

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	of which				Lending to enterprises and self-employed persons								
	Housing loans				Enterprises				Self-employed persons				
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks ³													
											End of quarter *		
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	1,003,259	428,265	400,876	27,389	515,620	94,455	430,300	125,211	104,979	200,110	85,320	6,656	16,703
2025 Q1	1,005,312	428,466	401,357	27,109	517,385	94,185	431,256	127,337	104,560	199,359	86,129	6,747	16,919
											Changes during quarter *		
2024 Q1	+ 5,172	+ 18	+ 862	- 844	+ 4,711	+ 66	+ 4,892	+ 5,327	- 1,937	+ 1,502	- 181	- 66	- 5
Q2	- 646	- 408	+ 501	- 909	- 917	- 213	- 364	- 998	+ 225	+ 409	- 553	- 201	+ 59
Q3	+ 4,525	+ 93	+ 336	- 243	+ 2,333	+ 63	+ 2,610	+ 518	+ 3,461	- 1,369	- 277	- 14	+ 119
Q4	+ 2,263	+ 644	+ 654	- 10	+ 1,808	+ 153	+ 1,808	+ 87	- 1,899	+ 3,620	-	+ 43	+ 395
2025 Q1	+ 3,108	+ 211	+ 491	- 280	+ 1,650	- 270	+ 1,746	+ 2,161	- 534	+ 119	- 96	+ 166	- 64
Big banks													
											End of quarter *		
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	440,959	260,506	251,694	8,812	203,753	49,254	159,443	59,130	21,619	78,694	44,310	2,272	984
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
											Changes during quarter *		
2024 Q1	+ 1,736	- 601	+ 88	- 689	+ 3,228	+ 277	+ 3,370	+ 2,800	+ 28	+ 542	- 142	- 15	- 27
Q2	- 2,784	- 1,710	- 561	- 1,149	- 773	- 260	- 308	+ 784	- 426	- 666	- 465	- 66	- 18
Q3	- 3,874	- 1,519	- 1,233	- 286	- 2,539	- 244	- 2,176	- 1,190	+ 727	- 1,713	- 363	+ 16	- 23
Q4	- 2,656	- 1,158	- 928	- 230	- 738	- 107	- 209	+ 245	- 384	- 70	- 529	- 71	- 11
2025 Q1	+ 845	- 795	- 685	- 110	+ 1,557	- 82	+ 1,687	+ 1,969	+ 41	- 323	- 130	+ 98	- 19
Regional banks and other commercial banks													
											End of quarter *		
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	450,440	164,263	146,831	17,432	222,297	44,453	186,762	40,085	51,372	95,305	35,535	3,052	13,339
2025 Q1	452,655	165,314	148,059	17,255	222,750	44,272	187,375	40,691	50,812	95,872	35,375	3,154	13,031
											Changes during quarter *		
2024 Q1	+ 2,798	+ 674	+ 850	- 176	+ 797	- 207	+ 793	+ 1,282	- 1,180	+ 691	+ 4	- 36	+ 26
Q2	+ 514	+ 1,406	+ 1,124	+ 282	- 1,961	+ 92	- 1,917	- 2,195	- 355	+ 633	- 44	- 89	+ 52
Q3	+ 11,013	+ 1,665	+ 1,642	+ 23	+ 6,935	+ 312	+ 6,817	+ 3,847	+ 2,394	+ 576	+ 118	- 51	+ 149
Q4	+ 3,456	+ 1,845	+ 1,644	+ 201	+ 1,342	+ 261	+ 907	+ 556	- 789	+ 1,140	+ 435	+ 134	+ 262
2025 Q1	+ 2,195	+ 1,051	+ 1,228	- 177	- 12	- 181	- 132	+ 96	- 795	+ 567	+ 120	+ 102	- 53
Branches of foreign banks													
											End of quarter *		
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	111,860	3,496	2,351	1,145	89,570	748	84,095	25,996	31,988	26,111	5,475	1,332	2,380
2025 Q1	110,853	3,441	2,289	1,152	89,325	741	82,751	25,547	32,088	25,116	6,574	1,223	2,923
											Changes during quarter *		
2024 Q1	+ 638	- 55	- 76	+ 21	+ 686	- 4	+ 729	+ 1,245	- 785	+ 269	- 43	- 15	- 4
Q2	+ 1,624	- 104	- 62	- 42	+ 1,817	- 45	+ 1,861	+ 413	+ 1,006	+ 442	- 44	- 46	+ 25
Q3	- 2,614	- 53	- 73	+ 20	- 2,063	- 5	- 2,031	- 2,139	+ 340	- 232	- 32	+ 21	- 7
Q4	+ 1,463	- 43	- 62	+ 19	+ 1,204	- 1	+ 1,110	- 714	- 726	+ 2,550	+ 94	- 20	+ 144
2025 Q1	+ 68	- 45	- 52	+ 7	+ 105	- 7	+ 191	+ 96	+ 220	- 125	- 86	- 34	+ 8

* 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
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	2024 Q2
62,634	484,932	333,722	127,562	2,961	17,979	48,026	418,927	1,842	492	153	170	1,519	2024 Q3
61,961	485,766	333,334	128,797	2,570	17,783	48,338	419,645	1,873	476	154	143	1,576	2024 Q4
62,463	486,047	333,803	128,402	2,833	18,382	47,703	419,962	1,880	478	160	148	1,572	2025 Q1
Changes during quarter *													
- 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	2024 Q2
- 382	+ 2,223	+ 47	+ 942	+ 413	+ 1,374	+ 396	+ 453	- 31	- 17	- 31	+ 3	- 3	2024 Q3
- 438	+ 424	+ 507	- 90	- 396	- 201	+ 302	+ 323	+ 31	- 16	+ 1	- 27	+ 57	2024 Q4
- 198	+ 1,451	+ 479	+ 760	+ 263	+ 294	- 55	+ 1,212	+ 7	+ 2	+ 6	+ 5	- 4	2025 Q1
End of quarter *													Big banks
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	2024 Q2
41,701	238,423	213,043	17,906	1,583	3,751	2,780	231,892	541	160	37	40	464	2024 Q3
41,054	236,631	211,095	18,164	1,218	3,511	2,767	230,353	575	157	53	29	493	2024 Q4
40,845	235,917	210,381	17,920	1,441	3,870	2,659	229,388	577	158	62	31	484	2025 Q1
Changes during quarter *													
- 100	- 1,461	- 878	+ 395	- 7	- 477	- 150	- 834	- 31	-	- 33	+ 5	- 3	2024 Q1
- 381	- 1,990	- 1,447	+ 42	- 64	- 259	- 211	- 1,520	- 21	- 3	+ 19	- 3	- 37	2024 Q2
- 356	- 1,308	- 1,274	- 232	+ 280	+ 400	- 153	- 1,555	- 27	- 1	- 24	-	- 3	2024 Q3
- 447	- 1,952	- 1,048	- 852	- 365	- 240	- 13	- 1,699	+ 34	- 3	+ 16	- 11	+ 29	2024 Q4
- 209	- 714	- 714	- 244	+ 223	+ 359	- 108	- 965	+ 2	+ 1	+ 9	+ 2	- 9	2025 Q1
End of quarter *													Regional banks and other commercial banks
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	2024 Q2
19,100	224,709	117,906	97,978	1,358	8,433	38,519	177,757	1,110	330	29	92	989	2024 Q3
19,144	227,024	119,494	98,732	1,335	8,383	38,540	180,101	1,119	316	32	71	1,016	2024 Q4
19,190	228,787	120,725	99,710	1,375	8,402	38,142	182,243	1,118	317	24	74	1,020	2025 Q1
Changes during quarter *													
+ 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	2024 Q2
+ 20	+ 4,086	+ 1,369	+ 1,893	+ 131	+ 791	+ 512	+ 2,783	- 8	- 16	- 9	-	+ 1	2024 Q3
+ 39	+ 2,105	+ 1,598	+ 549	- 28	+ 55	+ 11	+ 2,149	+ 9	- 14	+ 3	- 21	+ 27	2024 Q4
+ 71	+ 2,208	+ 1,231	+ 953	+ 40	+ 19	- 128	+ 2,317	- 1	+ 1	- 8	+ 3	+ 4	2025 Q1
End of quarter *													Branches of foreign banks
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	2024 Q2
1,833	21,800	2,773	11,678	20	5,795	6,727	9,278	191	2	87	38	66	2024 Q3
1,763	22,111	2,745	11,901	17	5,889	7,031	9,191	179	3	69	43	67	2024 Q4
2,428	21,343	2,697	10,772	17	6,110	6,902	8,331	185	3	74	43	68	2025 Q1
Changes during quarter *													
- 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	2024 Q2
- 46	- 555	- 48	- 719	+ 2	+ 183	+ 37	- 775	+ 4	-	+ 2	+ 3	- 1	2024 Q3
- 30	+ 271	- 43	+ 213	- 3	+ 94	+ 304	- 127	- 12	+ 1	- 18	+ 5	+ 1	2024 Q4
- 60	- 43	- 38	+ 51	-	- 84	+ 181	- 140	+ 6	-	+ 5	-	+ 1	2025 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 *		
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
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
											Changes during quarter *		
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
2025 Q1	+ 1,184	- 170	- 132	- 38	+ 1,262	- 119	+ 1,354	+ 995	+ 245	+ 114	- 92	- 7	-
Saving banks													
											End of quarter *		
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	1,001,957	594,009	403,379	190,630	564,988	200,902	360,625	35,114	45,200	280,311	204,363	6,354	5,706
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
											Changes during quarter *		
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	+ 2,065	+ 2,837	+ 801	+ 2,036	+ 1,103	+ 1,613	+ 926	- 1,420	- 228	+ 2,574	+ 177	- 172	- 57
2025 Q1	+ 609	+ 1,973	+ 1,116	+ 857	+ 783	+ 1,707	+ 175	+ 1,046	- 1,581	+ 710	+ 608	+ 331	- 204
Credit cooperatives													
											End of quarter *		
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	776,959	468,787	444,165	24,622	401,241	135,522	222,451	23,477	26,093	172,881	178,790	7,187	7,329
2025 Q1	781,839	472,690	448,572	24,118	404,913	137,249	224,433	23,900	25,818	174,715	180,480	7,342	7,325
											Changes during quarter *		
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	+ 6,006	+ 3,984	+ 4,434	- 450	+ 3,776	+ 2,037	+ 2,461	- 307	- 106	+ 2,874	+ 1,315	- 216	- 13
2025 Q1	+ 4,865	+ 3,963	+ 4,437	- 474	+ 3,667	+ 1,672	+ 2,032	+ 413	- 275	+ 1,894	+ 1,635	+ 155	- 4
Mortgage banks													
											End of quarter *		
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
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
											Changes during quarter *		
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
2025 Q1	- 280	- 204	- 109	- 95	- 455	- 382	- 429	- 332	+ 295	- 392	- 26	-	- 5

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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
5,410	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
5,328	13,592	11,971	370	215	564	555	12,473	641	324	14	21	606	2025 Q1
Changes during quarter *													
+ 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
- 85	- 100	- 49	+ 5	+ 8	- 3	- 21	- 76	+ 22	- 2	+ 1	-	+ 21	2025 Q1
End of quarter *													Saving banks
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
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
Changes during quarter *													
+ 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
+ 481	- 127	+ 293	- 336	+ 110	+ 103	- 192	- 38	- 47	- 27	+ 1	- 9	- 39	2025 Q1
End of quarter *													Credit cooperatives
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
164,274	369,559	332,589	25,815	1,481	5,103	8,306	356,150	6,159	676	124	118	5,917	Q4
165,813	370,720	334,789	25,504	1,632	4,269	8,070	358,381	6,206	652	139	94	5,973	2025 Q1
Changes during quarter *													
+ 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
+ 1,544	+ 2,164	+ 1,966	- 343	- 173	+ 600	- 176	+ 1,740	+ 66	- 19	+ 28	- 11	+ 49	Q4
+ 1,484	+ 1,216	+ 2,315	- 356	+ 151	- 834	- 236	+ 2,286	- 18	- 24	+ 10	- 24	- 4	2025 Q1
End of quarter *													Mortgage banks
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
8,841	34,003	33,901	17	-	3	20	33,980	106	61	-	-	106	2025 Q1
Changes during quarter *													
- 28	+ 122	+ 130	-	-	-	-	+ 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
- 21	+ 178	+ 179	-	-	-	- 4	+ 182	- 3	- 1	-	-	- 3	2025 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 *	
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
2025 Q1	191,222	187,816	166,476	21,340	22,347	19,744	2,911	70	20	2,821	19,436	143	190
												Changes during quarter *	
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
2025 Q1	+ 559	+ 598	+ 455	+ 143	+ 127	+ 155	+ 21	- 51	+ 2	+ 70	+ 106	+ 10	- 5
Banks with special, development and other central support tasks													
												End of quarter *	
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	47,654	43,859	3,795	128,214	33,259	122,612	11,785	19,343	91,484	5,602	55	22
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
												Changes during quarter *	
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	+ 132	+ 54	+ 78	- 566	+ 186	- 478	- 1,184	+ 41	+ 665	- 88	-	-
2025 Q1	+ 441	+ 375	+ 326	+ 49	+ 386	+ 332	+ 457	+ 1,223	- 920	+ 154	- 71	+ 4	-
Memo item: Foreign banks													
												End of quarter *	
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	409,783	140,004	132,923	7,081	206,774	25,539	176,705	49,409	58,828	68,468	30,069	3,029	5,680
2025 Q1	410,877	140,885	133,941	6,944	206,919	25,478	175,891	49,901	58,511	67,479	31,028	2,949	6,133
												Changes during quarter *	
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	+ 1,376	+ 1,225	+ 1,245	- 20	- 438	+ 98	- 545	- 2,343	- 1,159	+ 2,957	+ 107	+ 88	+ 111
2025 Q1	+ 2,169	+ 891	+ 1,028	- 137	+ 495	- 61	+ 721	+ 1,037	- 197	- 119	- 226	- 5	- 82

* 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 *													Building and loan associations
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
19,103	168,682	167,880	16	-	952	2,544	165,186	193	192	-	-	193	2025 Q1
Changes during quarter *													
+ 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
+ 101	+ 466	+ 476	-	-	+ 32	- 125	+ 559	- 34	- 33	-	-	- 34	2025 Q1
End of quarter *													Banks with special, development and other central support tasks
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
5,450	18,282	13,190	4,958	-	155	655	17,472	1,543	1,248	.	15	1,500	2025 Q1
Changes during quarter *													
- 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	2024 Q3
- 88	- 199	- 36	- 223	-	+ 66	- 85	- 180	- 20	- 18	-	1	- 19	2024 Q4
- 75	+ 78	+ 48	+ 50	-	- 22	+ 184	- 84	- 23	- 5	.	-	- 20	2025 Q1
End of quarter *													Memo item: Foreign banks
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	202,607	114,423	74,852	1,263	11,589	22,081	168,937	402	42	88	80	234	2024 Q4
21,946	203,546	115,361	74,445	1,314	11,791	21,955	169,800	412	46	93	81	238	2025 Q1
Changes during quarter *													
- 79	+ 1,070	+ 210	+ 726	- 4	- 84	+ 288	+ 866	- 4	+ 3	- 8	+ 3	+ 1	2024 Q1
- 73	+ 1,506	+ 547	+ 822	-	+ 65	+ 156	+ 1,285	+ 6	-	+ 6	-	-	2024 Q2
- 71	+ 1,486	+ 535	+ 461	+ 109	+ 480	+ 262	+ 744	- 9	-	- 8	+ 2	- 3	2024 Q3
- 92	+ 1,822	+ 1,130	+ 462	- 25	+ 44	+ 554	+ 1,224	- 8	- 3	- 19	+ 14	- 3	2024 Q4
- 139	+ 1,664	+ 948	+ 773	+ 51	- 103	+ 184	+ 1,583	+ 10	+ 4	+ 5	+ 1	+ 4	2025 Q1