	+ 8,120	- 1,157	+ 8,329	+ 5,899	+ 2,646	- 216	- 209	+ 28	- 74
Big banks													
											End of quarter *		
2025 Q1	441,804	259,711	251,009	8,702	205,310	49,172	161,130	61,099	21,660	78,371	44,180	2,370	965
Q2	439,073	258,559	249,334	9,225	204,102	49,163	160,354	60,984	21,360	78,010	43,748	2,408	904
Q3	436,533	257,881	248,551	9,330	202,795	49,102	159,272	59,055	21,915	78,302	43,523	2,448	891
Q4	446,956	256,734	247,467	9,267	214,639	48,893	171,336	70,272	22,652	78,412	43,303	2,495	910
2026 Q1	448,140	254,604	245,478	9,126	217,023	48,142	173,834	66,700	24,220	82,914	43,189	2,503	916
											Changes during quarter *		
2025 Q2	- 2,731	- 1,152	- 1,675	+ 523	- 1,208	- 9	- 776	- 115	- 300	- 361	- 432	+ 38	- 61
Q3	- 2,200	- 678	- 783	+ 105	- 967	- 61	- 742	- 1,589	+ 555	+ 292	- 225	+ 40	- 13
Q4	+ 3,193	- 1,147	- 1,084	- 63	+ 4,614	- 209	+ 4,834	+ 3,812	+ 797	+ 225	- 220	+ 47	+ 19
2026 Q1	+ 1,184	- 2,060	- 1,919	- 141	+ 2,254	- 751	+ 2,368	+ 708	+ 588	+ 1,072	- 114	+ 8	+ 6
Regional banks and other commercial banks													
											End of quarter *		
2025 Q1	452,657	165,314	148,059	17,255	222,753	44,272	187,378	40,692	50,812	95,874	35,375	3,154	13,031
Q2	456,270	166,904	149,510	17,394	222,963	44,287	187,747	40,559	50,873	96,315	35,216	3,115	12,923
Q3	461,926	169,031	151,361	17,670	224,378	44,307	188,910	42,231	49,288	97,391	35,468	3,145	13,106
Q4	475,826	170,973	152,854	18,119	236,589	44,723	200,975	50,147	52,490	98,338	35,614	3,194	13,239
2026 Q1	479,909	172,283	154,141	18,142	237,855	44,433	202,188	50,287	53,737	98,164	35,667	3,174	13,190
											Changes during quarter *		
2025 Q2	+ 3,703	+ 1,590	+ 1,451	+ 139	+ 300	+ 15	+ 459	- 213	+ 231	+ 441	- 159	- 39	- 108
Q3	+ 5,656	+ 2,127	+ 1,851	+ 276	+ 1,415	+ 20	+ 1,163	+ 1,672	- 1,585	+ 1,076	+ 252	+ 30	+ 183
Q4	+ 11,523	+ 1,942	+ 1,493	+ 449	+ 9,629	+ 416	+ 9,483	+ 5,889	+ 2,822	+ 772	+ 146	+ 49	+ 133
2026 Q1	+ 8,856	+ 1,300	+ 1,287	+ 13	+ 6,017	- 325	+ 6,156	+ 5,036	+ 1,287	- 167	- 139	- 21	- 89
Branches of foreign banks													
											End of quarter *		
2025 Q1	110,853	3,441	2,289	1,152	89,325	741	82,751	25,409	32,089	25,253	6,574	1,223	2,923
Q2	110,403	3,367	2,226	1,141	88,590	713	81,968	25,743	31,760	24,465	6,622	1,231	2,948
Q3	109,287	3,305	2,188	1,117	87,059	681	80,317	25,111	30,376	24,830	6,742	1,289	3,003
Q4	108,833	3,342	2,138	1,204	87,230	771	80,638	26,314	29,504	24,820	6,592	1,233	2,995
2026 Q1	108,444	3,225	2,134	1,091	86,912	690	80,318	26,407	30,275	23,636	6,594	1,238	3,004
											Changes during quarter *		
2025 Q2	- 385	- 74	- 63	- 11	- 670	- 28	- 718	+ 414	- 399	- 733	+ 48	+ 8	+ 25
Q3	- 1,116	- 62	- 38	- 24	- 1,531	- 32	- 1,651	- 632	- 1,384	+ 365	+ 120	+ 58	+ 55
Q4	- 454	+ 37	- 50	+ 87	+ 171	+ 90	+ 321	+ 1,203	- 872	- 10	- 150	- 56	- 8
2026 Q1	- 369	- 117	- 4	- 113	- 151	- 81	- 195	+ 155	+ 771	- 1,121	+ 44	+ 41	+ 9

* 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
62,463	486,046	333,803	128,401	2,833	18,382	47,703	419,961	1,880	478	160	148	1,572	2025 Q1
62,057	488,206	334,225	129,752	2,759	18,714	48,296	421,196	1,885	442	191	149	1,545	Q2
61,851	491,644	335,691	131,288	2,832	19,030	49,265	423,349	1,870	436	187	154	1,529	Q3
61,443	491,325	336,310	130,441	2,714	18,721	49,542	423,062	1,832	352	196	144	1,492	Q4
61,425	493,006	336,569	132,035	2,811	19,097	49,923	423,986	1,697	278	211	134	1,352	2026 Q1
Changes during quarter *													
- 406	+ 2,160	+ 422	+ 1,351	- 74	+ 332	+ 593	+ 1,235	+ 5	- 36	+ 31	+ 1	- 27	2025 Q2
- 206	+ 3,438	+ 1,466	+ 1,536	+ 73	+ 316	+ 969	+ 2,153	- 15	- 6	- 4	+ 5	- 16	Q3
- 408	- 114	+ 619	- 847	- 118	- 309	+ 282	- 87	- 38	- 84	+ 9	- 10	- 37	Q4
- 163	+ 1,556	+ 284	+ 1,599	+ 97	+ 176	+ 381	+ 999	- 5	- 4	+ 15	- 10	- 10	2026 Q1
End of quarter *													Big banks
40,845	235,917	210,381	17,920	1,441	3,870	2,659	229,388	577	158	62	31	484	2025 Q1
40,436	234,393	209,237	17,663	1,356	3,791	2,620	227,982	578	159	64	27	487	Q2
40,184	233,176	208,621	17,226	1,376	3,612	2,604	226,960	562	158	57	27	478	Q3
39,898	231,752	207,682	16,649	1,279	3,490	2,592	225,670	565	159	65	26	474	Q4
39,770	230,689	206,376	17,079	1,346	3,933	2,558	224,198	428	86	85	10	333	2026 Q1
Changes during quarter *													
- 409	- 1,524	- 1,144	- 257	- 85	- 79	- 39	- 1,406	+ 1	+ 1	+ 2	- 4	+ 3	2025 Q2
- 252	- 1,217	- 616	- 437	+ 20	- 179	- 16	- 1,022	- 16	- 1	- 7	-	- 9	Q3
- 286	- 1,424	- 939	- 577	- 97	- 122	- 12	- 1,290	+ 3	+ 1	+ 8	- 1	- 4	Q4
- 128	- 1,063	- 1,306	+ 430	+ 67	+ 443	- 34	- 1,472	- 7	- 3	+ 20	- 16	- 11	2026 Q1
End of quarter *													Regional banks and other commercial banks
19,190	228,786	120,725	99,709	1,375	8,402	38,142	182,242	1,118	317	24	74	1,020	2025 Q1
19,178	232,209	122,336	101,363	1,386	8,571	38,746	184,892	1,098	281	28	80	990	Q2
19,217	236,453	124,448	103,158	1,438	8,865	39,604	187,984	1,095	276	28	85	982	Q3
19,181	238,183	126,059	103,490	1,417	8,701	40,027	189,455	1,054	191	31	78	945	Q4
19,303	240,975	127,660	104,680	1,447	8,717	40,367	191,891	1,079	190	45	83	951	2026 Q1
Changes during quarter *													
- 12	+ 3,423	+ 1,611	+ 1,654	+ 11	+ 169	+ 604	+ 2,650	- 20	- 36	+ 4	+ 6	- 30	2025 Q2
+ 39	+ 4,244	+ 2,112	+ 1,795	+ 52	+ 294	+ 858	+ 3,092	- 3	- 5	-	+ 5	- 8	Q3
- 36	+ 1,935	+ 1,611	+ 332	- 21	- 164	+ 428	+ 1,671	- 41	- 85	+ 3	- 7	- 37	Q4
- 29	+ 2,814	+ 1,626	+ 1,195	+ 30	- 37	+ 340	+ 2,511	+ 25	- 1	+ 14	+ 5	+ 6	2026 Q1
End of quarter *													Branches of foreign banks
2,428	21,343	2,697	10,772	17	6,110	6,902	8,331	185	3	74	43	68	2025 Q1
2,443	21,604	2,652	10,726	17	6,352	6,930	8,322	209	2	99	42	68	Q2
2,450	22,015	2,622	10,904	18	6,553	7,057	8,405	213	2	102	42	69	Q3
2,364	21,390	2,569	10,302	18	6,530	6,923	7,937	213	2	100	40	73	Q4
2,352	21,342	2,533	10,276	18	6,447	6,998	7,897	190	2	81	41	68	2026 Q1
Changes during quarter *													
+ 15	+ 261	- 45	- 46	-	+ 242	+ 28	- 9	+ 24	- 1	+ 25	- 1	-	2025 Q2
+ 7	+ 411	- 30	+ 178	+ 1	+ 201	+ 127	+ 83	+ 4	-	+ 3	-	+ 1	Q3
- 86	- 625	- 53	- 602	-	- 23	- 134	- 468	-	-	- 2	- 2	+ 4	Q4
- 6	- 195	- 36	- 26	-	- 230	+ 75	- 40	- 23	-	- 19	+ 1	- 5	2026 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 *		
2025 Q1	193,137	29,412	22,937	6,475	178,904	17,117	172,385	26,862	39,913	105,610	6,519	382	809
Q2	193,252	28,978	22,384	6,594	179,020	16,717	172,473	27,425	40,910	104,138	6,547	405	824
Q3	210,935	31,676	24,657	7,019	196,769	19,475	189,871	27,729	45,702	116,440	6,898	420	930
Q4	221,231	29,171	22,279	6,892	207,029	16,963	200,124	37,513	45,658	116,953	6,905	406	913
2026 Q1	224,423	29,198	22,209	6,989	210,376	17,053	203,435	41,594	45,814	116,027	6,941	402	993
											Changes during quarter *		
2025 Q2	+ 115	- 434	- 553	+ 119	+ 116	- 400	+ 88	+ 563	+ 997	- 1,472	+ 28	+ 23	+ 15
Q3	+ 640	+ 75	+ 83	- 8	+ 706	+ 135	+ 592	- 314	+ 604	+ 302	+ 114	+ 15	- 5
Q4	+ 4,856	- 370	- 243	- 127	+ 4,820	- 377	+ 4,813	+ 4,974	- 394	+ 233	+ 7	- 14	- 17
2026 Q1	+ 3,707	+ 27	- 70	+ 97	+ 3,777	+ 90	+ 3,826	+ 4,081	+ 226	- 481	- 49	- 4	- 5
Saving banks													
											End of quarter *		
2025 Q1	1,002,581	595,422	399,100	196,322	565,851	202,184	360,855	37,320	43,159	280,376	204,996	6,695	5,487
Q2	1,006,522	599,186	400,211	198,975	567,811	203,818	362,003	37,395	42,878	281,730	205,808	6,608	5,475
Q3	1,011,703	604,309	402,182	202,127	569,413	205,522	362,617	36,935	42,749	282,933	206,796	6,548	5,552
Q4	1,015,122	608,995	403,485	205,510	570,499	207,539	363,223	35,494	42,356	285,373	207,276	6,485	5,487
2026 Q1	1,016,764	611,065	405,390	205,675	571,330	208,571	363,512	36,829	41,016	285,667	207,818	6,612	5,396
											Changes during quarter *		
2025 Q2	+ 3,941	+ 3,764	+ 1,111	+ 2,653	+ 1,960	+ 1,634	+ 1,148	+ 75	- 281	+ 1,354	+ 812	- 87	- 12
Q3	+ 5,181	+ 5,123	+ 1,916	+ 3,207	+ 1,602	+ 1,704	+ 614	- 460	- 129	+ 1,203	+ 988	- 60	+ 77
Q4	+ 3,279	+ 4,686	+ 1,303	+ 3,383	+ 946	+ 2,017	+ 466	- 1,581	- 393	+ 2,440	+ 480	- 63	- 65
2026 Q1	+ 1,642	+ 2,070	+ 1,905	+ 165	+ 831	+ 1,032	+ 289	+ 1,335	- 1,340	+ 294	+ 542	+ 127	- 91
Credit cooperatives													
											End of quarter *		
2025 Q1	781,839	472,714	448,597	24,117	404,883	137,249	224,433	23,900	25,818	174,715	180,450	7,341	7,324
Q2	790,420	478,904	455,104	23,800	409,279	139,528	227,259	23,943	25,652	177,664	182,020	7,396	7,296
Q3	798,101	485,494	461,913	23,581	412,443	141,566	229,020	23,711	25,357	179,952	183,423	7,131	7,322
Q4	804,998	491,048	467,641	23,407	415,035	143,471	231,337	23,540	24,860	182,937	183,698	6,972	7,240
2026 Q1	807,829	494,129	471,168	22,961	418,040	145,380	233,357	23,930	24,302	185,125	184,683	7,131	7,126
											Changes during quarter *		
2025 Q2	+ 8,541	+ 6,160	+ 6,477	- 317	+ 4,396	+ 2,279	+ 2,786	- 47	- 166	+ 2,999	+ 1,610	+ 55	- 28
Q3	+ 7,681	+ 6,690	+ 6,809	- 119	+ 3,164	+ 2,038	+ 1,761	- 232	- 295	+ 2,288	+ 1,403	- 265	+ 26
Q4	+ 6,544	+ 5,554	+ 5,728	- 174	+ 2,444	+ 1,905	+ 2,169	- 209	- 517	+ 2,895	+ 275	- 159	- 82
2026 Q1	+ 2,831	+ 3,766	+ 4,162	- 396	+ 2,600	+ 2,124	+ 970	+ 390	- 618	+ 1,198	+ 1,630	+ 159	- 24
Mortgage banks													
											End of quarter *		
2025 Q1	115,792	67,255	63,158	4,097	81,683	33,293	72,556	1,891	17,558	53,107	9,127	1	285
Q2	114,774	66,979	62,897	4,082	80,517	32,859	71,398	1,405	18,161	51,832	9,119	1	288
Q3	97,389	61,905	58,921	2,984	62,993	27,637	54,076	482	14,103	39,491	8,917	1	199
Q4	97,961	61,715	58,825	2,890	63,494	27,333	54,602	596	14,760	39,246	8,892	2	178
2026 Q1	97,556	61,498	58,695	2,803	62,934	26,956	54,046	554	14,835	38,657	8,888	45	149
											Changes during quarter *		
2025 Q2	- 808	- 276	- 261	- 15	- 956	- 434	- 948	- 276	+ 603	- 1,275	- 8	-	+ 3
Q3	- 77	- 156	+ 79	- 235	- 216	- 304	- 251	+ 125	- 355	- 21	+ 35	-	+ 22
Q4	+ 572	- 135	- 41	- 94	+ 406	- 304	+ 431	+ 114	+ 657	- 340	- 25	+ 1	- 21
2026 Q1	- 405	- 157	- 70	- 87	- 560	- 317	- 556	- 42	+ 75	- 589	- 4	+ 43	- 29

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I Banks (MFIs) in Germany

Lending to employees and other individuals													Lending to non-profits institutions					Period
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	Debit balances on wage, salary and pension accounts					
		Housing loans	Instalment credit ¹															
14	15	16	17	18	19	20	21	22	23	24	25	26						
End of quarter *													Landesbanken					
5,328	13,592	11,971	370	215	564	555	12,473	641	324	14	21	606	2025 Q1					
5,318	13,541	11,938	375	202	532	561	12,448	691	323	18	19	654	Q2					
5,548	13,467	11,880	356	189	549	535	12,383	699	321	12	19	668	Q3					
5,586	13,519	11,889	345	205	555	571	12,393	683	319	5	19	659	Q4					
5,546	13,360	11,828	324	222	559	462	12,339	687	317	14	20	653	2026 Q1					
Changes during quarter *																		
- 10	- 51	- 33	+ 5	- 13	- 32	+ 6	- 25	+ 50	- 1	+ 4	- 2	+ 48	2025 Q2					
+ 104	- 74	- 58	- 19	- 13	+ 17	- 26	- 65	+ 8	- 2	- 6	-	+ 14	Q3					
+ 38	+ 52	+ 9	- 11	+ 16	+ 6	+ 36	+ 10	- 16	- 2	- 7	-	- 9	Q4					
- 40	- 74	- 61	- 21	+ 17	+ 4	- 24	- 54	+ 4	- 2	+ 9	+ 1	- 6	2026 Q1					
End of quarter *													Saving banks					
192,814	430,415	391,722	27,669	2,976	5,323	6,798	418,294	6,315	1,516	205	108	6,002	2025 Q1					
193,725	432,428	393,876	27,540	2,996	5,331	6,800	420,297	6,283	1,492	206	128	5,949	Q2					
194,696	436,055	397,302	27,637	2,921	5,520	6,910	423,625	6,235	1,485	198	134	5,903	Q3					
195,304	438,448	400,001	27,535	2,841	5,388	6,885	426,175	6,175	1,455	193	132	5,850	Q4					
195,810	439,366	401,047	27,440	2,887	5,542	6,842	426,982	6,068	1,447	195	130	5,743	2026 Q1					
Changes during quarter *																		
+ 911	+ 2,013	+ 2,154	- 129	+ 20	+ 8	+ 2	+ 2,003	- 32	- 24	+ 1	+ 20	- 53	2025 Q2					
+ 971	+ 3,627	+ 3,426	+ 97	+ 20	+ 189	+ 110	+ 3,328	- 48	- 7	+ 8	+ 6	- 46	Q3					
+ 608	+ 2,393	+ 2,699	- 102	- 80	- 132	- 25	+ 2,550	- 60	- 30	- 5	- 2	- 53	Q4					
+ 506	+ 918	+ 1,046	- 95	+ 46	+ 154	- 43	+ 807	- 107	- 8	+ 2	- 2	- 107	2026 Q1					
End of quarter *													Credit cooperatives					
165,785	370,750	334,813	25,509	1,632	4,269	8,070	358,411	6,206	652	139	94	5,973	2025 Q1					
167,328	374,897	338,737	25,448	1,649	4,524	7,940	362,433	6,244	639	159	84	6,001	Q2					
168,970	379,452	343,287	25,337	1,682	4,510	8,006	366,936	6,206	641	131	81	5,994	Q3					
169,486	383,734	346,930	24,896	1,533	5,306	7,992	370,436	6,229	647	138	94	5,997	Q4					
170,426	382,984	347,921	24,399	1,660	4,411	7,826	370,747	6,805	828	125	110	6,570	2026 Q1					
Changes during quarter *																		
+ 1,583	+ 4,107	+ 3,894	- 66	+ 17	+ 255	- 130	+ 3,982	+ 38	- 13	+ 20	- 10	+ 28	2025 Q2					
+ 1,642	+ 4,555	+ 4,650	- 161	+ 33	- 14	+ 66	+ 4,503	- 38	+ 2	- 28	- 3	- 7	Q3					
+ 516	+ 4,077	+ 3,643	- 441	- 149	+ 796	- 19	+ 3,300	+ 23	+ 6	+ 7	+ 13	+ 3	Q4					
+ 1,495	+ 395	+ 1,651	- 217	+ 127	- 1,015	- 166	+ 1,576	- 164	- 9	- 13	- 14	- 137	2026 Q1					
End of quarter *													Mortgage banks					
8,841	34,003	33,901	17	-	3	20	33,980	106	61	-	-	106	2025 Q1					
8,830	34,152	34,059	16	-	3	21	34,128	105	61	-	-	105	Q2					
8,717	34,292	34,208	15	-	3	23	34,266	104	60	-	-	104	Q3					
8,712	34,460	34,379	16	-	3	23	34,434	7	3	-	-	7	Q4					
8,694	34,615	34,539	13	-	4	24	34,587	7	3	-	-	7	2026 Q1					
Changes during quarter *																		
- 11	+ 149	+ 158	- 1	-	-	+ 1	+ 148	- 1	-	-	-	- 1	2025 Q2					
+ 13	+ 140	+ 149	- 1	-	-	+ 2	+ 138	- 1	- 1	-	-	- 1	Q3					
- 5	+ 168	+ 171	+ 1	-	-	-	+ 168	- 2	- 2	-	-	- 2	Q4					
- 18	+ 155	+ 160	- 3	-	+ 1	+ 1	+ 153	-	-	-	-	-	2026 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 *		
2025 Q1	191,222	187,816	166,476	21,340	22,347	19,744	2,911	70	20	2,821	19,436	143	190
Q2	192,580	188,971	167,082	21,889	22,718	19,907	3,169	94	19	3,056	19,549	147	184
Q3	193,909	190,267	167,979	22,288	22,794	19,964	3,200	87	22	3,091	19,594	147	179
Q4	195,217	191,566	169,096	22,470	22,910	20,050	3,230	48	21	3,161	19,680	137	178
2026 Q1	195,994	192,343	169,647	22,696	23,022	20,171	3,219	55	21	3,143	19,803	143	175
											Changes during quarter *		
2025 Q2	+ 1,358	+ 1,155	+ 606	+ 549	+ 371	+ 163	+ 258	+ 24	- 1	+ 235	+ 113	+ 4	- 6
Q3	+ 1,329	+ 1,296	+ 897	+ 399	+ 81	+ 62	+ 31	- 7	+ 3	+ 35	+ 50	-	5
Q4	+ 1,308	+ 1,299	+ 1,117	+ 182	+ 116	+ 86	+ 30	- 39	- 1	+ 70	+ 86	- 10	- 1
2026 Q1	+ 777	+ 777	+ 551	+ 226	+ 112	+ 121	- 11	+ 7	-	- 18	+ 123	+ 6	- 3
Banks with special, development and other central support tasks													
											End of quarter *		
2025 Q1	148,425	48,029	44,185	3,844	128,600	33,591	123,069	13,008	18,423	91,638	5,531	59	22
Q2	147,572	48,027	44,332	3,695	127,955	33,594	122,484	12,767	17,131	92,586	5,471	55	19
Q3	146,949	48,158	44,689	3,469	127,518	33,673	122,055	12,188	16,868	92,999	5,463	53	14
Q4	177,402	48,594	45,089	3,505	158,083	34,127	152,716	42,237	16,273	94,206	5,367	28	12
2026 Q1	177,663	48,738	45,193	3,545	158,262	34,211	152,954	42,740	15,826	94,388	5,308	26	12
											Changes during quarter *		
2025 Q2	- 1,068	- 2	+ 147	- 149	- 860	+ 3	- 800	- 241	- 1,412	+ 853	- 60	- 4	- 3
Q3	- 623	+ 381	+ 357	+ 24	- 437	+ 329	- 429	- 579	- 263	+ 413	- 8	- 2	- 5
Q4	- 1,407	+ 371	+ 335	+ 36	- 1,295	+ 389	- 1,199	- 591	- 595	- 13	- 96	- 25	- 2
2026 Q1	+ 261	+ 144	+ 104	+ 40	+ 179	+ 84	+ 238	+ 503	- 447	+ 182	- 59	- 2	-
Memo item: Foreign banks													
											End of quarter *		
2025 Q1	410,878	140,885	133,941	6,944	206,920	25,478	175,892	49,763	58,512	67,617	31,028	2,949	6,133
Q2	412,986	142,247	135,141	7,106	206,306	25,419	175,439	50,814	58,251	66,374	30,867	2,943	6,115
Q3	413,617	144,246	137,091	7,155	203,512	25,448	172,665	48,366	57,085	67,214	30,847	2,969	6,131
Q4	422,701	145,677	138,244	7,433	211,894	25,490	181,373	58,109	56,228	67,036	30,521	2,930	6,103
2026 Q1	425,547	146,990	139,746	7,244	212,453	25,396	182,161	58,646	58,124	65,391	30,292	2,873	6,078
											Changes during quarter *		
2025 Q2	+ 2,173	+ 1,362	+ 1,200	+ 162	- 549	- 59	- 388	+ 1,131	- 331	- 1,188	- 161	- 6	- 18
Q3	+ 631	+ 1,999	+ 1,950	+ 49	- 2,794	+ 29	- 2,774	- 2,448	- 1,166	+ 840	- 20	+ 26	+ 16
Q4	+ 7,009	+ 1,431	+ 1,153	+ 278	+ 6,307	+ 42	+ 6,633	+ 7,768	- 957	- 178	- 326	- 39	- 28
2026 Q1	+ 2,866	+ 1,313	+ 1,502	- 189	+ 726	- 94	+ 913	+ 599	+ 1,896	- 1,582	- 187	- 21	- 25

* 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.

